



**AGENDA FOR 25TH UNION
TERRITORY LEVEL
BANKER'S COMMITTEE
MEETING
(UT OF DADRA NAGAR
HAVELI, DAMAN & DIU)**



BANKING AT A GLANCE IN UNION TERRITORY (MAR-2026)

PARAMETERS	Mar-25	Dec-25	Target (% of ANBC)	Mar-26	Growth over Dec 2025 (Q-o-Q)	Growth over Mar 2025(Y- o-Y)	% growth over Dec 2025(%)
TOTAL No. OF BRANCHES	120	120	NA	122	2	2	1.67
CATEGORY OF BRANCHES							
RURAL	32	32	NA	33	1	0	3.12
SEMI - URBAN	88	88	NA	89	1	0	1.14
URBAN	0	0	NA	0	0	0	0
METRO	0	0	NA	0	0	0	0
TOTAL	120	120	NA	122	2	2	1.67
KEY INDICATORS (Amt. Rs. in Crores)							
DEPOSITS	17674.27	18063.19	NA	18843.13	779.94 4.32%	1168.86 6.61%	4.32%
ADVANCES	9702.32	10173.11	NA	10394.97	221.86 2.18%	692.65 7.14%	2.18%
CREDIT DEPOSIT RATIO	54.90%	56.32%	40% (Min.)	55.17%	-1.15%	0.27%	-1.15%
PS ADVANCES (% to advances)	5043.72 51.98%	5623.37 55.28%	40%	5774.64 55.55%	151.27 2.69%	730.92 14.49%	2.69%
AGRI ADVANCES (% to advances)	333.40 3.43%	332.69 3.27%	18%	337.56 3.25%	4.87 1.46%	4.16 1.25%	1.46%
MSME ADVANCES (% to adv)	3084.11 31.79%	3397.99 33.40%	NA	3435.70 33.05%	37.71 1.11%	351.59 11.40%	1.11%
-Of which to Micro Enterprise	1074.99 11.08%	1540.64 15.14%	7.5%	1609.16 15.48%	68.52 4.45%	534.17 49.69%	4.45%
WEAKER SEC.ADV (% to advances)	356.25 3.67%	388.50 3.82%	12%	414.27 3.99%	25.77 6.63%	58.02 16.29%	6.63%
NPS	4658.63 48.02%	4549.74 44.72%		4620.33 44.45%	70.59 1.55%	-38.30 -0.82%	1.55%

Position of Kisan Credit Cards for the period ended						(Rs in Crore)
	Mar-25	Dec-25	Mar-26	Growth over Dec 2025 (Q-o-Q)	Growth over Mar 2025 (Y-o-Y)	% growth over Dec 2025(%)
Accounts	2180	1938	1893	-45	-287	-2.32%
Amount	70.43	62.26	88.57	26.31	18.14	42.26%

