AGENDA FOR 26TH UNION TERRITORY LEVEL BANKER'S COMMITTEE MEETING (UT OF DADRA NAGAR HAVELI, DAMAN & DIU)

DATE : 21.08.2026 , TIME-11.00 AM
VENUE : MIRASOL RESORT, DAMAN

बैंक ऑफ़ बड़ौदा Bank of Baroda India's International Bank | 119th FOUNDATION YEAR LEADING WITH TRUST

BANKING AT A GLANCE IN UNION TERITORY (JUNE-2026)

PARAMETERS	Jun-25	Mar-26	Target (% of ANBC)	Jun-26	Growth over Mar 2026 (Q-o-Q)	Growth over Jun 2025(Y-o-Y)	% growth over Mar 2026(%)
TOTAL No. OF BRANCHES	121	122	NA	122	0	1	0.00
	CATEGORY OF BRANCHES						
RURAL	32	33	NA	33	0	1	0.00
SEMI - URBAN	89	89	NA	89	0	0	0.00
URBAN	0	0	NA	0	0	0	0
METRO	0	0	NA	0	0	0	0
TOTAL	121	122	NA	122	0	1	0.00
	KEYINDICATORS				(Amt. Rs. in Crores)		
DEPOSITS	17486.23	18843.13	NA	19093.17	250.04 1.33%	1606.94 9.19%	1.33%
ADVANCES	9740.68	10394.97	NA	10595.90	200.93 1.93%	855.22 8.78%	1.93%
CREDIT DEPOSIT RATIO	55.70%	55.17%	40% (Min.)	55.50%	0.33%	-0.20%	0.33%
PS ADVANCES (% to advances)	5407.71 55.52%	5774.64 55.55%	40%	6049.06 57.09%	274.42 4.75%	641.35 11.86%	4.75%
AGRI ADVANCES (% to advances)	329.89 3.39%	337.56 3.25%	18%	340.59 3.21%	3.03 0.90%	10.70 3.24%	0.90%
MSME ADVANCES (% to adv)	3212.93 32.98%	3435.70 33.05%	NA	3695.30 34.87%	259.60 7.56%	482.37 15.01%	7.56%
-Of which to Micro Enterprise	1376.46 14.13%	1609.16 15.48%	7.5%	1749.62 16.51%	140.46 8.73%	373.16 27.11%	8.73%
WEAKER SEC.ADV (% to advances)	376.72 3.87%	414.27 3.99%	12%	412.75 3.90%	-1.52 -0.37%	36.03 9.59%	-0.37%
NPS	4332.97 44.48%	4620.33 44.45%		4546.80 42.91%	-73.53 -1.59%	213.83 4.93%	-1.59%

Position of Kisan Credit Cards for the period ended						(Rs in Crore)
	Jun-25	Mar-26	Jun-26	Growth over Mar 2026 (Q-o-Q)	Growth over Jun 2025 (Y-o-Y)	% growth over Mar 2026(%)
Accounts	2163	1893	1901	8	-262	0.42%
Amount	69.19	88.57	55.72	-32.85	-13.47	-37.09%

AGENDA No.1

Confirmation of the proceedings of last meeting

The proceedings of the 25th meeting of Union Territory Level Bankers Committee for the quarter ended Mar 2026 was held on 15th Jun, 2026. Minutes were circulated to all the members vide letter dated 22nd June, 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. We have written letter to district administration and district panchayat in this matter.
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. In F.Y 2026-27 up to June 2026, 5 SHG has been credit linked by BOB.
5	Percentage of women BC in UT is significantly below the NSFI 2025-30. All stake holder are requested to focus and improve	UTLBC has conveyed the instruction of NSFI 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 MSME & Financial Inclusion 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 MSME and Financial Inclusion has been constituted. Digital Payments and Cyber Security and Sub Comm. Of Agr. 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.

AGENDA No.3

IMPLEMENTATION OF FINANCIAL INCLUSION:

3.1 Pradhan Mantri Jan Dhan Yojana (PMJDY)

Progress under Opening of Accounts, issuance of RuPay Cards and Aadhaar Seeding as of 30.06.2026:

UT (DNH&DD)	No. of Accounts opened			Aadhaar Seeded Accounts	Target of Aadhar seeding	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Card issued
	Rural	S.Urban /Urban	Total					
TOTAL	214379	31790	246169	219731	100%	89.26%	173880	70.63%

Position with respect to operative CASA accounts as of 30.06.2026:

UT (DNH&DD)	Total Operative CASA A/cs (in no's)	Target of Aadhaar Seededing	% Aadhaar Seeded A/cs	% Aadhaar Authenticated A/cs	% Mobile Seeded A/cs
TOTAL	1226543	100%	79.15%	59.59%	84.22%

As per the progress report dated **30.06.2026**, Aadhaar Seeding in operative CASA accounts in the UT stood at 79.15**%** and average Aadhaar authentication stood at 59.59**%**, whereas the National average under Aadhar Seeding and Authentication stands at **84.60%** and **55.70%** respectively. Under Mobile Number Seeding, the performance of the UT stood at **84.22%** against the National Average of **80.94%.**
The District-wise position in terms of operative CASA accounts is @ **Annexure-2**, **Page No.30 & Annexure-25, Page- 62.**

