44th UTLBC - MEETING TO REVIEW DATA FOR THE Q.E. 30 June, 2021 CHANDIGARH-U.T.

पंजाब नैशनल बैंक

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44th MEETING OF DISTRICT CHANDIGARH

DISTRICT PROFILE

1.	Date of Creation of District	01.11.1966
2.	Geographical Area of District	114 Sq.Kms
3.	Longitude	76-47’ 14E
4.	Latitude	30-44’ 14N
5.	Annual Rainfall	1110.7mm
6.	No. of Municipal Corporation	1
7.	Total Population	1055450
8.	Population Density	9262 Sq.Km2
9.	Household	193876
10.	Literacy Rate	86.77%

Total No. of Banks in District : 43

No. of Bank Branches in District : 428

SIGNIFICANT STATISTICS OF ALL SCHEDULED COMMERCIAL BANKS/ FOREGIN BANKS AND CO-OP. BANKS IN CHANDIGARH AS ON 30.06.2021

Rs.in Crore

SN	ITEMS	UNIT	As on 30.06.19	As on 30.06.20	As on 30.06.21	National Goals
		Rs.				
1	Deposits	Crore	73306	79070	91025	
2	Advances	Crore	76163	86138	90947	
3	CD Ratio	%	103.99%	108.94%	99.91%	60%
4	Priority Sector Advances	Crore	17235	16192.15	17052.66	
5	Share of PS Adv. to Total Advances	%	22.63%	18.80%	18.75%	40%
6	Agricultural Advances	Crore	1949	2081	2396	
7	Share of Agr. Adv. To Total Advances	%	2.56%	2.42%	2.63%	18%
8	Micro, Small & Medium Enterprises Advances	Crore	10608	11338.64	9160.82	
9	Share of MSME to Total Advances	%	13.92%	13.16%	10.07%	
10	Advances to Weaker Sections	Crore	955.75	937.29	989.02	
11	Share of Weaker Sec Adv to Total Adv.	%	1.23%	1.09%	1.08%	10%
12	Branch Network	Nos.	418	417	428	
	a- Rural	Nos.	0	0	0	
	b- Urban	Nos.	418	417	428	

- Chandigarh UT has 12 public sector banks with 249 urban branches.
- There are 19 private sector banks with 123 urban branches.
- The UT has 3 foreign banks viz. Citi Bank, HSBC Bank and Standard Chartered Bank with 3 branches.
- There are three state co-operative banks viz. Chandigarh State Co-op. Bank, Punjab State Co-op Bank and Haryana State Co-op. Bank and a District Level Co-op. Bank named Ropar Central Co-op Bank with 46 branches.

Agenda papers

44th UT Level Bankers Committee MEETING
(UT CHANDIGARH)

The UT Level Bankers Committee [UTLBC] Meeting of Chandigarh is being held to review the position of achievement of banks in different banking parameters like Deposits, Advances, Priority Sector Advances including advances for agriculture, MSME, Weaker Sector, Housing, Education, Annual District Credit Plan, Govt. Sponsored Schemes, Financing to Minorities, Women, SC/ST, etc. Accordingly, present UTLBC meeting is being held.

The following are the items for taking up for discussion in the UTLBC meeting for the quarter ended 30.06.2021 :-

Item No.1	**Confirmation of Minutes of 43rd meeting of UT Level Bankers' Committee (UT Chandigarh)**

Last Meeting of UTLBC	43rd
Held on	20.05.2021
Minutes email / circulated on	29.05.2021
Comments Received	NIL

No comments were received from any bank/institution. The House may confirm the circulated minutes.

Item no. 2	Prime Minister Street Vendor's Atma Nirbhar Nidhi (PM SVA NIDHI) SCHEME.

It is a small Interest Based grant Loan facility to start Livelihood/Employment for Urban Street Vendors affected under lock down period. The Scheme is available for street vendors belonging to only those which have notified rules and schemes under Municipal Corporation Chandigarh Scheme period from 2020-21 to 2021-22. The eligible vendors will be identified as per following criteria:

- Street vendors in possession of certificate of vending / identity cards issued by Municipal Corporation, Chandigarh.
- The vendors, who have been identified in the survey but have not been issued certificate of vending/identity cards.

Under the scheme the Urban Street vendors will be eligible to avail a working capital loan of Rs.10000/- with 1 year tenure and will be repaid in monthly installments. The vendors availing loan will be eligible to get interest subsidy @7% on quarterly basis. The vendor will be eligible of more loan on timely repayment of first loan. Now, some accounts might have been closed. MC Office to fill up the applications for 2nd loan of Rs.20000/-.

To give boost to the digital transactions, Ministry of Urban Affairs has developed a portal for online submission of applications. Municipal Corporation, Chandigarh is sourcing the applications from eligible vendors submitting the same in the portal. The bank can down load the applications and sanction/reject the same.

The progress under Prime Minister SVA Nidhi scheme is being reviewed regularly by Municipal Commissioner, Chandigarh and DFS, MoF, GoI. Now, GoI is has launched a campaign for Svanidhi se Samridhi. All member banks are request to to cover the eligible vendors under social security schemes i.e PMJDY, PMJJBY, PMSBY.

The Member Banks are requested to sanction and disburse the pending applications received at their on priority basis. The representative of NULM is requested to apprise the same to house.

Bank wise position is given on Annexure No. 1 {Page No. 35}

Item no. 2.1	Pashu Kisan Cedit Card

The government has recently introduced 'Pashu Kisan Credit Card' for animal farmers to increase the animal husbandry business across the country. Moreover, it has been decided by RBI to extend the KCC facility for a working capital requirement for activities related to Animal Husbandry and Fisheries. The borrower will get the interest subvention on timely payment as available in KCC within overall limit of Rs.3.00 lakhs (KCC & PKCC).

The department of animal Husbandry, UT Chandigarh has sponsored 575 applications. Out of these the banks have sanctioned 286 applications, 200 cases have been disbursed as on date and 273 cases have been rejected. The member banks are requested to dispose of the remaining application immediately instead of keeping pending and no case be rejected on flimsy ground. The position of Pashu KCC is as below :

Position of Pashu KCC Pending with Banks on 20.07.2021						
Sr.No.	Name of the Bank	No. of cases				
		Forwarded to Banks	Sanction	Disbursed	Rejected	Pending
1	SBI	266	190	116	76	0
2	PNB	151	47	47	104	0
3	Chd State Coop Bank	41	12	0	15	14
4	Punjab & Sind Bank	20	5	5	15	0
5	Bank of Baroda	22	2	2	20	0
6	Bank of India	9	4	4	5	0
7	Union Bank of India	15	4	4	11	0
8	UCO Bank	34	21	21	13	0
9	Karnataka Bank	1				1
10	Indian Bank+ allahabd	3	0	0	3	0
11	Canara Bank	7	1	1	6	0
12	HDFC Bank	1	0	0	1	0
13	CBI	3	0	0	3	0
14	Pb. State Coop Bank	1				1
15	BOM	1			1	0
	Total	575	286	200	273	15

All member banks are requested to please update all sanction/disbursements/rejections on the portal, as Govt. of India is monitoring the progress through portal i.e PMFBY.