AGENDA No.1

Confirmation of the proceedings of last meeting

The proceedings of the 24th meeting of Union Territory Level Bankers Committee for the quarter ended Dec 2025 was held on 25th Mar, 2026. Minutes were circulated to all the members vide letter dated 2nd April, 2026. 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	Stamp duty costs for KCCs, PM SVANidhi and other Agriculture /Priority Sector loan is very high in UT, The UT Administration was requested to rationalize the prevailing high stamp duty rates, with the objective of enhancing credit uptake under the KCC, PM SVANidhi and other Agriculture/Priority Sector loan.	Waiver of stamp duty proposal is under consideration of UT Administration. We are following up for early remedy.
2	CD ratio of Diu district is very low, All stake holders are requested to focus and prioritize the enhancement of segmental performance in Diu.	UTLBC and LDM of Diu are following with all Banks working in Diu district and also with district Administration for improvement of CD ratio.
3	Only one RSETI is functioning, which is insufficient for the UT's 603 square kilometer area. An additional RSETI is needed to facilitate faster implementation of government schemes and improve credit performance.	UTLBC and LDM of Daman & Diu are following with district administration of Daman & Diu for opening of additional Rseti in Daman & Diu districts.
4	Performance under SHG credit linkage is very poor. All stake holder are requested to focus and improve.	UTLBC and LDMs are following with NRLM department and Banks for credit linkage to more SHG.
5	Percentage of women BC in UT is significantly below the NSFII 2025-30. All stake holder are requested to focus and improve	UTLBC has conveyed the instruction of NSFII 2025-30 to all Banks for follow the guidelines regarding appointment of 30% women BC in fresh appointees from 01.04.2026 and for increasing the number of women BCs up to 20% before 31.12.2026. At present 17 women BC are working which should be increased up to 27 before 31.12.2026. Target for BOB-2, SBI-2, Canara-1, PNB-1, UBI-1, HDFC-1, UCO-1, Indian Bank-1
6	A UTLBC Sub-Committee on Digital Payments and Cyber Security shall be constituted. Awareness campaigns shall be conducted to: Sensitize customers on re-KYC compliance and address issues related to unclaimed deposits.	Sub-Committee on Digital Payments and Cyber Security is already constituted. All Banks, LDMs, FLC and CFL are conducting more digital awareness camps, sensitizing customers for Re-KYC and settlement of Unclaimed deposit accounts.
7	Claim of Rs.1.91 Crore (Rupees one Crore ninety one lakh only) up to March-2026 of RSETI, Silvassa pending from F.Y 2020-21,.	Under consideration of Ministry of Rural Development and UT administration. We are hopeful for clearance of pending reimbursement of Rseti before 30.06.2026.

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 31.03.2026:

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	232640	12584	245224	219192	100%	89.38%	173875	70.90%

Position with respect to operative CASA accounts as of 31.03.2026:

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	1213037	100%	75.07%	54.32%	82.06%

As per the progress report dated 31.03.2026, Aadhaar Seeding in operative CASA accounts in the UT stood at 75.07% and average Aadhaar authentication stood at 54.32%, whereas the National average under Aadhaar Seeding and Authentication stands at 84.60% 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 31.03.2026 is as below:

District	Particular	As on 31.03.2025		As on 31.12.2025		As on 31.03.2026	
		PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY
DNH	Total	50674	111641	63929	135063	67924	138563
Daman	Enrolment (Cumulative)	34153	76144	41956	89934	43951	91831
Diu		7382	14753	8194	16457	9664	17437
TOTAL	Target: NA	92209	202538	114079	241454	121539	247831

Progress in claim settlement under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY) as of 31.03.2026 is as below:

Particulars	PMJJBY	PMSBY
DNH	67924	138563
Daman	43951	91831
Diu	9664	17437
Total enrolment	121539	247831
Claim settlement status as on 31.03.2026		
Claims lodged	460	50
Claims Paid	439	28
Claims Rejected	15	7
Claims under process (Pending)	6	15
Settlement %age	95.43%	56.00%

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 31.12.25	Achieveme nt up to 31.03.26	
1	Public Sector Banks	DNH	32	3100	2429	3169	102.23%
2		Daman	18	2200	931	1253	56.95%
3		Diu	11	700	156	232	33.14%
4		Total	61	6000	3516	4654	77.57%
5	Private Banks	DNH	30	1490	557	804	53.96%
6		Daman	16	910	250	434	47.69%
7		Diu	3	210	33	50	23.81%
8		Total	49	2610	840	1288	49.35%
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	4356	5942	67.60%

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

Total number of enrolments in the UT under the scheme so far is _56853

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.

- As on 31.03.2026, there are 49 URCs in UT of DNH&DD.
- As per NSFI (National Strategy For Financial Inclusion 2025-30, we have to provide Banking services in 7 URCs up to Dec-2026.
- UTLBC through LDMs has allocated all 49 URCs between nearest serving Bank.
- 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 Dec 2025:

State or UT	Active BCs	In-active BCs	% of inactivity
DNH & DD	134	3	2.24%

(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 Mar-26

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	27
2	DAMAN	1	21	8	20
3	DIU	1	21	6	15
	Total	3	63	21	62

Conduct of FL camps by Rural branches for the quarter ended March 2026:

Total 102 camps have been conducted by **33 Rural branches** of Scheduled Commercial banks during the quarter ended Mar 2026. 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	20	60	63	105.00%
2	Pvt. Sector Banks	10	30	30	100.00%
3	Co-op Banks	3	00	09	-
	Total	33	90	102	113.33%

