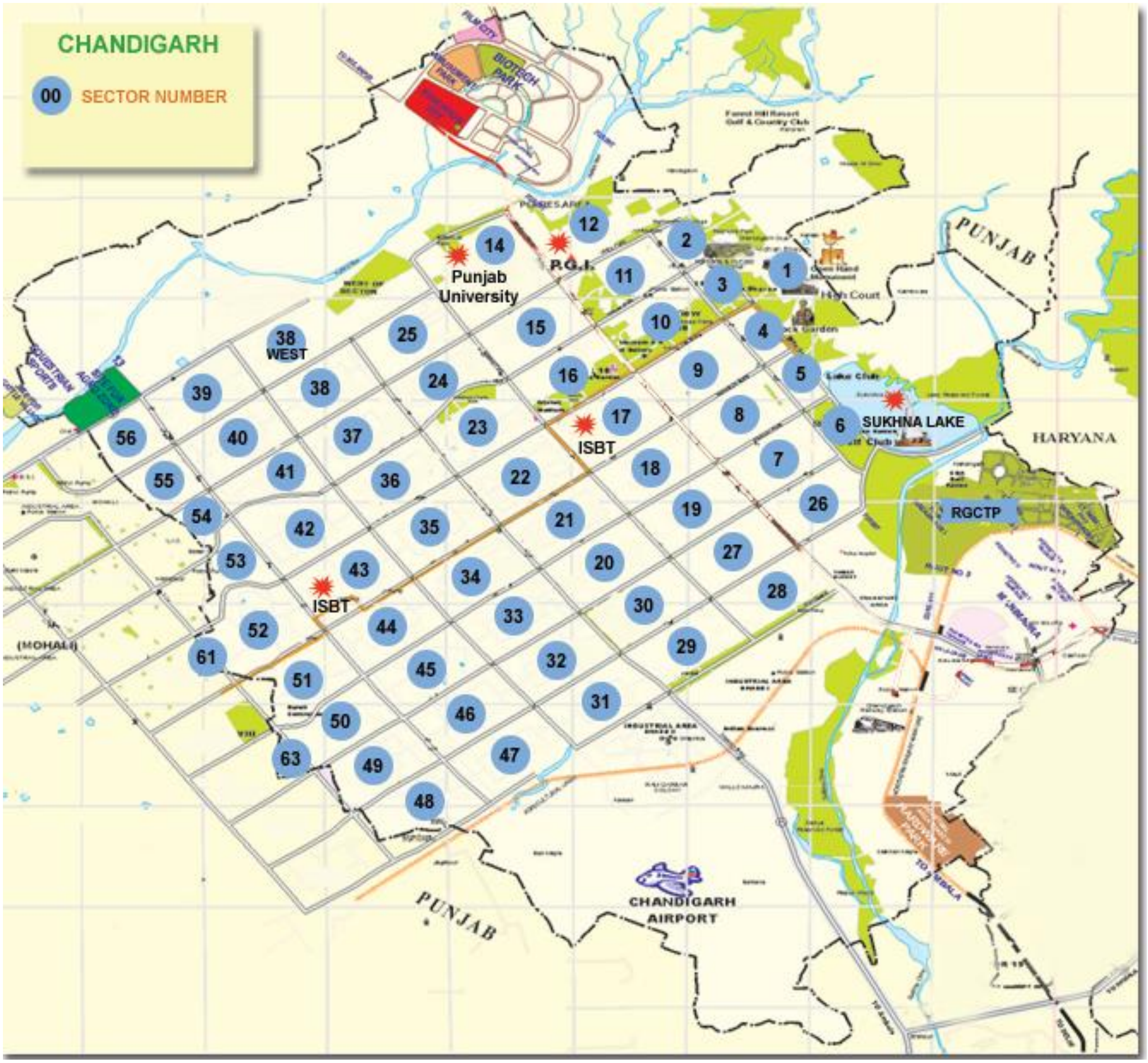
47th UTLBC - MEETING TO REVIEW DATA FOR THE Q.E.March 2022 CHANDIGARH-U.T.



पंजाब नैशनल बैंक
भरोसे का प्रतीक
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47th 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 31.03.2022

Rs.in Crore

SN	ITEMS	UNIT	As on 31.03.2020	As on 31.03.2021	As on 31.03.22	National Goals
		Rs.				
1	Deposits	Crore	74511	90392	99455	
2	Advances	Crore	84224	85269	87585	
3	CD Ratio	%	113.04%	94.33%%	88.06%	60%
4	Priority Sector Advances	Crore	15836	16575	18805	
5	Share of PS Adv. to Total Advances	%	18.8%	19.44%	21.47%	40%
6	Agricultural Advances	Crore	2041	2549	2330	
7	Share of Agr. Adv. To Total Advances	%	2.42%	2.99%	2.66%	18%
8	Micro, Small & Medium Enterprises Advances	Crore	11174	9527	12053	
9	Share of MSME to Total Advances	%	13.26%	11.17%	13.76%	
10	Advances to Weaker Sections	Crore	1006.17	1110.26	1542.45	
11	Share of Weaker Sec Adv to Total Adv.	%	1.19%	1.30%	1.76%	10%
12	Branch Network	Nos.	417	426	414	
	a- Rural	Nos.		0	0	
	b- Urban	Nos.	417	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 four 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

