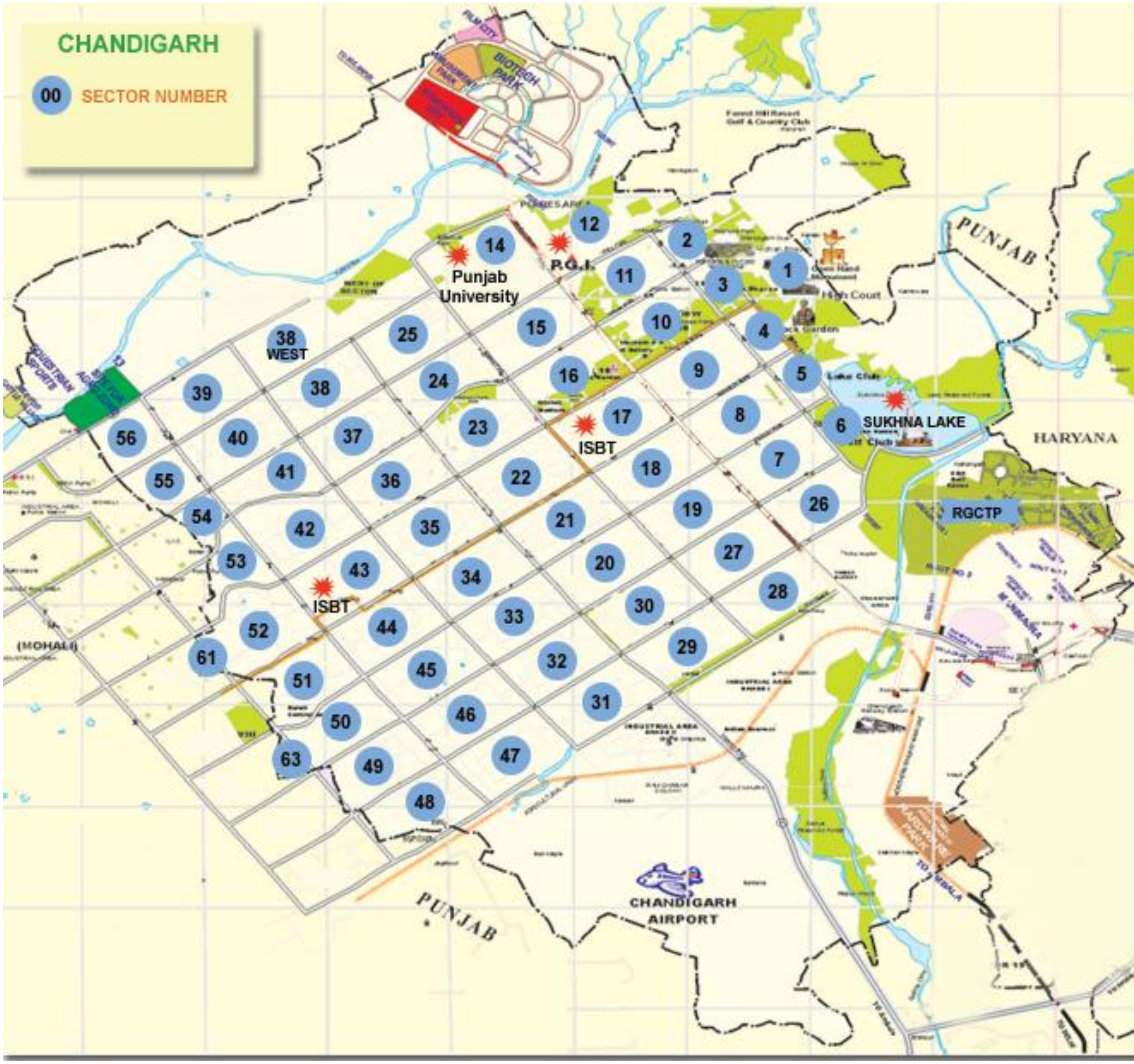
43rd UTLBC - MEETING TO REVIEW DATA FOR THE Q.E. 31 March, 2021 CHANDIGARH-U.T.



