

**45th UTLBC - MEETING TO REVIEW DATA
FOR THE Q.E. September, 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)**

45th 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 : 420

SIGNIFICANT STATISTICS OF ALL SCHEDULED COMMERCIAL BANKS/ FOREIGN BANKS AND CO-OP. BANKS IN CHANDIGARH AS ON 30.09.2021

Rs.in Crore

SN	ITEMS	UNIT	As on 30.09.19	As on 30.09.20	As on 30.09.21	National Goals
		Rs.				
1	Deposits	Crore	73617	80889	93772	
2	Advances	Crore	76775	84646	91048	
3	CD Ratio	%	104.29%	104.65%	97.10%	60%
4	Priority Sector Advances	Crore	18157	17736	19011	
5	Share of PS Adv. to Total Advances	%	23.65%	20.95%	20.87%	40%
6	Agricultural Advances	Crore	1831	2064	2196	
7	Share of Agr. Adv. To Total Advances	%	2.39%	2.44%	2.41%	18%
8	Micro, Small & Medium Enterprises Advances	Crore	11533	9598	10873	
9	Share of MSME to Total Advances	%	15.02%	11.34%	11.94%	
10	Advances to Weaker Sections	Crore	876.36	968	1018.04	
11	Share of Weaker Sec Adv to Total Adv.	%	1.14%	1.14%	1.12%	10%
12	Branch Network	Nos.	417	429	420	
	a- Rural	Nos.		0	0	
	b- Urban	Nos.	417	429	420	

- Chandigarh UT has 12 public sector banks with 239 urban branches.
- There are 19 private sector banks with 124 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.
- There are 5 small fin.banks having 8 Branches

Agenda papers

45th 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 30.09.2021 :-

Item No.1	Confirmation of Minutes of 44th meeting of UT Level Bankers' Committee (UT Chandigarh)
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Last Meeting of UTLBC	44 th
Held on	16.08.2021
Minutes email / circulated on	26.08.2021
Comments Received	NIL

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

Item No. 1 A	Action taken report on the action points of 44 th UTLBC meeting
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S. No.	Action points	Action taken
1.1	GM RBI has shown a concern regarding pendency of sanction and disbursement of cases under SVANIDHI scheme and instruct all banks to clear the pendency immediately	The progress under this scheme has improved, but banks were instructed in sub committee meeting held on 22.10.2021 to clear the pendency of disbursement and sanction before 03.11.2021 and minutes submitted on 03.11.2021
1.2	Banks having Rupay card issuance and activation less than 80% in PMJDY accounts may share monthly status with the LDM	The progress regarding issuance of rupay card is still low , Banks were again requested in Sub committee held on 22.10.2021 to improve the position.
1.3	Banks were instructed to enroll more persons under Jan suraksha schemes	Progress under enrolment under Jan Suraksha Schemes has been improved. Instructions issued to all banks to run a saturation drive. LDM has also organized camps on 02/10/2021,05/10/2021 and 08/10/2021 where more 200 persons attended each camp and inform them regarding the benefit of these schemes .
1.4	All banks were advised to make advances to SC/ST and women to improve the performance under the scheme	Progress under enrolment under Stand up schemes has improved. All DCOs were advised to sensitize the branches to sanction one case per branch in the half year.
1.5	GM RBI has instructed all banks whose CD Ratio below 60% to improve it on monthly basis	CD ratios of following banks improved from 30.06.2021 City Union bank from 35% to 51% South Indian bank from 37% to 42% Capital Finance Bank from 69% to 99%
1.6	All the Banks who have Aadhar enrolment centers at their branches to start the same immediately	Sill the position has not improved

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

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/-.

The progress under Prime Minister Svanidhi 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.

Position on 30.09.2021 as under:

period	Total app	rejected	Net App.	sanctioned	Pending for sanction	Disbursed	Pending for dis.
30.09,21	4943	718	4225	3090	1135	2811	279
01.11.2021	4974	691	4283	3238	1045	2891	347

As on 31.10.21 there are 1045 applications are pending for sanction and 347 applications are pending for disbursement. The Member Banks are requested to sanction and disburse the pending applications with in a period of 15 days. The representative of MC office is requested to apprise the same to house.