47th 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 31.03.2022:-

Item No.1	**Confirmation of Minutes of 46th meeting of UT Level Bankers' Committee (UT Chandigarh)**

Last Meeting of UTLBC	46th
Held on	11.02.2022
Minutes email / circulated on	21.02.2022
Comments Received	NIL

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

Item No. 2	**Action taken report on the action points of 46 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 been improved, but banks were instructed in sub committee meeting held on 29.04.2022 to clear the pendency of disbursement and sanction before 15.05.2022
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 29.04.2022 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. He reiterated about the target of Bank branches and advised to all present bankers to adhere the guidelines of target on half yearly basis and achievement of the same.**	Progress under enrolment under Stand up schemes still not improved. All DCOs were advised in Sub committee held on 29.04.2022 to sensitize the branches to sanction one case per branch in the half year.
1.5	**Dr. Yadav GM RBI shows concerns that ACP targets for Priority Sector have been significantly underachieved at only 53 % during the period under review. UTLBC is requested to look into the matter and take necessary steps to improve the performance under the Annual Credit Plan**	Position of ACP target is marginally increased to 57 % but it is still not upto the mark. Banks were again requested in Sub committee held on 29.04.2022 to improve the position

Item no. 3	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.**NOW IT HAS been EXTENDED for 6 MONTHS as per Govt of India letter dated 21.04.2022**

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 also 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 31.03.2022 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
31.03.2022	5417	1161	4256	3887	369	3562	325
26.04.2022	5650	1176	4474	4011	463	3629	382

As on 26.04.2022 there are 463 applications are pending for sanction and 382 applications are pending for disbursement. During the period under review 683 fresh applications were added during the quarter ended Mar.22.The Member Banks are requested to sanction and disburse the pending applications up to 31.05.22 .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 29.04.2022** and minutes of the subcommittee submitted on.06.05.22

Bank wise position is given on Annexure No. 1 {Page No. 37}

Item no. 4	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 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).

Department of Financial services had started special campaign from 08.11.2021 for 3 Months for financing under scheme Pashu Kisan Credit Card and during the compaign LDM with coordination of animal Husbandry organised various camps and sourced 78 applications. Out of these the banks have sanctioned 40 applications, 40 cases have been disbursed as on date and 38 cases have been rejected. **Now GOI has again started a compaign KISAN BHAGIDARI PRATHMIKTA HAMARI from 24.04.22 to 01.05.22 to saturate all PM Kisan benificiaries by providing KCC/PKCC to all left out benificiaries** . The member banks are requested to sanction and disburse the applications sourced during this campaign. **Bank wise position is given on Annexure No. 2 {Page No. 38}.**

Item No. 5	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 ito the banks in UT, Chandigarh. All five cases had been sanctioned by banks. No more applications were sourced and forwarded to they banks up to March 2022. GM industries is requested to sponsored application under the scheme during this FY also.

Item No. 6	Aadhaar and Mobile seeding in Saving Bank Accounts.

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

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

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

The progress as on 31.03.2022 is as under:-

(in lacs)

period	No. of active Saving Accounts	Seeding with Aadhaar	
		Number	%age
31.12.2021	25.62	22.45	87.61%
31.03.2022	25.58	22.32	87.25%

period	No. of active Saving Accounts	Seeding with Mobile	
		Number	%age
31.12.2021	25.62	23.70	92.49%
31.03.2022	25.58	23.51	91.89%

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

During the period under review %age of Aadhar seeding has decreased marginally from 87.61% to 87.25%.The following Banks are advised to improve the position of Aadhar seeding, Axis Bank (62.68%) City Union Bank(57.30%)HDFC(65.58%), Dhan Luxmi (62.72%),Indusind Bank(70.73%) Karnataka Bank(69.92%), Yes Bank (72.12%), ESAF small finance Bank(0.13%) AU Small Fin Bank(3.01%), capital Fin bank (0.36%) Utkarsh Bank (71.77%) ,), so that over position of UT be improved by Jun 2022.

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

Further, for the information of the house the item has been discussed in the meeting of Sub committee on Financial Inclusion held on 29.04.22 and necessary advisory/instruction have been issued to the member banks. Minutes of sub committee meeting submitted on 06.05.22

ITEM NO7	IMPLEMENTATION OF PRADHAN MANTRI JAN-DHAN YOJANA (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 280791 accounts up-to 31.03.2022 under PMJDY since its launching on 28.08.2014. There is an marginal decrease of 577 accounts during the quarter under review i.e Mar. 2022.