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 09 training program during Mar 2026 quarter and trained 243 candidate out of which number of SC candidates-01, ST candidate-230, OBC -07, Minority-05. 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				
Mar 2026	26	333	681	9263	3563	2370	5933
Category wise Cumulative no. of trainees							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
Mar 2026	360	7218	635	7875	139	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 Dec 2025 and Mar 2026

(Amt. in Crores)

District	Disb. as on 31.12.2025		Disbursement as on 31.03.2026									
	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	1856	40.61	463	1.76	1512	21.45	469	28.84	14	1.79	2458	53.86
Daman	608	16.33	145	0.34	342	6.27	232	11.84	12	1.96	731	20.39
Diu	268	8.38	54	0.20	161	2.39	97	5.90	12	1.69	324	10.16
Total	2732	65.32	662	2.30	2015	30.11	798	46.58	38	5.44	3513	84.41

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 31.12.2025 and 31.03.2026 is here under:

(Amt. in Crores)

District	As on 31.12.2025		As on 31.03.2026									
	Total		Shishu		Kishore		Tarun		Tarun Plus		Total	
	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA
DNH	75.89	10.43	1.60	0.32	29.42	3.97	44.17	6.13	1.62	0.00	76.81	10.42
Daman	40.26	9.27	0.71	0.13	11.36	2.02	26.29	7.25	1.81	0.00	40.17	9.40
Diu	11.85	0.66	0.26	0.01	3.71	0.18	7.32	0.31	0.85	0.00	12.14	0.50
Total	133.22	21.08	2.57	0.46	44.49	6.17	77.78	13.69	4.28	0.00	129.12	20.32

NPA % -15.74%

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

4.2 Cumulative progress under “Stand up India”

Cumulative progress as of 31.12.2025 and 31.03.2026 under Stand Up India in UT is as under:

(Amount Rs. In Crores)

District	Target	As on 31.03.2025		As on 31.12.2025				As on 31.03.2026			
		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	82	17.91	1	0.20	87	19.04	2	0.49	89	19.53
Daman	66	55	18.41	1	0.12	59	18.82	2	0.20	61	19.02
Diu	13	3	0.79	1	0.11	5	1.15	0	0.00	5	1.15
Total	187	140	37.11	3	0.43	151	39.01	4	0.69	155	39.70

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 15.04.2026 is tabulated hereunder:

PROGRESS UNDER PM SVANIDHI UP TO 15.04.2026								
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	2200	2170	2156	4	26	98.64%	98.00%
	PVT	101	85	84	2	14	84.15%	83.17%
	CO-OP	2301	2255	2240	6	40	98.00%	97.35%
DAMAN	PSB	1076	1064	1061	0	12	98.88%	98.61%
	PVT	127	116	112	5	6	91.34%	88.19%
	CO-OP	1203	1180	1173	5	18	98.09%	97.67%
DIU	PSB	202	199	197	1	2	98.51%	97.52%
	PVT	4	4	4	0	0	100%	100%
	CO-OP	206	203	201	1	2	98.54%	97.57%
TOTAL		3710	3638	3614	12	60	98.06%	97.41%

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 31.03.2026:

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	786817	585333 (74.39%)	263169 (33.45%)	711516 (90.43%)	625415 (79.49%)	78687 (100%)	66679
DAMAN	414586	385962 (93.10%)	219259 (52.89%)	296299 (71.47%)	362798 (87.51%)	414586 (100%)	16436
DIU	98931	86558 (87.49%)	51683 (52.24%)	47895 (48.41%)	74435 (75.24%)	98931 (100%)	9390
TOTAL	1300334	1057853 (81.35%)	534111 (41.07%)	1055710 (81.19%)	1062648 (81.72%)	1300334 (100%)	92505

Performance in expanding digital payment ecosystem under Current accounts: (Quarter ended Mar-2026)

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	19556	16174 (82.71%)	12138 (62.07%)	14032 (71.75%)	19556 (100%)	901
DAMAN	14338	11869 (82.78%)	6776 (47.26%)	10283 (71.70%)	14338 (100%)	39
DIU	3336	2331 (69.87%)	1262 (37.83%)	1861 (55.79%)	3336 (100%)	624
TOTAL	37230	30374 (81.58%)	20176 (54.19%)	26176 (70.31%)	37230 (100%)	1564