Bank wise position is given on Annexure No. 1 {Page No. 38}

Item no. 2.1	Pashu Kisan Credit Card
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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, 205 cases have been disbursed as on date and 287 cases have been rejected. The member banks are requested to disburse the sanctioned application immediately. The position of Pashu KCC is as below :

Position of Pashu KCC Pending with Banks on 21.10.2021						
Sl. No.	Name of the Bank	No. of cases				
		Forwarded to Banks	Sanction	Disbursed	Rejected	Pending
1	SBI	266	190	121	76	0
2	PNB	151	47	47	104	0
3	Chd State Coop Bank	41	12	0	29	0
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	0
10	Indian Bank+	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	205	287	1

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 22.10.2021 and minutes submitted on 03.11.2021 to all DCOs/members

Item No. 2.2	Loan cases under Pradhan Mantri Food & Micro Enterprises (PMFME)
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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, 4 cases have been sanctioned and 1 cases are pending with Kotal Mohindra Bank. The concerned bank is requested to sanction the same at the earliest.

Item No. 3	Aadhaar and Mobile seeding in Saving Bank Accounts.
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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 30.09.2021 is as under:-

period	No. of active Saving Accounts	(in lacs) Seeding with Aadhaar	
		Number	%age
30.06.21	25.14	22.16	88.13%
30.09.2021	24.99	21.80	87.25%

period	No. of active Saving Accounts	Seeding with Mobile	
		Number	%age
30.06.21	25.14	22.84	90.83%
30.09.2021	24.99	22.92	91.71%

Bank wise position is given on Annexure No. 2 {Page No. 39 }.

During the period under review %age of Aadhar seeding has slightly decreased from 88.13% to 87.25%.The following Banks are advised to improve the position of Aadhar seeding ,Axis Bank (66.36%) CSB bank ltd(74.43%),HDFC(67.88%),IDBI(60.18%),Karnatka Bank(79.76%), Yes Bank (69.05%),AU Small Fin Bank(1.15%),Jana Small fin bank(50%) so that over position of UT be improved by Dec 2021.

ALL 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 22.10.2021 and necessary advisory/instruction have been issued to the member banks. Minutes of sub committee meeting submitted on 03.11.2021

ITEM NO. 4	IMPLEMENTATION OF PRADHAN MANTRI JAN-DHAN YOJANA (PMJDY)
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ITEM NO. 4.1	Status of Opening of Accounts under PMJDY
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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 278395 accounts up-to 30.09.2021 under PMJDY since its launching on 28.08.2014. There is an increase of 1798 accounts during the quarter under review i.e Sept 2021.

The progress under PMJDY accounts is as under as on 30.09.2021:-

Period	Total PMJDY accounts	Zero balance Accounts	Aadhar Seeded Accounts	Rupee card issued	Rupee card Activated
31.03.21	272524	16934 6.21%	248257 91.10%	225479 82.73%	180487 80.04%
30.06.2021	276597	18097 6.54%	253744 91.74%	212474 76.82%	178246 83.89%
30.09.2021	278395	18288 6.57%	255781 91.88%	241193 86.64%	183687 76.16%
Increase in qtr	1798	+0.03%	+0.14%	+9.82	-7.73%

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

The following banks have rupee card activation %age below the system %age CBI (62.56%), SBI (67.92%), Axis Bank (5.93%), City Union Bank (53.39%), HDFC(62.04), Indusind bank (74%), IDFC bank (0%), Karnataka Bank(48%), AU small Fin bank (61.61%), Kotak Mahindra bank (22.22%). These banks to improve their %age of activation of rupee cards a least up to the level of system.

Further, for the information of the house the item has been discussed in the meeting of Sub committee on Financial Inclusion held on 22.10.2021 and minutes submitted on 03.11.21 .Necessary advisory/instruction have been issued to the member banks for achieving 100% under aadhar seeding and Mobile seeding.

Latest Modifications under PMJDY scheme:-

- 1.Existing overdraft limit to PMJDY account holders has been increased from Rs.5000 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 limit up to Rs.2000/-**

Banks have provided overdraft to 8605 to PMJDY accounts of Rs.2.20 crores up to 30.09.21 (Annexure no 3a (Page No 41)

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).

Member 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.
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Up to 30.09.2021, 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. 42}.

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 centers 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 45 BCAs have been appointed and not even a single SSA has been left without the service of Bank Mitra/BCA or Bank branches.

The member Banks are requested to keep the LDM office updated regarding position of BCAs and provide Micro ATMs to all the Bank Mitras and monitor the BCAs by making periodical visit to BCAs.