The progress under PMJDY accounts is as under as on31.03.2022:-

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%
31.03.2022	280791	20455`(7.28%)	257984(91.87%)	209909(74.76%)	176614(84.14%)
increase	8267	3521	9727	-15570	-3873
31.12.2021	281368	20096 (7.14%)	258804 (91.98%)	213179 (75.77%)	182929 (85.81%
31.03.2022	280791	20455`(7.28%)	257984(91.87%)	235445 (83.85%)	179109 (76.07%)
+- in qtr	-577	+0.14%	-0.11%	8.08%	--9.74%

Bank wise position is given on Annexure No. 4 {Page No. 40}.
Decline of PMJDY account was due to decrease in account from 9452 to 5947 of Indian Overseas Bank.

The following banks still have rupee card issued %age below the system level of December, 2021 %age (75%). However, system percentage have improved to 83.5% in March, 2022.

Axix Bank (56.30%), Bandhan Bank (0%),Dhan laxmi Bank (0%), City Union Bank (67.82%), Fedral bank (62.39%) , IDBI Bank(67.22%) ,), IDFC bank (52.17%), Karnataka Bank(59.44%), RBL Bank(0%), Capital Small Finance Bank(0%)Kotak Mahindra bank (9.74%),Utkrash Small Finance Bank(0%),ESAF small Finance (0%). These banks to improve their %age under rupee card issued and activation of rupee cards at least up to the level of system so that over all position of UT be improved. Similarly members banks to reduce the number 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 29.04.2022 and minutes submitted on 06.05.2022. .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:

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.

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 7 (i): - Saturation Drive for covering all PMJDY accounts with Jan suraksha schemes. that is to provide social security cover all eligible PMJDY accounts by Sep 2022.

Department of Financial services had launched special saturation drive w.e.f 02.10.2021 to enroll every eligible PMJDY account holder under Prime Minister Jan Suraksha Schemes i.e PMSBY,PMJJBY . DFS is getting weekly reports of all PSBs and J&K bank. The achievement up to 31.03.2022 is attached as attached as per Ann. 5 (page no 41)

All Public sector Banks and J& K Bank are advised to please made their own strategy to achieve this target by stipulated date and need to improve the same n weekly basis. DFS is monitoring the achievement on weekly basis.
All other member banks are also instructed to saturate their eligible PMJDY accounts by Sep 2022 and now onward submit their monthly progress to UTLBC.
Though their progress is not called by the DFS but UT administration required such saturation from all banks in UT chandigarh who are maintain PMJDY accounts. UT administration is also calling this data on monthly basis.

ITEM NO. 8	**Appointment of Bank Mitras & Status of Micro ATMs , Verification Calls by Executives of State Call Centers/SLBC/LDMs to Bank Mitras.**

Up to 31.03.2022, Out of 64 BCAs, Banks has provided 52 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. 6 {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 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 9	**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.

Item no 9(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 **31.03.2022**, banks have enrolled 93818 account holders under the scheme. There is a increase of 14164 during the quarter under review.

Year	PMJJBY a/c	Male	Female
31.12.2021	79654	51735	27919
31.03.2022	93818	61403	32415
Increase in qtr	14164	9668	4496

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.7 {Page No. 43}.

Item 9 (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 31.03.2022, banks have enrolled 265245 persons under the scheme. Increase during the quarter is 36255 fresh enrollment .

Year	Total enrolment PMSBY	Male	Female
31.12.2021	**228990**	**146372**	**82618**
31.03.2022	**265245**	**172425**	**92820**
Increase in qtr.	**36255**	**26053**	**10202**

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 since inception of the scheme.

Bank wise Position is given on Annexure No. 8{Page No. 44}.

Item no 9 (iii) Atal Pension Yojana (APY) - Keeping in mind the concern about the old age income security of the working poor, to focus on encouraging and enabling them to save for their retirement, to address the longevity risks among the workers in unorganized sector and to encourage them to voluntarily save for their retirement, the Government of India launched this pension scheme namely Atal Pension Yojana (APY).

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

Under APY, there is guaranteed minimum monthly pension for the subscribers ranging between Rs.1000/-to Rs.5000/- per month. The benefit of minimum pension will be guaranteed by Govt. of India.
All bank account holders who are citizen of India and in the age-group of 18-40 years can join APY and avail benefits of the scheme on payment of subscription according to their entry age and required minimum monthly pension ranging between Rs.1000/-to Rs.5000/- per month.

Complete details are available with the participating banks and on the website of PFRDA and PMJDY as well.

Up to **31.03.2022**, banks have enrolled 44404 persons under the scheme. During the quarter there is a increase of 5850 fresh enrollments in the quarter.

Year	APY Accounts	Male	Female
31.03.2021	33726	23077	10649
31.12.2021	38554	26430	12124
31.03.2022	44404	30286	14118
Increase in qtr	5850	3856	1994

However during the year there is an increase of 10678 fresh enrolment in the year out of which 5850 enrolment was done in the quarter under review.. The members banks are requested to continue to make enrolments under the scheme on daily basis.

Banks namely, Bandhan Bank, DBS 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 since inception of the scheme.

Bank wise Position is given on Annexure No. 9{Page No. 45}.

