46th UTLBC - MEETING TO REVIEW DATA FOR THE Q.E.December, 2021 CHANDIGARH- U.T.

पंजाब नैशनल बैंक
भरोसे का प्रतीक
SCO 70-71, 1st FLOOR, Sector-17-
No. 0172-2714383, 2702122 (FAX)

46th 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 : 414

SIGNIFICANT STATISTICS OF
ALL SCHEDULED COMMERCIAL BANKS/ FOREGIN BANKS AND CO-OP. BANKS IN CHANDIGARH AS ON 31.12.2021

Rs.in Crore

SN	ITEMS	UNIT	As on 31.12.2019	As on 31.12.2020	As on 31.12.2021	National Goals
		Rs.				
1	Deposits	Crore	72768	87882	96698	
2	Advances	Crore	83626	90664	87630	
3	CD Ratio	%	114.92%	103.17%	90.62%	60%
4	Priority Sector Advances	Crore	16898	16718	18609	
5	Share of PS Adv. to Total Advances	%	20.21%	18.44%	21.24%	40%
6	Agricultural Advances	Crore	1899	2117	2124	
7	Share of Agr. Adv. To Total Advances	%	2.27%	2.34%	2.42%	18%
8	Micro, Small & Medium Enterprises Advances	Crore	12198	10204	11329	
9	Share of MSME to Total Advances	%	14.58%	11.26%	12.93%	
10	Advances to Weaker Sections	Crore	872	1054	1514	
11	Share of Weaker Sec Adv to Total Adv.	%	1.04%	1.16%	1.73%	10%
12	Branch Network	Nos.	416	426	414	
	a- Rural	Nos.		0	0	
	b- Urban	Nos.	416	426	414	

- Chandigarh UT has 12 public sector banks with 230 urban branches.
- There are 19 private sector banks with 126 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 9 Branches

Agenda papers

46th 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 31.12.2021:-

Item No.1	**Confirmation of Minutes of 45th meeting of UT Level Bankers' Committee (UT Chandigarh)**

Last Meeting of UTLBC	45th
Held on	15.11.2021
Minutes email / circulated on	25.11.2021
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 45 th UTLBC meeting

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 27.01.2021 to clear the pendency of disbursement and sanction before 31.01.22 and minutes submitted on 01.02.2022
1.2	**GM RBI show great concern regarding the progress of activation of rupee card and instructed the banks whose activation is below the system to improve it on monthly basis.**	The progress regarding issuance of rupay card is still low , Banks were again requested in Sub committee held on 27.01.22 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 and inform them regarding the benefit of these schemes .
1.4	**GM RBI expressed concern over low performance and advised the banks to make advances to SC/ST and women to improve the performance under the scheme.**	Progress under enrolment under Stand up schemes still not approved. All DCOs were advised in Sub committee held on 27.01.22 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	Position of CD ratio still not improved. Following banks are below national goal i.e 60% **BOB(48% from 41% on Sep 30)),PS&B(36% from 35%)), SBI(53% from 51%), Bandhan Bank (1% same), City Union Bank (51% same), HDFC(37% same), ICICI(35% same), IDBI(60% from 37%), IndusInd Bank(10% from 9%), Karnataka Bank(28%- same), South Indian Bank(14% from 42%),DBS Bank (30% from 25%) AU Small Finance Bank (17% from 16%), Jana Bank (4% same), Utkarash Bank (0%), and all Cooperative banks are having CD ratio even below 24%.**

1.6	GM RBI instructed LDM to inform all the member banks that meeting must be attended by local controlling head of the bank.. GM RBI shows great concern regarding attendance of junior official of different banks.	We have already issued the instruction to all banks that UTLBC must be attended by local contolling head.

