



बैंक ऑफ़ बड़ौदा

Bank of Baroda



**AGENDA FOR 23RD UNION
TERRITORY LEVEL
BANKER'S COMMITTEE
MEETING
(UT OF DADRA NAGAR
HAVELI, DAMAN & DIU)**





बैंक ऑफ़ बड़ौदा Bank of Baroda



BANKING AT A GLANCE IN UNION TERRITORY (SEP-2025)

PARAMETERS	Sep-24	Jun-25	Target (% of ANBC)	Sep-25	Growth over Jun 2025 (Q-o-Q)	Growth over Sep 2024(Y- o-Y)	% growth over Jun 2025(%)
TOTAL No. OF BRANCHES	119	120	NA	120	0	1	0.00
CATEGORY OF BRANCHES							
RURAL	31	32	NA	32	0	1	0.00
SEMI - URBAN	88	88	NA	88	0	0	0.00
URBAN	0	0	NA	0	0	0	0
METRO	0	0	NA	0	0	0	0
TOTAL	119	120	NA	120	0	1	0.00
KEY INDICATORS (Amt. Rs. in Crores)							
DEPOSITS	16874.18	17486.23	NA	17883.43	397.20 2.27%	1009.25 5.98%	2.27%
ADVANCES	9104.76	9740.68	NA	9920.26	179.58 1.84%	815.50 8.96%	1.84%
CREDIT DEPOSIT RATIO	53.96%	55.70%	40% (Min.)	55.47%	-0.23%	1.51%	-0.23%
PS ADVANCES (% to advances)	4707.55 51.70%	5407.71 55.52%	40%	5500.16 55.44%	92.45 1.71%	792.61 16.84%	1.71%
AGRI ADVANCES (% to advances)	334.45 3.67%	329.89 3.39%	18%	351.32 3.54%	21.43 6.50%	16.87 5.04%	6.50%
MSME ADVANCES (% to adv)	2760.31 30.32%	3212.93 32.98%	NA	3274.21 33.01%	61.28 1.91%	513.90 18.62%	1.91%
-Of which to Micro Enterprise	935.72 10.28%	1376.46 14.13%	7.5%	1448.65 14.60%	72.19 5.24%	512.93 54.82%	5.24%
WEAKER SEC.ADV (% to advances)	312.88 3.44%	376.72 3.87%	11.5	384.22 3.87%	7.50 1.99%	71.34 22.80%	1.99%
NPS	4397.21 48.30%	4332.97 44.48%		4420.10 44.56%	87.13 2.01%	22.89 0.52%	2.01%

Position of Kisan Credit Cards for the period ended						(Rs in Crore)
	Sep-24	Jun-25	Sep-25	Growth over Jun 2025 (Q-o-Q)	Growth over Sep 2024 (Y-o-Y)	% growth over Jun 2025(%)
Accounts	2236	2163	2128	-35	-108	-1.62%
Amount	68.30	69.19	71.54	2.35	3.24	3.40%

AGENDA No.1

Confirmation of the proceedings of last meeting

The proceedings of the 22nd meeting of Union Territory Level Bankers Committee for the quarter ended Jun 2025 was held on 29th Sep, 2025. Minutes were circulated to all the members vide letter dated 6th Oct, 2025. Since no comments / amendments have been received from any of the members, the House is requested to confirm the same.

AGENDA No.2

FOLLOW-UP ACTION ON PENDING ISSUES:

Sr .	Issues	Action taken
1	UT Administration has requested for early clearance of pending claim of Rs.15611021/- (Rupees one Crore fifty six lakh eleven thousand twenty one only) of RSETI, Silvassa pending from F.Y 2020-21 Early remedy of pending issues of Banks regarding Waiver of stamp duty in KCC & Agri. Gold loan.	Under consideration of UT administration. (State director of Rseti has met with Hon'ble Administrator on 25.11.2025 for early clearance of pending claim of Rs. 15611021/- (Rupees one Crore fifty six lakh eleven thousand twenty one only). We are hopeful for early clearance.
2	Bank should improve the performance in Financial Inclusion scheme (PMJJBY, PMSBY & APY), Focus on opening of bank accounts for unbanked adults under PMJDY	FI saturation Campaign is ended on 31.10.2025 Progress as on 31.10.2025 is as under: PMJDY A/c (Open)- 2549, PMJJBY (Enrollment)- 4407 PMSBY (Enrollment)- 10047, APY (Enrollment)- 1369
3	All member banks has been advised to work in a mission mode and clear the pending Re verification of KYC and Nomination in existing inactive PMJDY accounts and other than PMJDY Accounts in the UT at the earliest by making all efforts possible.	Conveyed to all Banks & LDMs. All BCs are also deployed for clearing the pendency Progress as on 31.10.2025 TOTAL RE-KYC- 17421 (PMJDY- 5708, Other than PMJDY- 11713)
4	Establishment of Grameen Bank in UT of Dadara Nagar Haveli and Daman & Diu	UTLBC recommended that the area of operation of Gujarat Grameen bank may also be extended to UT of DNH & DD. UTLBC also recommended that, DDStCB may also open new branches in order to provide its services to wider population in UT. The recommendation of UTLBC has been communicated to all stake holder and DFS.
5	LDM office should be strengthen by posting of more staff, data entry operator, providing vehicle etc for effective implementation of LBS scheme. Explore possibilities of setup of Rseti at Daman & Diu	UTLBC is following up with higher authority of for strengthening of LDM office. LDM office Daman- No Vehicle LDM office Diu- No data entry operator & Vehicle LDMs of DNH, Daman and Diu are following up with District administration for opening of Rseti.

AGENDA No.3**IMPLEMENTATION OF FINANCIAL INCLUSION:****3.1 Pradhan Mantri Jan Dhan Yojana (PMJDY)**

Progress under Opening of Accounts, issuance of RuPay Cards and Aadhaar Seeding as of 30.06.2025:

UT (DNH&DD)	No. of Accounts opened			Aadhaar Seeded Account s	Target of Aadhar seeding	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Card issued
	Rural	S.Urban /Urban	Total					
TOTAL	213913	29291	243204	208297	100%	85.65%	104450	42.95%

Position with respect to operative CASA accounts as of 30.09.2025:

UT (DNH&DD)	Total Operative CASA A/cs (in no's)	Target of Aadhaar Seeding	% Aadhaar Seeded A/cs	% Aadhaar Authenticated A/cs	% Mobile Seeded A/cs
TOTAL	1151705	100%	82.58%	46.86%	81.34%

As per the progress report dated **30.09.2025**, Aadhaar Seeding in operative CASA accounts in the UT stood at 82.58% and average Aadhaar authentication stood at 46.86%, whereas the National average under Aadhar Seeding and Authentication stands at **86.90%** and **55.70%** respectively. Under Mobile Number Seeding, the performance of the UT stood at **81.34%** against the National Average of **80.94%**.