ITEM NO. 10	Position of Claims lodged/Settled under PMJDY and Jan Suraksha Schemes.

Out of 51 Claims lodged under PMJDY up to 31.03.2022 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 243 claims lodged 235 claim cases stands settled, 3 claims are rejected and 5 cases are pending for settlement

In Jan suraksha Schemes (under PMSBY) out of 149 claims lodged, 142 claim cases stands settled while 6 claims are rejected and 1 case is pending .

Bank wise Progress is given on Annexure No.10, ,11,12{Page No. 46 to 48}.

ITEM NO.11	Pradhan Mantri Mudra Yojana (PMMY)

PMMY segment mainly consists of non-farm/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 **31.03.2022** is as under:

	Sanction during FY up to Mar. 2022		Outstanding 31.03.2022 (Amt in lacs)	
	Accounts	Amount	Accounts	Amount
SHISHU	2799	725.09	12390	3435.48
KISHORE	1565	3853.23	11498	15896.78
TARUN	881	7785.35	4340	20639.17
TOTAL	5245	12363.67	28228	39971.43

Bank wise details is as per Annexure- 13,14,15,16{Page No. 49-52}.

Department of Financial services had launched special saturation drive w.e.f 02.10.2021 to enroll every eligible Mudra account holder under Prime Minister Jan Suraksha Schemes i.e PMSBY,PMJJBY . All banks are requested to enrol maximum number of mudra borrower under Jan suraksha schemes.

Item No. 12	**Review of progress of Digital Transactions.**

Item No. 12	**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 31.03.2022 to RBI and as per report dated 31.03.2022, 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	2548320	90.02%	51.67%	61.42%	80.62%	92.60%
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	102136	82.85%	22.13%	75.90%		85.28%

The Bank wise Achievement is annexed as per annexure 17,18{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. 13	**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. 14	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 40 camps in UT, Chandigarh.

Item No. 15	**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 31.03.2022 is as under:

Total No. of Schedule Commercial Bank Branches	**Loan Sanctioned during FY up to Mar2022 in lacs**				**Outstanding as on 31.03.2022 in lacs**			
	SC/ST		**WOMEN**		**SC/ST**		**Women**	
	A/cs	**Amt.**	**A/cs**	**Amt.**	**A/c**	**Amt**	**A/c**	**Amt**
356	3	55	14	369.72	78	756.7	148	2033.06

Bank wise details are as per Annexure-19{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. 16	**Review of Performance of Banks**

NO. OF BRANCH OF BANKS, THEIR DEPOSITS AND ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2022.

Rs. in lacs

Number of Branches		**Deposits**		**Advances**	
URBAN	**TOTAL**	**No. of A/cs**	**Amt.**	**No. of A/cs**	**Amt.**
414	414	4204755	9945526	533960	8758492

The number of branches of banks as on 31.03.2021 were 426. As on 31.03.2022, the Number of branches in urban area are 414, **there is no rural area in UT, Chandigarh**. The decrease in branches is on account of merger and amalgamation of Banks and their branches.

The total deposits in UT Chandigarh as on 31.03.2022 stood at Rs 9945526 lacs. Whereas on 31.03.2021 the deposits of the banks in Chandigarh were Rs 9039255 lacs. Thus showing an increase of Rs. 906271 lacs, thus showing a YoY growth of 10.02 %

The total advances in Chandigarh as on 31.03.2022 are Rs. 8758492 lacs As on 31.03.2021, the advances of the banks in Chandigarh were Rs.8526938 lacs. Advances of the banks have increased by Rs.231554 lacs showing an YOY increase of 2.71%.

Bank wise details are as per Annexure-20 {Page No. 56}.

Item No. 17	**CD RATIO WITHIN UT CHANDIGARH AS ON 31.03.2022**

During the period under review CD ratio has decreased from 90.62% on 31.12.2021 to 88.06% as on 31.03.2022. CD ratio in Chandigarh is well above the national goal of 60%. However following Banks are having CD Ratio below 60%.

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BOB(49%)),PS&B(37%)), SBI(51%), Bandhan Bank (2%), HDFC(41%), ICICI(36% , IDBI(56%), IndusInd Bank(9%), Karnataka Bank(24%), South Indian Bank(11%),DBS Bank (33%),Yes Bank(52%) AU Small Finance Bank (21%), Jana Bank (5%), Utkarash Bank (0%), and all Cooperative banks are having CD ratio even below 20%.

As per Annexure 20 {Page No. 56)

Item No18:	**PRIORITY SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2022.**

Rs. in lacs

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	
63402	**232951**	**40703**	**1205321**	**30017**	**455796**	**134119**	**1880586**	**21.47%**

The statistics data as per Annexure 21 reveals that Banks in UT Chandigarh has financed Rs.232951 lacs under agriculture to 63402 borrowers, Rs.1205321 lacs under MSME to 40703 entrepreneurs and Rs.455796 lacs have been financed under other Priority sector to 30017 borrowers. Thus banks in UT Chandigarh have financed Rs.1880586 lacs to 134119 borrowers as on 31.03.22. Priority sector advances have increased from 1657579 lacs on 31.03.21 to Rs.1880586 lacs on 31.03.22 showing a YOY growth of 13.46%. Further total share of PS advances to total advances has increased to 21.47% on March 2022 from 19.44% on March 2021 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 to UTLBC should be strictly according to the revised Priority Sector guidelines issued by by RBI from time to time.