ITEM NO. 6	Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY)
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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 1st 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 30 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 **30.09.2021**, banks have enrolled persons 78020 under the scheme. There is a increase of 4401 during the current quarter up to Sept. 2021..

Year	PMJJBY a/c	Male	Female
Upto june 2021	73619	48001	25618
30.09.2021	78020	50720	27300
Increase in qtr	4401	2719	1682

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

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

(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 **30.09.2021**, banks have enrolled 226329 persons under the scheme. Increase during the quarter is 11948 accounts upto 30.09.2021.

Year	Total enrolment PMSBY	Male	Female
30.06.21	214381	137156	77225
30.09.2021	226329	144741	81588
Increase in qtr.	11948	7585	4363

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, DBS 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. 5 a {Page No. 44}.

(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 **30.09.2021**, banks have enrolled 36234 persons under the scheme. During the quarter there is a increase of 3414 accounts.

Year	APY Accounts	Male	Female
30.06.2021	32820	22473	10347
30.09.2021	36234	24959	11275
Increase in qtr	3414	2486	928

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.

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 b {Page No. 45}.

ITEM NO. 7	Position of Claims lodged/Settled under PMJDY and Jan Suraksha Schemes.
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Out of 50 Claims lodged under PMJDY up to 30.09.2021 in the UT CHANDIGARH, 47 Claims stands settled and 2 case is rejected while 1 case is pending for disposal.

In Jan suraksha Schemes (under PMSBY) out of 131 claims lodged 123 claim cases stands settled while 4 claims are rejected and 4 cases are pending.

In Jan suraksha Schemes (under PMJJBY) out of 223 claims lodged 207 claims cases stands settled, 2 claims are rejected and 14 cases are pending for settlement.

Bank wise Progress is given on Annexure No.6, 6 a & 6 b {Page No. 46 to 48}.

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 **30.09.2021** is as under:-

(Amt. in lakhs)				
	Sanction during FY up to Sept 2021		Outstanding 30.09.21	
	Accounts	Amount	Accounts	Amount
SHISHU	1299	267.63	12939	3650.38
KISHORE	588	1448.91	11357	16715.64
TARUN	311	2195.73	4069	17404.85
TOTAL	2198	3912.27	28365	37770.87

Bank wise details is as per Annexure- 7, &7 a & 7 b & 7 c {Page No. 49-52}.

ITEM No. 9	Review of progress of Digital Transactions.
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Item no. 9	Expanding and Deepening of Digital Payments Ecosystem
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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 which was

extended up to 30.09.21 . We have submitted the progress up to 30.09.2021 to RBI and as per report dated 30.09.2021, the position is as under :

However, %age wise achievement is as under:

Parameters	Total Number of eligible accounts	%age in debit card	%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	2534385	90.73%	53.23%	64.49%	94.12	97.29%
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	91869	85.48	20.31	85.26		90.02%

The Bank wise Achievement is annexed as per annexure 8 {page 53-54 }

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
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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 REQUESTED 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
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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 –FLC working
4. Punjab & Sind Bank – Working

Recently Reserve Bank of India has tied up with CRISEL to open a CFL (center for financial literacy in each Block). In Chandigarh CFL opened in Dhanas on 01.11.2021 and it will soon be operational.

During the period under review FLCs in Chandigarh have organized 61 camps in UT, Chandigarh.

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

The progress under the scheme up to 30.09.2021 is as under:

Total No. of Schedule Commercial Bank Branches	Loan Sanctioned during FY up to Sept 2021				Outstanding as on 30.09.2021			
	SC/ST		WOMEN		SC/ST		Women	
	A/cs	Amt.	A/cs	Amt.	A/c	Amt	A/c	Amt
417	0	0	5	66.92	84	812.52	133	1585.08

Bank wise details are as per Annexure-9{Page No. 55}.

Progress under the scheme is far from satisfactory, hence member Banks are requested to give more thrust for making advances to tribal/Dalit/women entrepreneurs through each of their branches.

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
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NO. OF BRANCH OF BANKS, THEIR DEPOSITS AND ADVANCES WITHIN UT CHANDIGARH AS ON 30.09.2021.

Rs. in Crore					
Number of Branches		Deposits		Advances	
URBAN	TOTAL	No. of A/cs	Amt.in cr	No. of A/cs	Amt.cr
420	420	4126732	93772.07	506207	91048.85

Bank wise details are as per Annexure-10 {Page No. 56}.