The District-wise position in terms of operative CASA accounts is @ **Annexure-2, Page No.28 & Annexure-25, Page- 60**.

3.2 Social Security Schemes**A. PMJJBY and PMSBY**

Progress in enrollments under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY) as of 30.09.2025 is as below:

District	Particular	As on 30.09.2024		As on 30.06.2025		As on 30.09.2025	
		PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY
DNH	Total Enrolment (Cumulative) Target: NA	45296	102366	49215	109409	52295	116823
Daman		32157	72521	32875	73463	34580	77673
Diu		6826	13906	7149	14418	7456	15555
TOTAL		84279	188793	89239	197290	94331	210051

Progress in claim settlement under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY) as of 30.09.2025 is as below:

Particulars	PMJJBY	PMSBY
DNH	52295	116823
Daman	34580	77673
Diu	7456	15555
Total enrolment	94331	210051
Claim settlement status as on 30.09.2025		
Claims lodged	458	49
Claims Paid	438	27
Claims Rejected	15	7
Claims under process (Pending)	5	15
Settlement %age	95.63%	55.10%

Major Reasons for rejections of cases:

PMJJBY – Death during the lien period of the policy i.e. Death within 45 days of policy initiation.

PMSBY – Death due to causes other than accident as per Post Mortem/ FIR Report/ Not covered under the policy.

The Bank wise enrolment under Social Security Schemes is available @ **Annexure-3, Page No.29**

B. Atal Pension Yojana (APY)

Performance during the F.Y 2025-26 under APY is as under:

Sr.	Category of Banks	Dist.	No of Enrolments				Achievement (%)
			Branches (25-26)	Target for FY 2025-26	Achievement up to 15.07.25	Achievement up to 20.10.25	
1	Public Sector Banks	DNH	32	3100	866	1750	56.45%
2		Daman	18	2200	290	687	31.23%
3		Diu	11	700	28	113	16.14%
4		Total	61	6000	1184	2550	42.50%
5	Private Banks	DNH	30	1490	278	490	32.89%
6		Daman	16	910	119	203	22.31%
7		Diu	3	210	19	30	14.28%
8		Total	49	2610	416	723	27.70%
9	Co-op. Banks	DNH	0	0	0	0	#DIV/0!
10		Daman	5	100	0	0	#DIV/0!
11		Diu	4	80	0	0	#DIV/0!
12		Total	9	180	0	0	#DIV/0!
Total	All Banks		119	8790	1600	3273	37.24%

Top five performer Bank- IDBI, IOB, SBI, BOB, Indian Bank

Total number of enrolments in the UT under the scheme so far is _54184

Bank-wise achievement of targets for FY 2025-26 is @ **Annexure- 4A& 4B, Page No.30 & 31**

Targets under APY for 2025-26, as provided by PFRDA is as under:

Category	Targets per Branch for FY 2025-26
All PSBs	100
Private Banks Major (ICICI, HDFC, AXIS & IDBI)	70
Private Banks (Other than Major)	40
Co-operative Bank	20

3.3 Financial Inclusion Plan:

A. Opening of Banking Outlets in Unbanked Rural Centers and Geo tagging of Banking Touch Points

After successfully Banking all Uncovered Rural Centers of Tier IV, Tier V and Tier VI areas, Banks need to focus in extending services in Tier VI areas (Population below 5000).

Banks to ensure that while ensuring availability of Banking Touch Points in the allotted villages, it has also been advised by the DFS to map the Geo Coordinates (Latitude & Longitude) of Banking Touch Points on the Jan Dhan Darshak Application, as in the absence of non-mapping of Geo Coordinates on the Jan Dhan Darshak Application, the said village despite having availability of Banking Touch Point, would be treated as Uncovered.

The Dept. of Financial Services, MoF, GoI vide its letter reference No. F.No.08.04.2014-FI dated 29th January 2020 has advised –

- LDMs to regularly provide feedbacks pertaining to Banking Touch Points on the Jan Dhan Darshak Application
- Concerned Banks to timely redress the feedbacks provided by LDMs pertaining to Banking Touch Points on the Jan Dhan Darshak Application

All LDMs and Banks are once again requested to ensure regularly accessing the JDD application and inputting/ redressing the feedbacks on the JDD app, as advised by the DFS.

Opening of Brick and Mortar Branches

The Dept. of Financial Services (DFS), MOF, GoI held a VC under the chair of Secretary, DFS on 01.07.2022 with MD / ED of Public Sector Banks and had advised for the opening of Brick and Mortar branches at identified locations.

B. Deployment of Business Correspondents (BCs)

The data received from RBI for the active and inactive BCs in the UT of DNH&DD as submitted by banks to FIDD, Central Office is as under for the quarter ended Sep 2025:

State or UT	Active BCs	In-active BCs	% of inactivity
DNH & DD	133	3	2.26%

(Detail of inactive BC- BOB-1, CBI-1, PNB-1 & BOI-1)

As it can be inferred from the above data, member banks are requested to monitor the BC activities and bring to light the hurdles faced by them on grass root level for effectively carrying out their services. The member banks are advised to discontinue inactive business correspondents, and onboard new business correspondents in order to improve the percentage activity ratio.

3.4. Financial Literacy Camps

Conduct of Financial Literacy camps by FLCs for the quarter ended Sep-25

Sr. No.	District	No. of FLC opened by the Bank	Target of FLC camps	No. of Special Camps conducted	No. of target Specific camps conducted
1	DNH	1	21	7	35
2	DAMAN	1	21	2	8
3	DIU	1	21	0	8
	Total	3	63	9	51

Conduct of FL camps by Rural branches for the quarter ended Sep 2025:

Total 101 camps have been conducted by **32 Rural branches** of Scheduled Commercial banks during the quarter ended Sep 2025. The category wise % age target achievement by Banks is as under:

Sr.	Category of Bank	Rural full-fledged branch	Target of Financial Literacy Camps	Total no. of Camps conducted	% age Target Achiv.
1	Public Sector Banks	19	57	62	108.77%
2	Pvt. Sector Banks	10	30	30	100.00%
3	Co-op Banks	3	00	09	-
	Total	32	87	101	116.09%

The Bank (Except Co-op Banks) wise percentage (%) of Target achievement is given @ **Annexure-5, Page No...32**

3.5 Doubling of Farmers' Income by 2025

Reserve Bank of India, Central Office, and Mumbai vide their letter no. FIDD.CO.LBS.BC.No. 16/02.01.001/2016-17 dated December 26, 2016 has informed that the Government of India in the Union Budget 2016-17 had announced its resolve to double the income of farmers by 2022, which is now extended up to 2025.