The representative of Department of animal Husbandry & Fisheries is requested to apprise the latest to the house. Further, for the information of the house the pendency has been discussed in the meeting of Sub committee held on 09.08.2021.

Item No. 2.2	Loan cases under Pradhan Mantri Food & Micro Enterprises (PMFME)

Department of Industries, UT, Chandigarh vide its letter no. DIC/PMFME/2021/9448 dated 12.07.2021 informed that the 5 cases under the scheme were forwarded in UT, Chandigarh. Out of 5 cases, 2 cases have been sanctioned and 3 cases are pending with following banks. The concerned banks are requested to sanction the same at the earliest. See Annexure -1a {page 36}

Item No. 3	Aadhaar and Mobile seeding in Saving Bank Accounts.

The government has instructed banks to link all savings accounts with mobile and Aadhaar numbers and enable mobile banking for such customers.

All banks have been advised to undertake this in campaign mode. Mobile number seeding and enabling the same for m-banking are a pre-requisite for making mobile payments while Aadhaar number seeding is a pre-requisite for using Aadhaar Enabled Payments System (AEPS).

All banks are required to report the progress on monthly basis.

The progress as on 30.06.2021 is as under:-

(in lacs)

period	No. of active Saving Accounts	Seeding with Aadhaar	
		Number	%age
31.03.21	24.76	21.78	87.96%
30.06.21	25.14	22.16	88.13%

period	No. of active Saving Accounts	Seeding with Mobile	
		Number	%age
31.03.21	24.76	22.68	91.60%
30.06.21	25.14	22.84	90.83%

Bank wise position is given on Annexure No. 2 {Page No. 37 }.

MEMBER BANKS ARE REQEUSTED TO GUIDE THE BRANCHES UNDER THEM TO ENSURE 100% AADHAAR SEEDING AND LINKAGE OF MOBLE NOs IN PENING ACCOUNTS ON DAILY BASIS.

Further, for the information of the house the pendency has been discussed in the meeting of Sub committee on Financial Inclusion held on 09.08.2021 and necessary advisory/instruction have been issued to the member banks.

ITEM NO. 4	IMPLEMENTATION OF PRADHAN MANTRI JAN-DHAN YOJANA (PMJDY)

ITEM NO. 4.1	Status of Opening of Accounts under PMJDY

UT CHANDIGARH has been declared as Saturated under Pradhan Mantri Jan Dhan Yojana, and first UT/State to be declared saturated under the flagship programme of Govt. of India, which envisages, Accidental Insurance of ` 1 lac, which has been enhanced to Rs. 2 lakhs in the accounts opened after 28.08.2018, Life Insurance cover of `30000/-, Issuance of Rupay Debit Card to every account holder. We all must feel proud that UT has already received PM award for this achievement.

Banks have opened 276597 accounts up-to 30.06.2021 under PMJDY since its launching on 28.08.2014. There is an increase of 4073 accounts during the quarter under review i.e June 2021.

The progress under PMJDY accounts is as under as on 30.06.2021:-

Period	A/c opened during the quarter	Total PMJDY accounts	Zero balance Accounts	Aadhaar Seeded Accounts	Mobile seeded Accounts	Rupee card issued	Rupee card Activated
31.03.21		272524	16934 6.21%	248257 91.10%	246522 90.46%	225479 82.74%	180487 80.05%
30.06.21	4073	276597	18097 6.54%	253744 91.74%	241238 87.22%	212474 76.82%	178246 83.89%

Bank wise position is given on Annexure No. 3 {Page No. 38}.

Pradhan Mantri Jan-Dhan Yojana (PMJDY) is National Mission for Financial Inclusion to ensure access to financial services in an affordable manner.

Latest modifications in the PMJDY scheme:-

1. Existing overdraft limit to PMJDY account holders of Rs.5000/- has been raised to Rs.10000/-.
2. Age limit of 18-60 years has been revised to 18-65 years.
3. There will not be any conditions attached for OD up to Rs.2000/-
4. Accidental insurance cover for new Rupay Card holders has been raised from Rs.1.00 Lakh to Rs.2.00 Lakh to new PMJDY accounts opened after 28.08.2018.

7348 account holders have been allowed overdraft facility amounting to Rs. 250.72 lacs.

Bank wise position is given on Annexure No. 3A {Page No. 40}.

Activation of Rupay Debit Cards is necessary to get the insurance claim under the Rupay Card. The Rupay cards were required to be swiped in an ATM or POS machine within 90 days prior to the date of incident resulting in accidental death/permanent disability. The latest change made by NPCI regarding eligibility to claim accidental cover as under:

"All Rupay Card holders (valid for Physical or Virtual RuPay card holder) i.e Cards issued on an PIN assigned by RuPay will be eligible for the benefit under the RuPay Insurance Program 2016-17."

Benefits of Insurance will be available to the Card holders who have performed minimum one successful financial or non-financial transaction* at any Channel both Intra and Inter-bank i.e. on-us and off-us (ATM/ Micro ATM/POS/e- com/Business Correspondent of the bank at locations by any payment instrument).

(a) Within 45 days prior to date of accident including accident date for Premium Card holders and

(b) Within 90 days prior to date of accident including accident date for Non Premium Card holders.

*Transaction types means all customer induced transaction at bank branch or by any payment instrument whether on-us (Bank Customer/RuPay card holder transacting at same bank channels) and /or off-us (Bank Customer/RuPay card holder transacting at other bank channels).

Banks are requested to sensitize the Customers/Public through Bank Mitras and FLCs of their bank for activation of Rupay cards in order to keep the insurance cover live.

ITEM NO. 5	**Appointment of Bank Mitras & Status of Micro ATMs , Verification Calls by Executives of State Call Centers/SLBC/LDMs to Bank Mitras.**

Up to 30.06.2021, Out of 45 BCAs, Banks has provided 29 Micro ATMs to their BCAs. This will enable the account holders to swipe their ATM Cards at BCA locations and they need not to go to the far flung areas for swiping the ATM cards.

Bank wise status of Micro ATMs is given on Annexure No. 4 {Page No. 40}.

Member banks are requested to keep convener bank informed of the changes if any in contact details of Bank Mitras and ensure that Bank Mitras are operational in all the locations. Periodically visit to their BCA centres be ensured by concerned banks.

In UT Chandigarh at all 12 SSAs (Sub Service Area), the banking service is being provided either by the branches or by BCAs. In UT Chandigarh 35 BCAs have been appointed and not even a single SSA has been left without the service of Bank Mitra/BCA or Bank branches.

The representative of the member banks who have not appointed the Bank Mitras yet are requested to apprise the latest position to the house. Member Banks are also requested to provide Micro ATMs to all the Bank Mitras.

ITEM NO. 6	**Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY)**

Moving from Jan-Dhan Yojana to Jan-Suraksha, Hon'ble Prime Minister launched 3 Social Security Schemes namely Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), and Atal Pension Yojana (APY) from Kolkata on 09.05.2015.