पंजाब नैशनल बैंक

भरोसे का प्रतीक :, ***SCO 70-71, 1st FLOOR, Sector-17-B, Chandigarh-160017-*** **Phone No. 0172-2714383, 2702122 (FAX)**

43^{rd} 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 : 42

No. of Bank Branches in District : 426

SIGNIFICANT STATISTICS OF ALL SCHEDULED COMMERCIAL BANKS/ FOREIGN BANKS AND CO-OP. BANKS IN CHANDIGARH AS ON 31.03.2021

Rs.in Crore

SN	ITEMS	UNIT	As on 31.03.19	As on 31.03.20	As on 31.03.21	National Goals
		Rs.				
1	Deposits	Crore	70232	74511	90392	
2	Advances	Crore	73035	84224	85269	
3	CD Ratio	%	103.99%	113.04%	94.33%	60%
4	Priority Sector Advances	Crore	17783	15836	16575	
5	Share of PS Adv. to Total Advances	%	24.35%	18.8%	19.44%	40%
6	Agricultural Advances	Crore	1914	2041	2549	
7	Share of Agr. Adv. to Total Advances	%	2.62%	2.42%	2.99%	18%
8	Micro, Small & Medium Enterprises Advances	Crore	11207	11174	9527	
9	%age of Micro advance to total MSME adv	%	31.95%	30.39%	31.47%	
10	Share of MSME to Total Advances	%	15.34%	13.26%	11.17%	
11	Advances to Weaker Sections	Crore	861.94	1006.17	1110.26	
12	Share of Weaker Sec Adv to Total Adv.	%	0.95%	1.19%	1.30%	10%
13	Branch Network	Nos.	424	417	426	
	a- Rural	Nos.				
	b- Urban	Nos.	424	417	426	

- Chandigarh UT has 12 public sector banks with 250 urban branches.
- There are 19 private sector banks with 121 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

43rd 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, MSE, Weaker Sector, DRI, Housing, Education, Annual District Credit Plan, Govt. Sponsored Schemes, Financing to Minorities, Women, Disabled, SC/ST, Ex-Servicemen, 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 31.03.2021 :-

Item No.1	**Confirmation of Minutes of 42nd meeting of UT Level Bankers' Committee (UT Chandigarh)**

Last Meeting of SLBC	42nd
Held on	18.02.2021
Minutes email / circulated on	03.03.2021
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.

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.

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. 37}

Item no. 2.1	Pashu Kisan Cedit Card

The past few decades are witnessing an increase in animal husbandry businesses across the country. In view of these reports, the central and state governments are taking important steps to further increase the animal husbandry business across the country to supplement the means of the farmers.

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 275 applications, 184 cases have been disbursed upto 31.03.2021 and 257 cases have been rejected. All the banks hae disbursed all the sanctioned applications except State Bank of India. Further, The Chandigarh State Cooperative Bank has not yet sanctioned any application and one application each is lying pending with Karnataka bank and Punjab State Cooperative Bank. 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 31.03.2021

.	Name of the Bank	No. of cases				
		Forwarded to Banks	Sanction	Disbursed	Rejected	Pending
1	SBI	266	190	99	76	0
2	PNB	151	47	47	104	0
3	Chd State Coop Bank	41	0	0	0	41
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	5	5	10	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	275	184	257	43

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.

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 07.05.2021.

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 31.03.2021 is as under:-

(in lacs)

period	**No. of active Saving Accounts**	**Seeding with Aadhaar**	
		Number	**%age**
31.03.20	21.28	19.39	91.08
31.03.21	24.76	21.78	87.96

period	**No. of active Saving Accounts**	**Seeding with Mobile**	
		Number	**%age**
31.03.20	21.28	20.11	94.50%
31.03.21	24.76	22.68	91.60

Bank wise position is given on Annexure No. 2 {Page No. 38 }.

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 07.05.2021 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 272524 accounts up-to 31.03.2021 under PMJDY since its launching on 28.08.2014. There is an increase of 18557 accounts during the Financial year 2020-21.