3.6 National Strategy for Financial Education (NSFE) :

One of the important action points under National Strategy for Financial Education (NSFE) 2020:25 is to integrate financial education in school curriculum for students of Class VI to X, to be implemented jointly by, National Centre for Financial Education (NCFE), MoE, State/UT Governments and other concerned stakeholders.

3.7 Rural Self Employment Training Institutes (RSETI):

A. Progress in construction of RSETI premises

No.	Particulars	Name. of District	Progress
1	RSETIs functioning in own building	DNH	YES (OWN PREMISES)
2	Land yet to be allotted	NA	
3	Tendering under process and approval lying at Bank Level	NA	
4	Construction work under progress	NA	
	Total		

B. No. of training programs conducted by RSETIs and Settlement Ratio

Rseti has conducted 07 training program during Sep 2025 quarter and trained 182 candidate out of which number of SC candidates-06, ST candidate-159, OBC -08, Minority-02, others-07. The Cumulative category wise details are as under:

Quarter ended	No. of training program conducted during the year 2025-26	Cumulative no. of training program since inception	No. of beneficiaries trained during the year 2025-26	Cumulative no. of beneficiaries trained	Cumulative no. of trained beneficiaries settled		
					Through Bank finance	Through own sources	Total
Target for F.Y 25-26	28		810				
Sep 2025	14	322	363	8976	3296	2384	5680
Category wise Cumulative no. of trainees							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
Sep 2025	357	6922	626	7576	132	908	

AGENDA No.4

OTHER AGENDA

Progress under Pradhan Mantri MUDRA Yojana (PMMY) as on Jun 2025 and Sep 2025

(Amt. in Crores)

District	Disb. as on 30.06.2025		Disbursement as on 30.09.2025									
	Total Disb		Shishu		Kishore		Tarun		Tarun Plus		Total	
	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.
DNH	2386	31.25	292	1.85	803	11.62	292	17.31	4	0.52	1391	31.28
Daman	257	6.4	62	0.30	222	3.83	159	7.34	1	0.02	444	11.63
Diu	133	3.88	16	0.03	127	1.82	64	4.04	1	0.12	208	6.02
Total	2776	41.53	370	2.18	1152	17.27	515	28.69	6	0.66	2043	48.93

District / category-wise details of performance under MUDRA is given @ Annexure-6-A Page No...33.

Outstanding and NPA under MUDRA in terms of amount since inception as on 30.06.2025 and 30.09.2025 is here under:

(Amt. in Crores)

District	As on 30.06.2025		As on 30.09.2025									
	Total		Shishu		Kishore		Tarun		Tarun Plus		Total	
	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA
DNH	76.46	11.12	2.94	0.48	29.22	4.34	41.82	6.25	6.90	0.00	80.88	11.07
Daman	38.62	9.04	0.73	0.15	11.33	2.10	26.74	7.05	1.90	0.00	40.70	9.30
Diu	9.98	0.67	0.13	0.01	4.08	0.18	7.09	0.52	0.34	0.00	11.64	0.71
Total	125.06	20.83	3.80	0.64	44.63	6.62	75.65	13.82	9.14	0.00	133.22	21.08

NPA % -15.82%

(Details as per Annexure-6-B, Page No...34)

4.2 Cumulative progress under "Stand up India"

Cumulative progress as of **30.06.2025** and **30.09.2025** under Stand Up India in UT is as under:
(Amount Rs. In Crores)

District	Target	As on 30.09.2024		As on 30.06.2025				As on 30.09.2025			
		Cumulative Disbursement		Sanctions		Cumulative Disbursement		Sanctions		Cumulative Disbursement	
		A/c	Amount (Rs. in Crore)	A/c	Amount (Rs. in Crore)	A/c	Amount (Rs. in Crore)	A/c	Amount (Rs. in Crore)	A/c	Amount (Rs. in Crore)
DNH	108	79	17.05	2	0.44	84	18.35	2	0.49	86	18.84
Daman	66	55	18.41	1	0.09	56	18.50	2	0.20	58	18.70
Diu	13	3	0.79	1	0.25	4	1.04	0	0.00	4	1.04
Total	187	137	36.25	4	0.78	144	37.89	4	0.69	148	38.58

The district wise details are given @ **Annexure-7, Page No...35.**

Banks are requested to improve the performance under the scheme, as it aims to mitigate not only social disparity but also gender inequality by enabling and empowering the deprived sections through credit from Banks.

4.3 PM SVANidhi: Scheme for Street Vendors :

The progress in UT under the scheme as on 20.10.2025 is tabulated hereunder:

PROGRESS UNDER PM SVANIDHI UP TO 20.10.2025								
Dist	Banks	Total applications Received	Sanctioned Applications	Disbursed applications	Applications returned by Banks	Pending applications	Sanction (%)	Disbursement (%)
		(A)	(B)	(C)	(D)	(E) = A – B – D	(F) = (B / A*100)	(G) = (C / A*100)
DNH	PSB	2137	2065	2057	3	69	96.63%	96.26%
	PVT	96	83	83	0	13	86.46%	86.46%
	CO-OP	0	0	0	0	0	0.00	0.00
DAMAN	PSB	1024	946	939	0	78	92.38%	91.70%
	PVT	136	100	99	1	35	73.53%	72.79%
	CO-OP	0	0	0	0	0	0.00	0.00
DIU	PSB	198	185	184	0	13	93.43%	92.93%
	PVT	4	4	4	0	0	100.00%	100.00%
	CO-OP	0	0	0	0	0	0.00	0.00
TOTAL		3595	3383	3366	4	208	94.10%	93.63%

Details as per Annexure-8,Page No..36

Banks are requested to achieve saturation under this scheme.