The number of branches of banks as on 30.09.2020 were 420. As on 30.09.2021, the Number of branches in urban area are 420, **there is no rural area in UT, Chandigarh.**

The total deposits in UT Chandigarh as on 30.09.2021 stood at Rs. 93772 Crore. Whereas on 30.09.2020 the deposits of the banks in Chandigarh were Rs. 80889 Crore. Thus showing an increase of Rs. 12883 crores, thus showing a YoY growth of 15.92% as compared to YoY increase of 9.87% during previous year.

The total advances in Chandigarh as on 30.09.2020 were Rs. 84646 crores. As on 30.09.2021, the advances of the banks in Chandigarh have increased to Rs. 91048 Crores. Advances of the banks have increased by Rs. 6402 crores on 30.09.2021 showing an annual increase of 7.56% as compared to 10.25% during the previous year.

Item No. 13:A	CD RATIO WITHIN UT CHANDIGARH AS ON 30.09.2021
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As per Annexure 10 {Page No. 56}.

During the period under review CD ratio has slightly decreased from 99.91% on 30.06.21 to 97.10% as on 30.09.2021. CD ratio in Chandigarh is well above the national goal of 60%. However following Banks are having CD Ratio below 60%. When compared with june 21.

BOB(41.80% from 82%)),PS&B(35% from 37%)), SBI(51% from 55%)), Bandhan Bank (0.92% same), City Union Bank (35% same), HDFC(38% from 40%), ICICI(41% from 43%), IDBI(37% from 31%),

IndusInd Bank(9% from 13%), Karnataka Bank(28% from 27%), South Indian Bank(42% from 37%), AU Small Finance Bank(16% from 17%), Jana Bank(4% from 2%), Utkarash Bank (0%), and all Cooperative banks are having CD ratio even below 24%.

Item No. 14:	PRIORITY SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.09.2021.
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As per Annexure 10.1 {Page No. 57}.

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	
51056	2196.48	38719	10873.48	30853	5941.33	120628	19011.28	20.88%

The statistics as per Annexure 10.1 reveals that there existed 51056 accounts in agriculture amounting Rs. 2196.48 crore, 38719 entrepreneurs were funded under MSME with Rs. 10873crore while in other priority sector 30853 borrowers were aided with Rs. 5941.33 crores as on 30.09.2021. As on 30.09.2021, 120628 borrowers were financed under total priority sector advances amounting Rs.19011.28 crore with percentage being 20.88 % against 18.75% of Total PS advances as on 30.06.2021, thus showing increase of 2.12%. The percentage is still 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.

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 30.09.2021
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As per Annexure 10.2 {Page No. 58}.

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.	
49691	792.81	358	449.68	1007	953.99	51056	2196.47	2.41%

As per data available as per Annexure 10.2 Banks have financed to 49691 borrowers/entities loan of Rs. 792.81 crore, 358 borrowers were provided Rs. 449.68 crore in Agriculture Infrastructure and 1007 borrowers were provided with Ancillary agriculture loans worth Rs. 953.99 crore. Thus, total agriculture advances were extended to 51056 entities with Rs. **2196.48** crore as on **30.09.2021**. The agriculture advances constitute 2.41% of advances against a national goal of 18%. **However, agriculture advances on 30.06.21 was 2.63% of total advances.**

Member Bankers are requested to lay special emphasis on increase of Agriculture advances so that the national goals are achieved. Although, there is no scope of agriculture in Chandigarh itself, only cases of other states are financed here. We urged the member Banks to finance investment credit/loan under allied activities to existing borrower of agriculture so that credit under Agri may improve.

ITEM NO. 16:	MSME SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.09.2021
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As per annexure 10.3 {Page No. 59-60}.

Micro & Small Enterprises within UT Chandigarh as on 30.09.2021

Rs.in Crore

Micro Enterprises				Total Micro Enterprises	
Manufacturing Sector		Service Sector			
Accounts	Amount	Accounts	Amount	Accounts	Amount
3765	688	22664	1994	26429	2682

Small Enterprises				Total Small Enterprises	
Manufacturing Sector		Service Sector			
Accounts	Amount	Accounts	Amount	Accounts	Amount
3054	2506	6371	2315	9425	4821
Total Micro & Small Enterprises					
Accounts			Amount		
35854			7503		

The outstanding of Micro & Small Enterprises advances as on 30.06.2021 was Rs. 6984 Crore which has increased to Rs.7503 crore ,showing an increase of 518 crore.