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.
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/-.Further all accounts which has been closed due to normal recovery by the venders, **these are to be marked in portal as closed .**

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 31.12.2021 as under:

period	Total app	rejected	Net App.	sanctioned	Pending for sanction	Disbursed	Pending for dis.
31.12.2021	4734	870	3864	3563	301	3177	386
22.01.2022	4779	891	3888	3585	303	3280	305

As on 22.01.2022 there are 303 applications are pending for sanction and 305 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. **However this item has been discussed in Sub committee meeting held on 27.01.2022** and minutes of the subcommittee submitted on.01.02.2022

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

Item no. 2.1	Pashu Kisan Cedit Card

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

The department of animal Husbandry, UT Chandigarh has sponsored 575 applications. Out of these the banks have sanctioned 286 applications, 263 cases have been disbursed as on date and 287 cases have been rejected. The member banks are requested to disburse the sanctioned cases immediately. The position of Pashu KCC is as below :

Position of Pashu KCC Pending with Banks on 22.01.22						
.	Name of the Bank	No. of cases				
		Forwarded to Banks	Sanction	Disbursed	Rejected	Pending
1	SBI	266	190	178	76	0
2	PNB	151	47	47	104	0
3	Chd State Coop Bank	41	12	1	29	0
4	Punjab & Sind Bank	20	5	5	15	0
5	Bank of Baroda	22	2	2	20	
6	Bank of India	9	4	4	5	0
7	Union Bank of India	15	4	4	11	0
8	UCO Bank	34	21	21	13	0
9	Karnataka Bank	1				1
10	Indian Bank+ Allahabad	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	263	287	2

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 27.01.2022 and minutes submitted on 01.02.2022 to all DCOs/members

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

Department of Industries, UT, Chandigarh vide its letter no. DIC/PMFME/2021/9448 dated 12.07.2021 informed that the 5 cases under the scheme were forwarded in UT, Chandigarh. All five cases were sanctioned by banks. **GM of DIC is requested to submit more applications under one Distt one product.**

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 31.12.2021 is as under:-

(in lacs)

period	No. of active Saving Accounts	Seeding with Aadhaar	
		Number	%age
30.09.2021	24.99	21.80	87.25%
31.12.2021	25.62	22.45	87.61%

period	No. of active Saving Accounts	Seeding with Mobile	
		Number	%age
30.09.2021	24.99	22.92	91.71%
31.12.2021	25.62	23.70	92.49%

Bank wise position is given on Annexure No. 2 {Page No. 39 }.
During the period under review %age of Aadhar seeding has increased from 87.25% to87.62%.The following Banks are advised to improve the position of Aadhar seeding, Axis Bank (62.75%) Bank of Maharashtra (64.99%),HDFC(65.58%), Dhan Luxmi (62.13%) Karnataka Bank(69.85%), Yes Bank (70.28%), ESAF small finance Bank(0.16) AU Small Fin Bank(2.72%), capital Fin bank (0.37%) Utkarsh Bank (73.97%) ,), so that over position of UT be improved by March 2022.

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 27.01.2022 and necessary advisory/instruction have been issued to the member banks. Minutes of sub committee meeting submitted on 01.02.2022

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 281368 accounts up-to 31.12.2021 under PMJDY since its launching on 28.08.2014. There is an increase of 2973 accounts during the quarter under review i.e DEC 2021.

The progress under PMJDY accounts is as under as on31.12.2021:-

Period	Total PMJDY A/cs	Zero balance A/cs	Aadhar Seeded A/cs	Rupee card issued	Rupee card Activated
31.03.21	272524	16934(6.21%)	248257(91.10%)	225479 (82.73%)	180487 (80.04%
30.09.21	278395	18288 (6.57%)	255781 (91.88%)	241193 (86.64%)	183687 (76.16%)
31.12.21	281368	20096 (7.14%)	258804 (91.98%)	213179 (75.77%)	182929 (85.81%
+- in qtr	+2973	+0.57%	+0.10%	-10.87%	+ 9.65%

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

The following banks have rupee card issued %age below the system %age (75.77%)