3.2 Social Security Schemes

A. **PMJJBY and PMSBY**

Progress in enrollments under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY) as of 30.06.2026 is as below:

District	Particular	As on 30.06.2025		As on 31.03.2026		As on 30.06.2026	
		PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY
DNH	Total Enrolment (Cumulative) Target: NA	49215	109409	67924	138563	69080	143840
Daman		32875	73463	43951	91831	39344	90802
Diu		7149	14418	9664	17437	8137	16945
TOTAL		**89239**	**197290**	**121539**	**247831**	**116561**	**251587**

Progress in claim settlement under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY) as of 30.06.2026 is as below:

Particulars	PMJJBY	PMSBY
DNH	69080	143840
Daman	39344	90802
Diu	8137	16945
Total enrolment	**116561**	**251587**
Claim settlement status as on 30.06.2026		
Claims lodged	460	50
Claims Paid	440	29
Claims Rejected	15	7
Claims under process (Pending)	5	14
Settlement %age	95.65%	58.00%

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.31**

B. Atal Pension Yojana (APY)

Performance during the F.Y 2026-27 under APY is as under:

			No of Enrolments				
Sr.	**Category of Banks**	**Dist.**	**Branches (26-27)**	**Target for FY 2026-27**	**Achievement up to 31.03.26**	**Achievement up to 30.06.26**	**Achievement (%)**
1	Public Sector Banks	**DNH**	33	3630	3169	962	26.50%
2		**Daman**	19	2420	1253	379	15.66%
3		**Diu**	11	770	232	55	7.14%
4		**Total**	**63**	6820	**4654**	**1396**	20.47%
5	Private Banks	**DNH**	30	1695	804	243	14.34%
6		**Daman**	16	1035	434	169	16.33%
7		**Diu**	3	225	50	23	10.22%
8		**Total**	**49**	2955	**1288**	**435**	14.72%
9	DDSCtB	**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!**
13	DCCB	**DNH**	**1**	20	**0**	**0**	
Total	**All Banks**		**122**	9975	**5942**	**1831**	**18.36%**

Top five performer Bank- BOB,IDBI, IOB, SBI, Indian Bank
Total number of enrolments in the UT under the scheme so far is _59820
Bank-wise achievement of targets for FY 2026-27 is @ **Annexure- 4A& 4B, Page No.32 & 33**

Targets under APY for 2026-27, as provided by PFRDA is as under:

Category	Targets per Branch for FY 2026-27
All PSBs	**110**
Private Banks Major (ICICI, HDFC, AXIS & IDBI)	**75**
Private Banks (Other than Major)	**45**
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.

a) As on 30.06.2026, there are 49 URCs in UT of DNH&DD.
b) As per NSFI (National Strategy For Financial Inclusion 2025-30, we have to provide Banking services in 7 URCs up to Dec-2026.
c) UTLBC through LDMs has allocated all 49 URCs between nearest serving Bank.
d) LDMs to regularly provide feedbacks pertaining to Banking Touch Points on the Jan Dhan Darshak Application
e) 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, Gol 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 Jun 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 Jun-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	6	24
2	DAMAN	1	21	7	18
3	DIU	1	21	6	15
	Total	3	63	19	**57**

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

Total 101 camps have been conducted by **33 Rural branches** of Scheduled Commercial banks during the quarter ended Jun 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	08	-
Total		**33**	**90**	**101**	**112.22%**

The Bank (Except Co-op Banks) wise percentage (%) of Target achievement is given @ **Annexure-5 , Page No…34**

3.6 National Strategy for Financial Inclusion (NSFI) 2025-30:

Important action points under National Strategy for Financial Inclusion (NSFI) 2025:30

S.No	Action Point	UTLBC Reply
1	Improving equity, reach, consistency and quality of last mile access	As on 31.03.2026, UT of DNH&DD having 49 URCs (list enclosed). • UTLBC has advised all three LDMs to allocate all URCs to the nearest serving Bank for opening of Banking outlet (Bank Branch/Fixed BC point) • All LDMs have allocated the URC centre to the nearest serving Bank. (List enclosed) • UTLBC have shortlist 7 most populated URCs and advised to allocated Bank of these 7 URCs for opening of Banking outlet (Bank Branch/Fixed BC point) so that banking services to these 7 URCs should be provided before Dec-2026. Selected villages are 1) Demani-UBI, 2) Sindoni- BOB, 3) Bonta-