(i) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) :

The scheme is being implemented through **LIC of India**. Under the scheme all saving bank holders with the age-group of 18-50 years can enroll themselves to avail benefits of the scheme on payment of annual premium of Rs.330/-. In the scheme Rs. 2 lacs is payable on member's death due to any reason. DFS, MOF, GOI vide their letter no. F.No.H-12011/2/2015-Ins.II dated 23..06.2021 have informed amendment in rules for implementation of PMJJBY. It has been decided by the competent authority to incorporate a lien clause in the rules of PMJJBY with effect from Ist June, 2021: whereby claims for death which occur during the first 30 days from the date of enrollment will not be paid. The risk cover will commence only after the completion of 45 days from the date of enrollment into the scheme by the subscriber. However death due to accident will be exempted from the Lien Clause.

Further DFS, GoI, MoF issued the guidelines regarding lodging of claims under PMJJBY. There should not be physical movement of claim documents, only electronic images/scan copy of claim documents will be transmitted to designate insurance company for claim settlement. Maximum time limit for transmitting the claim documents is 7 days and insurance company will approve the claim in 7 days.

Up to **30.06.2021**, banks have enrolled persons 73619 under the scheme. There is a decrease of 805 during the current quarter upto June 2021. The decrease may be due to discontinuation of payment of premium by the customers.

Year	PMJJBY a/c	Male	Female
2020-2021	74424	52082	22342
Upto june 2021	73619	48001	25618

Banks namely, Bandhan Bank, CSB Bank, Federal Bank, IDFC First Bank, RBL Bank, Capital Small Finance Bank, Utkarsh small Fin. Bank, Jana small finance Bank and ESAF small Finance Bank have not enrolled even a single person till date.

Bank wise Progress is given on Annexure No.5 {Page No. 41}.

(ii) Pradhan Mantri Suraksha Bima Yojana (PMSBY) :

The scheme is a one year cover, renewable from year to year, Accidental Insurance Scheme offering insurance on accidental death and disability cover for disability on account of an accident. All Saving bank account holders in the age group of 18-70 years can enroll themselves in participating banks on payment of an annual premium of Rs.12/- renewable on year to year basis. In the scheme Rs. 2 lakh is payable on member's death due to accident and in case of permanent disability Rs. 1.00 lakh

Up to **30.06.2021**, banks have enrolled **214381** persons under the scheme. Decrease during the quarter is **1649** accounts upto 30.06.2021. The decrease may be due to discontinuation of payment of premium by the customers/non maintenance of balance in the account during Auto debit option.

Year	Total enrolment PMSBY	Male	Female
2019-20	**200050**	**128274**	**71776**
2020-2021	**216030**	**137873**	**78157**
2021-2022 (upto June 2021)	**214381**	**137156**	**77225**
Increase/Decrease during the quarter	**-1649**	**-717**	**-932**

Keeping in view the overall active saving banks accounts progress is not up to the mark. Please instruct your field staff to make maximum enrolment under the scheme and explain the benefits of the schemes to the account holders.

Banks namely, Bandhan Bank, CSB Bank, RBL Bank, Capital Small Finance Bank, Utkarsh small Fin. Bank, Jana small finance Bank and ESAF Bank have not enrolled even a single person till date.

Bank wise Position is given on Annexure No. 5A {Page No. 42}.

(iii) Atal Pension Yojana (APY) - Keeping in mind the concern about the old age income security of the working poor, to focus on encouraging and enabling them to save for their retirement, to address the longevity risks among the workers in unorganized sector and to encourage them to voluntarily save for their retirement, the Government of India launched this pension scheme namely Atal Pension Yojana (APY).

The scheme is being administered by Pension Fund Regulatory and Development Authority (PFRDA) through NPS Architecture.

Under APY, there is guaranteed minimum monthly pension for the subscribers ranging between Rs.1000/-to Rs.5000/- per month. The benefit of minimum pension will be guaranteed by Govt. of India.

All bank account holders who are citizen of India and in the age-group of 18-40 years can join APY and avail benefits of the scheme on payment of subscription according to

their entry age and required minimum monthly pension ranging between Rs.1000/-to Rs.5000/- per month.
Complete details are available with the participating banks and on the website of PFRDA and PMJDY as well.

Up to **30.06.2021**, banks have enrolled **32820** persons under the scheme. During the quarter there is a decrease of 906 accounts which is on account of discontinuation of the scheme by some APY account holders.

Year	APY Accounts	Male	Female
2019-20	**26771**	**18518**	**8253**
2020-2021	**33726**	**23077**	**10649**
2021-2022 (upto June 2021)	**32820**	**22473**	**10347**

DFS, GoI, MoF is monitoring the progress under the schemes on monthly basis. The members banks are requested to, henceforth, send the information immediately at the end of every month. Decline as on 30.06.2021 on account of discontinuation of instalments and accounts become inactive.

Banks namely, Bandhan Bank, CSB Bank, Federal Bank, IDFC First Bank, RBL Bank, Capital Small Finance Bank, Utkarsh small Fin. Bank and Jana small finance Bank have not enrolled even a single person till date.

Bank wise Progress is given on Annexure No. 5B {Page No. 43}.

ITEM NO. 7	Position of Claims lodged/Settled under PMJDY and Jan Suraksha Schemes.

Out of 42 Claims lodged under PMJDY up to 30.06.2021 in the UT CHANDIGARH, 39 Claims stands settled and 1 case is rejected while 2 cases are pending for disposal.

In Jansuraksha Schemes (under PMSBY) out of 119 claims lodged 110 claim cases stands settled while 7 claims are rejected and 2 case is pending.

In Jansuraksha Schemes (under PMJJBY) out of 188 claims lodged 170 claims cases stands settled, 12 claims are rejected and 6 case is pending.

Bank wise Progress is given on Annexure No.6, 6A & 6B {Page No. 44 to 46}.

ITEM NO.8	Pradhan Mantri Mudra Yojana (PMMY)

PMMY segment mainly consists of non-farm enterprises in manufacturing, trading and services whose credit needs are upto Rs.10.00 lakh. The MUDRA loans have been classified as under:-

1. Shishu (Loans upto Rs.50000/-)
2. Kishore (Loans from Rs.50001-Rs.5.00 lacs)
3. Tarun (Loans above Rs.5.00 lac and upto Rs.10.00 lac)

The progress under PMMY during the current financial year up to the quarter ended **30.06.2021** is as under:-

(Amt. in lakhs)

	Sanction during FY up to March 2021		Outstanding	
	Accounts	Amount	Accounts	Amount
SHISHU	456	98.34	12900	3224.55
KISHORE	246	608.61	11636	17142.47
TARUN	149	1043.92	4047	17736.13
TOTAL	851	1750.87	28583	38103.15

Bank wise details is as per Annexure- 7, 7A & 7B & 7C {Page No. 47-50}.

ITEM No. 9	Review of progress of Digital Transactions.

