



**AGENDA FOR 24TH UNION
TERRITORY LEVEL
BANKER'S COMMITTEE
MEETING
(UT OF DADRA NAGAR
HAVELI, DAMAN & DIU)**



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

PARAMETERS	Dec-24	Sep-25	Target (% of ANBC)	Dec-25	Growth over Sep 2025 (Q-o-Q)	Growth over Dec 2024(Y-o-Y)	% growth over Sep 2025(%)
TOTAL No. OF BRANCHES	120	120	NA	120	0	0	0.00
CATEGORY OF BRANCHES							
RURAL	32	32	NA	32	0	0	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	120	120	NA	120	0	0	0.00
KEY INDICATORS (Amt. Rs. in Crores)							
DEPOSITS	17402.94	17883.43	NA	18063.19	179.76 1.00%	660.25 3.79%	1.00%
ADVANCES	9560.99	9920.26	NA	10173.11	252.85 2.55%	612.12 6.34%	2.55%
CREDIT DEPOSIT RATIO	54.94%	55.47%	40% (Min.)	56.32%	0.85%	1.38%	0.85%
PS ADVANCES (% to advances)	4889.13 51.14%	5500.16 55.44%	40%	5623.37 55.28%	123.21 2.24%	734.24 15.02%	2.24%
AGRI ADVANCES (% to advances)	325.29 3.40%	351.32 3.54%	18%	332.69 3.27%	-18.63 -5.30%	7.40 2.27%	-5.30%
MSME ADVANCES (% to adv)	2943.02 30.78%	3274.21 33.01%	NA	3397.99 33.40%	123.78 3.78%	454.97 15.46%	3.78%
-Of which to Micro Enterprise	1008.25 10.54%	1448.65 14.60%	7.5%	1540.64 15.14%	91.99 6.35%	532.39 52.80%	6.35%
WEAKER SEC.ADV (% to advances)	344.72 3.61%	384.22 3.87%	12%	388.50 3.82%	4.28 1.11%	43.78 12.70%	1.11%
NPS	4671.86 48.86%	4420.10 44.56%		4549.74 44.72%	129.64 2.93%	-122.12 -2.61%	2.93%

Position of Kisan Credit Cards for the period ended						(Rs in Crore)
	Dec-24	Sep-25	Dec-25	Growth over Sep 2025 (Q-o-Q)	Growth over Dec 2024 (Y-o-Y)	% growth over Sep 2025(%)
Accounts	2200	2128	1938	-190	-262	-8.93%
Amount	68.41	71.54	62.26	-9.28	-6.15	-12.97%

AGENDA No.1

Confirmation of the proceedings of last meeting

The proceedings of the 23rd meeting of Union Territory Level Bankers Committee for the quarter ended Sep 2025 was held on 8th Dec, 2025. Minutes were circulated to all the members vide letter dated 10th Dec, 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	Very low credit finance to Agriculture Sector specially under KCC scheme and Export Credit and Weaker Sector Advance	Conveyed to all Banks & LDMs. Progress as on 31.12.2025- Achievement of 19.62% of allotted target of Rs. 1300.01Cr. KCC A/cs decreased by 190 from Sep 2025. Nil Export credit disbursement.
2	Poor performance in Settlement of Unclaimed Assets and pending Re verification of KYC and Nomination in existing inactive PMJDY accounts and other than PMJDY Accounts in the UT	Conveyed to all Banks & LDMs. All BCs are also deployed for clearing the pendency Progress as on 31.12.2025 (Re-KYC) TOTAL RE-KYC- 22421 (PMJDY- 6716, Other than PMJDY- 11713) Progress of settlement of unclaimed Assets DNH- 297A/cs- Rs. 1.22Cr., Daman- 258A/cs- Rs. 0.76Cr., Diu- 132A/cs- Rs. 0.59Cr.
3	Claim of Rs.15611021/- (Rupees one Crore fifty six lakh eleven thousand twenty one only) up to March-2025 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, PMSVANidhi, PM Vishwakarma & other Priority sector lending.	Under consideration of Ministry of Rural Development and UT administration. We are hopeful for clearance of pending reimbursement of Rseti before 31.03.2026 . Pending issues of Banks regarding Waiver of Stamp duty is under consideration of UT Administration.
4	All Banks should conduct awareness camps in rural areas to educate customers about digital safety and prevent digital fraud. Special awareness campaigns should be conducted by FLCs, CFLs and Bank branches focusing on KYC for persons with disabilities (Divyangjan)	Conveyed to all Banks, LDMs, FLC and CFL. No any special awareness camp on KYC for Divyangjan up to 31.12.2025.
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 SBI for strengthening of LDM office. LDM office Daman- No Vehicle LDM office Diu- No data entry operator & Vehicle LDMs of 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 31.12.2025:

UT (DNH&DD)	No. of Accounts opened			Aadhaar Seeded Accounts	Target of Aadhaar seeding	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Card issued
	Rural	S.Urban /Urban	Total					
TOTAL	231177	12365	243542	217389	100%	89.26%	172996	71.03%

Position with respect to operative CASA accounts as of 31.12.2025:

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	1155310	100%	82.32%	56.98%	82.06%

As per the progress report dated 31.12.2025, Aadhaar Seeding in operative CASA accounts in the UT stood at 82.32% and average Aadhaar authentication stood at 56.98%, whereas the National average under Aadhaar Seeding and Authentication stands at 86.90% and 55.70% respectively. Under Mobile Number Seeding, the performance of the UT stood at 82.06% 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 31.12.2025 is as below:

District	Particular	As on 31.12.2024		As on 30.09.2025		As on 31.12.2025	
		PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY
DNH	Total	48590	106970	52295	116823	63929	135063
Daman	Enrolment (Cumulative)	33010	73772	34580	77673	41956	89934
Diu		7064	14318	7456	15555	8194	16457
TOTAL	Target: NA	88664	195060	94331	210051	114079	241454

Progress in claim settlement under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY) as of 31.12.2025 is as below:

Particulars	PMJJBY	PMSBY
DNH	63929	135063
Daman	41956	89934
Diu	8194	16457
Total enrolment	114079	241454
Claim settlement status as on 31.12.2025		
Claims lodged	459	49
Claims Paid	439	27
Claims Rejected	15	7
Claims under process (Pending)	5	15
Settlement %age	95.64%	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				Achieveme nt (%)
			Branches (25-26)	Target for FY 2025-26	Achieveme nt up to 20.10.25	Achieveme nt up to 15.01.26	
1	Public Sector Banks	DNH	32	3100	1750	2429	78.35%
2		Daman	18	2200	687	931	42.32%
3		Diu	11	700	113	156	22.28%
4		Total	61	6000	2550	3516	58.60%
5	Private Banks	DNH	30	1490	490	557	37.38%
6		Daman	16	910	203	250	27.47%
7		Diu	3	210	30	33	15.71%
8		Total	49	2610	723	840	32.18%
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	3273	4356	49.56%

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

Total number of enrolments in the UT under the scheme so far is 55267

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 –

- a) LDMs to regularly provide feedbacks pertaining to Banking Touch Points on the Jan Dhan Darshak Application
- b) 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 Dec 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 Dec-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	6	24
2	DAMAN	1	21	8	26
3	DIU	1	21	3	22
	Total	3	63	17	72

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

Total 101 camps have been conducted by **32 Rural branches** of Scheduled Commercial banks during the quarter ended Dec 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 03 training program during Dec 2025 quarter and trained 75 candidate out of which number of SC candidates-02, ST candidate-66, OBC -02, Minority-02, others-03. 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				
Dec 2025	17	324	438	9020	3388	2381	5769
Category wise Cumulative no. of trainees							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
Dec 2025	359	6988	628	7651	134	911	

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

AGENDA No.4

OTHER AGENDA

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

(Amt. in Crores)

District	Disb. as on 30.09.2025		Disbursement as on 31.12.2025									
	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	1391	31.28	376	1.61	1100	15.68	373	22.59	7	0.74	1856	40.61
Daman	444	11.63	117	0.30	288	5.19	197	9.93	6	0.96	608	16.33
Diu	208	6.02	34	0.11	137	1.82	91	5.58	6	0.86	268	8.38
Total	2043	48.93	527	2.02	1525	22.69	661	38.10	19	2.56	2732	65.32

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 30.09.2025 and 31.12.2025 is here under:

(Amt. in Crores)