		Canara, 4) Morkhal- BOB, 5) Zolawadi- HDFC & Canara, 6) Luhari- BOB, 7) Janivankad- Canara Bank. • UTLBC have shortlist 8 second most populated URCs and advised to allocated Bank of these 8 URCs for opening of Banking outlet (Bank Branch/Fixed BC point) so that banking services to these 8 URCs should be provided before Dec-2027. (List enclosed). Similarly we have planned to cover 100% URCs before Dec-2030.
2	Expanding and Deepening Digital Payment Ecosystem (EDDPE)	UT of DNH&DD have already achieved 100% digitization in respect of at least one Digital Banking facilities.
3	Increasing the share of women business correspondents	• UT of DNH&DD have advised all Banks working in UT of DNH&DD to strictly follow the guidelines regarding appointment of 30% women BC in fresh appointees from 01.04.2026. • As on 31.03.2026 there are 137 BCs in UT of DNH&DD (list enclosed). Out of 137 BCs, there are 17 women BCs (list enclosed). UTLBC has advised all Banks for increasing the number of women BCs up to 28 before 31.12.2026. Further advise to increase women BCs up to 34 before 31.12.2027 and increase women BCs up to 41 before 31.12.2028.
4	Dissemination of information on Skill loan schemes of NSDC, GOI and State Government	Details of Skill loan schemes of NSDC, GOI and State Government are included in our website utlbcdnhdd.com
5	Funding and Financial Support to Skill Trained individuals through Potential Linked Plan of each district.	Details of funding and financial support to Skill Trained individuals have already been included by DDM NABARD (Valsad) in PLP. We have also informed the DDM to include the same in Potential Linked Plan.

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 04 training program during June 2026 quarter and trained 91 candidate out of which number of ST candidate-78, OBC -05, Minority-04 and others-04. The Cumulative category wise details are as under:

Quarter ended	No. of training program conducted during the year 2026-27	Cumulative no. of training program since inception	No. of beneficiaries trained during the year 2026-27	Cumulative no. of beneficiaries trained	Cumulative no. of trained beneficiaries settled		
					Through Bank finance	Through own sources	Total
Target for F.Y 26-27	21		600				
Jun 2026	04	337	91	9354	3597	2394	5991

Category wise Cumulative no. of trainees

Quarter ended	SC	ST	OBC	Women	Minorities	Others
Jun 2026	360	7296	640	7942	143	915

UT Administration has requested for early clearance of pending claim of Rs.19100000/- (Rupees one Crore ninety one lakh only) of RSETI, Silvassa pending from F.Y 2020-21.

AGENDA No.4

OTHER AGENDA

Progress under Pradhan Mantri MUDRA Yojana (PMMY) as on Mar 2026 and Jun 2026

(Amt. in Crores)

District	Disb. as on 31.03.2026		Disbursement as on 30.06.2026									
	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	**2458**	**53.86**	123	0.37	596	9.88	299	17.63	17	1.83	**1035**	**29.71**
Daman	**731**	**20.39**	53	0.18	206	3.96	125	6.40	13	0.99	**397**	**11.52**
Diu	**324**	**10.16**	29	0.08	95	1.33	56	3.41	8	0.86	**188**	**5.69**
Total	**3513**	**84.41**	**205**	**0.63**	**897**	**15.17**	**480**	**27.44**	**38**	**3.68**	**1620**	**46.92**

District / category-wise details of performance under MUDRA is given @ **Annexure-6-A Page No…35.**

Outstanding and NPA under MUDRA in terms of amount since inception as on 31.03.2026 and 30.06.2026 is here under:

(Amt. in Crores)

District	As on 31.03.2026 Total		As on 30.06.2026 Shishu		Kishore		Tarun		Tarun Plus		Total	
	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA
DNH	76.81	10.42	1.51	0.33	34.72	4.08	57.67	6.54	2.83	0.00	96.73	10.95
Daman	40.17	9.40	1.16	0.15	14.04	2.08	32.39	7.09	2.08	0.00	49.67	9.32
Diu	12.14	0.50	0.31	0.01	4.21	0.26	8.34	0.35	0.71	0.00	13.57	0.62
Total	**129.12**	**20.32**	**2.98**	**0.49**	**52.97**	**6.42**	**98.40**	**13.98**	**5.62**	**0.00**	**159.97**	**20.89**

NPA % -13.06% **(Details as per Annexure-6-B, Page No…36)**

4.2 Cumulative progress under "Stand up India"

Cumulative progress as of **31.03.2026** and **30.06.2026** under Stand Up India in UT is as under:

(Amount Rs. In Crores)

District	Target	As on 31.12.2025 Cumulative Disbursement		As on 31.03.2026 Sanctions		Cumulative Disbursement		As on 30.06.2026 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**	87	19.04	2	0.49	89	19.53	2	0.48	91	20.01
Daman	**66**	59	18.82	2	0.20	61	19.02	2	0.20	63	19.22
Diu	**13**	5	1.15	0	0.00	5	1.15	0	0.00	5	1.15
Total	**187**	**151**	**39.01**	**4**	**0.69**	**155**	**39.70**	**4**	**0.68**	**159**	**40.38**

The district wise details are given @ **Annexure-7, Page No…37.**
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 30.06.2026 is tabulated hereunder: (**Target of Restructured PMS is 9400**):

PROGRESS UNDER PM SVANIDHI UP TO 30.06.2026								
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	2232	2184	2164	12	36	97.85%	96.95%
	PVT	101	85	85	4	12	84.16%	84.16%
	Total	**2333**	**2269**	**2249**	**16**	**48**	**97.26%**	**96.40%**
DAMAN	PSB	1127	1082	1074	2	43	96.01%	95.30%
	PVT	131	115	113	8	8	87.79%	86.26%
	Total	**1258**	**1197**	**1187**	**10**	**51**	**95.15%**	**94.36%**
DIU	PSB	207	202	202	0	5	97.58%	97.58%
	PVT	4	4	4	0	0	100%	100%
	Total	**211**	**206**	**206**	**0**	**5**	**97.63%**	**97.63%**
TOTAL		**3802**	**3672**	**3642**	**26**	**104**	**96.58%**	**95.79%**

Details as per Annexure-8,Page No..38

Banks are requested to achieve saturation under this scheme.