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 15.04.2026 is tabulated hereunder:

District	Loan application Received	Sanctioned	Disbursed	Reject	Pending
DNH	117	64	61	28	25
DAMAN	143	73	70	65	5
DIU	110	32	32	60	18
TOTAL	370	169	163	153	48

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 15.04.2026 is tabulated hereunder:

District	Total Application	Sanctioned	Disbursed	Reject	Pending
DNH	41	25	24	11	5
DAMAN	53	28	26	21	4
DIU	13	9	8	4	0
UT TOTAL	107	62	58	36	9

Bank wise progress as on 15.04.2026:

Bank	Total Application	Sanctioned	Disbursed	Reject	Pending
BOB	38	25	23	8	5
BOI	3	1	1	1	1
Canara	9	3	3	6	0
CBI	1	1	1	0	0
Indian	5	1	1	3	1
PNB	24	19	18	5	0
SBI	24	11	10	11	2
UBI	3	1	1	2	0
TOTAL	107	62	58	36	9

Settlement of Unclaimed Assets (DEAF):

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 31.03.2026

Unclaimed Bank Deposits as on 31.03.2026			
State	Districts	Accounts	Amount (in Cr.)
UT of DNH&DD	DNH	60065	15.55
	Daman	30674	25.10
	Diu	8491	11.08
	Total	99230	51.73

Bank wise performance under DEAF A/cs as on: March 31, 2026 Cumulative

Sr. No.	Bank Name	Number of Claims Settled up to ₹1,00,000)	Settled Amount (in ₹) up to ₹1,00,000)	Number of Claims Settled Above ₹1,00,000 or more)	Settled Amount (in ₹) ₹1,00,000 or more)
1	Bank of Baroda	539	13985387	47	5114613
2	SBI	183	1993475	28	10389362
3	IDBI Bank	23	212035	3	398150
4	Canara Bank	14	103221	1	105000
5	HDFC Bank	10	205348	3	400200
	Total	769	16499466	82	16407325

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. Lalita Rajeshbhai Nam

1	Name	Mrs. Lalita Rajeshbhai Nam
2	Address	Nampada, Velugam, Dadra Nagar Haveli
3	Education	5th STD
4	Training undergone	General EDP
5	Present Activity	Papad, pickle and masala Powder Making



Mrs. Lalita Rajeshbhai Nam belongs to the tribal community of Nampada, Velugam, Dadra Nagar Haveli. She has completed her education up to 5th standard, but unable to complete her education due to financial crisis, she is a house wife and was an active member in a Mahila Mandal formed by the women in her locality. She always wanted to utilise her free time to do some productive work. She had some interest towards making of Papad, pickle and masala Powder 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 Papad, pickle and masala Powder. The training helped her in understanding various aspects & techniques of making of Papad, pickle and masala Powder 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. Bijjul Shankar Rajbhar

1	Name	Mrs. Bijjul Shankar Rajbhar
2	Address	Khumarpada, Khanvel, Dadra Nagar Haveli
3	Education	12 th STD
4	Training undergone	General EAP
5	Present Activity	Beauty Parlour management

Mrs. Bijjul Shankar Rajbhar belongs to the OBC community of Khumarpada, Khanvel, 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 Beauty Parlour management but was not aware about how to utilise her skill into business. She heard about the free training course offered by RSETI on Beauty Parlour management. The training helped her in understanding various aspects & techniques of Beauty Parlour 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.10000/- to Rs. 12000/- 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 Mar-2025		DLRC meeting for Quarter ended Jun-2025		DLRC meeting for Quarter ended Sep-2025		DLRC meeting for Quarter ended Dec-2025	
	Date	Pub. Repr.	Date	Pub. Repr.	Date	Pub. Repr.	Date	Pub. Repr.
DNH	13.06.25	N	18.09.25	N	04.12.25	Y	04.03.26	Y
DAMAN	24.06.25	Y	28.08.25	N	13.11.25	N	24.02.26	Y
DIU	28.05.25	Y	29.08.25	N	19.11.25	Y	23.03.26	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 MAR, 2026: BRANCH EXPANSION**