District	As on 30.09.2025		As on 31.12.2025									
	Total		Shishu		Kishore		Tarun		Tarun Plus		Total	
	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA
DNH	80.88	11.07	2.00	0.35	28.86	3.83	44.05	6.25	0.98	0.00	75.89	10.43
Daman	40.70	9.30	0.81	0.14	11.46	2.03	26.87	7.10	1.12	0.00	40.26	9.27
Diu	11.64	0.71	0.20	0.01	3.65	0.20	7.40	0.45	0.60	0.00	11.85	0.66
Total	133.22	21.08	3.01	0.50	43.97	6.06	78.32	13.80	2.70	0.00	128.00	20.36

NPA % -15.90%

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

4.2 Cumulative progress under “Stand up India”

Cumulative progress as of 30.09.2025 and 31.12.2025 under Stand Up India in UT is as under:

(Amount Rs. In Crores)

District	Target	As on 31.12.2024		As on 30.09.2025				As on 31.12.2025			
		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	81	17.44	2	0.49	86	18.84	1	0.20	87	19.04
Daman	66	55	18.41	2	0.20	58	18.70	1	0.12	59	18.82
Diu	13	3	0.79	0	0.00	4	1.04	1	0.11	5	1.15
Total	187	139	36.64	4	0.69	148	38.58	3	0.43	151	39.01

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 11.01.2026 is tabulated hereunder:

PROGRESS UNDER PM SVANIDHI UP TO 11.01.2026								
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	2175	2143	2128	6	26	98.53%	97.84%
	PVT	100	84	84	0	16	84.00%	84.00%
	CO-OP	2275	2227	2212	6	42	97.89%	97.23%
DAMAN	PSB	1081	1035	1029	9	37	95.74%	95.19%
	PVT	139	119	111	5	15	85.61%	79.86%
	CO-OP	1220	1154	1140	14	52	94.59%	93.44%
DIU	PSB	199	194	193	0	5	97.49%	96.98%
	PVT	4	4	4	0	0	100%	100%
	CO-OP	203	198	197	0	5	97.54%	97.04%
TOTAL		3698	3579	3549	20	99	96.78%	95.97%

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 31.12.2025:

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	784877	585333 (74.58%)	262796 (33.48%)	710862 (90.57%)	623669 (79.46%)	784877 (100%)	66679
DAMAN	414114	385490 (93.09%)	218807 (52.84%)	295847 (71.44%)	362346 (87.50%)	414114 (100%)	16436
DIU	98125	85856 (87.50%)	51483 (52.47%)	47535 (48.44%)	73769 (75.18%)	98125 (100%)	9390
TOTAL	1297116	1056679 (81.46%)	533086 (41.10%)	1054244 (81.28%)	1059784 (81.70%)	1297116 (100%)	92505

Performance in expanding digital payment ecosystem under Current accounts: (Quarter ended Dec-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	19433	16064 (82.66%)	12121 (62.37%)	13934 (71.70%)	19433 (100%)	901
DAMAN	14073	11604 (84.46%)	6511 (46.27%)	10018 (71.20%)	14073 (100%)	42
DIU	3309	2307 (69.72%)	1260 (38.08%)	1847 (55.82%)	3309 (100%)	624
TOTAL	36815	29975 (81.42%)	19892 (54.03%)	25799 (70.08%)	36815 (100%)	1567

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 15.01.2026 is tabulated hereunder:

District	Loan application Received	Sanctioned	Disbursed	Reject	Pending
DNH	103	60	60	30	13
DAMAN	146	68	68	72	6
DIU	88	22	22	50	16
TOTAL	337	150	150	152	35

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 15.01.2026 is tabulated hereunder:

District	Total Application	Sanctioned	Disbursed	Reject	Pending
DNH	35	21	20	10	4
DAMAN	49	25	21	20	4
DIU	12	8	8	4	0
UT TOTAL	96	54	49	34	8

Bank wise progress as on 15.01.2026:

Bank	Total Application	Sanctioned	Disbursed	Reject	Pending
BOB	33	21	20	6	6
BOI	2	0	0	1	1
Canara	9	3	2	6	0
CBI	1	1	1	0	0
Indian	4	1	1	3	0
PNB	24	18	16	5	1
SBI	21	10	9	11	0
UBI	2	0	0	2	0
TOTAL	96	54	49	34	8

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 before 31.03.2026.