SBI (36%) ,PNB (73.90%) ,Axix Bank (56.81%), Bandhan Bank (0%),Dhan laxmi Bank (0%), City Union Bank (67.05%), Fedral bank (62.82%) , IDBI Bank(67.32%) ,HDFC(61.97%), Indusind bank (41.27%), IDFC bank (65.15%), Karnataka Bank(57.95%), AU small Fin bank (41.06%),Kotak Mahindra bank (9.72%),AU small Fin.Bank ((41.06%) These banks to improve their %age under rupee card issued and activation of ruppe cards a least up to the level of system so that oer all position of UT be improved. Similarly members banks to reduce the nos of zero balance accounts by sourcing a small amount of deposit from the account holders.

Further, for the information of the house the item has been discussed in the meeting of Subcommittee on Financial Inclusion held on 27.01.2022 and minutes submitted on 01.02.2022. .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/-

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.

Up to 31.12.2021, Out of 64 BCAs, Banks has provided 54 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 64 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)

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

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

The scheme is being implemented through **LIC of India**. Under the scheme all saving bank holders with the age-group of 18-50 years can enroll themselves to avail benefits of the scheme on payment of annual premium of Rs.330/-. In the scheme Rs. 2 lacs is payable on member's death due to any reason. DFS, MOF, GOI vide their letter no. F.No.H-12011/2/2015-Ins.II dated 23..06.2021 have informed amendment in rules for implementation of PMJJBY. It has been decided by the competent authority to incorporate a lien clause in the rules of PMJJBY with effect from Ist June, 2021: whereby claims for death which occur during the first 30 days from the date of enrollment will not be paid. The risk cover will commence only after the completion of 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 **31.12.2021**, banks have enrolled 79654 account holders under the scheme. There is a increase of 1634 during the current quarter up to Dec. 2021..

Year	**PMJJBY a/c**	**Male**	**Female**
30.09.2021	**78020**	**50720**	**27300**
31.12.2021	**79654**	**51735**	**27919**
Increase in qtr	**1634**	**1015**	**619**

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 is payable.

Up to **31.12.2021**, banks have enrolled 228990 persons under the scheme. Increase during the quarter is 2661 accounts up to 31.12.2021.

Year	**Total enrolment PMSBY**	**Male**	**Female**
30.06.21	**214381**	**137156**	**77225**
30.09.2021	**226329**	**144741**	**81588**
31.12.2021	**228990**	**146372**	**82618**
Increase in qtr.	**2661**	**1631**	**1030**

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 , ESAF Bank and Ropar cent Coop bank have not enrolled even a single person till date.

Bank wise Position is given on Annexure No. 5a {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 **31.12.2021**, banks have enrolled 38554 persons under the scheme. During the quarter there is a increase of 2320 accounts.

Year	APY Accounts	Male	Female
30.09.2021	36234	24959	11275
31.12.2021	38554	26430	12124
Increase in qtr	2320	1471	849

PFRDA 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. PFRDA has allocated target of 70 enrolment per branch in the FY 2021-2022

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

Member Banks are advised to please sensitize their branches to ensure at least one to 2 cases per day per branch so that Up to March 2022, every branch to achieve their respective target.

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.

Out of 51 Claims lodged under PMJDY up to 31.12.2021 in the UT CHANDIGARH, 48 Claim cases stands settled and 1 case is rejected while 2 case is pending for disposal.
In Jan suraksha Schemes (under PMJJBY) out of 246 claims lodged 233 claim cases stands settled, 4 claims are rejected and 9 cases are pending for settlement

In Jan suraksha Schemes (under PMSBY) out of 144 claims lodged, 137 claim cases stands settled while 6 claims are rejected and 1 case is pending .