4.4 Deepening of Digital Payment Ecosystem

Performance in expanding digital payment ecosystem under Savings Accounts as of 30.09.2025:

Progress under deepening of digital payments (S/B)							
District	Total SB accounts(Actual No's)	% Debit card holders	% Net Banking holders	% Mobile Banking/ UPI/ USSD holders	% AEPS coverage	% Account holders having at least one digital Banking facility (TARGET: 100%)	Number of SB accounts ineligible for any of Digital Banking products
DNH	782956	583328 (74.50%)	262070 (33.47%)	710234 (90.71%)	623143 (79.59%)	782956 (100%)	66679
DAMAN	413144	384518 (93.07%)	217853 (52.73%)	294894 (71.38%)	362346 (87.70%)	413144 (100%)	16442
DIU	97461	85192 (87.41%)	51113 (52.44%)	47316 (48.55%)	73105 (75.01%)	97461 (100%)	9390
TOTAL	1293561	1053038 (81.41%)	531036 (41.05%)	1052444 (81.36%)	1058594 (81.84%)	1293561 (100%)	92511

Performance in expanding digital payment ecosystem under Current accounts: (Quarter ended Sep-2025)

Name of Dist	Total Eligible CA Accounts	Net Banking Holder	POS/QR Coverage	Mobile Banking	A/c holders having one digital banking facility	No. of CA a/cs ineligible for any of Digital Banking Products
DNH	19338	16024 (82.86%)	12075 (62.44%)	14003 (72.41%)	19338 (100%)	901
DAMAN	13504	11336 (84.87%)	6255 (45.83%)	9611 (70.51%)	13504 (100%)	48
DIU	3252	2245 (69.03%)	1229 (37.79%)	1798 (55.29%)	3252 (100%)	624
TOTAL	36094	29605 (82.02%)	19559 (54.19%)	25412 (70.41%)	36094 (100%)	1573

The progress under the deepening of digital payments is provided at **Annexure-9A, 9B & 9C, Page No...37, 38 & 39**

4.5 Review of restructuring of loans in natural calamity affected districts in State, if any: NIL

4.6 Discussion on improving rural infrastructure/ credit absorption capacity:

No such large projects are working in UT.

4.7 Pledge financing for agriculture commodities through electronic- Negotiable Warehouse Receipt (e-NWR)-_No data available

4.8 Facilitating creation of equitable mortgage anywhere in UT of DNH & DD: The UT govt. was requested to specify all Municipal Corporation, Municipalities and Panchayats i.e. all District, Towns, Talukas and Villages in UT of DNH & DD for the purpose of section 58 (f) of the Transfer of Property Act to facilitate Banks and the beneficiaries to create hassle free equitable mortgage on properties anywhere in the UT.

4.9 PM Vishwakarma Scheme:

The progress in UT under the scheme as on 31.10.2025 is tabulated hereunder:

District	Loan application Received	Sanctioned	Disbursed	Reject	Pending
DNH	99	54	49	30	15
DAMAN	146	66	59	72	8
DIU	51	22	22	27	2
TOTAL	296	142	130	129	25

The enrolment of beneficiaries will be followed by a three-step verification which will include **Verification at Gram Panchayat/ ULB level, Vetting and Recommendation by the District Implementation Committee and Approval by the Screening Committee.**

4.10 Central Know Your Customer Registry (CKYCR): We request to all Banks to please onboard for API Search & Download , updation of KYC records in the CKYCR Registry portal.

4.11 PM-Surya Ghar Yojna : This is the scheme for financing Residential Rooftop Solar panel and is launched on 22.01.2024.

Subsidy: Subsidy under Renewable Energy Policy 2024 for Domestic and Group Housing Society/Residential Welfare Association Consumers are as under:

Category	Capacity	MNRE Subsidy	UT Administration Subsidy
SC/ST/SECC/PM Awas Yojana	1-2 KW	Rs. 30000/KW	Rs. 10000/KW
	2-3 KW	Cap of Rs. 78000/-	Rs. 10000/KW
Others	1-2 KW	Rs. 30000/KW	Rs. 7500/KW
	2-3 KW	Cap of Rs. 78000/-	Rs. 7500/KW
Group Housing Society/Residential Welfare Association	Up to 500KW	Rs. 18000/KW (@3KW per house)	Rs. 5000/KW per Household (@3KW per house)

The progress in UT under the scheme as on 31.10.2025 is tabulated hereunder:

District	Total Application	Sanctioned	Disbursed	Reject	Pending
DNH	24	11	10	8	5
DAMAN	45	24	19	17	4
DIU	9	5	5	4	0
UT TOTAL	78	40	34	29	9

Bank wise progress as on 31.10.2025:

Bank	Total Application	Sanctioned	Disbursed	Reject	Pending
BOB	25	14	12	3	8
BOI	1	0	0	1	0
Canara	8	2	2	6	0
CBI	1	1	1	0	0
Indian	3	1	1	2	0
PNB	22	16	12	5	1
SBI	17	6	6	11	0
UBI	1	0	0	1	0
TOTAL	78	40	34	29	9

Settlement of Unclaimed Assets (DEAF):

Department of Financial Services (DFS), Ministry of Finance, in collaboration with **RBI, IRDAI, SEBI, PFRDA and IEPFA** has launched a three months (From Oct-2025 to Dec-2025) awareness Campaign for Settlement of unclaimed financial assets (bank deposits, insurance claims, dividends, shares, mutual fund balances, pensions) that belong to citizens but remain unclaimed. All Banks and financial institutions are requested to settle the maximum unclaimed assets during the Campaign period.

4.12 Sharing of success stories and new initiatives at the district level that can be replicated in other districts or across the UT:

1) Success story of Mrs. Manisha Ramesh Patel

1	Name	Mrs. Manisha Ramesh Patel
2	Address	Kuwa Faliya, Baldevi, Dadra Nagar Haveli
3	Education	10th STD
4	Training undergone	General EDP
5	Present Activity	Art & Craft



Mrs. Manisha Ramesh Patel belongs to the tribal community of Kuwa Faliya, Baldevi, Dadra Nagar Haveli. She has completed her education up to 10th standard, but unable to complete post education due to financial crisis, she is a house wife and mostly get time from her daily chores, and always wanted to utilise her free time to do some productive work. She had some interest towards art & craft but was not aware about how to utilise her handicraft skill into business. She heard about the free training course offered by RSETI on Art & Craft. The training helped her in understanding various aspects & techniques of Art & Craft and after completing her training she started taking orders from her friends and relatives and continued her work. The best part of her success is, she has used the social media platform as a tool for marketing. She now gets orders on a regular basis and earn somewhere around Rs.10000/- to Rs. 12000/- monthly.