Deepening of Digital Payment Ecosystem

Performance in expanding digital payment ecosystem under Savings Accounts as of 30.06.2026:

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	787322	585837 (74.41%)	263186 (33.43%)	712001 (90.43%)	625463 (79.44%)	787322 (100%)	66672
DAMAN	414710	386071 (93.09%)	219262 (52.87%)	296418 (71.48%)	362810 (87.49%)	414710 (100%)	16436
DIU	98944	86567 (87.49%)	51685 (52.24%)	47920 (48.43%)	74439 (75.23%)	98944 (100%)	9390
TOTAL	**1300976**	**1058475 (81.36%)**	**534133 (41.06%)**	**1056339 (81.20%)**	**1062712 (81.69%)**	**1300976 (100%)**	**92498**

Performance in expanding digital payment ecosystem under Current accounts: (Quarter ended Jun-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	19564	16178 (82.69%)	12142 (62.06%)	14037 (71.75%)	19564 (100%)	901
DAMAN	14345	11870 (82.75%)	6779 (47.25%)	10287 (71.71%)	14345 (100%)	39
DIU	3337	2331 (69.85%)	1264 (37.88%)	1865 (55.89%)	3337 (100%)	624
TOTAL	**37246**	**30379 (81.56%)**	**20185 (54.19%)**	**26189 (70.31%)**	**37246 (100%)**	**1564**

The progress under the deepening of digital payments is provided at **Annexure-9A, 9B & 9C, Page No…39, 40 & 41**

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 30.06.2026 is tabulated hereunder:

District	Loan application Received	Sanctioned	Disbursed	Reject	Pending
DNH	119	67	64	29	23
DAMAN	145	74	71	63	8
DIU	116	35	35	66	15
TOTAL	**380**	**176**	**170**	**158**	**46**

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 30.06.2026 is tabulated hereunder:

District	Total Application	Sanctioned	Disbursed	Reject	Pending
DNH	44	27	25	11	6
DAMAN	56	29	27	21	6
DIU	14	10	9	4	0
UT TOTAL	**114**	**66**	**61**	**36**	**12**

Bank wise progress as on 30.06.2026:

Bank	Total Application	Sanctioned	Disbursed	Reject	Pending
BOB	41	27	25	8	6
BOI	3	1	1	1	1
Canara	10	3	3	7	0
CBI	1	1	1	0	0
Indian	5	1	1	3	1
PNB	25	20	19	4	1
SBI	25	12	10	11	2
UBI	4	1	1	2	1
TOTAL	**114**	**66**	**61**	**36**	**12**

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 30.06.2026

Unclaimed Bank Deposits as on 30.06.2026			
State	**Districts**	**Accounts**	**Amount (in Cr.)**
UT of DNH&DD	**DNH**	**59638**	**13.83**
	Daman	**30390**	**23.12**
	Diu	**8480**	**10.39**
	Total	**98508**	**47.34**

Top 5 Bank performance under DEAF A/cs as on: June 30, 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	930	30166655	55	6448203
2	SBI	301	3530494	132	22842039
3	IDBI Bank	34	318750	3	398150
4	Canara Bank	21	177700	1	105000
5	HDFC Bank	13	284564	4	501200
	Total	**1299**	**34478163**	**195**	**30294592**

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. Sarika Vijay Mahajan

1	**Name**	**Mrs. Sarika Vijay Mahajan**
2	**Address**	**Fadarpada, Khanvel, Dadra Nagar Haveli**
3	**Education**	**10th STD**
4	**Training undergone**	**General EDP**
5	**Present Activity**	**Cosmetic and shop Making**

Mrs. Sarika Vijay Mahajan belongs to the OBC community of Fadarpada, Khanvel, Dadra Nagar Haveli. She has completed her education up to 10th standard, but unable to complete her further education due to financial crisis, she is a house wife. She always wanted to utilise her free time to do some productive work. She had some interest towards making of Cosmetic and Soap 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 Cosmetic and Soap. The training helped her in understanding various aspects & techniques of making of Cosmetic and Soap 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. Madhuben Vijaybhai Dabhadiya

1	**Name**	**Mrs. Madhuben Vijaybhai Dabhadiya**
2	**Address**	**Dabhadpada,Morkhal, Dadra Nagar Haveli**
3	**Education**	**7th STD**
4	**Training undergone**	**General EAP**
5	**Present Activity**	**Fast food making**