Unclaimed Bank Deposits as on 31.08.2025

State	Districts	Accounts	Amount (in Cr.)
UT of DNH&DD	DNH	60465	17.14
	Daman	30991	26.10
	Diu	8650	11.82
	Total	100106	55.06

Progress as on 31.12.2025

Unclaimed Bank Deposits as on 31.12.2025

State	Districts	Accounts	Amount (in Cr.)
UT of DNH&DD	DNH	60168	15.92
	Daman	30733	25.34
	Diu	8518	11.23
	Total	99419	52.49

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. Jaya Yogesh Jadav

1	Name	Mrs. Jaya Yogesh Jadav
2	Address	Khumarpada, Khanvel, Dadra Nagar Haveli
3	Education	12th STD
4	Training undergone	General EDP
5	Present Activity	Soap Detergent Powder Making



Mrs. Jaya Yogesh Jadav belongs to the tribal community of Khumarpada, Khanvel, Dadra Nagar Haveli. She has completed her education up to 12th standard, but unable to complete her education due to financial crisis, she is a house wife but always wanted to utilise her free time to do some productive work. She had some interest towards making of Soap and Detergent but was not aware about how to utilise her knowledge and skill into business. She heard about the free training course offered by RSETI on making of Soap and Detergent powder. The training helped her in understanding various aspects & techniques of making of Soap and Detergent 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. Lila Dinesh Mishal

1	Name	Mrs. Lila Dinesh Mishal
2	Address	Mishalpada, Ambabari, Dadra Nagar Haveli
3	Education	10 th STD
4	Training undergone	General EDP (Nursery and Vegetable Management)
5	Present Activity	Nursery and Vegetable Management

Mrs. Lila Dinesh Mishal belongs to the Tribal community of Mishalpada, Ambabari, 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 Nursery and Vegetable production but was not aware about how to utilise her skill into business. She heard about the free training course offered by RSETI on Nursery and Vegetable Management. The training helped her in understanding various aspects & techniques of Nursery and Vegetable Management 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.14000/- to Rs. 15000/- 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 Dec-2024		DLRC meeting for Quarter ended Mar-2025		DLRC meeting for Quarter ended Jun-2025		DLRC meeting for Quarter ended Sep-2025	
	Date	Pub. Repr.	Date	Pub. Repr.	Date	Pub. Repr.	Date	Pub. Repr.
DNH	17.03.25	Y	13.06.25	N	18.09.25	N	04.12.25	Y
DAMAN	17.03.25	N	24.06.25	Y	28.08.25	N	13.11.25	N
DIU	12.02.25	N	28.05.25	Y	29.08.25	N	19.11.25	Y

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 DEC, 2025: BRANCH EXPANSION**

Particulars	Total no. of branches for the quarter end Dec 2025			
	Dec, 2024	Sep,2025	Dec, 2025	Variation over Dec 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	48	49	49	1
Payment Banks	01	01	01	0
Total	119	120	120	1

As on 31.12.2025, total number of bank branches in UT stood at 120, given in Annexure- 10,Page No...40.

DEPOSITS GROWTH :

The aggregate deposits of the banks in UT increased by **Rs. 660.25 Crores** in absolute terms from **Rs. 17402.94 Crores** as of Dec 2024 to **Rs. 18063.19 Crores** as of Dec 2025 registering growth of **3.79%** as against Dec 2024.

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

(Rs. in Crore)

Bank Group	FOR THE QUARTER ENDED			Absolute growth over Dec, 2024	Percentage growth over Dec, 2024
	Dec, 2024	Sep, 2025	Dec, 2025		
State Bank of India	4045.38	4349.20	4578.71	533.33	13.18%
Nationalized Banks	7550.13	7529.15	7340.39	-209.74	-2.78%
Pvt. Sector Banks	5134.90	5311.64	5442.24	307.34	5.98%
Co-Operative Banks	672.53	693.45	701.85	29.32	4.36%
TOTAL	17402.94	17883.44	18063.19	660.25	3.79%

CREDIT EXPANSION :

During the period under review, the aggregate credit increased by Rs. 612.12 Crores in absolute terms from Rs. 9560.99 Crores as of Dec 2024 to Rs 10173.11 Crores as of Dec 2025 registering a growth of 6.40%,

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

Bank Group	FOR THE QUARTER ENDED			Absolute growth over Dec, 2024	Percentage growth over Dec 2024
	Dec, 2024	Sep, 2025	Dec, 2025		
State Bank of India	616.42	671.92	689.80	73.38	11.90%
Nationalized Banks	2301.77	2430.51	2495.88	194.11	8.43%
Pvt. Sector Banks	6411.94	6608.14	6785.35	373.41	5.82%
Co-Operative Banks	230.86	209.69	202.08	-28.78	-12.47%
Total	9560.99	9920.26	10173.11	612.12	6.40%