2) Success story of Mrs. Asha Raman Thalkar

1	Name	Mrs. Asha Raman Thalkar
2	Address	Patelpada, Gunsa, Dadra Nagar Haveli
3	Education	12 th STD
4	Training undergone	Women Tailoring
5	Present Activity	Women Tailoring

Mrs. Asha Raman Thalkar belongs to the Tribal community of Patelpada, Gunsa, Dadra Nagar Haveli and has completed her education up to 12th standard. She is a house wife and mostly get time from her daily chores, and always wanted to utilise her free time to do some productive work. She had some interest towards women's Tailoring but was not aware about how to utilise her Tailoring skill into business. She heard about the free training course offered by RSETI on Women's Tailoring. The training helped her in understanding various aspects & techniques of Tailoring and after completing her training she started taking orders from her friends and relatives and continued her work. The best part of her success is, she

has used the social media platform as a tool for marketing. She now gets orders on a regular basis and earn somewhere around Rs.20000/- to Rs. 22000/- monthly.



4.13 Discussion on Market Intelligence like Ponzi Schemes/ Illegal Activities of Unincorporated Bodies/ Firms/ Companies Soliciting Deposits from the Public/ *Banking* Related Cyber Frauds, phishing, etc. : **No such incident reported during last quarter.**

4.14 Any issues remaining unresolved at DCC/DLRC meeting : Nil

The District Level Review Committee (DLRC) is a district level forum under the aegis of Lead Bank Scheme, primarily aims at facilitating stakeholders to undertake review of the district level credit plans and to devise workable solutions for enhancing flow of credit to deserving sectors, besides serving as a platform for Public Representatives to share their valuable feedback for improvising strategy. In terms of extant guidelines, DLRC meetings are to be held at least once in a quarter. The status of DLRC meeting in UT of DNH & DD is as under:

Name of Dist.	DLRC meeting for Quarter ended Sep-2024		DLRC meeting for Quarter ended Dec-2024		DLRC meeting for Quarter ended Mar-2025		DLRC meeting for Quarter ended Jun-2025	
	Date	Pub. Repr.	Date	Pub. Repr.	Date	Pub. Repr.	Date	Pub. Repr.
DNH	05.12.24	N	17.03.25	Y	13.06.25	N	18.09.25	N
DAMAN	04.12.24	Y	17.03.25	N	24.06.25	Y	28.08.25	N
DIU	29.11.24	N	12.02.25	N	28.05.25	Y	29.08.25	N

All LDMs are requested to follow the present extant guidelines of Lead Bank Scheme in respect of convening of at least one DLRC meeting in a quarter in presence of Public Representatives.

AGENDA No.5**REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE QUARTER/YEAR ENDED SEP, 2025: BRANCH EXPANSION**

Particulars	Total no. of branches for the quarter end Sep 2025			
Bank Group	Sep, 2024	Jun,2025	Sep, 2025	Variation over Sep 2024
State Bank of India	14	14	14	0
Nationalized Banks	47	47	47	0
Co-Operative Banks	09	09	09	0
Private Sector Banks	47	49	49	2
Payment Banks	02	02	02	0
Total	119	121	121	2

As on 30.09.2025, total number of bank branches in UT stood at 121, given in **Annexure- 10,Page No....40.**

DEPOSITS GROWTH :

The aggregate deposits of the banks in UT increased by **Rs. 1009.26 Crores** in absolute terms from **Rs. 16874.18 Crores** as of Sep 2024 to **Rs. 17883.44 Crores** as of Sep 2025 registering growth of **5.98%** as against Sep 2024.

The banks group wise deposit growth and level as of Sep, 2025 are given below.

(Rs. in Crore)

Bank Group	FOR THE QUARTER ENDED			Absolute growth over Sep, 2024	Percentage growth over Sep, 2024
	Sep, 2024	Jun, 2025	Sep, 2025		
State Bank of India	3903.10	4201.03	4349.20	446.10	11.43%
Nationalized Banks	7645.83	7489.38	7529.15	-116.68	-1.53%
Pvt. Sector Banks	4655.97	5116.42	5311.64	655.67	14.08%
Co-Operative Banks	669.28	679.40	693.45	24.17	3.61%
TOTAL	16874.18	17486.23	17883.44	1009.26	5.98%

CREDIT EXPANSION :

During the period under review, the aggregate credit increased by Rs. 815.50 Crores in absolute terms from Rs. 9104.76 Crores as of Sep 2024 to Rs 9920.26 Crores as of Sep 2025 registering a growth of 8.96%,

The banks group wise credit growth and level as of Sep, 2025 are given below.

(Rs. in Crores)

Bank Group	FOR THE QUARTER ENDED			Absolute growth over Sep, 2024	Percentage growth over Sep 2024
	Sep, 2024	Jun, 2025	Sep, 2025		
State Bank of India	595.96	641.42	671.92	75.96	12.75%
Nationalized Banks	2256.54	2405.93	2430.51	173.97	7.71%
Pvt. Sector Banks	6009.40	6485.63	6608.14	598.74	9.96%
Co-Operative Banks	242.86	207.70	209.69	-33.17	-13.66%
Total	9104.76	9740.68	9920.26	815.50	8.96%

CREDIT DEPOSIT RATIO:

The Bank group wise Conventional CD Ratio as on Sep, 2025 is given below: (%)

Bank Group	Minimum level(Not less than)	FOR THE QUARTER ENDED			Variation over Sep, 2024	Variation over Jun, 2025
		Sep, 2024	Jun, 2025	Sep, 2025		
State Bank of India	40%	15.27%	15.27%	15.45%	0.18	0.18
Nationalized Banks	40%	29.51%	32.12%	32.28%	2.77	0.16
Pvt. Sector Banks	40%	129.07%	126.81%	124.41%	-4.66	-2.40
Co-Operative Banks	40%	36.39%	30.57%	30.33%	-6.06	-0.24
Conventional CD Ratio	40%	53.96%	55.70%	55.47%	1.51	-0.23

The conventional CD ratio of all three districts together, stood at 55.47%, increased by 1.51% over Sep, 2024.

CD Ratio :

Dist. Wise CD ratio as of Sep 2025 is given below,

Sr.	Name of District	Min.level(Not less than)	CD Ratio Sep, 2024	CD Ratio Jun, 2025	CD Ratio Sep, 2025	Variation over Jun, 2025
1	DNH	40%	74.30	80.56	79.96	-0.60
2	Daman	40%	49.04	46.81	46.37	-0.44
3	DIU	40%	9.91	9.57	9.76	0.19

(Rs. in Crores)

Sr.	District	Total Population	Total Deposits	Total Advances	CD Ratio Sep, 2025	Dep. Per Pop.	Adv. Per Pop.
1	DNH	343709	8498.15	6795.04	79.96	0.02	0.02
2	Daman	191173	6034.84	2798.24	46.37	0.03	0.01
3	DIU	52076	3350.42	326.99	9.76	0.06	0.01

As of Sep 2025, the CD Ratio of Diu districts was 9.76%. All the Stakeholders are required to put in special efforts to increase the same.