Particulars	Total no. of branches for the quarter end Dec 2025			
	Mar, 2025	Dec,2025	Mar, 2026	Variation over Mar 2025
State Bank of India	14	14	14	0
Nationalized Banks	47	47	49	2
Co-Operative Banks	09	09	09	0
Private Sector Banks	49	49	49	0
Payment Banks	01	01	01	0
Total	120	120	122	2

As on 31.03.2026, total number of bank branches in UT stood at 122, given in **Annexure- 10,Page No...40.**

DEPOSITS GROWTH :

The aggregate deposits of the banks in UT increased by **Rs. 1168.86 Crores** in absolute terms from **Rs. 17674.27 Crores** as of **Mar 2025** to **Rs. 18843.13 Crores** as of **Mar 2026** registering growth of **6.61%** as against **Mar 2025**.

The banks group wise deposit growth and level as of Mar, 2026 are given below.

(Rs. in Crore)

Bank Group	FOR THE QUARTER ENDED			Absolute growth over Mar, 2025	Percentage growth over Mar, 2025
	Mar, 2025	Dec, 2025	Mar, 2026		
State Bank of India	4142.99	4578.71	4567.95	424.96	10.26%
Nationalized Banks	7728.14	7340.39	7607.87	-120.27	-1.56%
Pvt. Sector Banks	5128.27	5442.24	5953.10	824.83	16.08%
Co-Operative Banks	674.87	701.85	714.21	39.34	5.82%
TOTAL	17674.27	18063.19	18843.13	1168.86	6.61%

CREDIT EXPANSION :

During the period under review, the aggregate credit increased by Rs. 692.65 Crores in absolute terms from Rs. 9702.32 Crores as of Mar 2025 to Rs 10394.97 Crores as of Mar 2026 registering a growth of 7.14%,

The banks group wise credit growth and level as of Mar, 2026 are given below.

(Rs. in Crores)

Bank Group	FOR THE QUARTER ENDED			Absolute growth over Mar, 2025	Percentage growth over Mar 2025
	Mar, 2025	Dec, 2025	Mar, 2026		
State Bank of India	635.03	689.80	722.07	87.04	13.71%
Nationalized Banks	2410.40	2495.88	2513.88	103.48	4.29%
Pvt. Sector Banks	6443.09	6785.35	6955.38	512.29	7.95%
Co-Operative Banks	213.80	202.08	203.64	-10.16	-4.75%
Total	9702.32	10173.11	10394.97	692.65	7.14%

CREDIT DEPOSIT RATIO:

The Bank group wise Conventional CD Ratio as on Mar, 2026 is given below: (%)

Bank Group	Minimum level(Not less than)	FOR THE QUARTER ENDED			Variation over Mar, 2025	Variation over Dec, 2025
		Mar, 2025	Dec, 2025	Mar, 2026		
State Bank of India	40%	15.33%	15.07%	15.81%	0.48	0.74
Nationalized Banks	40%	31.18%	34.00%	33.04%	1.86	-0.96
Pvt. Sector Banks	40%	125.64%	124.68%	116.89%	-8.75	-7.79
Co-Operative Banks	40%	31.77%	28.88%	28.51%	-3.26	-0.37
Conventional CD Ratio	40%	54.90%	56.32%	55.17%	0.27	-0.95

The conventional CD ratio of all three districts together, stood at 55.17%, increased by 0.27% over Mar, 2025 and decreased by 0.95% over Dec, 2025.

Sector wise performance (Amt. in Cr.)