Mrs. Madhuben Vijaybhai Dabhadiya belongs to the ST community of Dabhadpada,Morkhal, Dadra Nagar Haveli and has completed her education up to 7th standard. She is a house wife and an active member of a Mahila Mandal formed by the women in her locality. She 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 Fast Food making but was not aware about how to utilise her skill into business. She heard about the free training course offered by RSETI on Fast Food Making. The training helped her in understanding various aspects & techniques of Fast Food Making 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 Jun-2025**		**DLRC meeting for Quarter ended Sep-2025**		**DLRC meeting for Quarter ended Dec-2025**		**DLRC meeting for Quarter ended Mar-2026**	
	Date	**Pub. Repr.**	**Date**	**Pub. Repr.**	**Date**	**Pub. Repr.**	**Date**	**Pub. Repr.**
DNH	18.09.25	N	04.12.25	Y	04.03.26	Y	25.06.26	Y
DAMAN	28.08.25	N	13.11.25	N	24.02.26	Y	26.05.26	Y
DIU	29.08.25	N	19.11.25	Y	23.03.26	N	15.05.26	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 JUN, 2026: BRANCH EXPANSION

Particulars	Total no. of branches for the quarter end June 2026			
Bank Group	**Jun, 2025**	**Mar,2026**	**Jun, 2026**	**Variation over Jun 2025**
State Bank of India	**14**	**14**	**14**	**0**
Nationalized Banks	**47**	**49**	**49**	**2**
Co-Operative Banks	**09**	**09**	**09**	**0**
Private Sector Banks	**49**	**49**	**49**	**0**
Payment Banks	**02**	**01**	**01**	**0**
Total	**121**	**122**	**122**	**2**

As on 30.06.2026, total number of bank branches in UT stood at 122, given in **Annexure- 10,Page No…42.**

DEPOSITS GROWTH :

The aggregate deposits of the banks in UT increased by **Rs**. 1606**.94 Crores** in absolute terms from **Rs. 17486.23 Crores as of June 2025 to Rs. 19093.17 Crores as of June 2026 registering growth of 9.19% as against June 2025**.

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

(Rs. in Crore)

Bank Group	**FOR THE QUARTER ENDED**			**Absolute growth over Jun, 2025**	**Percentage growth over Jun, 2025**
	Jun, 2025	**Mar, 2026**	**Jun, 2026**		
State Bank of India	4201.03	4567.95	4645.65	444.62	10.58%
Nationalized Banks	7489.38	7607.87	7742.26	252.88	3.38%
Pvt. Sector Banks	5114.41	5950.52	5969.62	855.21	16.72%
Co-Operative Banks	679.40	714.21	722.79	43.39	6.39%
Payment Bank	2.01	2.58	12.85	10.84	539.30%
TOTAL	**17486.23**	18843.13	**19093.17**	**1606.94**	**9.19%**

CREDIT EXPANSION :

During the period under review, the aggregate credit increased by Rs. 855.22 Crores in absolute terms from Rs. 9740.68 Crores as of June 2025 to Rs 10595.90 Crores as of June 2026 registering a growth of 8.78%,

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

(Rs. in Crores)

Bank Group	FOR THE QUARTER ENDED			Absolute growth over Jun, 2025	Percentage growth over Jun 2025
	Jun, 2025	Mar, 2026	Jun, 2026		
State Bank of India	641.42	722.07	742.94	101.52	15.83%
Nationalized Banks	2405.93	2513.88	2580.35	174.42	7.25%
Pvt. Sector Banks	6485.63	6955.38	6971.50	485.87	7.49%
Co-Operative Banks	207.70	203.64	301.06	93.36	44.95%
Total	**9740.68**	**10394.97**	**10595.90**	**855.22**	**8.78%**

CREDIT DEPOSIT RATIO:

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

Bank Group	Minimum level(Not less than)	FOR THE QUARTER ENDED			Variation over Jun, 2025	Variation over Mar, 2026
		Jun, 2025	Mar, 2026	Jun, 2026		
State Bank of India	**40%**	15.27%	15.81%	15.99%	0.72	0.18
Nationalized Banks	**40%**	32.12%	33.04%	33.33%	1.21	0.29
Pvt. Sector Banks	**40%**	126.81%	116.89%	116.78%	-10.03	-10.03
Co-Operative Banks	**40%**	30.57%	28.51%	41.65%	11.08	13.14
Conventional CD Ratio	**40%**	**55.70%**	**55.17%**	**55.50%**	**-0.20**	**0.33**

The conventional CD ratio of all three districts together, stood at 55.50%, decreased by 0.20% over June, 2025 and increased by 0.33% over Mar, 2026.

Sector wise performance (Amt. in Cr.)