Detail of Accounts opened under PMJDY upto 31.03.2021 is as under:-

The progress under PMJDY accounts is as under as on 31.03.2021:-

Period	Total PMJDY accounts	Zero balance Accounts	Aadhar Seeded Accounts	Rupee card issued	Rupee card Activated
31.03.20	253967	15550 6.12%	226963 89.37%	217003 85.45%	182511 84.11%
31.03.21	272524	16934 6.21%	248257 91.10%	225479 82.74%	180487 80.05%

Bank wise position is given on Annexure No. 3 {Page No. 39}.

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.

3548 account holders have been allowed overdraft facility amounting to Rs. 103.76 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).

This addendum circular basically advises banks that in addition to all financial and non-financial transactions, both on-us and off-us originating from ATM, micro ATM & POS and online covering RuPay card and Aadhaar based transactions, all customer induced transactions at Branch will now be included as eligible transactions under the Rupay Insurance Program 2016-17.

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 31.03.2021, Out of 35 BCAs, Banks has provided 30 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. 41}.

To ascertain/verify the availability of Bank Mitras, it has been decided that executives of call centers will make verification calls to each Bank Mitra/BC Agent working in the UT and Call Centre/LDMs are submitting information about working/non-working of Bank Mitras on weekly basis. Besides Convener Bank is also making verification calls to Bank Mitras/BC Agents directly. The feedback received from all the three is collated on.

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.

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 20.05.2016 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, 2016: whereby claims for death which occur during the first 45 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.

Up to **31.03.2021**, banks have enrolled persons 74424 under the scheme. There is an increase of **6133** during the Financial year 2020-21.

Year	PMJJBY a/c	Male	Female
2019-20	68291	47533	20758
2020-2021	74424	52082	22342
Increase/decrease	6133	4549	1584

Bankers are requested to please persuade the account holders to deposit some amount in their account and issue rupee cards to them. Further also archived 100% Aadhaar seeded in all PMJDY accounts

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.5 {Page No. 42}.

(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 **31.03.2021**, banks have enrolled **216030** persons under the scheme. Increase during the quarter is **15980** accounts during the Financial year 2020-21.

Year	Total enrolment PMSBY	Male	Female
2019-20	**200050**	**128274**	**71776**
2020-2021	**216030**	**137873**	**78157**
Increase/decrease	**+15980**	**9599**	**6381**

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, 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 Position is given on Annexure No. 5A {Page No. 43}.

(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 **31.03.2021**, banks have enrolled **33726** persons under the scheme. During the quarter fresh enrolment was made of **6955** customers during the Financial year 2020-21.

Year	APY Accounts	Male	Female
2019-20	26771	18518	8253
2020-2021	33726	23077	10649
Increase/decrease	6955	4559	2396

Chandigarh Administration 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.

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. 44}.

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

Out of 42 Claims lodged under PMJDY up to 31.03.2021 in the UT CHANDIGARH, 40 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 113 claim cases stands settled while 7 claims are rejected and 6 case is pending.

In Jansuraksha Schemes (under PMJJBY) out of 177 claims lodged 170 claims cases stands settled, 12 claims are rejected and 7 case is pending.

Bank wise Progress is given on Annexure No.6, 6A & 6B {Page No. 45 to 47}.

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 **31.03.2021** is as under:-

(Amt. in crores)

	Sanction during FY up to March 2021		Outstanding	
	Accounts	Amount	Accounts	Amount
SHISHU	6783	12.25	13874	33.71
KISHORE	2761	57.53	11631	170.44
TARUN	1236	82.86	3910	169.60
TOTAL	10780	152.64	29415	373.75

Bank wise details is as per Annexure- 7, 7A & 7B & 7C {Page No. 48-51}.

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 31.03.2021 to RBI. Gm, RBI/representative of RBI may comment on it.

The Bank wise position is annexed as per annexure – 8 {page 52-53}. The Reserve Bank of India is regularly monitoring the progress on the subject.

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 unauthorised 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 – Under process
2. ICICI Bank – Since transferred
3. Punjab National Bank – Recruitment process completed, Appointment letter has been issued.
4. Punjab & Sind Bank – Under process

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.