Name of Sector	Performance of Top 5 Bank	Disbursement up to 31.03.2026	% achievement (Target)	Performance of Bottom 5 Bank	Disbursement up to 31.03.2026
Agriculture	AXIS BANK	33.97	120.16%	CSB BANK	0.00
	FEDERAL	34.21	75.57%	INDUSIND	0.00
	BOB	103.60	33.33%	RBL	0.00
	HDFC BANK	44.31	31.67%	TM BANK	0.00
	INDIAN BANK	5.58	27.11%	DCB BANK	0.26
MSME	ICICI BANK	954.62	165.04%	CSB BANK	0.00
	HDFC	743.68	152.71%	RBL	0.70
	AXIS BANK	164.30	137.48%	BANDHAN	4.54
	BOB	648.98	126.42%	DCB	3.51
	YES BANK	517.41	81.52%	IDFC FIRST	5.86
Housing	SBI	50.77	316.72%	INDUSIND	0.00
	HDFC	76.17	132.68%	KOTAK	0.00
	PNB	13.67	160.07%	YES BANK	0.00
	ICICI	38.70	89.65%	RBL	0.00
	BOB	31.60	62.81%	TM BANK	0.00
Education	SBI	7.17	341.13%	BANDHAN	0.00
	PNB	2.10	250.79%	CSB BANK	0.00
	CANARA	1.37	236.21%	DCB BANK	0.00
	BOB	1.11	38.14%	FEDERAL	0.00
	AXIS BANK	0.72	36.07%	INDUSIND	0.00
Mudra Loan	ICICI BANK	14.72	87.44%	DCB	0.00
	BOB	12.29	84.56%	RBL	0.00
	SBI	10.55	72.50%	INDUSIND	0.00
	BANDHAN	10.47	70.40%	KOTAK	0.00
	AXIS BANK	8.43	67.99%	YES BANK	0.00

Bank wise performance under RE-KYC A/cs as on: March 31, 2026 (Cumulative)					
Sr. No.	Bank Name	Target base (Re KYC falling due till June30, 2026)	No. of Camps Conducted/ No. of GP Covered	No. of Re-KYC done for PMJDY Acc (A)	No. of Re-KYC done for Other than PMJDY Acc (B)
1	Bank of Baroda	18790	26	4183	8594
2	State Bank of India	10517	17	1312	2041
3	HDFC Bank	84	9	26	37
4	IDBI Bank	1858	4	74	298
5	Canara Bank	333	5	79	103
	Total	31582	61	5674	11073

CD Ratio :

Dist. Wise CD ratio as of Mar 2026 is given below,

Sr.	Name of District	Min.level(Not less than)	CD Ratio Mar, 2025	CD Ratio Dec, 2025	CD Ratio Mar, 2026	Variation over Dec, 2025
1	DNH	40%	77.44	81.61	80.28	-1.33
2	Daman	40%	48.12	47.67	46.45	-1.22
3	DIU	40%	9.53	9.67	9.33	-0.34

(Rs. in Crores)

Sr.	District	Total Population	Total Deposits	Total Advances	CD Ratio Mar, 2026	Dep. Per Pop.	Adv. Per Pop.
1	DNH	343709	8833.94	7092.24	80.28	0.03	0.02
2	Daman	191173	6380.35	2963.95	46.45	0.03	0.02
3	DIU	52076	3628.83	338.75	9.33	0.07	0.01

As of Mar 2026, the CD Ratio of Diu districts was 9.33%. 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 Mar, 2026 is as under:

Sector	Target	State Bank of India	Nationalized Banks	Private Banks	Co-op. Banks	All Banks
PS ADVs	40%	4.76%	29.42%	64.78%	1.04%	55.55%
AGRI. ADVs	18%	5.36%	48.29%	40.48%	5.87%	3.25%
WS ADVs	12%	7.86%	42.29%	49.83%	0.02%	3.99%

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					
	Mar-25		Dec-25		Mar-26	
	No. of Operative KCC	Amt O/s	No. of Operative KCC	Amt O/s	No. of Operative KCC	Amt O/s
Public Sector Banks	1972	59.83	1846	56.7	1791	82.42
Private Sector Banks	206	10.57	90	5.51	102	6.15
Small Finance Banks						
RRBs						
Coop banks	2	0.03	2	0.05	0	0.00
Total	2180	70.43	1938	62.26	1893	88.57

Note

KCC (Crop)	1252	31.62	1076	25.96	709	25.66
KCC (Animal Husbandry)	309	11.46	275	9.86	484	25.5
KCC (Fisheries)	619	27.35	587	26.44	700	37.41
Total	2180	70.43	1938	62.26	1893	88.57

The number of all type of KCCs in the UT as of Mar 2026 is 1893 (Decrease from 1938 as of Dec-2025) showing balance O/s is Rs. 88.57 Cr. (increase from Rs. 62.26 Cr. as of Dec 2025).