From the above table it is inferred that:

- (1) The deposit is high in Diu district while credit off take is very low. The NRI deposit are also very high in Diu districts.
- (2) The population of Diu is only 0.52 lakh and major economical activity is fisheries where demand of credit is low. Also there is large migratory population.
- (3) No big projects at present in the district. The government is requested to come up with large projects which can create employment avenues and enable Banks to boost up lending activities which can ultimately lead to improvement in CD ratio

Details of deposit, credit expansion and CD ratios are given in Annexure-11 to 14, Page No ...41 to 44..

PRIORITY SECTOR LENDING:

I. The **Bank group wise** percentage share of various components of outstanding of Priority Sector advances as of Sep, 2025 is as under:

Sector	Target	State Bank of India	Nationalized Banks	Private Banks	Co-op. Banks	All Banks
PS ADVs	40%	4.65%	29.50%	64.59%	1.26%	55.44%
AGRI. ADVs	18%	4.98%	44.96%	44.24%	5.82%	3.54%
WS ADVs	11.50%	8.23%	43.32%	48.41%	0.04%	3.87%

The Member Banks which are below the benchmark (as per **Annexure-1A, 1B & 1C**) are requested to improve their performance under Priority Sector, Agriculture and Weaker Section advances, so as to achieve the National Goals.

Details as per Annexure 1A, 1B & 1C Page No...25, 26 & 27

KISAN CREDIT CARD (KCC) :

Details of agriculture credit through Kisan credit cards (KCC) from SCBs

A/cs in actuals Amt. in Crores

Name of The State:	UT of DNH & DD					
	Sep-24		Jun-25		Sep-25	
	No. of Operative KCC	Amt O/s	No. of Operative KCC	Amt O/s	No. of Operative KCC	Amt O/s
Public Sector Banks	1996	60.09	1941	58.43	1900	59.60
Private Sector Banks	238	8.16	218	10.66	224	11.82
Small Finance Banks						
RRBs						
Coop banks	2	0.05	4	0.10	4	0.12
Total	2236	68.30	2163	69.19	2128	71.54

Note

KCC (Crop)	1301	29.77	1256	31.53	1230	32.85
KCC (Animal Husbandry)	310	11.74	297	11.03	291	11.03
KCC (Fisheries)	625	26.79	610	26.63	607	27.66
Total	2236	68.30	2163	69.19	2128	71.54

The number of all type of KCCs in the UT as of Sep 2025 is 2128 (Decrease from 2163 as of Jun-2025) showing balance O/s is Rs. 71.54 Cr. (increase from Rs. 69.19 Cr. as of Jun 2025).

As on 30.09.2025, the total no. of PM Kisan beneficiaries in the UT is 11480 whereas no. of KCC beneficiaries is 2128. Hence, there is a gap of around 9352 PM Kisan beneficiaries who are yet to avail the benefits of KCC. In this context, we summarize our positions with the following points:-

1. DNH, Daman and Diu are small districts and the average land holding size is 0.5 hectare.
2. The 80% farmers are small and marginalized. Total land holding by marginal farmer (Who are Beneficiary of PM Kisan also) is as under:
Area- 5723 Hectare, No. of owner- 13962
3. Due to industrialization of these districts major economic activity is shifted from agriculture to MSME and trading.
4. Non issuance of share certificates on land records in 1/14 nakal at Revenue office level. Also to note, shareholding pertaining to a particular farmer is also not partitioned in 1/14 nakal.
5. Single cropping pattern hence the demand of quantum of agri crop loan is very small.
6. Increase in stamp duty in documentation of KCC loans by the authorities in the recently notified circular, hence less credit off take is observed.

AGENDA No.6

PROGRESS UNDER SERVICE AREA CREDIT PLAN (SACP) 2025-26:

The summary of target vis-a-vis achievement up to quarter ended Sep 2025 for financial year 2025-26, under Priority Sector Annual Credit Plan 2025-26 is presented hereunder.

(Amount in Crores)

No.	Priority Sector	Target 2025-26		Disb. up to QE Jun 2025		Disb. up to QE Sep 2025		% Achievement	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	Agriculture	10148	1300.01	1440	125.01	2745	193.25	27.05%	14.87%
	Of which Farm Credit	8847	1205.59	1282	49.48	2502	99.06	28.28%	8.22%
2	MSME	3794	3086.27	2756	2043.79	3948	2692.16	104.06%	87.23%
	Of which Micro Ent.	2749	730.92	2145	654.72	3104	897.83	112.91%	122.84%
3	Export Credit	24	4.73	0	0.00	0	0.00	0.00%	0.00%
4	Education	314	11.12	80	1.54	294	5.91	93.63%	53.15%
5	Housing	1964	273.18	615	47.19	1196	108.40	60.90%	39.68%
6	Other PSA	3487	36.92	209	4.72	495	12.91	14.20%	34.97%
7	Total PSA	19731	4712.23	5100	2222.25	8678	3012.61	43.98%	63.93%

The overall achievement in disbursement under Annual Credit Plan (ACP) 2025-26 up to quarter Sep 2025, for Priority Sectors by all the Banks was 43.98% in respect of targets in number of accounts and 63.93% in respect of targets in amount. The highest percentage achievement in terms of amount was recorded in MSME- 87.23% followed by Education – 53.15 followed by Housing – 39.68% and Other PSA- 34.97%.

The Statement LBS-MIS-I, II & III for achievement under Annual Credit Plan 2025-26 for the quarter ended Sep-2025 of the UT is given in **Annexure – 15A(i), 15A(ii), 15B, 16(i) & 16(ii),** Page No...45 to 49

<u>AGENDA No.7</u>

Bank wise position of Outstanding NPA, Percentage of NPA to Outstanding at the FY 2025-26, Quarter ended Jun-25 and Sep-25.