As per Annexure 21{Page No. 57).

Item No. 19	AGRICULTURE ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2022

Rs. in lacs

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.	
62241	85365	227	44684	934	102902	63402	232951	2.66%

As per data available as per Annexure 11.1 Banks have financed Rs.232951 lacs under agriculture to 63402 borrowers out of which Rs.85365 lacs have been provided under farm credit , RS.44684 lacs financed under Agriculture infrastructure to 227 borrowers and RS.102902 lacs under Ancillaries Activities related to agriculture. The agriculture advances constitute 2.66% of advances against a national goal of 18%. **However, agriculture advances on 31.03.2022 is 2.66% of total advances as compare to 2.42% on Dec.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.

As per Annexure 22{Page No. 58}.

ITEM NO.20:	MSME SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2022

Micro & Small Enterprises within UT Chandigarh as on 31.03.2022

Rs.in lac

Micro Enterprises				Total Micro Enterprises	
Manufacturing Sector		Service Sector			
Accounts	Amount	Accounts	Amount	Accounts	Amount
4596	124174	24296	261550	28892	385724

Small Enterprises				Total Small Enterprises	
Manufacturing Sector		Service Sector			
Accounts	Amount	Accounts	Amount	Accounts	Amount
2996	247461	5600	250309	8596	497770

Total Micro & Small Enterprises	
Accounts	Amount
37488	883494

The outstanding of Micro & Small Enterprises advances as on 31.12.2021 was Rs. 345780 lacs in 27896 accounts which has increased to Rs.385724 lacs in 28892 accounts as on 31.3.22, showing an increase of Rs.39944 lacs during the period under review and Q to Q growth is 11.54% . Similarly Total advance to micro enterprise's has increased from Rs.222327 lacs in 30714 accounts on March 2021 to Rs.385724 lacs in 28892 accounts showing an increase of Rs.163397 lacs on YOY basis and in percentage term YOY growth is 73.50%. 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.

Similarly under Small enterprises, msme advance has increased from Rs.462944 lacs in 31.12.21 to Rs.497770 lacs on 31.3.22 showing an increase of Rs.34826 crore and in %age term quarterly growth is 7.53%. Similarly on YOY basis Advance under small enterprises on 31.3.21 was Rs.429619 lacs which has increased to Rs.497770 lacs on 31.3.22 showing an YOY growth of Rs.68151 lacs in %age term YOY growth is 15.87%

As per annexure 23{Page No. 59}.

MEDIUM ENTERPRISES ADVANCES, KVI and Other MSME advances WITHIN UT CHANDIGARH AS ON 31.03.2022 :-

Rs. in lacs

Total Medium Enterprises	
Accounts	**Amount**
2399	308712

TOTAL MSME		**% of MSME Advances to Total Advances**
Accounts	Amount	
40705	1205321	13.76%

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.

As per annexure 23,24 (Page No 60)

Item no. 21	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. It has been amended from time to like ECGL,1,2,3 and ECGL 4.

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 31.03.2022, banks have sanctioned loan of Rs.74412 lacs to 5584 eligible borrowers and disbursed loan of Rs.67555 lacs to 4577 borrowers. Banks whose cases are pending for disbursement are requested to disburse the same immediately.

The Bank wise position is as per annexure- 25(Page No 61).

Item No.22:	**PROGRESS UNDER WEAKER SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2022.**

Rs. inlacs

Disbursement during the F.Y upto 31.03.2022		**Weaker Sector Advances outstanding as on31.03.2022.**		**% of W.S. adv to Total advances.**
Account	**Amount**	**Account**	**Amount**	
48744	**59460**	**98806**	**154245**	**1.76%**

As far as weaker sector advances are concerned,98806 borrowers belonging to weaker sector of the society were financed amounting Rs. 154245 lacs up to 31.03.2022 as compared to Rs. 111027 lacs as on 31.03.2021 thus showing YoY growth of i.e 38.92% 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 1.30% as on 31.03.2021 to 1.76% as at 31.03.2022 but still below the Target level of 10%.

As per Annexure 26{Page No. 62}.

Item No.23:	**CREDIT FLOW TO WOMEN BENEFICIARIES WITHIN UT CHANDIGARH AS ON 31.03.2022**

Rs. In lakh

Fresh disbursement during 01.04.2021 to 31.03.2022		**O/s advances as at 31.03.2022**		**%age of adv. To women to total adv. As at 31.03.2022**
A/c.	**Amt.**	**A/c.**	**Amt.**	
34562	634738	122182	987736	11.28%

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 31.03.2022 banks in UT Chandigarh has financed Rs.987736 lacs to women borrowers which is 11.28% of

total net bank credit and above the Target of 5%. This is for the information of the house.
Member Banks are requested to continue financing to women beneficiaries.