Due to prevailing covid pandemic, No FLC camps have been organized by the FLCs during the period under review.

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 31.03.2021 is as under:

Total No. of Schedule Commercial Bank Branches	Participating Branches	Loan Sanctioned during FY up to March 2020				Outstanding as on 31.03.2021			
		SC/ST		WOMEN		SC/ST		Women	
		A/cs	Amt.	A/cs	Amt.	A/c	Amt	A/c	Amt
377	105	20	233.09	39	886.79	85	798.05	164	1831.61

Bank wise details are as per Annexure-9{Page No. 54}.

Member Banks are requested to give more thrust for making advances to tribal/Dalit/women entrepreneurs through each of their branches and ensure that reporting is same 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 31.03.2021.

Rs. in Crore

Number of Branches		Deposits		Advances	
URBAN	TOTAL	No. of A/cs	Amt.	No. of A/cs	Amt.
426	426	4071717	90392.55	529638	85269.38

Bank wise details are as per Annexure-10 {Page No. 55}.

The number of branches of banks as on 31.03.2020 were 417. As on 31.03.2021, the Number of branches in urban area are 426, **there is no rural area in UT, Chandigarh**.

The total deposits in Chandigarh as on 31.03.2021 stood at Rs. 90392 Crore. As on 31.03.2020 the deposits of the banks in Chandigarh were Rs. 74511 Crore. Thus showing an increase of Rs. 15881 crores, thus showing a YoY growth of 21.31% as compared to YoY increase of 6.09% during previous year.

The total advances in Chandigarh as on 31.03.2020 were Rs. 84224 crores. As on 31.03.2021, the advances of the banks in Chandigarh have increased to Rs. 85269 Crores. Advances of the banks have increased by Rs. 1045 crores on 31.03.2021 showing an annual increase of 1.24% as compared to 13.28% during the previous year.

Item No. 13:A	CD RATIO WITHIN UT CHANDIGARH AS ON 31.03.2021

As per Annexure 10 {Page No. 55}.

CD ratio in Chandigarh as on 31.03.2020 was 113.04% and as on 31.03.2021, it has decreased to 94.33%, thus showing a decline of 18.71 PPs over the previous year. CD ratio in Chandigarh is well above the national goal of 60%.

PS&B, SBI, HDFC, ICICI, IDBI, Karnataka Bank, South Indian Bank, AU Small Finance Bank, Jana Bank and all Cooperative banks are having CD ratio below 60%.

Item No. 14:	PRIORITY SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2021

As per Annexure 10.1 {Page No. 56).

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	
78164	**2549.21**	**47878**	**9526.84**	**27389**	**4615.55**	**152575**	**16675.79**	**19.44%**

The statistics as per Annexure 10.1 reveals that there existed 78164 accounts in agriculture amounting Rs. 2549.21 crore, 47878 entrepreneurs were funded under MSME with Rs. 9526.84 crore while in other priority sector 27389 borrowers were aided with Rs. 4615.55 crores as on 31.03.2021. As on 31.03.2021, 152575 borrowers were financed under total priority sector advances amounting Rs.16675.79 crore with percentage being 19.44% against 18.80% of Total PS advances as on 31.03.2020, thus showing a marginal increase of 0.64 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 47878 from 51766 as on 31.12.2021. The decrease in No. of account is mainly due to RBL Bank i.e 2657 a/cs, Indusind bank 1253 accounts, HDFC bank 736 accounts and axis bank 310 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 31.03.2021

As per Annexure 10.2 {Page No. 57}.

Rs. in Crore

OUT OF PRIORITY SECTOR ADVANCES UNDER	

FARM CREDIT		AGRI. INFRASTRUCTURE		ANCILLARY ACTIVITIES		TOTAL AGRI.		% of Agr. adv to Total adv
A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	
76539	937.64	281	445.14	1344	1166.40	78164	2549.21	2.99%

The records as per Annexure 10.2 corroborate that under Farm Credit 76539 entities were granted loan amounting Rs. 937.64 crore, 281 borrowers were provided Rs. 445.14 crore in Agriculture Infrastructure and 1344 borrowers were provided with Ancillary agriculture loans worth Rs. 1166.40 crore. Thus, total agriculture advances were extended to 78167 entities with Rs. 2549.21 crore as on 31.03.2021. The agriculture advances constitute 2.99% of advances against a national goal of 18%. **However, agriculture advances on 31.03.2020 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 31.03.2021

As per annexure 10.3 {Page No. 58-59}.