Item no. 9.1	Expanding and Deepening of Digital Payments Ecosystem

Reserve Bank of India vide its circular No. FIDD.CO.LBC.BC.No.13/ 02.01.001/2019-20 dated October 7, 2019 have advised to identify the district that shall be allotted to a bank having significant footprint which will endeavor to make the district 100% digitally enabled within one year, in order to enable every individual in the district to make/ receive payments digitally in a safe, secure quick, affordable and convenient manner. This would, inter alia, include providing the necessary infrastructure and literacy to handle such transactions. The target date for 100% achievement was 31.03.2021. We have submitted the progress upto 30.06.2021 to RBI and as per report dated 30.06.2021, the position is as under :

However, %age wise achievement is as under:

Parameters	Total Number of eligible accounts	%age in debit card/rupee card holders	%age of A/C holders having Net Banking	%age of Mobilie banking Holders	%age of account holders covered under AEPS	%age of Total nos of eligible account hordes who have taken at least one digital facility
SF Account	2116162	88.07%	48.46%	60.02%	93.02	96.11

Parameters	Total Number of eligible accounts	holders having Net Banking	%age of A/C holders taken POS machine/QR code	%age of Mobilie banking Holders	%age of account holders covered under AEPS	%age of Total nos of eligible account hordes who have taken at least one digital facility
CA	102351	80.41	18.48	81.69	---	86.66%

The Bank wise Achievement is annexed as per annexure 8 {page 51-52 }

Further, the attention of all member banks is invited to RBI circular no. RBI/2019-20/258; DOR (NBFC) (PD) CC. No.112/03.10.001/2019-20 dated June 24, 2020 on Loans Sourced by Banks and NBFCs over Digital Lending Platforms: Adherence to Fair Practices Code and Outsourcing Guidelines and subsequent press release dated December 23, 2020 cautioning the public against unauthorised Digital Lending Platforms/Mobile Apps (copies attached).

In this regard, a DO letters have also been written in this regard to the Chief Secretaries/Advisor to Administrators of the states/UTs by Deputy Governor (Shri M.Rajeshwar Rao), RBI requesting for the proactive intervention by the state law enforcement agencies to deal with such illegal activities as per the applicable laws.

Keeping in view the reports of widespread use of unauthorized Digital Lending Platforms/Mobile Apps and distress amongst the affected individuals and also to promote the legitimate public lending activities being undertaken by the banks, NBFCs etc, it was advised by Reserve Bank of India to include the said matter for deliberations with the members/stakeholders during the ensuing LBS fora meetings (SLBC/UTLBC/DCC/DLRC/BLBC etc). The stakeholders may please be advised in this regard. . Further, the captioned issue may also be highlighted during the various Financial Literacy Camps being organised/attended by the different stakeholders at state/district level.

Item no. 10	**DOUBLING THE FARMER'S INCOME BY 2022**

The Hon'ble Union Finance Minister in his Union Budget Speech for 2016-17 had announced doubling of Farmer's income by 2022. Hon'able Prime Minister expressed desire on 28.2.2016 to double the income of farmers by the year 2022, when the country completes 75 years of independence. He unveiled a seven-point strategy to double the income of farmers in six years with measures to step up irrigation, provide better quality seeds and prevent post-harvest losses. He said "In the past, the emphasis has been on agricultural output, rather than on farmers' incomes”.

With a good strategy, well-designed programmes, adequate resources and good governance in implementation, this target is achievable."

PM’s Seven strategies:

1. Special focus on irrigation with large budgets, with the aim of "per drop, more crop."
2. Provision of quality seeds and nutrients based on soil health of each field.
3. Large investments in warehousing and cold chains to prevent post-harvest crop losses.
4. Promotion of value addition through food processing.
5. Creation of a national farm market, removing distortions and creation of e-platform across 585 stations.
6. Introduction of a new crop insurance scheme to mitigate risks at affordable cost.
7. Promotion of ancillary activities like poultry, beekeeping and fisheries.

Reserve Bank of India, on the captioned subject vide its Circular no. FIDD.CO.LBC.BC.NO.16/02.01.001/2016-17 addressed to Chairman and managing Directors have suggested the measures to achieve the above target. The same are being reiterated here as under :

As you are aware, the Government of India in the Union Budget 2016-17 had announced its resolve to double the income of farmers by 2022. Several steps have been taken towards attaining this objective including setting up of an inter-ministerial committee for preparation of a blue print for the same. This agenda has also been reiterated by the government in several forums and has acquired primacy from the point of view of rural and agricultural development.

2. The strategy to achieve this goal, inter-alia, include,

- Focus on irrigation with large budgets, with the aim of "per drop, more crop"
- Provision of quality seeds and nutrients based on soil health of each field
- Investments in warehousing and cold chains to prevent post-harvest crop losses
- Promotion of value addition through food processing
- Creation of a national farm market, removing distortions and develop infrastructure such as e-platform across 585 stations
- Strengthening of crop insurance scheme to mitigate risks at affordable cost
- Promotion of ancillary activities like poultry, bee-keeping and fisheries.

3. Needless to emphasize that acceleration in income generation is significantly dependent on better capital formation in agriculture. Towards this, banks should revisit their documentation

for crop loans, simplify them where required and ensure speedy sanctioning and disbursal of loans within specified time limits.

4. The Lead Bank Scheme through its various forums monitors and reviews the performance of banking developments in the State/district/block with special reference to Annual Credit Plans, Government Sponsored Programs, flow of credit to priority sector, etc. for enhancing the flow of bank finance particularly to the rural areas. The Scheme, which ensures inter-departmental/governmental coordination in financial sector, should therefore be leveraged to further the objective of doubling farmer's income by 2022. Lead banks are accordingly advised to ensure the following:

a. Work closely with NABARD in preparation of Potential Linked Plans (PLPs) & Annual Credit Plans keeping the above strategy in consideration.
b. Include 'Doubling of Farmer's Income by 2022' as a regular agenda under Lead Bank Scheme in various forums such as SLBC, DCC, DLRC and BLBC.
c. For the purpose of monitoring and reviewing the progress, Lead banks may use the benchmarks as may be provided by NABARD.
d. Map the overall strategy as given in para (2) above to the agriculture/agro-ancillary lending plan of your bank.

MEMBER BANKS ARE REQEUSTED TO MAKE MORE AND MORE ADVANCES TO ALLIED ACTIVITIES RELATING TO AGRICULTURE TO INCREASE THE INCOME OF THE FARMERS.

ITEM No. 11	**OPENING OF FINANCIAL LITERACY CENTRES (FLCs) AT UT CHANDIGARH**

To carry on the Financial Literacy Mission ahead it was decided to open Financial Literacy Centers in the Chandigarh. 4 FLCs are operative in the state of UT Chandigarh, as per detail given below. But presently the status of FLCs is as under :-

1. State Bank of India – Working
2. ICICI Bank – Working
3. Punjab National Bank – Recruitment process completed, Appointment letter has been issued but could not join. Now again interview has to be fixed.
4. Punjab & Sind Bank – Working

Recently Reserve Bank of India has tied up with an agency/NGO to open a CFL (center for financial literacy in each Balock).

PNB has taken initiative towards Financial Literacy and Credit Counseling of the clientele of the UT. For this purpose PNB is running Financial Literacy Centre (FLC) in Chandigarh.

During the period under review FLCs in Chandigarh have organized 15 camps in UT, Chandigarh.

Item No. 12	Stand-up India Programme of Ministry of Finance.