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 up to Rs.10.00 lac)

The progress under PMMY during the current financial year up to the quarter ended **31.12.2021** is as under:-

(Amt. in lakhs)

	Sanction during FY up to Dec.2021		Outstanding 31.12.2021	
	Accounts	Amount	Accounts	Amount
SHISHU	1964	509.74	11947	3493.67
KISHORE	1268	3124.65	10565	15586.44
TARUN	699	6328.82	4210	18825.24
TOTAL	3931	9963.21	26722	37905.35

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.

Item no. 9	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 which was extended up to 30.09.21 . We have submitted the progress up to 31.12.2021 to RBI and as per report dated 31.12.2021, 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	2639147	90.81%	52.82%	62.95%	86.39%	94.32%
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	111545	84.01%	21.72%	80.35		87.80%

The Bank wise Achievement is annexed as per annexure 8 & 8a {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 organized/attended by the different stakeholders at state/district level.

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

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

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

PM's Seven strategies:

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

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

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

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

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

3. Needless to emphasize that acceleration in income generation is significantly dependent on better capital formation in agriculture. Towards this, banks should revisit their documentation for crop loans, simplify them where required and ensure speedy sanctioning and disbursal of loans within specified time limits.

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

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

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

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

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

1. State Bank of India – Working
2. ICICI Bank – Working
3. Punjab National Bank – New recruited FLC has Resigned and again New recruitment process initiated
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 CFL has started working.
During the period under review FLCs in Chandigarh have organized 63 camps in UT, Chandigarh.

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

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

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

Being one of the flagship 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 31.12.2021 is as under:

Total No. of Schedule Commercial Bank Branches	**Loan Sanctioned during FY up to Sept 2021 in lacs**				**Outstanding as on 31.12.2021 in lacs**			
	SC/ST		**WOMEN**		**SC/ST**		**Women**	
	A/cs	**Amt.**	**A/cs**	**Amt.**	**A/c**	**Amt**	**A/c**	**Amt**
355	2	45	9	157.72	86	825.84	144	2017.2

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, agri-clinic and agri-business 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 31.12.2021.

Rs. in Crore

Number of Branches		Deposits		Advances	
URBAN	TOTAL	No. of A/cs	Amt.in cr	No. of A/cs	Amt.cr
414	414	4152325	96697.78	516823	87630.28

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

The number of branches of banks as on 31.12.2020 were 426. As on 31.12.2021, the Number of branches in urban area are 414, **there is no rural area in UT, Chandigarh**.

The total deposits in UT Chandigarh as on 31.12.2021 stood at Rs. 96697 Crore. Whereas on 31.12.2020 the deposits of the banks in Chandigarh were Rs 87882 Crore. Thus showing an increase of Rs. 8815 crores, thus showing a YoY growth of 10.03%.

The total advances in Chandigarh as on 31.12.2020 were Rs. 90664 crores. As on 31.12.2021, the advances of the banks in Chandigarh have decreased to Rs. 87630 Crores. Advances of the banks have decreased by Rs. 3034 crores on 31.12.2021 showing an YOY decrease of 3.34 % .

Item No. 13:A	CD RATIO WITHIN UT CHANDIGARH AS ON 31.12.2021

As per Annexure 10 {Page No. 56}.

During the period under review CD ratio has decreased from 97.10% on 30.09.21 to 90.62% as on 31.12.2021. CD ratio in Chandigarh is well above the national goal of 60%. However following Banks are having CD Ratio below 60%.
.

BOB(48% from 41% on Sep 30)),PS&B(36% from 35%)), SBI(53% from 51%), Bandhan Bank (1% same), City Union Bank (51% same), HDFC(37% same), ICICI(35% same), IDBI(60% from 37%), IndusInd Bank(10% from 9%), Karnataka Bank(28%- same), South Indian Bank(14% from 42%),DBS Bank (30% from 25%) AU Small Finance Bank (17% from 16%), Jana Bank (4% same), 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 31.12.21.