Micro & Small Enterprises within UT Chandigarh as on 31.03.2021

Rs.in Crore

Micro Enterprises				Total Micro Enterprises	
Manufacturing Sector		Service Sector			
Accounts	Amount	Accounts	Amount	Accounts	Amount
4149	675.27	30714	2223.27	34863	2898.54

Small Enterprises				Total Small Enterprises	
Manufacturing Sector		Service Sector			

Accounts	Amount	Accounts	Amount	Accounts	Amount
3021	2111.98	7426	2184.21	10447	4296.19
Total Micro & Small Enterprises					
Accounts			**Amount**		
45310			7194.73		

The outstanding of Micro & Small Enterprises advances as on 31.03.2020 was Rs. 7857.99 Crore. The outstanding of Micro & Small Enterprises advances as on 31.03.2021 is Rs. 7194.73 Crore showing a decrease of Rs. of 663.26 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 31.03.2021 :-

Rs. in Crore

Total Medium Enterprises	
Accounts	**Amount**
2568	2332.11

TOTAL MSME		% of MSME Advances to Total Advances
Accounts	Amount	
47878	9526.84	11.17%

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.

The Bankwise position is as per annexure- 10.4 (Page No 60).

Item No. 17:	**PROGRESS UNDER WEAKER SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2021.**

As per Annexure 10.5 {Page No. 61}.

Rs. in crore

WEAKER SECTOR ADVANCES		**% of W.S. adv to Total advances.**
Account	**Amount**	
96048	**1110.27**	**1.30%**

As far as weaker sector advances are concerned, 92382 persons belonging to weaker sector of the society were financed amounting Rs. 1110.27 crores upto 31.03.2021 as compared to Rs. 1006.18 crore as on 31.03.2020 thus showing YoY increase of Rs. 104.09 Cr i.e 10.34% 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 31.03.2021**

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. 62}.

Rs. In crore

Fresh disbursement during 01.04.2020 to 31.03.2021		O/s advances as at 31.03.2021		%age of adv. To women to total adv. as at 31.03.2021
A/c.	**Amt.**	**A/c.**	**Amt.**	
28149	1269.88	138695	5690.66	6.67%

Bank in the UT Chandigarh have made 6.67% of total advances to women beneficiaries against the annual targets of 5% upto 31.03.2021. 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 31.03.2021

As per Annexure 11 {Page No. 63}.

Rs. in Lacs

SECTOR	TARGETS	ACHIEVEMENTS	% ACHIEVEMENT
Agriculture	**141584**	**94186**	**66.52%**
MSME	**857318**	**463008**	**54%**
OTHER PRIORITY SECTOR	**184189**	**52315**	**28.40%**
TOTAL PRIORITY SECTOR	**1183092**	**609509**	**51.52%**

The above figures denote that the achievement under Priority Sector is 51.52% whereas, against proportionate targets, the achievement in agriculture sector is only 66.52% while the same is 54% 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 31.03.2021.

Bank wise position is given in Annexure No. 12 {Page No.64}.

Rs. In crore

Agriculture		**MSME**		**Other Priority Sector**		**Total Priority sector**		**Non Priority sector**		**Grand Total**	
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)
2237	882.19	6047	2261.70	1343	78067	9627	3222.56	8973	7954	18600	11176.95

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.

Item No. 21	Position of NPA in Pradhan Mantri Mudra Yojana (PMMY) Loan Accounts within UT Chandigarh as on 31.03.2021.

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

Rs. In Lakhs

Sector	Shishu		Kishore		Tarun		Mudra (Total)	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
NPA	1126	229.97 (6.82%)	667	883.45 (5.18%)	119	736.84 (4.14%)	1912	1850.30 (4.95%

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 31.03.2021.