Stand-Up India Scheme has been launched by the Hon'ble Prime Minister on 5th April, 2016. The objective of the scheme is to facilitate bank loans more than Rs.10 lakh and up to Rs. 100 lakh to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one women borrower per bank branch of all scheduled commercial banks for setting up a green field enterprise. This enterprise may be in manufacturing, service or trading sector. In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or Women Entrepreneur.

An interactive portal (www.standupmitra.in) has also been launched by the Hon'ble Prime Minister which hosts information about various entities providing handholding support to the borrower. It has been advised to route the loan applications through the portal.

Being one of the flagship programmes of the Government of India, the progress of implementation of Stand-Up India scheme is being closely monitored by a National Level Steering Committee for Stand-Up India Scheme under the Chairmanship of Hon'ble Minister of Finance and 5 Ministers from Union Cabinet, 3 Members of Parliament, besides, CMDs of NABARD, SIDBI and Chairman, DICCI as members of the Committee.

NABARD and SIDBI have been nominated as Nodal Agencies for implementing the Stand-Up India Scheme. NABARD has organized a one day seminar for sensitizing their DDMs about the scheme for smooth implementation at the ground level.

The progress under the scheme up to 30.06.2021 is as under:

Total No. of Schedule Commercial Bank Branches	**Loan Sanctioned during FY up to June 2021**				**Outstanding as on 30.06.2021**			
	SC/ST		**WOMEN**		**SC/ST**		**Women**	
	A/cs	**Amt.**	**A/cs**	**Amt.**	**A/c**	**Amt**	**A/c**	**Amt**
379	0	0	2	35.70	79	690.08	155	1633.41

Bank wise details are as per Annexure-9{Page No. 53}.

Member Banks are requested to give more thrust for making advances to tribal/Dalit/women entrepreneurs through each of their branches and ensure reporting the same in the portal and other platforms.

Hon'ble FM as a part of Budget speech FY 2021-22, inter alia, stated as follows: "To further facilitate credit flow under the scheme of Stand Up India for SCs, STs and women, propose to reduce the margin money requirement from 25% to 15%, and to also include loans for activities allied to agriculture".

In this context, the following changes have since been approved in the Stand Up India Scheme:

The extent of margin money to be brought by the borrower may be reduced from from 25% to 15% of the project cost. However, the borrower will continue to contribute at least 10% of the project cost as own contribution. Loans for enterprises in Activities allied to agriculture' e.g. pisciculture, beekeeping, poultry, livestock, rearing, grading, sorting, aggregation agro industries, dairy, fishery, agriclinic and agribusiness centers, food & agro processing, etc. (excluding crop loans, land improvement such as canals, irrigation,wells) and services supporting these, shall be eligible for coverage under the Scheme.

All member banks are requested to take necessary steps to actively implement the scheme with the above mentioned amendments.

Item No. 13	**Review of Performance of Banks**

NO. OF BRANCH OF BANKS, THEIR DEPOSITS AND ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2021.

Rs. in Crore

Number of Branches		**Deposits**		**Advances**	
URBAN	**TOTAL**	**No. of A/cs**	**Amt.**	**No. of A/cs**	**Amt.**
428	428	4116675	91025.47	503202	90947.84

Bank wise details are as per Annexure-10 {Page No. 54}.

The number of branches of banks as on 30.06.2020 were 417. As on 30.06.2021, the Number of branches in urban area are 428, **there is no rural area in UT, Chandigarh**.

The total deposits in Chandigarh as on 30.06.2021 stood at Rs. 91025 Crore. As on 30.06.2020 the deposits of the banks in Chandigarh were Rs. 79070 Crore. Thus showing an increase of Rs. 11955 crores, thus showing a YoY growth of 15.11% as compared to YoY increase of 7.86% during previous year.

The total advances in Chandigarh as on 30.06.2020 were Rs. 86138 crores. As on 30.06.2021, the advances of the banks in Chandigarh have increased to Rs. 90920 Crores.

Advances of the banks have increased by Rs. 4782 crores on 30.06.2021 showing an annual increase of 5.55% as compared to 13.09 during the previous year.

Item No. 13:A	**CD RATIO WITHIN UT CHANDIGARH AS ON 30.06.2021**

As per Annexure 10 {Page No. 54}.

CD ratio in Chandigarh as on 30.06.2020 was 108.94% and as on 30.06.2021, it has decreased to 99.89%, thus showing a decline of 9.05 PPs over the previous year. CD ratio in Chandigarh is well above the national goal of 60%. Following Banks are having CD Ratio below 60%.

PS&B(37%), SBI(55%), Bandhan Bank (0.78%), City Union Bank (35%), HDFC(40%), ICICI(43%), IDBI(31%), IndusInd Bank(13%), Karnataka Bank(27%), South Indian Bank(37%), AU Small Finance Bank(17%), Jana Bank(2%), Utkarash Bank (0%), and all Cooperative banks are having CD ratio even below 25%.

Item No. 14:	**PRIORITY SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2021.**

As per Annexure 10.1 {Page No. 55).

Rs. in Crore

Agriculture & Allied Sector(Primary)		MSME(Secondary)		Other Priority Sector(Tertiary)		Total Priority Sector		% of PS adv to Total adv. Amount
A/c.	Amount	A/c.	Amount	A/c.	Amount	A/c.	Amount	
53176	**2396.29**	**36698**	**9160.82**	**28892**	**5624.76**	**117974**	**17052.66**	**18.75%**

The statistics as per Annexure 10.1 reveals that there existed 53176 accounts in agriculture amounting Rs. 2396.29 crore, 36698 entrepreneurs were funded under MSME with Rs. 9160.82 crore while in other priority sector 28892 borrowers were aided with Rs. 5624.76 crores as on 30.06.2021. As on 30.06.2021, 117974 borrowers were financed under total priority sector advances amounting Rs.17052.66 crore with percentage being 18.75% against 18.80% of Total PS advances as on 30.06.2020, thus showing a marginal decline of 0.05 PPs. The percentage is below the national goal of 40.00%, Although, there is no scope of Agriculture activities but there are immense scope for MSME advances. Please push up with Priority Sector advances to achieve National Goal, by keeping in view the revised definition of MSME units.

Number of accounts under MSME has been decreased to 36698 as on 30.06.2021 from 47878 as on 31.03.2021. The decrease in No. of account is mainly due to RBL Bank 4471 A/c, Axis Bank 819 a/cs, HDFC bank 3371 accounts, Kotak Mahindra Bank 780 a/cs and yes bank 696 accounts.

Member Banks are requested to ensure that the data reporting about priority sector submitted for UTLBC should be strictly according to the revised Priority Sector guidelines by RBI.

Item No. 15:	**AGRICULTURE ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2021**

As per Annexure 10.2 {Page No. 56}.