As per Annexure 27{Page No. 63}.

Item No. 24	DISBURSEMENT AGAINST ANNUAL TARGETS OF ANNUAL DISTRICT CREDIT PLAN WITHIN UT CHANDIGARH AS ON YEAR ENDED 31.03.2022

Rs. in Lacs

SECTOR	TARGETS	ACHIEVEMENTS	% Achievement.
Agriculture	142312	83907	58.95
MSME	1020320	568287	55.69
OTHER PRIORITY SECTOR	170028	110441	64.95
TOTAL PRIORITY SECTOR	1332662	762636	57.22

The above figures denote that the achievement under Priority Sector is 57.22% whereas, against the targets for FY 2022-23, the achievement under agriculture sector is only 58.95% while the same is 55.69% under MSME. **The reasons for non-achievement of ACP targets is due to pandemic effect and demand for the credit is remained low in the market. Further we would also inform that in the year 2021-22 Target fixed by the DDM NABARD in PLP was on very higher side. Though we have reduced the final target but remained high keeping in view the potential in the Chandigarh which is a urban city and no new projects are being coming nor no expansion in existing industries is expected in near future also.** But now situation has become normal and all activities are running smoothly but demand 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 gradually.
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.

As per Annexure 28 {Page No. 64}.

Item No. 25	Position of NPA within UT CHANDIGARH. As on 31.03.2022

Rs. In lacs

Agriculture		MSME		Other Priority Sector		Total Priority sector		Non Priority sector		Grand Total	
Outstanding as on31.03.2022											
63402	232951	40703	1205321	30017	455796	134119	1880586	399841	6877906	533960	8758492
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)**
7937	**98380 42.23%**	**6196**	**250853 20.81%**	**2645**	**5790 1.27%**	**16778**	**355023 18.88%**	**10912**	**612716 8.90%**	**27690**	**967739 11.05%**

Year wise NPA

Period	Agri	MSME	Other PS	Priority sector	NPS	Grand Total
31.03.21	34.60%	23.74%	1.70%	19.44%	11.57%	13.10%
31.12.21	37.42%	22.21%	2.07%	18.37%	8.42%	10.53%
31.03.22	42.23%	20.81%	1.27%	18.88%	8.90%	11.05%

From the above table, it is observed that NPA under Agriculture has increased to 42.23% on March 2022 from 34.60% on March 2021.Under MSME NPA has reduced from 23.74% on March 2021 to 20.81% on March 2022. Under Priority sector NPA has slightly decreased from 19.44% on 31.03.21 to 18.88% on March 2022. Under Non PS adv. NPA has reduced from 11.57% on 31.03.2021 to 8.90% on March 2022.Overall NPA Including (PS+NPS) has reduced from 13.10% on March 2021 to 11.05% on March 2022.

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

Bank wise position is given in Annexure No. 29{Page No.65}.

Item No. 26	**Position of NPA in Pradhan Mantri Mudra Yojana (PMMY) Loan Accounts within UT Chandigarh as on 31.03.2022.**

Rs. In Lakhs

Sector	**Shishu**		**Kishore**		**Tarun**		**Mudra (Total)**	
	A/Cs	**Amt.**	**A/Cs**	**Amt.**	**A/Cs**	**Amt.**	**A/Cs**	**Amt.**
Outstanding	12390	3435	11498	15896	4340	20639	28228	39971
NPA	1910	319 9.28%	787	1112 7%	171	929 4.90%	2868	2360 5.90%

NPA under MUDRA Loan on YOY bais has increased from 4.95% on 31.03.21 to 5.90% on March 2022

NPA under PMMY on Q to Q basis has increased from 5.39% on Dec.2021 to 5.90 % as on 31.03.2022

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.

Bank wise position is given in Annexure No. 30 {Page No.66}

Item No. 27	**Position of NPA in Govt. Sponsored Schemes within UT Chandigarh as on 31.03.2022.**

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.**
31.12.21	143	620	36	16.63	26722	37905
31.03.22	155	729	73	39.15	28228	39971

Year	**Sector**	**PMEGP**		**NULM**		**MUDRA**	
		A/Cs	**Amt.**	**A/Cs**	**Amt.**	**A/Cs**	**Amt.**
31.12.21	**NPA**	62	208 (33.54%)	4	2.89 (17.38%)	2765	2042 (5.39%)
31.03.22	**NPA**	61	216 29.63%	19	9.06 23.14%	2868	2360 5.90%

NPA under MUDRA has decreased from 5.39%as at 31.12.21 to 5.90% as on 31.03.2022

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.

Bank wise position is given in Annexure No. 31 {Page No.67}

ITEM NO. 28	HOUSING LOANS WITHIN UT CHANDIGARH AS ON 31.03.2022

Rs. in Lakh

Fresh disbursement during 01.04.2021-31.03.2022		**O/S as on** 31.03.2022	
A/cs.	Amount	A/cs.	Amount
8827	159409	39557	937116

During the year 2021-2022 fresh housing loan sanctioned and disbursed to 8827 borrower for Rs.159409 lacs and As on 31.03.2022, 39557 housing loan accounts were outstanding with amount Rs. 937116 lacs .