Name of Sector	Performance of Top 5 Bank	Target	Disbursement up to 30.06.2026	% achievement (Target)	Performance of Bottom 5 Bank
Agriculture	HDFC BANK	87.77	63.86	72.76%	CSB BANK
	AXIS BANK	26.82	12.89	48.06%	IDFC BANK
	FEDERAL	20.99	10.06	47.92%	INDUSIND
	UCO BANK	35.21	14.63	41.55%	RBL
	BOB	128.07	26.44	20.64%	TM BANK
MSME	ICICI BANK	795.22	827.46	104.05%	RBL BANK
	HDFC	750.65	527.24	70.23%	BANDHAN
	BOB	765.07	529.04	69.15%	DCB
	YES BANK	278.80	185.56	66.56%	UCO
	AXIS BANK	228.31	130.89	57.33%	BOM
Housing	SBI	15.67	12.89	82.25%	KOTAK
	PNB	7.44	4.06	54.57%	INDUSIND
	HDFC	47.38	23.42	49.43%	TM BANK
	BOB	41.66	14.15	33.96%	YES BANK
	ICICI	54.36	7.57	13.92%	IDFC FIRST
Education	CANARA	0.76	0.31	40.79%	BANDHAN
	AXIS	0.30	0.12	40.00%	CSB BANK
	UBI	0.68	0.12	17.64%	DCB BANK
	SBI	7.49	1.16	15.48%	FEDERAL
	BOB	2.32	0.24	10.34%	INDUSIND
Mudra Loan	ICICI BANK	NA	10.64	37.44%	DCB
	BOB	NA	7.48	28.56%	RBL
	SBI	NA	4.48	26.50%	INDUSIND
	FEDERAL	NA	3.95	22.40%	KOTAK
	CANARA	NA	3.65	20.99%	YES BANK

Bank wise performance under RE-KYC A/cs as on: June 30, 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	33	4278	8891
2	State Bank of India	10517	21	1344	2175
3	HDFC Bank	84	9	26	40
4	IDBI Bank	1858	5	77	312
5	Canara Bank	333	6	80	117
	Total	**31582**	74	**5805**	**11535**

CD Ratio :

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

Sr.	Name of District	Min.level(Not less than)	CD Ratio Jun, 2025	CD Ratio Mar, 2026	CD Ratio Jun, 2026	Variation over Mar, 2026
1	DNH	40%	80.56	80.28	79.93	-0.35
2	Daman	40%	46.81	46.45	47.93	1.48
3	DIU	40%	9.57	9.33	9.35	0.02

(Rs. in Crores)

Sr.	District	Total Population	Total Deposits	Total Advances	CD Ratio Jun, 2026	Dep. Per Pop.	Adv. Per Pop.
1	**DNH**	343709	8995.60	7190.18	**79.93**	0.03	0.02
2	**Daman**	191173	6379.83	3058.06	**47.93**	0.03	0.02
3	**DIU**	52076	3717.73	347.61	**9.35**	0.07	0.01

As of June 2026, the CD Ratio of Diu districts was 9.35%. 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 Jun, 2026 is as under:

Sector	Target	State Bank of India	Nationalized Banks	Private Banks	Co-op. Banks	All Banks
PS ADVs	40%	4.67%	28.94%	65.45%	0.94%	57.09%
AGRI. ADVs	18%	5.94%	50.78%	37.90%	5.38%	3.21%
WS ADVs	12%	8.13%	42.43%	49.41%	0.03%	3.90%

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…27, 28 & 29

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**					
	Jun-25		**Mar-26**		**Jun-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	1941	58.43	1791	82.42	1817	51.91
Private Sector Banks	218	10.66	102	6.15	82	3.75
Small Finance Banks						
RRBs						
Coop banks	4	0.10	0	0.00	2	0.06
Total	**2163**	**69.19**	**1893**	**88.57**	**1901**	**55.72**

Note

KCC (Crop)	1256	31.53	709	25.66	1021	23.21
KCC (Animal Husbandry)	297	11.03	484	25.5	408	12.91
KCC (Fisheries)	610	26.63	700	37.41	472	19.60
Total	**2163**	**69.19**	**1893**	**88.57**	**1901**	**55.72**

The number of all type of KCCs in the UT as of June 2026 is 1901 (Increase from 1893 as of Mar-2026) showing balance O/s is Rs. 55.72 Cr. (decrease from Rs. 88.57 Cr. as of Mar 2026).

As on 31.03.2026, the total no. of PM Kisan beneficiaries in the UT is 11448 whereas no. of KCC beneficiaries is 1901. Hence, there is a gap of around 9547 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) 2026-27:

The summary of target vis-a-vis achievement up to quarter ended June 2026 for financial year 2026-27, under Priority Sector Annual Credit Plan 2026-27 is presented hereunder.