Rs. in Crore

OUT OF PRIORITY SECTOR ADVANCES UNDER								% of Agr. adv to Total adv
FARM CREDIT		AGRI. INFRASTRUCTURE		ANCILLARY ACTIVITIES		TOTAL AGRI.		
A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	
51638	848.46	380	462.32	1158	1085.51	53176	2396.28	2.63%

The records as per Annexure 10.2 corroborate that under Farm Credit 51638 entities were granted loan amounting Rs. 848.46 crore, 380 borrowers were provided Rs. 462.32 crore in Agriculture Infrastructure and 1158 borrowers were provided with Ancillary agriculture loans worth Rs. 1085.51 crore. Thus, total agriculture advances were extended to 53176 entities with Rs. 2396.28 crore as on 30.06.2021. The agriculture advances constitute 2.63% of advances against a national goal of 18%. **However, agriculture advances on 30.06.2020 was 2.42% of total advances.**

Member Bankers are requested to lay special emphasis on increase of Agriculture advances so that the national goals are achieved. However, there is no scope of agriculture in Chandigarh itself, only cases of other states are financed here.

ITEM NO. 16:	MSME SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2021

As per annexure 10.3 {Page No. 57-58}.

Micro & Small Enterprises within UT Chandigarh as on 30.06.2021

Rs.in Crore

Micro Enterprises				Total Micro Enterprises	
Manufacturing Sector		Service Sector			
Accounts	Amount	Accounts	Amount	Accounts	Amount
3818	648.56	22195	1897.71	26013	2546.27
Small Enterprises				**Total Small Enterprises**	
Manufacturing Sector		**Service Sector**			
Accounts	**Amount**	**Accounts**	**Amount**	**Accounts**	**Amount**
2864	2164.95	5994	1954.73	8358	4119.64
Total Micro & Small Enterprises					
Accounts			**Amount**		
35217			6984.25		

The outstanding of Micro & Small Enterprises advances as on 31.03.2021 was Rs. 7194.73 Crore. The outstanding of Micro & Small Enterprises advances as on 30.06.2021 is Rs. 6984.25 Crore showing a decrease of Rs. of 210.48 crores.

Banks are aware that there exists a Credit Linked Capital Subsidy Scheme for Micro and Small Enterprises floated by GOI. It is requested to avail the facility under the scheme so that more and more borrowers are financed under MSE.

MEDIUM ENTERPRISES ADVANCES, KVI and Other MSME advances WITHIN UT CHANDIGARH AS ON 30.06.2021 :-

Rs. in Crore

Total Medium Enterprises	
Accounts	Amount
1481	2176.56

TOTAL MSME	% of MSME Advances to Total Advances

Accounts	Amount	
36698	9160.82	10.07%

Loans granted by Commercial Banks to Micro, Small & Medium enterprises (MSME-Manufacturing & Services) are eligible for classification under priority sector, provided such enterprises satisfy the definition of MSME sector as defined by Govt. of India/ Ministry of Finance in June 2020.

All Member Banks are requested to classify the MSME accounts as per new definition to avoid any data loss.

Item no. 16.1	Emergency Credit Line Guarantee Scheme (ECLGS)

As a part of the "Atmanirbhar Bharat Package", GoI has introduced the Emergency Credit Line Guarantee Scheme (ECLGS) to support eligible Micro, small & Medium Enterprises (MSME) and business enterprises meet their operational liabilities and restart their business, in the context of unprecedented situation caused by COVID-19 and the consequent lockdown. The scheme provides for 100% credit guarantee coverage for the Guaranteed Emergency Credit Line (GECL) facility which may be up to 20% of the outstanding of eligible entities as on 29.02.2020.

Given the criticality of the Scheme in mitigating the hardships being currently faced by eligible entities in view of the economic distress caused by the COVID pandemic, the banks were requested to extend financial help to all the eligible borrower. The banks have identified the eligible borrowers and are extending loans to all the eligible borrowers. Banks whose cases are pending for disbursement are requested to disburse the same immediately.

The Bankwise position is as per annexure- 10.4 (Page No 59).

Item No. 17:	**PROGRESS UNDER WEAKER SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2021.**

As per Annexure 10.5 {Page No. 60}.

Rs. in crore

Disbursement during the F.Y upto 30.06.2021		**Weaker Sector Advances outstanding as on 30.06.21.**		**% of W.S. adv to Total advances.**
Account	**Amount**	**Account**	**Amount**	

5741	**83.04**	**67318**	**989.02**	**1.09%**

As far as weaker sector advances are concerned, 67318 persons belonging to weaker sector of the society were financed amounting Rs. 989.02 crores upto 30.06.2021 as compared to Rs. 937.29 crore as on 30.062020 thus showing YoY increase of Rs. 51.73 i.e 5.51% over the previous year. But still we are far behind the target of National Goal of 10%. All Member Banks are requested to check the data fed in the system to ensure that Weaker sector loans are classified properly.

Item No. 18:	**CREDIT FLOW TO WOMEN BENEFICIARIES WITHIN UT CHANDIGARH AS ON 30.06.2021**

The empowerment of women is one of the Primary objectives of Government of India. RBI has already issued instructions to the banks to advance to women beneficiaries at least 5% of their Net Bank Credit.

As per Annexure 10.6 {Page No. 61}.

Rs. In crore

Fresh disbursement during 01.04.2021 to 30.06.2021		**O/s advances as at 30.06.2021**		**%age of adv. To women to total adv. As at 30.06.2021**
A/c.	**Amt.**	**A/c.**	**Amt.**	
6443	227.43	110630	5758.39	6.33%

Bank in the UT Chandigarh have made 6.33% of total advances to women beneficiaries against the annual targets of 5% upto 30.06.2021. Percentage of advance to women to total advance indicates that the banks in the UT have surpassed the national goal of 5.00% of ANBC. Member Banks are requested to increase financing to women beneficiaries.

Item No. 19	**DISBURSEMENT AGAINST ANNUAL TARGETS OF ANNUAL DISTRICT CREDIT PLAN WITHIN UT CHANDIGARH AS ON YEAR ENDED 30.06.2021**

As per Annexure 11 {Page No. 62}.

Rs. in Lacs

SECTOR	**TARGETS**	**ACHIEVEMENTS**	**% ACHIEVEMENT**

Agriculture	**35578.24**	**21868.06**	**61.47%**
MSME	**255080.22**	**140037.86**	**54.90%**
OTHER PRIORITY SECTOR	**42507.19**	**11586.48**	**27.26%**
TOTAL PRIORITY SECTOR	**333165.65**	**173492.40**	**52.07%**

The above figures denote that the achievement under Priority Sector is 52.07% whereas, against proportionate targets, the achievement in agriculture sector is only 61.47% while the same is 54.90% in MSME. **The reasons for non achievement of ACP targets is due to spread of pandemic in whole of India/world, resulting thereof all activities have come to halt, hence the targets could not be achieved.**

All member banks are advised to sensitize your branches for sanction and disbursement of maximum loans under Agriculture, MSME and other segments, so that ACP targets of current financial year be achieved.

Item No. 20	**Position of NPA within UT CHANDIGARH.**

Item No. 20.1:	**Position of NPA as on 30.06.2021.**

Bank wise position is given in Annexure No. 12 {Page No.63}.