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 MSME.

MEDIUM ENTERPRISES ADVANCES, KVI and Other MSME advances WITHIN UT CHANDIGARH AS ON 30.09.2021 :-

Rs. in Crore

Total Medium Enterprises		
Accounts		Amount
1878		2789
TOTAL MSME		% of MSME Advances to Total Advances
Accounts	Amount	
38719	10873.48	11.94% ^s

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)
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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. Up to 30.09.2021, banks have sanctioned loan of Rs.919 crore to 8742 eligible borrowers and disbursed loan of Rs.771 crore. 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 61).

Item No. 17:	PROGRESS UNDER WEAKER SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.09.2021.
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As per Annexure 10.5 {Page No. 62}.

				Rs. in crore
Disbursement during the F.Y upto 30.09.2021		Weaker Sector Advances outstanding as on 30.09.21.		% of W.S. adv to Total advances.
Account	Amount	Account	Amount	
11058	123.92	65328	1018.04	1.12%

As far as weaker sector advances are concerned, 65328 persons belonging to weaker sector of the society were financed amounting Rs. 1018.04 crores upto 30.09.2021 as compared to Rs. 967.99 crore as on 30.09 2020 thus showing YoY increase of Rs. 50.05 crores i.e 5.17% 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. However share of weaker sector on 30.06.2021 was 1.09%

Item No. 18:	CREDIT FLOW TO WOMEN BENEFICIARIES WITHIN UT CHANDIGARH AS ON 30.09.2021
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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. 63}.

				Rs. In crore
Fresh disbursement during 01.04.2021 to 30.09.2021		O/s advances as at 30.09.2021		%age of adv. To women to total adv. As at 30.09.2021
A/c.	Amt.	A/c.	Amt.	
10112	1913.70	109267	7070.25	7.77%

Bank in the UT Chandigarh have made 7.77% of total advances to women beneficiaries against the annual targets of 5% upto 30.09.2021. 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 continue financing to women beneficiaries.

Item No. 19	DISBURSEMENT AGAINST ANNUAL TARGETS OF ANNUAL DISTRICT CREDIT PLAN WITHIN UT CHANDIGARH AS ON YEAR ENDED 30.09.2021
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As per Annexure 11 {Page No. 64}.

		Rs. in Lacs	
SECTOR	TARGETS	ACHIEVEMENTS	% ACHIEVEMENT
Agriculture	71156.47	34159.55	48.00%
MSME	510160.44	230130.86	45.11%
OTHER PRIORITY SECTOR	85014.38	22357.15	26.30%
TOTAL PRIORITY SECTOR	666331.95	286647.56	43.02%

The above figures denote that the achievement under Priority Sector is 43.02% whereas, against proportionate targets, the achievement in agriculture sector is only 48.00% while the same is 45.11% 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.** But Now situation has become normal and all activities are running at full capacity, hence member banks are advised to sanction maximum cases as demand for credit may increase in current quarter

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.
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Item No. 20	Position of NPA as on 30.09.2021.
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Bank wise position is given in Annexure No. 12 {Page No.65}.

Rs. In crore

Agriculture		MSME		Other Priority Sector		Total Priority sector		Non Priority sector		Grand Total	
Outstanding as on30.09.2021											
51056	2196.00	38719	10873	30853	5941	120626	19011				
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)
4748	975 44.39%	5881	2772 25.49%	2844	81 1.36%	13473	3828 20.14%	1104 8	8471	2452 1	1229 9

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 31.08.21 .It has affected the recovery in NPA accounts also.