(Amount in Crores)

No.	Priority Sector	Target 2026-27		Disb. up to QE Mar 2026		Disb. up to QE Jun 2026		% Achievement	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	Agriculture	**9591**	**1003.26**	5414	327.21	1270	156.73	13.24%	15.62%
	Of which Farm Credit	**8181**	**726.48**	5006	199.98	1108	47.81	13.54%	6.58%
2	MSME	**3823**	**3913.36**	5872	3704.14	3335	2461.51	87.24%	62.90%
	Of which Micro Ent.	**2426**	**1682.42**	4667	1382.74	2696	894.10	111.13%	53.14%
3	Export Credit	**23**	**5.20**	0	0.00	0	0.00	0.00%	0.00%
4	Education	**503**	**17.58**	484	14.20	121	2.30	24.06%	13.08%
5	Housing	**1785**	**276.15**	2500	256.93	616	74.53	34.51%	26.99%
6	Other PSA	**2820**	**35.30**	828	30.65	63	1.93	2.23%	5.47%
7	**Total PSA**	**18545**	**5250.85**	**15098**	**4333.13**	**5405**	**2697.00**	**29.15%**	**51.36%**

The overall achievement in disbursement under Annual Credit Plan (ACP) 2026-27 up to quarter June 2026, for Priority Sectors by all the Banks was 29.15% in respect of targets in number of accounts and 51.36% in respect of targets in amount. The highest percentage achievement in terms of amount was recorded in MSME- 62.90% followed by Housing- 26.99% followed by Agriculture – 15.62% and Education- 13.08%.

The Statement LBS-MIS-I, II & III for achievement under Annual Credit Plan 2026-27 for the quarter ended June-2026 of the UT is given in **Annexure – 15A(i), 15A(ii), 15B, 16(i) & 16(ii), Page No…47 to 51**

AGENDA No.7

Bank wise position of Outstanding NPA, Percentage of NPA to Outstanding at the FY 2026-27, Quarter ended Mar-26 and Jun-26.

(Amt. Rs. in crores)

	As on 31.03.2026			As on 30.06.2026		
Particulars	**Amt. O/s**	**Gross NPA**	**% NPA to Outstanding**	**Amt. O/s**	**Gross NPA**	**% NPA to Outstanding**
Crop Loan	89.57	3.40	**3.80%**	88.22	3.77	**4.27%**
Agri. Term Loan	247.99	12.98	**5.23%**	252.37	23.21	**9.20%**
Total Agriculture	**337.56**	**16.38**	**4.85%**	**340.59**	**26.98**	**7.92%**
MSME	3435.70	58.99	**1.72%**	3695.30	93.57	**2.53%**
Housing Loan (P.S)	1913.26	107.60	**5.62%**	1943.17	32.23	**1.66%**
Edu. Loan(P.S)	46.05	0.65	**1.41%**	46.70	1.71	**3.66%**
Other PS	42.07	1.00	**2.38%**	23.30	0.17	**0.73%**
Total Priority Sector	**5774.64**	**184.62**	**3.19%**	**6049.06**	**154.66**	**2.56%**
Non Priority Sector	4620.33	82.60	**1.79%**	4546.84	80.52	**1.77%**
Total Advances	**10394.97**	**267.22**	**2.57%**	**10595.90**	**235.18**	**2.22%**

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…52 & 53**

AGENDA No. 8

PROGRESS UNDER GOVT. SPON. PROG. FOR QTR. ENDED JUN 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	3	3	3	0	0
SBI	0	0	0	0	0
BOI	0	0	0	0	0
PNB	0	0	0	0	0
Central Bank of India	3	3	3	0	0
CANARA BANK	0	0	0	0	0
IDBI	3	3	3	0	0
TOTAL	**9**	**9**	**9**	**0**	**0**

Total Disbursement as on 31.03.2026- 14
Total Disbursement as on 30.06.2026- 09

As per the progress report at the quarter ended Jun**, 2026** against 9 sponsored applications, banks have sanctioned/disburse 9 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 Jun, 2025**		**As of Mar, 2026**		**As of Jun, 2026**	
	A/cs	**Amt.**	**A/cs**	**Amt.**	**A/cs**	**Amt.**
Disbursement of Fresh loans during quarter	**446**	**65.03**	**1510**	**206.53**	**424**	**96.26**
Outstanding position (A/c and Amt.)	**3141**	**252.62**	**3239**	**296.83**	**3038**	**294.46**

Fresh loans of Rs. 96.26 Crores were disbursed by the Banks to 424 beneficiaries belonging to Minority Communities up to the quarter ended June 2026. The outstanding reached to the level of Rs. 294.46 Crores in 3038 accounts as of Jun 2026.

The share of advances to Minority Community to Priority Sector Advances stood at 4.87% at the quarter ended June, 2026.

The summary of fresh loans disbursed during the quarter and the outstanding at the quarter ended June 2026 to Minority Communities are given in **Annexure – 19A & 19B, Page No…55 & 56**

(ii) WOMEN ENTREPRENEURS

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

Particulars	As of Jun, 2025		As of Mar, 2026		As of Jun, 2026	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans during quarter	3972	164.36	10755	776.76	3847	233.92
Outstanding position (A/c and Amt.)	24781	1706.30	25021	2004.43	24855	2080.14

Fresh credit to the tune of Rs. 233.92 Crores to 3847 beneficiaries was extended in the UT up to the quarter ended June 2026. The outstanding advances reached at the level of Rs. 2080.14 Crores in 24855 accounts and stood at 19.63% 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 June 2026 to Women Entrepreneurs are given in **Annexure – 20, Page No 57**

(iii) REVIEW OF PROGRESS UNDER HOUSING FINANCE

(Rs. In Crore)