Rs. In crore

Agriculture		**MSME**		**Other Priority Sector**		**Total Priority sector**		**Non Priority sector**		**Grand Total**	
Outstanding as on30.06.2021											
53176	2396.29	36698	9160.82	28892	5624.76	117974	17052.66				
No. of A/cs	Amt (NPA)	No. of A/cs	Amt (NPA)	No. of A/cs	Amt (NPA)	No. of A/cs	Amt (NPA)	No. of A/cs	Amt (NPA)	No. of A/cs	Amt (NPA)
2491	892.88	6065	2326.49	2053	40.36	10609	6525.5	11070	8653.26	21679	11916

More focus is required to accelerate the NPA recovery under various schemes of priority sector, by adopting all tools of recovery action.

Member Banks are advised to take all possible steps for Recovery of Banks dues and follow up SMA accounts on Priority to contain NPA.

Further Punjab & Haryana High Court has imposed a stay on SARFASI action and auction of property upto 30.06.2021 as per order dt.28.04.2021 which has now further been extended upto 31.08.2021 It has affected the recovery in NPA accounts also.

(House may Discuss)

Item No. 21	Position of NPA in Pradhan Mantri Mudra Yojana (PMMY) Loan Accounts within UT Chandigarh as on 30.06.2021.

Bank wise position is given in Annexure No. 13 {Page No.64}

Rs. In Lakhs

Sector	Shishu		Kishore		Tarun		Mudra (Total)	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
Outstanding	12900	3224.55	11636	17142.47	4047	17736.13	28583	38103.15
NPA	1462	291.63 (9.04%)	762	1012.01 (5.90%)	151	901.33 (5.08%)	2365	2205 (5.79%)

More focus is required to accelerate the NPA recovery under various Govt. sponsored schemes by taking all measures of recovery from date of first default.

Item No. 21 -A	Position of NPA in Govt. Sponsored Schemes within UT Chandigarh as on 30.06.2021.

Bank wise position is given in Annexure No. 13A {Page No.65}

Outstanding advances under Govt sponsored schemes

Year	Total PMEGP adv.in lacs		Total NULM outstanding		Total MUDRA Outstanding	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
30.06.20	156	492.25	56	37.88	25439	43589
30.06.21	156	637.70	151	507.42	28583	38103

Year	Sector	PMEGP		NULM		MUDRA	
		A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.

30.06.20	**NPA**	66	195.18 (39.65%)	20	15.32 (40.44%)	2200	2355.94 (5.40%)
30.0621	**NPA**	72	243.25 (38.14%	22	20.36 4.02%	2365	2205 (5.79)%

More focus is required to accelerate the NPA recovery under various Govt. sponsored schemes by taking all measures of recovery from date of first default.

Item No. 22:	**HOUSING LOANS WITHIN UT CHANDIGARH AS ON 30.06.2021**

As per Annexure 14 {Page No. 66}.

Rs. in Crore

O/S as on 30.06.2021		Fresh disbursement during 01.04.2021-30.06.2021	
A/cs.	Amount	A/cs.	Amount
38459	7098.53	1492	263.21

As on 30.06.2021, 38459 housing loan account were outstanding with amount Rs. 7098.53 crore while from 01.04.2021 to 30.06.2021 housing loan has been extended to 1492 borrowers with amount of Rs.263.21 crore.

As the bankers are aware, Ministry of Housing and Urban Poverty Alleviation, GOI has launched a model housing loan scheme for the urban poor called "Interest Subsidy Scheme for Housing the Urban poor". In Chandigarh the scheme is being implemented through Chandigarh Housing Board. The bank wise progress as on 30.06.2021 is given at **Annex. 14.1** (page-67).

(A) Pradhan Mantri Awas Yojana Housing for all by 2022-Credit Linked Subsidy Scheme-(CLSS).

The progress under PMAY up to **this quarter up to 30.06.2021** is as under:-

No. of Loan Applications Received	**No. of Loan applications sanctioned**		**No. of cases in which subsidy claim has been lodged**	**No. of cases in which subsidy has been received**	**Amount in (lakhs)**
	No	**Amount (Rs. In Lacs)**			
4006	**3966**	**73068**	**3966**	**1887**	**4194**

The bank wise position under the scheme is given at Annx. 14.2 {Page No. 68}.

Item No. 23:	**POSITION UNDER EDUCATION LOAN SCHEME WITHIN UT CHANDIGARH AS ON 30.06.2021.**

As per Annexure 15 {Page No. 69}.

Rs. in Lakhs

EDUCATION LOANS SANCTIONED WITHIN UT CHANDIGARH			
During 01.04.2021 to 30.06.2021		O/s as on 30.06.2021	
A/cs.	Amount	A/cs.	Amount
235	1411.95	4662	40891.50

Chandigarh is an educational hub having many colleges conducting professional education, engineering colleges, medical colleges, dental college and a university. Considering all these aspects. The banks should explore financing to fresh students eligible for admission in professional/ other courses.

The banks are aware that Ministry of Human Resource, GOI has launched a model scheme of education loan. The model scheme is called "Central scheme to provide interest subsidy for the period of moratorium on education loans taken by students from economically weaker sections from scheduled banks under the educational loan scheme of the Indian Bank's Association to pursue technical/professional education studies in India".

The bank wise position under the scheme is given at Annx. 15.1(page-70).

Item No. 24:	**CREDIT FLOW TO MINORITY COMMUNITIES WITHIN UT CHANDIGARH AS ON 30.06.2021**

As per Annexure 16 {Page No.72}.

Rs. in Lakhs

MUSLIMS		SIKHS		CHRISTIANS		NEO-BUDHISTS		ZOROASTRIANS		JAIN		TOTAL		% to total
A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	
4988	9418.15	19928	169324.81	448	6934.22	224	1615.88	2	19.65	180	2961.49	25770	190274.20	2.09

The above evidence reflects that out of total 25770 borrowers, 19928 Sikhs, 4988 Muslims & 448 Christians were benefited through various banks. Since Chandigarh is having a sizeable population of Sikh community, as such, the maximum numbers of the said minority community were financed through various banks. However, further scope is there for financing to Minority Communities.

Item No. 25:	**CGTMSE SCHEME WITHIN UT CHANDIGARH AS ON 30.06.2021**

As per Annexure -17 {Page No. 72}.

Rs. in Lakhs

As on 30.06.2021	
NO. of A/cs covered	Amt.
4673	32346.54

The scheme is meant to provide credit guarantee cover primarily to MSE units. Banks should take advantage of the scheme so that maximum numbers of MSE units are covered under credit guarantee.

Item No. 26:	**POSITION UNDER NATIONAL URBAN LIVELIHOOD MISSION (NULM) SCHEME WITHIN UT CHANDIGARH AS ON 30.06.2021**

As per Annexure 18 {Page No. 73}.

Annual Target (Physical)	**Applications Sponsored**	**Sanctioned**		**Disbursed**		**Rejected/ Returned**	**Applications pending for sanction**	**Mudra cases**	
		A/cs	**AMT**	**A/C**	**Amount**			**A/C**	**Amount**
150	**26**	**0**	**0**	**0**	**0**	**3**	**23**	**0**	**0**

Member banks are requested to sanction the cases received under the scheme on priority. I**t is requested that bank branches who have sanctioned loan cases under SEP Component of DAY-NULM should claim subsidy as early as possible as the Ministry is pressing hard to utilize the funds available in this component.**

Item No. 27:	**POSITION UNDER PMEGP SCHEME WITHIN UT CHANDIGARH AS ON 30.06.2021**

POSITION UNDER DIC, KVIC & KVIB.