Item No. 21	Position of NPA in Pradhan Mantri Mudra Yojana (PMMY) Loan Accounts within UT Chandigarh as on 30.09.2021.
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Bank wise position is given in Annexure No. 13 {Page No.66}
Rs. In Lakhs

Sector	Shishu		Kishore		Tarun		Mudra (Total)	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
Outstanding	12939	3650	11357	16716	4069	17405	28365	37771
NPA	1705	283 (7.77%)	849	1184 (7.08%)	178	909 (5.22%)	1732	2377 (6.29%)

NPA under PMMY has increased from 5.79% on june 2021 to 6.29% as on 30.09,21

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 30.09.2021.
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Bank wise position is given in Annexure No. 13a {Page No.67}

Outstanding advances under Govt sponsored schemes In Lacs

Year	Total PMEGP adv.in lacs		Total NULM outstanding in lacs		Total MUDRA Outstanding in lacs	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
30.06.21	156	638	110	46.71	28583	38103
30.09.21	157	639	68	30.84	28365	37771

Year	Sector	PMEGP		NULM		MUDRA	
		A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
30.06.21	NPA	72	243 (38.09%)	22	20.36 (43.58%)	2365	2205 (5.79%)
30.09.21	NPA	70	241 (37.72%)	16	7.54 (24.44%)	2732	2377 (6.30%)

NPA under MUDRA has increased from 5.79% as at 30.06.21 to 6.30% as on 30.09.21

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

Item No. 22:	HOUSING LOANS WITHIN UT CHANDIGARH AS ON 30.09.2021
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As per Annexure 14 {Page No. 68}.

Rs. in Crore			
Fresh disbursement during 01.04.2021-30.09.2021		O/S as on 30.09.2021	
A/cs.	Amount	A/cs.	Amount
2202	404.05	42222	7921.72

As on 30.09.2021, 42222 housing loan account were outstanding with amount Rs. 7921.72 crore while from 01.04.2021 to 30.09.2021 housing loan has been extended to 2202 borrowers with amount of Rs.404.05 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.

(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 30.09.2021** is as under:-

No. of Loan Applications Received	No. of Loan applications sanctioned		No. of cases in which subsidy has been received	Amount in (lakhs)
	No	Amount (Rs. In Lacs)		
4474	4417	81994	2008	4638

The bank wise position under the scheme is given at Annx. 14.1 {Page No. 69}.

Item No. 23:	POSITION UNDER EDUCATION LOAN SCHEME WITHIN UT CHANDIGARH AS ON 30.09.2021.
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As per Annexure 15 {Page No. 70}.

Rs. in Lakhs			
EDUCATION LOANS SANCTIONED WITHIN UT CHANDIGARH			
During 01.04.2021 to 30.09.2021		O/s as on 30.09.2021	
A/cs.	Amount in lacs	A/cs.	Amount
1083	8022	4092	51997

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".

Item No. 24:	CREDIT FLOW TO MINORITY COMMUNITIES WITHIN UT CHANDIGARH AS ON 30.09.2021
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As per Annexure 16 {Page No.71}.

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	
5182	9978	20366	176866	457	7058	243	1526	3	24	170	3466	24621	198971	2.18

The above evidence reflects that out of total 24621 borrowers, 20366 Sikhs, 5182 Muslims & 457 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 30.09.2021
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As per Annexure -17 {Page No. 72}.

Rs. in Lakhs	
As on 30.09.2021	
NO. of A/cs covered	Amt.
4845	33745

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 30.09.2021
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As per Annexure 18 {Page No. 73}.

Targ et	Appl. Sponsor ed.	Cases Sanctioned		Cases Disbursed		App l. Rej ect ed	Cases pendi ng for dispos al
		Nos.	Amt.	Nos.	Amt.		
150	26 plus 90 (PMMY cases covered under NULM)	2 plus 90(PMMY cases covered under NULM)	2.45 plus 56.18(P MMY cases covered under NULM)	91	58.13	22	2

This has already been discussed in Sub Committee held on 22.10.21
Member banks are requested to sanction the cases received under the scheme on priority.

Item No. 27:	POSITION UNDER PMEGP SCHEME WITHIN UT CHANDIGARH AS ON 30.09.2021
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POSITION UNDER DIC, KVIC & KVIB.

(Rs. in lakhs)

year	Targ et	Applications sponsored	Cases sanctioned		Claim clodged		Margin money claimed in dis. cases		Reje ctio n	Pending for sanction /disposa l
			Nos	MM i			Nos	Amt		
30.09.21	93	25	1	2.5	7	18.68	7	18.9	14	9
16.10.2021	93	31	3	7.5	7	18.68	8	21.4	14	15

As per Annexure 19 {Page No. 74}.

All member banks are requested to sanction & disburse all cases within 15 days so that the pendency of previous year be cleared.

Item No. 28:	ATMs INSTALLED WITHIN UT CHANDIGARH AS ON 30.09.2021
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As per Annexure 20 {Page No. 75}.