As on 31.03.2026, the total no. of PM Kisan beneficiaries in the UT is 11457 whereas no. of KCC beneficiaries is 1893. Hence, there is a gap of around 9564 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 Mar 2026 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 Dec 2025		Disb. up to QE Mar 2026		% Achievement	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	Agriculture	10148	1300.01	4152	255.12	5414	327.21	53.35%	25.17%
	Of which Farm Credit	8847	1205.59	3790	144.20	5006	199.98	56.58%	16.59%
2	MSME	3794	3086.27	5005	3197.92	5872	3704.14	154.77%	120.02%
	Of which Micro Ent.	2749	730.92	3959	1138.70	4667	1382.74	169.77%	189.18%
3	Export Credit	24	4.73	0	0.00	0	0.00	0.00%	0.00%
4	Education	314	11.12	431	12.29	484	14.20	154.14%	127.70%
5	Housing	1964	273.18	1773	168.10	2500	256.93	127.29%	94.05%
6	Other PSA	3487	36.92	700	20.26	828	30.65	23.74%	83.02%
7	Total PSA	19731	4712.23	12061	3653.69	15098	4333.13	76.52%	91.95%

The overall achievement in disbursement under Annual Credit Plan (ACP) 2025-26 up to quarter Mar 2026, for Priority Sectors by all the Banks was 76.52% in respect of targets in number of accounts and 91.95% in respect of targets in amount. The highest percentage achievement in terms of amount was recorded in Education- 127.70% followed by MSME- 120.02% followed by Housing – 94.05% and Other PSA- 83.02%.

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 Dec-25 and Mar-26.**

(Amt. Rs. in crores)

Particulars	As on 31.12.2025			As on 31.03.2026		
	Amt. O/s	Gross NPA	% NPA to Outstanding	Amt. O/s	Gross NPA	% NPA to Outstanding
Crop Loan	84.00	3.50	4.17%	89.57	3.40	3.80%
Agri. Term Loan	248.69	12.51	5.03%	247.99	12.98	5.23%
Total Agriculture	332.69	16.01	4.81%	337.56	16.38	4.85%
MSME	3397.99	58.32	1.72%	3435.70	58.99	1.72%
Housing Loan (P.S)	1804.78	21.91	1.21%	1913.26	107.60	5.62%
Edu. Loan(P.S)	46.08	0.82	1.78%	46.05	0.65	1.41%
Other PS	41.83	1.39	3.32%	42.07	1.00	2.38%
Total Priority Sector	5623.37	98.45	1.75%	5774.64	184.62	3.19%
Non Priority Sector	4549.74	60.95	1.34%	4620.33	82.60	1.79%
Total Advances	10173.11	159.40	1.57%	10394.97	267.22	2.57%

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 MAR 2026;-****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	5	5	5	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	2	2	2	0	0
TOTAL	14	14	14	0	0

Total Disbursement as on 31.12.2025- 08**Total Disbursement as on 31.03.2026- 14**

As per the progress report at the quarter ended Mar, 2026 against 14 sponsored applications, banks have sanctioned/disburse 14 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 Mar, 2025		As of Dec, 2025		As of Mar, 2026	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans during quarter	1592	138.57	1155	144.46	1510	206.53
Outstanding position (A/c and Amt.)	3176	244.73	3079	262.07	3239	296.83

Fresh loans of Rs. 206.53 Crores were disbursed by the Banks to 1510 beneficiaries belonging to Minority Communities up to the quarter ended Mar 2026. The outstanding reached to the level of Rs. 296.83 Crores in 3239 accounts as of Mar 2026.

The share of advances to Minority Community to Priority Sector Advances stood at 5.14% at the quarter ended Mar, 2026.