(Rs. in lakhs)

Year	Annual Target (Physical)	Applications Sponsored	Sanctioned		Disbursed		Rejected/ Returned	Applications pending for sanction	Applications pending for disbursement
			A/cs	Margin Money (Amt)	A/cs	Margin Money (Amt)			
2019-20	**33**	**103**	**9**	**21.05**	**14**	**28.7**	**91**		
2020-21	**39**	**82**	**21**	**42.75**	**13**	**23.72**	**51**	**4**	**3**
2021-22 upto 30.06.21	**33**	**7**	**1**	**2.5**	**0**	**0**	**5**	**1**	**1**

As per Annexure 19 {Page No. 74}.

All member banks are requested to sanction & disburse all cases before 31.08.2021 so that the pendency of previous year be cleared.

Item No. 28:	**ATMs INSTALLED WITHIN UT CHANDIGARH AS ON 30.06.2021**

As per Annexure 20 {Page No. 75}.

No.of ATMs as on 30.06.2021	ATMs installed From 01.04.21 to 30.06.2021	Total number of ATMs as on 30.06.2021
738	3	741

Item No. 29:	Issues of UIDAI

Agenda from Unique Identification Authority of India (UIDAI)

Age Band wise Aadhaar Saturation (Status as on 3rd August, 2021)

Population on 2021 (projected) as per the HQ Report				
Age	**Total Population**	**Aadhaar Generated**	**Pending Population**	**%Aadhaar Generation**
Upto 5 Year	86959	42257	44702	48.59%
5 to 18 Year	185929	245194	-	131.88%
18 year & Above	935112	846945	88167	90.57%
Total	1208000	1134396	132869	93.91%

The pending population is mostly in the age group 0-5 years and above 18. Besides, the count of pending mandatory biometric updates, which are done on attaining the age of 5 and 15 is approximately 3 lakhs in Chandigarh.

Present status of Aadhaar Enrolment Centres in Banks, in the UT, Chandigarh (3rd August, 2021)

Branch Name	No of Identified Branches	Active as on 3rd August 2021	Not Working	Enrollments/ updation during Last 30 Days
Axis Bank Ltd	1	1	0	138
*Bandhan Bank Ltd.	1	0	1	0
Bank of Baroda+ Vijaya Bank	2	1	1	279
Bank of India	1	1	0	269
Bank of Maharashtra	1	0	1	0
Canara Bank + Syndicate Bank	2	1	1	52
Catholic Syrian Bank	1	0	1	0
Central Bank of India	1	1	0	65
City Union Bank	1	1	0	59
Equitas Small Finance Bank	1	1	0	49
*Federal Bank	1	0	1	0
HDFC Bank Ltd	2	2	0	257
ICICI Bank	1	0	1	0
IDFC Bank Ltd	1	1	0	59
Indian Bank + Allahabad Bank	2	0	2	0
IndusInd Bank Ltd	2	2	0	666
J&K Bank	1	1	0	1
Kotak Mahindra Bank	2	2	0	201
Laxmi Vilas Bank	1	1	0	200
Punjab & sind Bank	1	0	1	0

Punjab National Bank+ OBC + United Bank	6	0	6	0
RBL Bank	1	1	0	1
State Bank of India	7	6	1	817
UCO BANK	1	1	0	53
Union Bank of India+ Andhra Bank + Corporation Bank	4	3	1	452
Ujjivan Small Finance Bank	1	1	0	1
Yes Bank	1	1	0	40
Grand Total	**47**	**29**	**18**	**3659**

*Centre was functional during last UTLBC.

- Out of the 47 locations, 29 are operational as on date. **Overall average in Bank is just above 5 instead of minimum 8 required.**
- Out of total 23049 Aadhaar Enrolments and Updations done in last 30 days in Chandigarh on 120 kits, the contribution of banks stands at 3659 with 30 active kits, which is approximately only 18 % of the total enrolments and updation.
- **Efforts may be made to run Aadhaar centres by taking all due precautions as advised by District Administration from time to time.**

Training

All officials working as enrolment operators must have gone at least one extensive / detailed training from UIDAI. But it is observed that Operators are not completely aware about the Latest UIDAI guidelines. A lot of Operators are committing errors and violating UIDAI guidelines. This also results in more grievances. As per the suggestions of the Chair during last meeting, UIDAI had organised an online training session for all operators of Chandigarh on 27th May 2021. 31 operators had attended the session.

Further **UIDAI has recently updated the list of prescribed documents which may be download from** https://uidai.gov.in/images/commdoc/valid_documents_list.pdf

Online Inspection

UIDAI has developed a google form for inspection of Enrolment centres. Link of this Google form has already shared with all the banks. Banks are requested to get inspections done through their district representatives/ DCo/ Bank Managers and upload responses on Google Form. For Reference Link of the Google form is as below: -

https://docs.google.com/forms/d/18blmuV0JZJZjnOd5McsQHovO56FcEP7rAfbj3tNq_zo/edit#responses

Since last UTLBC, no bank has submitted response.

Bank Branches on Appointment Portal with slots

Out of 29 active branches, only 3(HDFC-2, CBI-1) have made slots available for the residents on appointment portal. It is suggested that all branches should on-board on the appointment portal to avoid rush at the enrolment centres.

Item No. 30:	POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 30.06.2021

POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 30.06.2021 :-

SAVING LINKED

As per Annexure 21 {Page No. 76}.

Rs. IN LAC

Achievement up to 30.06.2021		O/S AS ON 30.06.2021	
NO.	Amount	NO.	Amount
3	0.01	221	18.40

CREDIT LINKED

As per Annexure 22 {Page No.77}.

Rs. IN LAC

Achievement up to 30.06.2021		O/S AS ON 30.06.2021	
NO.	Amount	NO.	Amount
0	0	21	15.16

The scheme is meant to provide bread and butter to the poor people, banks are requested to whole- heartedly promote nurturing of SHGs.

Further, Govt. of India, with a view to give major thrust to formation and linkage of SHG movement, has decided that henceforth only cash credit limit will be sanctioned to SHGs and all the existing term loan of SHGs shall be converted into cash credit limit. Bankers are requested to comply accordingly immediately.

Item No. 31:	POSITION UNDER KCC WITHIN UT CHANDIGARH AS ON 30.06.2021

As per Annexure 23 {Page No.87}.

(Rs.in lacs)

Achievement up to 30.06.2021		O/S AS ON 30.06.2021	
NO.	Amount	NO.	Amount
33	549.88	1181	19806.92

- Up to 30.06.2021, KCCs amounting to Rs. 19806.92 lacs to 1111 farmers were outstanding in Chandigarh**.**

- Due to rapid urbanization and expansion of the city and consequent shrinkage in net sown area, the farmers, whose land has been acquired, are getting their KCC accounts adjusted with banks. The scope for issuing fresh KCCs is also declining.

Item No. 32:	**ANY OTHER ITEM WITH THE PERMISSION OF CHAIR**