Bank wise position is given in Annexure No. 13A {Page No.66}

Outstanding advances under Govt sponsored schemes

Year	Total PMEGP adv.in lacs		Total NULM		Total MUDRA	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
2019-20	172	523.70	57	34.94	23919	45271
2020-21	154	623.03	108	507.30	29415	37375

Year	Sector	PMEGP		NULM		MUDRA	
		A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
2019-20	**NPA**	78	237.50 (45.34%)	20	14.77 (42.27%)	1145	2536.35 (5.6%)
2020-21	**NPA**	74	251.30 40.34%	22	20.38 4.02%	1912	1850.30 4.95%

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 31.03.2021

As per Annexure 14 {Page No. 67}.

Rs. in Crore

O/S as on 31.03.2021		Fresh disbursement during 01.04.2020-31.03.2021	
A/cs.	Amount	A/cs.	Amount
33997	6504.08	8740	1645.55

As on 31.03.2021, 33997 housing loan account were outstanding with amount Rs. 6504.08 crore while from 01.04.2020 to 31.03.2021 housing loan has been extended to 8740 borrowers with amount of Rs.1645.55 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 31.03.2021 is given at **Annex. 14.1** (page-68).

(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 31.03.2021** 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)			
2934	2894	52284	2543	1460	2405.97

The bank wise position under the scheme is given at Annx. 14.2 {Page No. 69}.

Item No. 23:	POSITION UNDER EDUCATION LOAN SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2021.

As per Annexure 15 {Page No. 70}.

Rs. in Lakhs

EDUCATION LOANS SANCTIONED WITHIN UT CHANDIGARH			
During 01.04.2020 to 31.03.2021		O/s as on 31.03.2021	
A/cs.	Amount	A/cs.	Amount
1434	9076.12	4696	37474.60

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-71).

Item No. 24:	**CREDIT FLOW TO MINORITY COMMUNITIES WITHIN UT CHANDIGARH AS ON 31.03.2021**

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	
5425	9566.67	20937	175251.46	453	6822.59	200	1535.72	3	23.77	187	3396.85	27205	196597.06	2.31

The above evidence reflects that out of total 27205 borrowers, 20937 Sikhs, 5425 Muslims & 453 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, much remains to be done for financing of minority community by banks.

Item No. 25:	**CGTMSE SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2021**

As per Annexure -17 {Page No. 73}.

Rs. in Lakhs

As on 31.03.2021	
NO. of A/cs covered	Amt.
3424	24902.40

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 31.03.2021

As per Annexure 18.1 {Page No. 74}.

Annual Target (Physical)	Applications Sponsored	Sanctioned		Disbursed		Rejected/ Returned	Applications pending for sanction	Mudra cases	
		A/cs	AMT	A/C	Amount			A/C	Amount
45	103	50	14.58	50	14.58	63	0	50	14.58

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 31.03.2021

POSITION UNDER DIC, KVIC & KVIB. (Rs. in lakhs)

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)			
39	82	21	42.75	13	23.72	51	11	5

As per Annexure 18.2 & 18.3 {Page No. 75-76}.

All member banks are requested to sanction & disburse all cases before 31.03.2021 so that the pendency of previous year be cleared.

Item No. 28:	FINANCING TO EXSERVICEMEN & WIDOWS OF EX SERVICEMEN WITHIN UT CHANDIGARH AS ON 31.03.2021

As per Annexure 19 {Page No. 77}.

Rs. In lakh

O/s as on 31.03.2021		Disbursed during 01.04.20 to 31.03.2021	
A/c	Amt.	A/c	Amt.
3331	6539.63	27	110.88

Banks have provided loans to 3331 Ex-servicemen amounting Rs. 6539.63 lakhs. The banks should not hesitate to grant loans to such people and should always keep in mind their contribution towards nation.

This is for the information of the house.

Item No. 29:	FINANCING TO DISABLED PERSONS WITHIN UT CHANDIGARH AS ON 31.03.2021.

As per Annexure 20 {Page No. 78}.