CREDIT DEPOSIT RATIO:

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

Bank Group	Minimum level(Not less than)	FOR THE QUARTER ENDED			Variation over Dec, 2024	Variation over Sep, 2025
		Dec, 2024	Sep, 2025	Dec, 2025		
State Bank of India	40%	15.24%	15.45%	15.07%	-0.17	-0.38
Nationalized Banks	40%	30.49%	32.28%	34.00%	3.51	1.72
Pvt. Sector Banks	40%	124.87%	124.41%	124.68%	-0.19	0.27
Co-Operative Banks	40%	34.43%	30.33%	28.88%	-5.55	-1.45
Conventional CD Ratio	40%	54.94%	55.47%	56.32%	1.38	0.85

The conventional CD ratio of all three districts together, stood at 56.32%, increased by 1.38% over Dec, 2024 and increased by 0.85% over Sep, 2025.

Sector wise performance (Amt. in Cr.)

Name of Sector	Performance of Top 5 Bank	Disbursement up to 31.12.2025	Performance of Bottom 5 Bank	Disbursement up to 31.12.2025
Agriculture	BOB	76.95	CSB BANK	0.00
	HDFC	43.16	INDUSIND	0.00
	AXIS BANK	32.62	RBL	0.00
	FEDERAL BANK	23.31	TM BANK	0.00
	ICICI BANK	19.55	BANDHAN BANK	0.17
MSME	ICICI BANK	832.47	CSB BANK	0.00
	HDFC	626.08	RBL	0.36
	BOB	624.14	BANDHAN	2.34
	YES BANK	434.73	DCB	2.76
	AXIS BANK	155.75	IDFC FIRST	5.10
Housing	HDFC	57.97	INDUSIND	0.00
	SBI	35.53	KOTAK BANK	0.00
	ICICI	29.40	YES BANK	0.00
	BANDHAN	10.36	RBL	0.00
	PNB	9.46	TM BANK	0.00
Education	SBI	6.19	BANDHAN BANK	0.00
	PNB	2.02	CSB BANK	0.00
	CANARA	1.16	DCB BANK	0.00
	BOB	0.78	FEDERAL	0.00
	AXIS BANK	0.69	INDUSIND	0.00
Mudra Loan	BOB	10.94	DCB	0.00
	SBI	9.18	INDUSIND	0.00
	BANDHAN BANK	7.46	KPTAK BANK	0.00
	ICICI BANK	7.37	RBL	0.00
	AXIS BANK	6.20	YES BANK	0.00

CD Ratio :

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

Sr.	Name of District	Min.level(Not less than)	CD Ratio Dec, 2024	CD Ratio Sep, 2025	CD Ratio Dec, 2025	Variation over Sep, 2025
1	DNH	40%	74.79	79.96	81.61	1.65
2	Daman	40%	50.00	46.37	47.67	1.30
3	DIU	40%	9.83	9.76	9.67	-0.09

(Rs. in Crores)

Sr.	District	Total Population	Total Deposits	Total Advances	CD Ratio Dec, 2025	Dep. Per Pop.	Adv. Per Pop.
1	DNH	343709	8474.11	6915.61	81.61	0.02	0.02
2	Daman	191173	6132.79	2923.26	47.67	0.03	0.02
3	DIU	52076	3456.31	334.24	9.67	0.07	0.01

As of Dec 2025, the CD Ratio of Diu districts was 9.67%. 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 Dec, 2025 is as under:

Sector	Target	State Bank of India	Nationalized Banks	Private Banks	Co-op. Banks	All Banks
PS ADVs	40%	4.73%	29.34%	64.81%	1.12%	55.28%
AGRI. ADVs	18%	5.28%	48.21%	40.81%	5.70%	3.27%
WS ADVs	12%	8.06%	44.00%	47.90%	0.04%	3.82%

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					
	Dec-24		Sep-25		Dec-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	1980	59.34	1900	59.60	1846	56.7
Private Sector Banks	218	9.01	224	11.82	90	5.51
Small Finance Banks						
RRBs						
Coop banks	2	0.06	4	0.12	2	0.05
Total	2200	68.41	2128	71.54	1938	62.26

Note

KCC (Crop)	1271	30.32	1230	32.85	1076	25.96
KCC (Animal Husbandry)	305	11.33	291	11.03	275	9.86
KCC (Fisheries)	624	26.76	607	27.66	587	26.44
Total	2200	68.41	2128	71.54	1938	62.26

The number of all type of KCCs in the UT as of Dec 2025 is 1938 (Decrease from 2128 as of Sep-2025) showing balance O/s is Rs. 62.26 Cr. (decrease from Rs. 71.54 Cr. as of Sep 2025).