District	Particulars	Target		Achievement		%Achievement	
		March 2027		Jun, 2025		Jun-2026	
		A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
DNH	Disbursement of Fresh loans	1310	200.00	407	35.92	497	59.29
Daman		305	61.15	205	10.95	114	14.78
Diu		170	15.00	3	0.31	5	0.46
Total		**1785**	**276.15**	**615**	**47.18**	**616**	**74.53**
DNH	Outstanding			15074	1437.40	15286	1564.61
Daman		NA	NA	4140	339.64	3866	365.27
Diu				87	12.50	88	13.29
Total				**19301**	**1789.54**	**19240**	**1943.17**

As per the information made available by the member banks, fresh loans worth Rs 74.53 Crores have been granted to 616 beneficiaries up to the quarter ended June 2026 under Housing Finance. The outstanding level reached to Rs. 1943.17 Crores in 19240 accounts as of June 2026.

(iv) SELF HELP GROUPS (SHGs):

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

(A) Savings Bank account details :

(Amt. in Crore)

Savings linkage	Savings Bank A/Cs opened during the quarter ended Jun,2026			Total No. of Savings Bank accounts during Current FY 2026-27		
	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	57	570	0.25	57	570	0.25
Out of above, Women SHG	57	570	0.25	57	570	0.25

B.SHG Grading and Sanction :

(Amt. in Crore)

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended Jun, 2026			Cumulative A/cs Graded and Sanctioned during the FY 2026-27		
	Accounts Graded	A/cs sanctioned	Sanctioned Amt.	Accounts Graded	A/cs sanctioned	Sanctioned Amt.
No .of Account	5	5	0.16	5	5	0.16
Out of above, Women SHG	5	5	0.16	5	5	0.16

C. Disbursement Details :

(Amt. in Crore)

Disbursement of Loans	Disbursement during the quarter ended Jun 2026				Total loan disbursed during the FY 2026-27			
	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	5	5	0.16	5	5	0.16	5	5
Of above, Women SHG	5	5	0.16	5	5	0.16	5	5

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	Mar 2026	129	1.73	129	1.73
	Jun 2026	134	2.02	134	2.02

NPA as on		NPA		Out of which, Women SHGs	
		Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	Mar 2026	11	0.06	11	0.06
	Jun 2026	13	0.09	13	0.09

Bank wise details are given in **Annexure – 21, Page No.58.**

(v) REVIEW OF PROGRESS UNDER EDUCATION LOAN :

(Rs. in Crores)

District	**Particulars**	**Target March 2027**		**Sanction as of Jun 2026**		**Sanction to male student as of Jun-2026**		**Sanction to female student as of Jun 2026**	
		A/c	**Amt.**	**A/c**	**Amt**	**A/c**	**Amt.**	**A/c**	**Amt.**
Total	**Disbursement of Fresh loans**	**503**	**17.58**	**60**	**8.51**	**48**	**6.49**	**12**	**2.02**
Total	**Outstanding**	0	0	**981**	**66.29**	**650**	**42.39**	**331**	**23.90**

At the end of Jun **2026** quarter, Banks have Sanctioned Education loans to 60 **s**tudents to the tune of **Rs. 8.51 Crores**. The outstanding under Education loans stood at **Rs. 66.29** Crores in 981 accounts as of June **2026.** Bank wise details are given in **Annexure – 22, Page No…59.**

(V-A) PROGRESS UNDER FORMATION OF JOINT LIABILITY GROUPS (JLGS) & CREDIT LINKAGE : 5 a/c disbursed for 0.02 Cr up to June 26 quarter, outstanding at the end of June 2026 quarter is Rs. 0.06 Cr in 18 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 Jun, 2025		Disbursement up to Mar, 2026		Disbursement up to Jun, 2026		Outstanding as of Jun - 2026	
	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
DNH	334	9.01	1079	33.42	324	11.71	3166	108.19
DAMAN	81	3.37	195	10.36	81	3.80	729	35.44
DIU	32	1.50	92	3.62	26	1.03	186	8.35
TOTAL	**447**	**13.88**	**1366**	**47.40**	**431**	**16.54**	**4081**	**151.98**

The fresh disbursement to SC/ST beneficiaries up to June 26 is Rs. .16.54 Cr. in 431 a/cs. The outstanding advances to SC/ST beneficiaries as of June 2026 is Rs. 151.98 Crores in 4081 accounts, forming 36.82% of Weaker Section advances. **Details are given in Annexure-23, Page No 60.**

(viii) Centre wise availability of ATMs

As per the information provided by Member Banks, there were 280 ATMs in the UT as of June 2026. The Centre wise / category wise details of ATMs vis-a-vis number of branches is as under:

Category	No. of Branches as of Jun 2026	No. of ATMs	
		Mar, 2026	Jun, 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…61**

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 30.06.2026 is as under:

Total application Received by Banks	Sanctioned	Pending	Rejected
3	1	2	0

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 30.06.2026 is as under: Nil

District wise property card issuance details are as under:

DNH – Nil, **Daman**- 1664, **Diu**- Nil

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