As per Annexure 11{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.Amt
A/c.	Amount	A/c.	Amount	A/c.	Amount	A/c.	Amount	
55353	**2124.38**	**40333**	**11329.54**	**30120**	**5155.43**	**125806**	**18609.95**	**21.24%**

The statistics as per Annexure 11reveals that there are 55353 accounts in agriculture amounting Rs. 2124.38crore, 40333 entrepreneurs were funded under MSME with Rs. 11329.54crore while in other priority sector 30120 borrowers were aided with Rs. 5155.43 crores as on 31.12.2021. As on 31.12.2021, 125806 borrowers were financed under total priority sector advances amounting Rs.18609.95 crore with percentage being 21.24% against 20.88% of Total PS advances as on 30.09.2021, thus showing increase of 0.36%. 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. Member banks are advised to 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 31.12.2021

As per Annexure 11.1 {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.	
.	802.94	222	423.39	916	898.05	55353	2124.38	2.42%

As per data available as per Annexure 11.1 Banks have financed to 54215 borrowers/entities loan of Rs. 802.94crore, 222 borrowers were provided Rs. 423.39 crore in Agriculture Infrastructure and 916 borrowers were provided with Ancillary agriculture loans worth Rs. 898.05 crore. Thus, total agriculture advances were extended to 55353 entities with Rs**. 2124.38**crore as on **31.12.2021**. The agriculture advances constitute 2.42% of advances against a national goal of 18%. **However, agriculture advances on 31.12.2021 is 2.42% of total advances as compare to 2.41% on Sep 2021.**

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 Agriculture may improve.

ITEM NO. 16:	MSME SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.12.2021

As per annexure 11.2 {Page No. 59}.

Micro & Small Enterprises within UT Chandigarh as on 31.12.2021

Rs.in Crore

Micro Enterprises				Total Micro Enterprises	
Manufacturing Sector		Service Sector			
Accounts	Amount	Accounts	Amount	Accounts	Amount
4599	1032.21	23297	2425.58	27896	3457.79

Small Enterprises				Total Small Enterprises	
Manufacturing Sector		Service Sector			
Accounts	Amount	Accounts	Amount	Accounts	Amount
3031	2399.41	6093	2230.02	9124	4629.44

Total Micro & Small Enterprises	
Accounts	Amount
37020	8087.23

The outstanding of Micro & Small Enterprises advances as on 30.09.2021 was Rs. 7501 Crore which has increased to Rs.8087 crore ,showing an increase of 586 crore during the period under review.

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 31.12.2021 :-

Rs. in Crore

Total Medium Enterprises	
Accounts	Amount
2228	2770.94

TOTAL MSME	% of MSME Advances

		to Total Advances
Accounts	Amount	
40333	11329.53	12.92%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)

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 31.12.2021, banks have sanctioned loan of Rs.731.55 crore to 5489 eligible borrowers and disbursed loan of Rs.665.12 crore. Banks whose cases are pending for disbursement are requested to disburse the same immediately.

The Bank wise position is as per annexure- 12(Page No 60).

Item No. 17:	**PROGRESS UNDER WEAKER SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.12.2021.**

As per Annexure 13{Page No. 61}.

Rs. in crore

Disbursement during the F.Y upto 31.12.2021		Weaker Sector Advances outstanding as on31.12.2021.		% of W.S. adv to Total advances.
Account	Amount	Account	Amount	
35431	518.81	91014	1514.33	1.73%

As far as weaker sector advances are concerned,91014 borrowers belonging to weaker sector of the society were financed amounting Rs. 1514.33 crores upto 31.12.2021 as compared to Rs. 1054.51 crore as on 31.12.20 thus showing YoY growth of i.e 43.60 % 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 has increased from 1.16% as on 31.12.20 to 1.73% as at 31.12.20 but still below the Target level of 10%.

Item No. 18:	**CREDIT FLOW TO WOMEN BENEFICIARIES WITHIN UT CHANDIGARH AS ON 31.12.2021**

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 on 31.2021 banks in UT Chandigarh has financed Rs.6989.62 crores to 114967 accounts which is 7.98% of total net bank credit and above the Target of 5%. This is for the information of the house.