As on 31.12.2025, the total no. of PM Kisan beneficiaries in the UT is 11472 whereas no. of KCC beneficiaries is 1938. Hence, there is a gap of around 9534 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 Dec 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 Sep 2025		Disb. up to QE Dec 2025		% Achievement	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	Agriculture	10148	1300.01	2745	193.25	4152	255.12	40.91%	19.62%
	Of which Farm Credit	8847	1205.59	2502	99.06	3790	144.20	42.84%	11.96%
2	MSME	3794	3086.27	3948	2692.16	5005	3197.92	131.92%	103.62%
	Of which Micro Ent.	2749	730.92	3104	897.83	3959	1138.70	144.02%	155.79%
3	Export Credit	24	4.73	0	0.00	0	0.00	0.00%	0.00%
4	Education	314	11.12	294	5.91	431	12.29	137.26%	110.52%
5	Housing	1964	273.18	1196	108.40	1773	168.10	90.27%	61.53%
6	Other PSA	3487	36.92	495	12.91	700	20.26	20.07%	54.88%
7	Total PSA	19731	4712.23	8678	3012.61	12061	3653.69	61.13%	77.54%

The overall achievement in disbursement under Annual Credit Plan (ACP) 2025-26 up to quarter Dec 2025, for Priority Sectors by all the Banks was **61.13%** in respect of targets in number of accounts and **77.54%** in respect of targets in amount. The highest percentage achievement in terms of amount was recorded in Education- 110.52% followed by MSME- 103.62% followed by Housing – 61.53% and Other PSA- 54.88%.

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

AGENDA No.7**Bank wise position of Outstanding NPA, Percentage of NPA to Outstanding at the FY 2025-26, Quarter ended Sep-25 and Dec-25.**

(Amt. Rs. in crores)

Particulars	As on 30.09.2025			As on 31.12.2025		
	Amt. O/s	Gross NPA	% NPA to Outstanding	Amt. O/s	Gross NPA	% NPA to Outstanding
Crop Loan	83.70	3.46	4.13%	84.00	3.50	4.17%
Agri. Term Loan	267.62	12.99	4.85%	248.69	12.51	5.03%
Total Agriculture	351.32	16.45	4.68%	332.69	16.01	4.81%
MSME	3274.21	76.57	2.34%	3397.99	58.32	1.72%
Housing Loan (P.S)	1795.16	23.94	1.33%	1804.78	21.91	1.21%
Edu. Loan(P.S)	40.41	0.88	2.18%	46.08	0.82	1.78%
Other PS	39.06	1.51	3.87%	41.83	1.39	3.32%
Total Priority Sector	5500.16	119.35	2.17%	5623.37	98.45	1.75%
Non Priority Sector	4420.10	70.26	1.59%	4549.74	60.95	1.34%
Total Advances	9920.26	189.61	1.91%	10173.11	159.40	1.57%

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 DEC 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	2	2	2	0	0
BOI	2	2	2	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	8	8	8	0	0

Total Disbursement as on 30.09.2025- 05**Total Disbursement as on 31.12.2025- 08**

As per the progress report at the quarter ended Dec, 2025 against 8 sponsored applications, banks have sanctioned/disburse 8 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 Dec, 2024		As of Sep, 2025		As of Dec, 2025	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans during quarter	1231	115.86	807	108.90	1155	144.46
Outstanding position (A/c and Amt.)	3236	235.96	3183	261.35	3079	262.07

Fresh loans of Rs. 144.46 Crores were disbursed by the Banks to 1155 beneficiaries belonging to Minority Communities up to the quarter ended Dec 2025. The outstanding reached to the level of Rs. 262.07 Crores in 3079 accounts as of Dec 2025.

The share of advances to Minority Community to Priority Sector Advances stood at 4.66% at the quarter ended Dec, 2025.