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.

Bank wise position is given in Annexure No. 32 {Page No.68}

Item no28 Pradhan Mantri Awas Yojana Housing for all by 2022-Credit Linked Subsidy Scheme-(CLSS).

The progress under PMAY up to **this quarter up to 31.03.2022** is as under:-

No. of Loan Applications Received	No. of Loan applications sanctioned		No. of cases in which subsidy has been received	Amount in lacs
	No	Amount (Rs.lacs)		
5007	4855	111642	2169	5026

The bank wise position under the scheme is given at Annx.33{Page No. 69}.

Item No.29	POSITION UNDER EDUCATION LOAN SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2022.

Rs. in Lakh

EDUCATION LOANS SANCTIONED WITHIN UT CHANDIGARH				NPA under Education loan	
During 01.04.2021 to 31.03.2022		O/s as on 31.03.2022		31.03.2022	
A/cs.	Amount	A/cs.	Amount	A/C	Amount
2513	22738	4563	40199	136	422(1.05%)

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". Member banks are advised to provide the benefits to eligible students of interest subsidy as per their income criteria in the scheme

As per Annexure 34 {Page No. 70}.

Item No.30	CGTMSE SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2022

Rs. in Lakhs

As on 31.03.2022	
NO. of A/cs covered	Amt.
4927	30036

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.

As per Annexure -35 {Page No. 71}.

Item No 31	POSITION UNDER NATIONAL URBAN LIVELIHOOD MISSION (NULM) SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2022

In Lacs

Target	Appl. Sponsored.	Cases Sanctioned		Cases Disbursed		Appl. Rejected	Cases pending for disposal
150		Nos.	Amt.	Nos.	Amt.		
	89 plus 160 (PMMY cases covered under NULM)	3 plus 160(PMMY cases covered under NULM)	144.88	163	144.88	86	0

This has already been discussed in Sub Committee held on 29.4.22
Member banks are requested to sanction the cases received under the scheme on priority.

Item No. 32	POSITION UNDER PMEGP SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2022

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		
31.03. 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**
31.03.22										
DIC	37	26	7	19.89	11	31.07	12	35.01	18	2
KVIC	28	5	0	0	0	0	0	0	3	2
KVIB	28	37	13	32.32	9	27.07	9	27.07	22	2
Total	**93**	**68**	**20**	**52.21**	**13**	**58.14**	**12**	**62.08**	**23**	**6**

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

As per Annexure 36 {Page No. 72}.

Item No.33:	ATMs INSTALLED WITHIN UT CHANDIGARH AS ON 31.03.2022

No.of ATMs as on 31.03.2021	ATMs installed From 01.04.21 to 31.03.2022	Total number of ATMs as on 31.03.2022
739	15	754

As per Annexure 37{Page No. 73}.

Item No.34:	Issues of UIDAI

Agenda from Unique Identification Authority of India (UIDAI)

Age Band wise Aadhaar Saturation (Status as on 31st March, 2022 as per Factsheet)

Population in 2022 (projected) as per the HQ Report (Factsheet)				
Age	**Total Population**	**Aadhaar Generated**	**Pending Population**	**%Aadhaar Generation**
Up to 5 Year	1,08,736	41,496	67,240	38.16%
5 to 18 Year	2,59,587	2,43,459	16,128	93.79%
18 year & Above	8,50,676	8,55,956	-	100.62%
Total	12,19,000	11,40,911	83,368	93.59%

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 (22nd April'22)

Branch Name	No of Identified Branches	Active as 22nd April'22	Not Working	Enrollments/ updation during Last 30 Days	Average
Axis Bank Ltd	1	0	1	0	0
Bandhan Bank Ltd.	1	1	0	19	1
Bank of Baroda+ Vijaya Bank	2	1	1	478	20
Bank of India	1	1	0	28	1

Bank of Maharashtra	1	0	1	0	0
Canara Bank + Syndicate Bank	2	1	1	124	5
Catholic Syrian Bank	1	0	1	0	0
Central Bank of India	1	1	0	116	5
City Union Bank	1	1	0	31	3
Equitas Small Finance Bank	1	1	0	45	2
Federal Bank	1	0	1	0	0
HDFC Bank Ltd	2	2	0	635	13
ICICI Bank	1	0	1	0	0
IDFC Bank Ltd	1	1	0	91	4
Indian Bank + Allahabad Bank	2	0	2	0	0
IndusInd Bank Ltd	2	2	0	638	8
J&K Bank	1	1	0	1	0
Kotak Mahindra Bank	2	2	0	115	2
Laxmi Vilas Bank	1	1	0	189	8
Punjab & sind Bank	1	0	1	0	0
Punjab National Bank+ OBC + United Bank	6	0	6	0	0
RBL Bank	1	0	1	0	0
State Bank of India	7	7	0	713	4
UCO BANK	1	0	1	0	0
Union Bank of India+ Andhra Bank + Corporation Bank	4	3	1	503	7
Ujjivan Small Finance Bank	1	0	1	0	0
Yes Bank	1	1	0	5	0
Grand Total	**47**	**27**	**20**	**3737**	**5**