The summary of fresh loans disbursed during the quarter and the outstanding at the quarter ended Mar 2026 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 Mar, 2025		As of Dec, 2025		As of Mar, 2026	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans during quarter	11656	540.74	8491	562.80	10755	776.76
Outstanding position (A/c and Amt.)	24900	1665.82	24851	1924.17	25021	2004.43

Fresh credit to the tune of Rs. 776.76 Crores to 10755 beneficiaries was extended in the UT up to the quarter ended Mar 2026. The outstanding advances reached at the level of Rs. 2004.43 Crores in 25021 accounts and stood at 19.28% 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 Mar 2026 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		Dec, 2025		Mar-2026	
		A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
DNH	Disbursement of Fresh loans	1494	218.10	1237	131.35	1832	203.99
Daman		305	47.08	527	35.79	653	50.72
Diu		165	8.00	9	0.96	15	2.22
Total		1964	273.18	1773	168.10	2500	256.93
DNH	Outstanding			15014	1449.80	15424	1541.29
Daman		NA	NA	4045	342.50	4029	358.55
Diu				88	12.47	93	13.41
Total				19147	1804.77	19546	1913.26

As per the information made available by the member banks, fresh loans worth Rs 256.93 Crores have been granted to 2500 beneficiaries up to the quarter ended Mar 2026 under Housing Finance. The outstanding level reached to Rs. 1913.26 Crores in 19546 accounts as of Mar 2026.

(iv) SELF HELP GROUPS (SHGs):

The summary of various parameters under SHGs for the quarter ended Mar 2026 is as under :

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

Savings linkage	Savings Bank A/Cs opened during the quarter ended Mar,2026			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	53	530	0.19	166	1660	1.98
Out of above, Women SHG	53	530	0.19	166	1660	1.98

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

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended Mar, 2026			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	9	9	0.23	15	15	0.37
Out of above, Women SHG	9	9	0.23	15	15	0.37

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

Disbursement of Loans	Disbursement during the quarter ended Mar 2026				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	9	9	0.23	15	15	0.37	9	9
Of above, Women SHG	9	9	0.23	15	15	0.37	9	9

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	Dec 2025	120	1.37	120	1.37
	Mar 2026	129	1.73	129	1.73

NPA as on		NPA		Out of which, Women SHGs	
		Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	Dec 2025	12	0.07	12	0.07
	Mar 2026	11	0.06	11	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 Mar 2026		Sanction to male student as of Mar-2026		Sanction to female student as of Mar 2026	
		A/c	Amt.	A/c	Amt	A/c	Amt.	A/c	Amt.
Total	Disbursement of Fresh loans	314	11.12	298	24.77	212	15.83	86	8.94
Total	Outstanding	0	0	922	62.02	608	39.36	314	22.66

At the end of **Mar 2026** quarter, Banks have Sanctioned Education loans to 298 students to the tune of **Rs. 24.77 Crores**. The outstanding under Education loans stood at **Rs. 62.02 Crores** in 922 accounts as of **Mar 2026**. Bank wise details are given in **Annexure – 22, Page No...57.**

(V-A) PROGRESS UNDER FORMATION OF JOINT LIABILITY GROUPS (JLGS) & CREDIT LINKAGE : 9 a/c disbursed for 0.05 Cr up to Mar 26 quarter, outstanding at the end of Mar 2026 quarter is Rs. 0.05 Cr in 13 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 Mar, 2025		Disbursement up to Dec, 2025		Disbursement up to Mar, 2026		Outstanding as of Mar - 2026	
	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
DNH	1262	33.08	866	28.54	1079	33.42	3407	107.19
DAMAN	189	7.89	170	9.29	195	10.36	747	31.41
DIU	61	1.88	73	2.92	92	3.62	209	8.37
TOTAL	1512	42.85	1109	40.75	1366	47.40	4363	146.97

The fresh disbursement to SC/ST beneficiaries up to Mar 26 is Rs. .47.90 Cr. in 1366 a/cs. The outstanding advances to SC/ST beneficiaries as of Mar 2026 is Rs. 146.97 Crores in 4363 accounts, forming 35.48% 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 Mar 2026. The Centre wise / category wise details of ATMs vis-a-vis number of branches is as under:

Category	No. of Branches as of Mar 2026	No. of ATMs	
		Dec, 2025	Mar, 2026
Urban	0	0	0
Semi-urban	89	253	253
Rural	33	27	27
Total	122	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 31.03.2026 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 31.03.2026 is as under: Nil

District wise property card issuance details are as under:

DNH – Nil, Daman- 1664, Diu- Nil