The summary of fresh loans disbursed during the quarter and the outstanding at the quarter ended Dec 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 Dec, 2024		As of Sep, 2025		As of Dec, 2025	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans during quarter	8760	403.83	6196	354.08	8491	562.80
Outstanding position (A/c and Amt.)	25488	1626.44	24913	1834.75	24851	1924.17

Fresh credit to the tune of Rs. 562.80 Crores to 8491 beneficiaries was extended in the UT up to the quarter ended Dec 2025. The outstanding advances reached at the level of Rs. 1924.17 Crores in 24851 accounts and stood at 18.91% 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 Dec 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		Sep, 2025		Dec-2025	
		A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
DNH	Disbursement of Fresh loans	1494	218.10	822	84.07	1237	131.35
Daman		305	47.08	368	23.90	527	35.79
Diu		165	8.00	6	0.43	9	0.96
Total		1964	273.18	1196	108.40	1773	168.10
DNH	Outstanding			15090	1442.16	15014	1449.80
Daman		NA	NA	4110	341.01	4045	342.50
Diu				86	11.99	88	12.47
Total				19286	1795.16	19147	1804.77

As per the information made available by the member banks, fresh loans worth Rs 168.10 Crores have been granted to 1773 beneficiaries up to the quarter ended Dec 2025 under Housing Finance. The outstanding level reached to Rs. 1804.77 Crores in 19147 accounts as of Dec 2025.

(iv) SELF HELP GROUPS (SHGs):

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

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

Savings linkage	Savings Bank A/Cs opened during the quarter ended Dec,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	0.03	117	1170	0.89
Out of above, Women SHG	39	390	0.03	117	1170	0.89

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

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended Dec, 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	2	2	0.06	6	6	0.15
Out of above, Women SHG	2	2	0.06	6	6	0.15

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

Disbursement of Loans	Disbursement during the quarter ended Dec 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	2	0.06	2	0.06	6	0.15	6	0.15
Of above, Women SHG	2	0.06	2	0.06	6	0.15	6	0.15

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	Sep 2025	117	1.31	117	1.31
	Dec 2025	120	1.37	120	1.37

NPA as on		NPA		Out of which, Women SHGs	
		Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	Sep 2025	10	0.06	10	0.06
	Dec 2025	12	0.07	12	0.07

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 Dec 2025		Sanction to male student as of Dec-2025		Sanction to female student as of Dec 2025	
		A/c	Amt.	A/c	Amt	A/c	Amt.	A/c	Amt.
Total	Disbursement of Fresh loans	314	11.12	255	20.86	188	13.16	67	7.70
Total	Outstanding	0	0	895	61.22	595	38.50	300	22.72

At the end of **Dec 2025** quarter, Banks have Sanctioned Education loans to 255 students to the tune of **Rs. 20.86 Crores**. The outstanding under Education loans stood at **Rs. 61.22 Crores** in 895 accounts as of **Dec 2025**. Bank wise details are given in **Annexure – 22, Page No...57.**

(V-A) PROGRESS UNDER FORMATION OF JOINT LIABILITY GROUPS (JLGS) & CREDIT LINKAGE : 7 a/c disbursed for 0.04 Cr up to Dec 25 quarter, outstanding at the end of Dec 2025 quarter is Rs. 0.04 Cr in 12 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 Dec, 2024		Disbursement up to Sep, 2025		Disbursement up to Dec, 2025		Outstanding as of Dec - 2025	
	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
DNH	957	25.30	594	16.00	866	28.54	3454	106.76
DAMAN	164	6.02	120	6.88	170	9.29	750	32.49
DIU	54	1.53	49	1.66	73	2.92	196	7.81
TOTAL	1175	32.85	763	24.54	1109	40.75	4400	147.06

The fresh disbursement to SC/ST beneficiaries up to Dec 25 is Rs. 40.75 Cr. in 1109 a/cs. The outstanding advances to SC/ST beneficiaries as of Dec 2025 is Rs. 147.06 Crores in 4400 accounts, forming 37.85% 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 Dec 2025. The Centre wise / category wise details of ATMs vis-a-vis number of branches is as under:

Category	No. of Branches as of Dec 2025	No. of ATMs	
		Sep, 2025	Dec, 2025
Urban	0	0	0
Semi-urban	88	253	253
Rural	32	27	27
Total	120	280	280

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.

AGENDA No. 11

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 31.12.2025 is as under:

Total application Received by Banks	Sanctioned	Pending	Rejected
29	15	8	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 under SVAMITVA SCHEME as on 31.12.2025 is as under: Nil

District wise property card issuance details are as under:

DNH – Nil, Daman- 1664, Diu- Nil