- Out of the 47 locations, 27 are operational as on date. During last UTLBC, 28 centres were functioning. **Overall average enrolment in Banks is 5 which is less than the required average of 8**
- Out of total 26404 Aadhaar Enrolments and Updation done in last 30 days in Chandigarh on 122 kits, the contribution of banks stands at 3737 with 27 active kits, which is only 14 %(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

Since last UTLBC, no bank has submitted response.

Item No.35:	POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 31.03.2022

POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 31.03.2022 :-

SAVING LINKED

Rs. IN LAC

Achievement up to 31.03.2022		O/S AS ON 31.03.2022	
NO.	Amount	NO.	Amount
14	0.51	225	17.12

: As per Annexure 38 {Page No.74}.
CREDIT LINKED

Achievement up to 31.03.2022		O/S AS ON 31.03.2022	
NO.	Amt in lacs	NO.	Amt in lacs
12	8.15	24	15.37

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 .

As per Annexure 39{Page No. 75).

Item No.36:	POSITION UNDER KCC WITHIN UT CHANDIGARH AS ON 31.03.2022

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(Rs.in lacs)

Sanctioned from 01.04.2021 to 31.03.2022		O/S AS ON 31.03.2022	
NO.	**Amount**	**NO.**	**Amount**
783	**2683.52**	**1691**	**17003**

- Up to 31.03.2022, KCCs amounting to Rs.17003 lacs to 1691 farmers were outstanding in Chandigarh**.** During the current FY, up to 31.03.2022banks have sanctioned 783 KCC of Rs.2683.52 lacs

- Due to rapid urbanization and expansion of the city and consequent shrinkage in net sown area, The scope for issuing fresh KCCs is negligible**.**
  - **As per Annexure 40 {Page No.76}.**

Agenda Item No: 37

PUBLIC NOTICE ISSUED BY THE OFFICE OF ASSISTANT ESTATE OFFICER U.T. CHANDIGARH, IN COMPLIANCE OF DIRECTIONS DATED 23.11.2021 ISSUED BY THE HON'BLE PUNJAB & HARYANA HIGH COURT IN CWP NO. 18559 OF 2016 (O&M) TITLED AS RESIDENTS WELFARE ASSOCIATION & ANR. V. UNION TERRITORY OF CHANDIGARH & ORS.

With reference to the captioned matter, we wish to bring to the notice of the House that prior to the aforesaid judgment of the Hon'ble Court, Bank/financial institutions were extending credit facilities of housing and other loans **secured by mortgage of the <u>percentage of share</u> in the property** owned through sale deed duly registered by the Chandigarh Administration. In the said property purchaser **<u>gets the occupation/possession</u>** (Not Ownership) of the floor as per inter-se agreement executed between the co-owners/co-sharers.

After passing of the aforesaid judgment, some public notice/s has been issued by Estate office and the same have implied deterrent effect to the Bank/financial institutions. It has been felt that certain legal implications may come in the way if the Bank/financial institutions proceeds with financing of housing and other loans secured by mortgage of the percentage of share in Chandigarh

Further, Bank/financial institutions were extending credit facilities of housing and other loans secured by mortgage of the **<u>percentage of share</u>** in the property and the said property purchaser **<u>gets the occupation/possession</u>** (Not Ownership) of the floor as per inter-se agreement executed between the co-owners/co-sharers. We further inform that in case need for auction/sale of share of property mortgaged to Bank/financial institutions arises, the Bank/financial institutions shall publish in the sale/auction notice that the intending purchaser **will only become a co-owner/co-sharer in the entire site/building** and will get the occupation/possession of the site/building as per inter-se agreement executed between the co-owners/co-sharers.

Considering the above, it is requested that a specific clarification/notice be issued by UT Administration through Estate office Chandigarh /Housing Board regarding the financing of housing and other loans in Chandigarh by the Bank/financial institutions in wake of the notice/s issued Estate Office..

Further, it is pertinent to mention that in the year 2001, Chandigarh Administration notified rules called the Chandigarh Apartment Rules, 2001 whereby even 'single residential units' could be sub divided into apartments but the same were repealed vide Notification dated 01.10.2007. Hence, it is requested that the possibility of its restoration be explored to safe guard the interest of the Banks who have already financed to the borrowers as per Chandigarh Administration notified rules called the Chandigarh Apartment Rules, 2001 keeping in view the vision of our Hon'ble Prime Minister regarding affordable housing for everyone.
Copy of order of the Punjab and Haryana High Court in CPW no 18559 is enclosed At page no 77 .
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Item No. 38:	**ANY OTHER ITEM WITH THE PERMISSION OF CHAIR**