As per Annexure 14{Page No. 62}.

Rs. In crore

Fresh disbursement during 01.04.2021 to 31.12.2021		O/s advances as at 31.12.2021		%age of adv. To women to total adv. As at 31.12.2021
A/c.	Amt.	A/c.	Amt.	
22976	3513.97	114967	6989.62	7.98%

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 31.12.2021

As per Annexure 15 {Page No. 63}.

Rs. in Lacs

SECTOR	TARGETS	ACHIEVEMENTS	% Achievement.
Agriculture	106734	51331	48.09%
MSME	765240	382286	49.95%
OTHER PRIORITY SECTOR	127521	100381	78.71%
TOTAL PRIORITY SECTOR	999496	533999	53.42%

The above figures denote that the achievement under Priority Sector is 53.42% whereas, against proportionate targets, the achievement in agriculture sector is only 48.09% while the same is 49.95% in MSME. **The reasons for non-achievement of ACP targets is due to pandemic effect as sanctioned limits are not being availed fully by the borrower due low demand in the market..** But Now situation has become normal and all activities are running but deman of the product in the market is not as pre pandemic. All member banks are advised to sanction maximum cases as demand for credit is increasing in some sector.

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	Position of NPA as on 31.12.2021.

Bank wise position is given in Annexure No. 16{Page No.64}.

Rs. In crore

Agriculture		MSME		Other Priority Sector		Total Priority sector		Non Priority sector		Grand Total	
Outstanding as on31.12.2021											
55353	2124	40333	11329	30120	5155	125806	18609	391020	69021	516823	87630
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)
6316	795 37.42%	5852	2517 22.21%	3482	106.76 2.07%	15650	3418.5 18.37%	12165	5814.5 8.42%	27815	9233. 10.53 %

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 up to 31.08.2021.Now as per order dt.20.01.2022 which has now further been extended up to 28.02.2022 with immediate effect. It will further affect the recovery in NPA accounts.

Item No. 21	Position of NPA in Pradhan Mantri Mudra Yojana (PMMY) Loan Accounts within UT Chandigarh as on 31.12.2021.

Bank wise position is given in Annexure No. 17 {Page No.65}

Rs. In Lakhs

Sector	Shishu		Kishore		Tarun		Mudra (Total)	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
Outstanding	11947	3494	10565	15586	4210	18825	26722	37905
NPA	1823	285 8.16%	785	991 6.35%	157	766 4.06%	2765	2042 5.39 %

NPA under PMMY has decreased from 6.29% on Sept 2021 to 5.39% as on 31.12.2021

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 31.12.2021.

Bank wise position is given in Annexure No. 18{Page No.66}

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.
30.09.21	157	639	68	30.84	28365	37771
31.12.21	143	620	36	16.63	26722	37905

Year	Sector	PMEGP		NULM		MUDRA	
		A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
30.09.21	NPA	70	241 (37.72%)	16	7.54 (24.44%)	2732	2377 (6.29%)
31.12.21	NPA	62	208 (33.54)	4	2.89 (17.38%)	2765	2042 (5.39%)

NPA under MUDRA has decreased from 6.29%as at 30.09.21 to 5.38% as on 31.12.21

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 31.12.2021

As per Annexure 19 {Page No. 67}.

Rs. in Crore

Fresh disbursement during 01.04.2021-31.12.2021		**O/S as on** 31.12.2021	
A/cs.	Amount	A/cs.	Amount
5366	896.16	36077	8048.79

As on 31.12.2021, 36077 housing loan account were outstanding with amount Rs. 8048.79 crore while from 01.04.2021 to 31.12.2021 housing loan has been extended to 5366 borrowers with amount of Rs.896.16 crore.

As the member banks 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.

Item no 22.1 Pradhan Mantri Awas Yojana Housing for all by 2022-Credit Linked Subsidy Scheme-(CLSS).