No.of ATMs as on 30.09.2021	ATMs installed From 01.04.21 to 30.09.2021	Total number of ATMs as on 30.09.2021
739	34	773

Item No. 29:	Issues of UIDAI
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Agenda from Unique Identification Authority of India (UIDAI)

Age Band wise Aadhaar Saturation (Status as on 31st Oct, 2021)

Population on 2021 (projected) as per the HQ Report				
Age	Total Population	Aadhaar Generated	Pending Population	%Aadhaar Generation
Up to 5 Year	86959	46,676	40,283	53.68%
5 to 18 Year	185929	2,46,130	-	132.38%
18 year & Above	935112	8,47,743	87,369	90.66%
Total	12,08,000	11,40,549		94.42%

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 3.2 lakhs in Chandigarh.

Present status of Aadhaar Enrolment Centres in Banks, in the UT, Chandigarh (31st Oct'21)

Branch Name	No of Identified Branches	Active as on 31st Oct'21	Not Working	Enrollments/ updation during Last 30 Days
Axis Bank Ltd	1	1	0	74
Bandhan Bank Ltd.	1	0	1	0
Bank of Baroda+ Vijaya Bank	2	1	1	463
Bank of India	1	1	0	365
Bank of Maharashtra	1	0	1	0
Canara Bank + Syndicate Bank	2	1	1	163
Catholic Syrian Bank	1	0	1	0
Central Bank of India	1	1	0	126
City Union Bank	1	1	0	57
Equitas Small Finance Bank	1	1	0	49
Federal Bank	1	0	1	0
HDFC Bank Ltd	2	2	0	463
ICICI Bank	1	0	1	0
IDFC Bank Ltd	1	1	0	71
Indian Bank + Allahabad Bank	2	0	2	0
IndusInd Bank Ltd	2	1	0	205
J&K Bank	1	1	0	4
Kotak Mahindra Bank	2	2	0	169
Laxmi Vilas Bank	1	1	0	299
Punjab & sind Bank	1	0	1	0
Punjab National Bank+ OBC + United Bank	6	0	6	0
RBL Bank	1	1	0	24
State Bank of India	7	6	1	1012
UCO BANK	1	0	1	0
Union Bank of India+ Andhra Bank + Corporation Bank	4	3	1	482
Ujjivan Small Finance Bank	1	1	0	15
Yes Bank	1	1	0	67
Grand Total	47	27	20	4108

- Out of the 47 locations, 27 are operational as on date. During last UTLBC, 29 centres were functioning. **Overall average in Bank is just above 5 instead of minimum 8 required.**
- Out of total 24794 Aadhaar Enrolments and Updation done in last 30 days in Chandigarh on 112 kits, the contribution of banks stands at 4108 with 30 active kits, which is approximately only 16 % (2 % lesser than previous quarter) 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. Lead Bank PNB has no active centers.

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/18blmuV0JZJZjnOd5McsQHovO56FcEP7rAf_bj3tNq_zo/edit#responses

Since last UTLBC, no bank has submitted response.

Item No. 30:	POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 30.09.2021
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POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 30.09.2021 :-

SAVING LINKED

As per Annexure 21 {Page No. 76}.

Rs. IN LAC

Achievement up to 30.09.2021		O/S AS ON 30.09.2021	
NO.	Amount	NO.	Amount
9	0.17	224	18.42

CREDIT LINKED

As per Annexure 22 {Page No.77}.

Rs. IN LAC

Achievement up to 30.09.2021		O/S AS ON 30.09.2021	
NO.	Amount	NO.	Amount
10	7.63	20	3.24

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

All member banks are requested to please credit link all eligible SHG .

Item No. 31:	POSITION UNDER KCC WITHIN UT CHANDIGARH AS ON 30.09.2021
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As per Annexure 23 {Page No.78}.

Sanctioned from 01.04.2021 to 30.09.2021		O/S AS ON 30.09.2021	
NO.	Amount	NO.	Amount
127	845.09	1391	19405.72

- Up to 30.09.2021, KCCs amounting to Rs. 194.06.crore to 1391 farmers were outstanding in Chandigarh. During the current FY, up to 30.09.21 banks have sanctioned 127 KCC of Rs.8.45 crores.
- Due to rapid urbanization and expansion of the city and consequent shrinkage in net sown area, The scope for issuing fresh KCCs is negligible.

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