(Amt. Rs. in crores)

Particulars	As on 30.06.2025			As on 30.09.2025		
	Amt. O/s	Gross NPA	% NPA to Outstanding	Amt. O/s	Gross NPA	% NPA to Outstanding
Crop Loan	78.83	4.57	5.80%	83.70	3.46	4.13%
Agri. Term Loan	251.06	14.37	5.72%	267.62	12.99	4.85%
Total Agriculture	329.89	18.94	5.74%	351.32	16.45	4.68%
MSME	3212.93	83.96	2.61%	3274.21	76.57	2.34%
Housing Loan (P.S)	1789.52	40.81	2.28%	1795.16	23.94	1.33%
Edu. Loan(P.S)	37.10	1.95	5.26%	40.41	0.88	2.18%
Other PS	38.27	0.97	2.53%	39.06	1.51	3.87%
Total Priority Sector	5407.71	146.63	2.71%	5500.16	119.35	2.17%
Non Priority Sector	4332.97	99.28	2.29%	4420.10	70.26	1.59%
Total Advances	9740.68	245.91	2.52%	9920.26	189.61	1.91%

All Member Banks are requested to ensure accurate reporting of NPA so as to present factual position. Details are given in Annexure-17(i) & 17(ii), **Page No...50 & 51**

AGENDA No. 8**PROGRESS UNDER GOVT. SPON. PROG. FOR QTR. ENDED SEP 2025;-**

Prime Minister Employment Generation Programme (PMEGP) and Deendayal Antyodaya Yojana – National Urban Livelihood Mission (DAY-NULM)

Comparative target vis-à-vis achievement under Central Govt. Spon. Programmes.

NAME OF BANK	No. of applications sponsored	No. of applications sanctioned	No. of applications disbursed	No. of applications rejected/returned	No. of applications pending for disb.
BOB	0	0	0	0	0
SBI	1	1	1	0	0
BOI	0	0	0	0	0
PNB	0	0	0	0	0
Central Bank of India	3	3	3	0	0
CANARA BANK	0	0	0	0	0
IDBI	1	1	1	0	0
TOTAL	5	5	5	0	0

Total Disbursement as on 30.06.2025- 04

Total Disbursement as on 30.09.2025- 05

As per the progress report at the quarter ended Sep, 2025 against 5 sponsored applications, banks have sanctioned/disburse 5 applications, (i.e. 100% achievement.)

AGENDA No.9**FINANCING TO MINORITY COMMUNITIES & WOMEN ENTREPRENEURS****(i) MINORITY COMMUNITIES :**

(Amount Rs. in Crores)(Account in No.)

Particulars	As of Sep, 2024		As of Jun, 2025		As of Sep, 2025	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans during quarter	902	50.85	446	65.03	807	108.90
Outstanding position (A/c and Amt.)	3220	205.04	3141	252.62	3183	261.35

Fresh loans of Rs. 108.90 Crores were disbursed by the Banks to 807 beneficiaries belonging to Minority Communities up to the quarter ended Sep 2025. The outstanding reached to the level of Rs. 261.35 Crores in 3183 accounts as of Sep 2025.

The share of advances to Minority Community to Priority Sector Advances stood at 4.75% at the quarter ended Sep, 2025.

The summary of fresh loans disbursed during the quarter and the outstanding at the quarter ended Sep 2025 to Minority Communities are given in **Annexure – 19A & 19B, Page No...53 & 54**

(ii) WOMEN ENTREPRENEURS**(Amount Rs. in Crores)(Account in No.)**

Particulars	As of Sep, 2024		As of Jun, 2025		As of Sep, 2025	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans during quarter	6809	268.71	3972	164.36	6196	354.08
Outstanding position (A/c and Amt.)	24962	1441.91	24781	1706.30	24913	1834.75

Fresh credit to the tune of Rs. 354.08 Crores to 6196 beneficiaries was extended in the UT up to the quarter ended Sep 2025. The outstanding advances reached at the level of Rs. 1834.75 Crores in 24913 accounts and stood at 18.49% of Total advances. **Member Banks are requested to boost up the financing to the Women Entrepreneurs.**

The summary of fresh loans disbursed during the quarter and the outstanding at the quarter ended Sep 2025 to Women Entrepreneurs are given in **Annexure – 20, Page No 55**

(iii) REVIEW OF PROGRESS UNDER HOUSING FINANCE**(Rs. In Crore)**

District	Particulars	Target		Achievement		Achievement	
		March 2026		Jun, 2025		Sep-2025	
		A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
DNH	Disbursement of Fresh loans	1494	218.10	407	35.92	822	84.07
Daman		305	47.08	205	10.95	368	23.90
Diu		165	8.00	3	0.31	6	0.43
Total		1964	273.18	615	47.18	1196	108.40
DNH	Outstanding			15074	1437.40	15090	1442.16
Daman		NA	NA	4140	339.64	4110	341.01
Diu				87	12.50	86	11.99
Total				19301	1789.54	19286	1795.16

As per the information made available by the member banks, fresh loans worth Rs 108.40 Crores have been granted to 1196 beneficiaries up to the quarter ended Sep 2025 under Housing Finance. The outstanding level reached to Rs. 1795.16 Crores in 19286 accounts as of Sep 2025.

(iv) SELF HELP GROUPS (SHGs):

The summary of various parameters under SHGs for the quarter ended Sep 2025 is as under :

(A) Savings Bank account details :**(Amt. in Crore)**

Savings linkage	Savings Bank A/Cs opened during the quarter ended Sep,2025			Total No. of Savings Bank accounts during Current FY 2025-26		
	No. of SHG Accounts	No. of Members	Savings Amt.	No. of SHG Accounts	No. of Members	Savings Amt.
Total No.of SHG Savings A/Cs	39	390	0.10	132	1350	1.17
Out of above, Women SHG	39	390	0.10	132	1350	1.17

B.SHG Grading and Sanction :**(Amt. in Crore)**

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended Sep, 2025			Cumulative A/cs Graded and Sanctioned during the FY 2025-26		
	Accounts Graded	A/cs sanctioned	Sanctioned Amt.	Accounts Graded	A/cs sanctioned	Sanctioned Amt.
No .of Account	3	3	0.06	4	4	0.09
Out of above, Women SHG	3	3	0.06	4	4	0.09

C. Disbursement Details :**(Amt. in Crore)**

Disbursement of Loans	Disbursement during the quarter ended Sep 2025				Total loan disbursed during the FY 2025-26			
	A/c disb.	Amt. disb.	Out of total a/c disb. to new a/c	Amt.disb. to new a/c	A/c disb.	Amt. disb.	Out of total a/c disb. to new a/c	Amt. disb. to new a/c
Total SHGs	3	3	0.06	3	4	0.09	4	4
Of above, Women SHG	3	3	0.06	3	4	0.09	4	4

Member Banks are requested to boost up the financing to the SHGs.