The progress under PMAY up to **this quarter up to 31.12.2021** is as under:-

No. of Loan Applications Received	No. of Loan applications sanctioned	No. of cases in which subsidy has been	Amount in (crores)

			received	
	No	Amount (Rs. crore)		
4623	**4521**	**835.76**	**2022**	**46.63**

The bank wise position under the scheme is given at Annx. 20{Page No. 68}.

Item No. 23:	**POSITION UNDER EDUCATION LOAN SCHEME WITHIN UT CHANDIGARH AS ON 31.12.2021.**

As per Annexure 21 {Page No. 69}.

Rs. in Lakhs

EDUCATION LOANS SANCTIONED WITHIN UT CHANDIGARH				**NPA under Education loan**	
During 01.04.2021 to 31.12.2021		O/s as on 31.12.2021		31.12.2021	
A/cs.	Amount	A/cs.	Amount	A/C	Amount
1372	11901	4168	34925	130	406.28 (1.16%)

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 31.12.2021

As per Annexure 22 {Page No.70}.

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	
5862	28378	20736	197527	496	7382	251	1596	3	40.36	202	6615	27550	241540	2.76

The above evidence reflects that out of total 27550 bprrowers, 20736 Sikhs, 5862 Muslims & 496 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 31.12.2021

As per Annexure -23 {Page No. 71}.

Rs. in Lakhs

As on 31.12.2021	
NO. of A/cs covered	Amt.
5154	37685

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 31.12.2021

As per Annexure 24 {Page No. 72}.

In Lacs

Target	Appl. Sponsored.	Cases Sanctioned		Cases Disbursed		Appl. Rejected	Cases pending for disposal
150		Nos.	Amt.	Nos.	Amt.		
	89 plus 68 (PMMY cases covered under NULM)	2 plus 68(PMMY cases covered under NULM)	58.63 (2.45+56.18)	70	58.63	52	36

This has already been discussed in Sub Committee held on 27.01.22 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 31.12.2021

POSITION UNDER DIC, KVIC & KVIB.

(Rs. in lakhs)

year	Target	Applications sponsored	Cases sanctioned		Claim lodged		Margin money claimed in dis. cases		Rejection/return	Pending for sanction
			nos	MM involved			Nos	Amt		
31.12.21										
DIC	37	18	3	7.37	8	21.18	9	23.90	12	4
KVIC	28	27	8	23.24	3	9.99	2	8.74	10	8
KVIB	28	1	0	0	0	0			1	0
Total	**93**	**46**	**11**	**30.61**	**11**	**31.17**	**11**	**32.64**	**23**	**12**
24.01.22										
DIC	37	18	3	7.37	8	21.18	9	23.90	12	4
KVIC	28	28	9	24.49	5	18.74	3	9.99	9	9
KVIB	28	2	0	0					2	0
Total	**93**	**48**	**12**	**31.86**	**13**	**39.92**	**12**	**33.89**	**23**	**13**

As per Annexure 25 {Page No. 73-74}.

All member banks are requested to sanction & disburse all pending cases within 15 days so that the pendency be cleared in portal.

Item No. 28:	ATMs INSTALLED WITHIN UT CHANDIGARH AS ON 31.12.2021

As per Annexure 26 {Page No. 75}.

No.of ATMs as on 31.03.2021	ATMs installed From 01.04.21 to 31.12.2021	Total number of ATMs as on 31.12.2021
739	24	763

Item No. 29:	Issues of UIDAI

Agenda from Unique Identification Authority of India (UIDAI)

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

Population on 2021 (projected) as per the HQ Report				
Age	**Total Population**	**Aadhaar Generated**	**Pending Population**	**%Aadhaar Generation**
Up to 5 Year	86959*	53,266	33693	58.43%
5 to 18 Year	185929*	2,47,141	-	132.92%*
18 year & Above	935112	8,48,606	86506	90.75%
Total	12,08,000	11,49,013	1,20,199	95.12%