Rs. in Lakhs

O/s as on 31.03.2021		Disbursed during 01.04.20 to 31.03.2021	
A/c	Amt.	A/c	Amt.
87	226.45	34	37.52

Disabled persons are feeble persons and are flouted by the society. As per above corroboration, 87 such persons were benefited amounting Rs. 226.45 lacs. There is a need to further improve financing of disabled persons which should be given priority by banks.

This is for the information of the house.

Item No. 30:	FINANCING TO SC/ST WITHIN UT CHANDIGARH AS ON 31.03.2021

As per Annexure 21 {Page No. 79}.

Rs. in Lakhs

O/s as on 31.03.2021		Disbursed during 01.04.20 to 31.03.2021	
A/c	Amt.	A/c	Amt.
34453	28494.53	15684	9550.13

The above data reveals that 34453 S/C and S/T borrowers were financed amounting to Rs. 28494.53 lac as on 31.03.2021.

Though there are many schemes of the banks to finance SC and ST aspirants, yet the number of borrowers financed is not adequate. Banks need to focus more on financing of SC/ST.

This is for the information of the house.

Item No. 31 :	EXPORT/ IMPORT FINANCING WITHIN UT CHANDIGARH AS ON 31.03.2021.

As per Annexure 22 {Page No. 80}.

Rs. in crore

Exports O/S as on 31.03.2021		Imports O/s as on 31.03.2021	
A/c	Amount	A/c	Amt.
81	168.88	33	68.38

The above data indicates that financing of exports is to the tune of Rs. 168.88 crore in 81 accounts while financing of Imports is to the tune of Rs.68.38 crore in 33 accounts.

This is for the information of the house.

Item No. 32:	ATMs INSTALLED WITHIN UT CHANDIGARH AS ON 31.03.2021

As per Annexure 23 {Page No. 81}.

No.of ATMs as on 31.03.2020	ATMs installed From 01.04.20 to 31.03.2021	Total number of ATMs as on 31.03.2021
688	51	739

Item No. 33:	Issues of UIDAI

Issues of Unique Identification Authority of India (UIDAI)

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

Population on 2020 (projected) as per the HQ Report

Age	Total Population	Aadhaar Generated	Pending Population	%Aadhaar Generation
Upto 5 Year	89005	39,654	49,351	44.55%
5 to 18 Year	265914	2,51,408	14,506	94.54%
18 year & Above	803554	8,97,451	-	111.68%
Total	11,58,473	11,88,513	63857	102.59%

The pending population is mostly in the age group 0-5 years & 5-18. Population of more than 18 years is almost covered. 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 May, 2021)

Branch Name	No of Identified Branches	Active as on 3rd May 2021	Not Working	Enrollments/ updation during Last 30 Days
Axis Bank Ltd	1	1	0	106
Bandhan Bank Ltd.	1	1	0	37
Bank of Baroda+ Vijaya Bank	2	1	1	219
Bank of India	1	1	0	197
Bank of Maharashtra	1	0	1	0
Canara Bank + Syndicate Bank	2	0	2	0
Catholic Syrian Bank	1	0	1	0
Central Bank of India	1	1	0	108
City Union Bank	1	1	0	34
Equitas Small Finance Bank	1	1	0	52
Federal Bank	1	1	0	61
HDFC Bank Ltd	2	1	1	394
ICICI Bank	1	0	1	0
IDFC Bank Ltd	1	1	0	39
Indian Bank + Allahabad Bank	2	0	2	0
IndusInd Bank Ltd	2	2	0	574
J&K Bank	1	1	0	3
Kotak Mahindra Bank	2	2	0	111
Laxmi Vilas Bank	1	1	0	332
Punjab & sind Bank	1	1	0	0
Punjab National Bank+ OBC + United Bank	6	0	6	0
RBL Bank	1	0	1	0
State Bank of India	7	6	1	447
UCO BANK	1	1	0	168

Union Bank of India+ Andhra Bank + Corporation Bank	4	4	0	549
Ujjivan Small Finance Bank	1	1	0	0
Yes Bank	1	1	0	22
Grand Total	**47**	**30**	**17**	**3654**

- Out of the 47 locations, 30 are operational as on date. **Overall average in Bank is just above 5 instead of minimum 8 required.**
- Out of total 19801 Aadhaar Enrolments and Updations done in last 30 days in Chandigarh on 95 kits, the contribution of banks stands at 3654 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 26th Feb 2021. 12 operators out of 30 running centres had attended the session.