(D) Loan Outstanding and NPA**(Amt. in Crore)**

Loans Outstanding as on		Loans outstanding		Out of which, Women SHGs	
		Accounts	Amount	Accounts	Amount
Loans outstanding	Jun 2025	115	1.27	115	1.27
	Sep 2025	117	1.31	117	1.31

NPA as on		NPA		Out of which, Women SHGs	
		Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	Jun 2025	9	0.05	9	0.05
	Sep 2025	10	0.06	10	0.06

Bank wise details are given in **Annexure – 21, Page No.56.**

(v) REVIEW OF PROGRESS UNDER EDUCATION LOAN :**(Rs. in Crores)**

District	Particulars	Target March 2026		Sanction as of Sep 2025		Sanction to male student as of Sep-2025		Sanction to female student as of Sep 2025	
		A/c	Amt.	A/c	Amt	A/c	Amt.	A/c	Amt.
Total	Disbursement of Fresh loans	314	11.12	183	15.14	133	9.41	50	5.73
Total	Outstanding	0	0	843	57.41	557	35.74	286	21.67

At the end of **Sep 2025** quarter, Banks have Sanctioned Education loans to 183 students to the tune of **Rs. 15.14 Crores**. The outstanding under Education loans stood at **Rs. 57.41 Crores** in 843 accounts as of **Sep 2025**. Bank wise details are given in **Annexure – 22, Page No...57.**

(V-A) PROGRESS UNDER FORMATION OF JOINT LIABILITY GROUPS (JLGS) & CREDIT LINKAGE : 2 a/c disbursed for 0.01 Cr up to Sep 25 quarter, outstanding at the end of Sep 2025 quarter is Rs. 0.02 Cr in 11 a/c.

(vi) REVIEW OF CREDIT FLOW TO MSME SECTOR AND CREDIT LINKED CAPITAL SUBSIDY SCHEME FOR TECHNOLOGY UPGRADATION OF MSME : Nil

(vii) ADVANCES TO SC & ST BENEFICIARIES :

District	Disbursement up to Sep, 2024		Disbursement up to Jun, 2025		Disbursement up to Sep, 2025		Outstanding as of Sep - 2025	
	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
DNH	740	17.07	334	9.01	594	16.00	3444	102.52
DAMAN	122	4.12	81	3.37	120	6.88	711	31.14
DIU	49	1.66	32	1.50	49	1.66	196	7.56
TOTAL	911	22.85	447	13.88	763	24.54	4351	141.22

The fresh disbursement to SC/ST beneficiaries up to Sep 25 is Rs. 24.54 Cr. in 763 a/cs. The outstanding advances to SC/ST beneficiaries as of Sep 2025 is Rs. 141.22 Crores in 4351 accounts, forming 36.75% of Weaker Section advances. **Details are given in Annexure-23, Page No 58.**

(viii) Centre wise availability of ATMs

As per the information provided by Member Banks, there were 280 ATMs in the UT as of Sep 2025. The Centre wise / category wise details of ATMs vis-a-vis number of branches is as under:

Category	No. of Branches as of Sep 2025	No. of ATMs	
		Jun, 2025	Sep, 2025
Urban	0	0	0
Semi-urban	89	251	251
Rural	32	27	27
Total	121	278	278

Banks have set up good number of ATMs in Semi-urban centers, whereas there is a need to set up more number of ATMs in Rural Areas to help the villagers in availing basic banking services at ease. **Details are given in Annexure-24,Page No...59**

AGENDA No. 10

Aspirational Block: Further for achieving saturation in PMJSS, DFS has identified Two Block namely Dadar & Nagar Haveli and Daman of UT of DNH & DD as Aspirational Block. The letter from DFS with necessary guidelines is attached along with. All LDM's are requested to input the Aspirational Block Data on the <https://jansuraksha.gov.in/MIS/> on every Friday starting from 04.08.2023.

PMFME Scheme:

Ministry of Food Processing Industries (MoFPI) in partnership with the states had launches an all India centrally sponsored “PM formalisation of Micro Food Processing Enterprises Scheme (PMFME Scheme) for providing financial, technical and business support for upgradation of existing micro food processing enterprises. MoFPI has launched the Pradhan Mantri Formalisation of Micro food processing Enterprises (PMFME) scheme under the Aatmanirbhar Bharat Abhiyan with the aim to enhance the competitiveness of existing individual micro-enterprises in the unorganized segment of the food processing industry and promote formalization of the sector. The scheme to be implemented over a period of five years from 2020-21 to 2024-25 with a total outlay of Rupees 10,000 crore. The scheme has a special focus on supporting Groups engaged in Agri-food processing such as Farmer Producer Organizations (FPOs), Self Help Groups (SHGs), and Producers Cooperatives along their entire value. Progress under PMFME scheme as on 30.09.2025 is as under:

Total application Received by Banks	Sanctioned	Pending	Rejected
24	11	7	6

SVAMITVA SCHEME:

SVAMITVA Scheme was launched by Hon’ble Prime Minister on 24th April 2020 with the objective to enable demarcation of inhabited land in rural areas by using the latest drone survey technology.

Aim/Objective:- SVAMITVA scheme aims to provide the ‘Record of Rights’ (RoR) to village household owners possessing houses in inhabited areas in villages. Legal ownership rights (Property cards) are issued by mapping of land parcels using drone technology.

One objective of the scheme is to facilitate monetization of properties of the citizens of rural India by enabling them to use their property as a financial asset by taking loans and other financial benefits.

The scheme will help in determination of property tax, which would accrue to the Gram Panchayat directly in States. The creation of survey infrastructure and GIS maps will support in preparation of better-quality Gram Panchayat Development Plan (GPDP).

Latest Update and Way Forward:-

- ❖ Introduction of Rural Property Tax on basis on SVAMITVA records.
- ❖ Setting up and establishment of Continuously Operating Reference Stations (CORS) at one location in DNH & DD.

Progress and ATR

In review meeting dt 07.08.2023 chaired by secretary DFS, the following agenda has been discussed

S.No	Agenda	Reply of UTLBC
1	Status of issuance of property cards in the states.	District wise property card issuance details are as under: DNH – Nil, Daman- 1664, Diu- Nil
2	Banks plan of action for use of property cards for the purpose of loan under SVAMITVA scheme	Banks may device the policy to finance against property cards.
3	Status of state laws modifications/ amendments for: a. unambiguous evidence of ownership of property card holders with unconditional rights of transfer b. the creation of equitable mortgage and charge on that property.	UT administration has not issued any modifications/amendments in laws. Clarification not received from office of Dy. Collector, Daman. Clarification not received from office of Dy. Collector, Daman
4	Guidance value for the Abadi area to assess the value of the property offered as security	Clarification not received from office of Dy. Collector, Daman
5	Total number of loans sanctioned/ disbursed in the state under SVAMITVA scheme	Nil