***The population of the age groups 0-5 and 5-18 is under review by UIDAI. Total population and saturation level will be revised accordingly.**

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 (10th Jan'22)

Branch Name	**No of Identified Branches**	**Active as on 29th Oct' 21**	**Not Working**	**Enrollments/ updation during Last 30 Days**	**Average**
Axis Bank Ltd	1	1	0	280	12
Bandhan Bank Ltd.	1	1	0	27	1
Bank of Baroda+ Vijaya Bank	2	1	1	411	17
Bank of India	1	1	0	319	13
Bank of Maharashtra	1	0	1	0	0
Canara Bank + Syndicate Bank	2	1	1	242	10
Catholic Syrian Bank	1	0	1	0	0
Central Bank of India	1	1	0	140	6
City Union Bank	1	1	0	68	3
Equitas Small Finance Bank	1	1	0	85	4
Federal Bank	1	0	1	0	0
HDFC Bank Ltd	2	2	0	555	12
ICICI Bank	1	0	1	0	0
IDFC Bank Ltd	1	1	0	92	4
Indian Bank + Allahabad Bank	2	0	2	0	0
IndusInd Bank Ltd	2	2	0	378	8
J&K Bank	1	1	0	0	0
Kotak Mahindra Bank	2	2	0	347	7
Laxmi Vilas Bank	1	1	0	252	11
Punjab & sind Bank	1	0	1	0	0
Punjab National Bank+ OBC + United Bank	6	0	6	0	0
RBL Bank	1	1	0	15	1
State Bank of India	7	6	1	1566	11
UCO BANK	1	0	1	0	0
Union Bank of India+ Andhra Bank + Corporation Bank	4	3	1	342	6
Ujjivan Small Finance Bank	1	0	1	0	0
Yes Bank	1	1	0	67	3
Grand Total	**47**	**28**	**19**	**5181**	**8**

- Out of the 47 locations, 28 are operational as on date. **Overall average enrolment in Banks is 8.**

- Out of total 33760 Aadhaar Enrolments and Updation done in last 30 days in Chandigarh on 113 kits, the contribution of banks stands at 5181 with 30 active kits, which is approximately only 15 %(1 % lesser than previous quarter) of the total enrolments and updation.
- **Efforts may be made to run Aadhaar centres by taking all due precautions for Covid as advised by District Administration from time to time.**

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

Item No. 30:	POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 31.12.2021

POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 31.12.2021 :-

SAVING LINKED

As per Annexure 27 {Page No. 76).

Rs. IN LAC

Achievement up to 31.12.2021		O/S AS ON 31.12.2021	
NO.	Amount	NO.	Amount
9	0.22	224	16.92

CREDIT LINKED: As per Annexure 27a {Page No.77}.

Achievement up to 31.12.2021		O/S AS ON 31.12.2021	
NO.	Amtin lacs	NO.	Amt in lacs
10	7.63	20	3.29

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 31.12.2021

As per Annexure 28 {Page No.78}.

(Rs.in lacs)

Sanctioned from 01.04.2021 to 31.12.2021		O/S AS ON 31.12.2021	
NO.	Amount	NO.	Amount
387	2321.18	1338	18277.02

- Up to 31.12.2021, KCCs amounting to Rs.182.77.crore to 1338 farmers were outstanding in Chandigarh. During the current FY, up to 31.12.2021banks have sanctioned 387 KCC of Rs.23.21 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:	ACP Target for 2022-23 in crores

Details	Agriculture	MSME	Other Priority sector	Total Priority sector
Outstanding as on 31.12.2021	2124	11329	5156	18609
PLP for NABARD	1034	11962	1648	14644
Targets for approval	765	6871	872	8508

House to approve ACP targets for 2022-.23 (Ann. 29 Page No 79)

Item No. 33 :	ANY OTHER ITEM WITH THE PERMISSION OF CHAIR