Next training has been scheduled on 18th May 2021 through Microsoft Teams App. Time and web link for the same will be shared on 17th May 2021. LDM office is requested to make sure that all bank operators participate in the training as during last training only 12 out of 30 active operators had joined.

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

Bank Branches on Appointment Portal with slots

Out of 30 active branches, only 3(HDFC-2, AXIS-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. 34:	**ANY OTHER ITEM WITH THE PERMISSION OF CHAIR**

Item No. 35:	POSITION UNDER SELF HELP GROUPS, SCC, GCC, ACC, LUCC AND KCC WITHIN UT CHANDIGARH AS ON 31.03.2021

POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 31.03.2021 :-

SAVING LINKED

As per Annexure 24 {Page No. 82}.

Rs. IN LAC

Achievement up to 31.03.2021		O/S AS ON 31.03.2021	
NO.	Amount	NO.	Amount
88	7.32	220	16.99

CREDIT LINKED

As per Annexure 24.1 {Page No.83}.

Rs. IN LAC

Achievement up to 31.03.2021		O/S AS ON 31.03.2021	
NO.	Amount	NO.	Amount
5	13.05	21	15.36

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.

POSITION UNDER SCC (SWAROJGAR CREDIT CARD) SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2021 :-

As per Annexure 24.2 {Page No. 84}.

(Rs.in lacs)

Achievement upto 31.03.2021		O/S AS ON 31.03.2021	
NO.	**Amount**	**NO.**	**Amount**
0	**0**	**89**	**37.27**

The scheme is aimed at providing adequate and timely credit to small artisans, service-sector, self-employed persons, rickshaw owners, other micro-entrepreneurs, etc. in a flexible, hassle free and cost effective manner.

As on 31.03.2021**,** banks have extended credit to 89beneficiaries amounting to Rs. 37.27 lacs under Swarojgar Credit Card Scheme**.**

This scheme is meant for helping out poor people financially. As such, banks should liberally provide finance under the scheme.

GCC (GENERAL CREDIT CARD) SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2021 :-

As per Annexure 24.3 {Page No.85}

(Rs.in lacs)

Achievement up to 31.03.2021		O/S AS ON 31.03.2021	
NO.	**Amount**	**NO.**	**Amount**
586	**26401.81**	**3505**	**14892.48**

The scheme is meant to provide finance to individuals without any insistence on security, purpose or end use.

There is great thrust of RBI/Government of India on total Financial Inclusion and issuing GCCs is a part of it. The banks are requested to issue maximum number of GCCs as the procedure for identification and issuance of cards is very simple.

LUCC (LAGHU UDHYAMI CREDIT CARD) SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2021 :-

The scheme is especially for small business, retail traders, artisans, professionals, self-employed persons and small industrial units. The scheme is meant to provide finance to existing customers having satisfactory track record with working capital limit upto Rs.20.00 lacs for last three years. Credit limit is restricted to 20% of annual sale and in case of professionals 50% of the gross income. Limit validity is for 3 years.

The banks should help utmost to the existing customers having satisfactory track record with working capital limit upto Rs.20.00 lacs for last three years to fulfill their social commitment to the nation.

As per Annexure 24.4{Page No. 86}.

(Rs.in lacs)

Achievement up to 31.03.2021		**O/S AS ON 31.03.2021**	
NO.	**Amount**	**NO.**	**Amount**
28	**241.35**	**64**	**299.95**

POSITION UNDER KCC (KISAN CREDIT CARD) SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2021 :-

As per Annexure 24.5 {Page No.87}.

(Rs.in lacs)

Achievement up to 31.03.2021		**O/S AS ON 31.03.2021**	
NO.	**Amount**	**NO.**	**Amount**
315	**3685.72**	**962**	**17948.42**

- Up to 31.03.2021, KCCs amounting to Rs. 17948.42 lacs to 962 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.