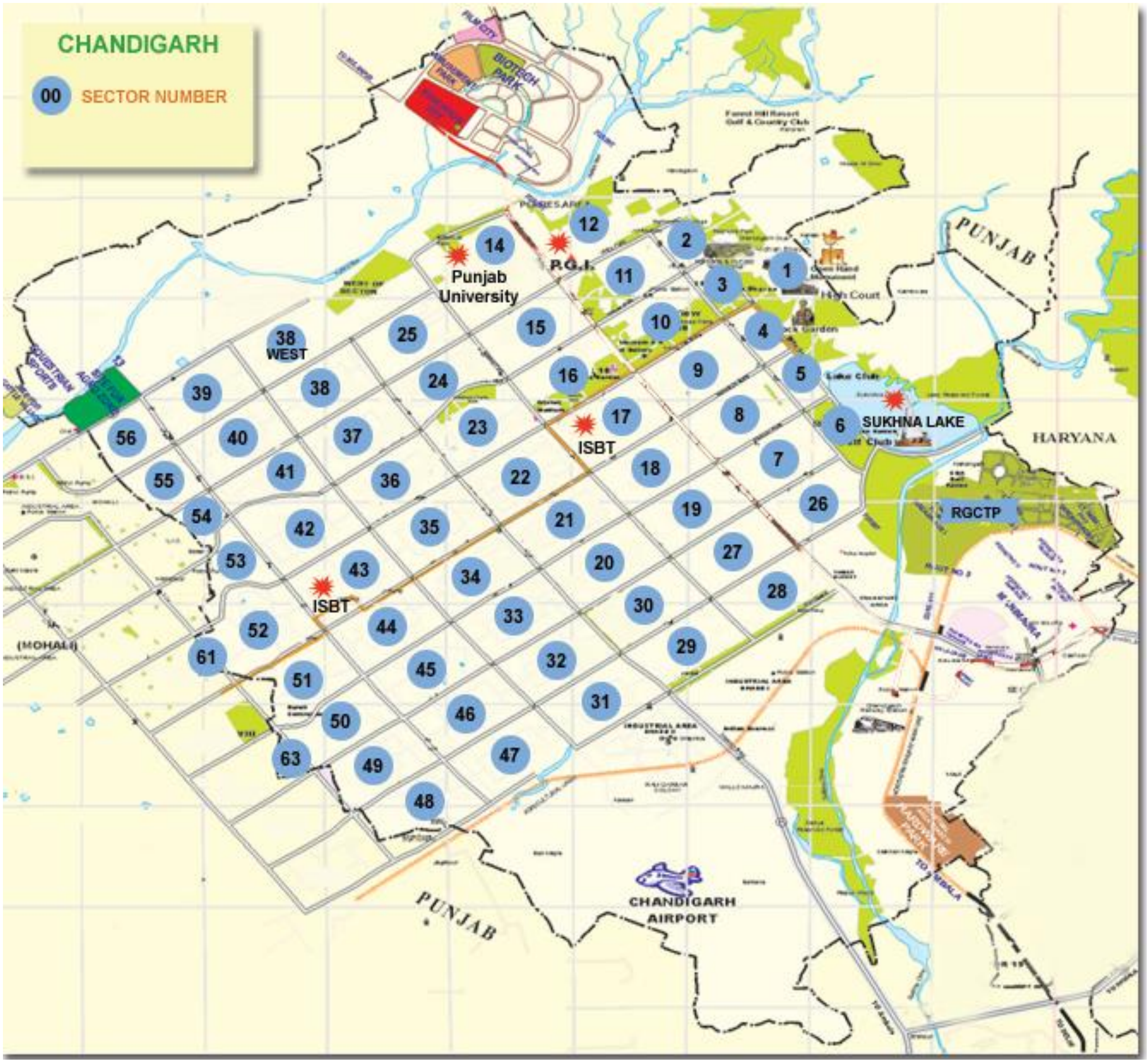
48th UTLBC - MEETING TO REVIEW DATA FOR THE Q.E. June 2022 CHANDIGARH-U.T.



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

48th MEETING OF UTLBC 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 : 415

SIGNIFICANT STATISTICS OFALL SCHEDULED COMMERCIAL BANKS/ FOREGIN BANKS AND CO-OP. BANKS IN CHANDIGARH AS ON 30.06.2022

Rs.in Crore

SN	ITEMS	UNIT	As on 30.06.2020	As on 30.06.2021	As on 30.06.22	National Goals
		Rs.				
1	Deposits	Crore	79070	91025	95692	
2	Advances	Crore	86138	90947	80362	
3	CD Ratio	%	108.94%	99.91%%	83.98%	60%
4	Priority Sector Advances	Crore	16192	17053	18940	
5	Share of PS Adv. to Total Advances	%	18.8%	18.75%	23.57%	40%
6	Agricultural Advances	Crore	2081	2396	2091	
7	Share of Agr. Adv. To Total Advances	%	2.42%	2.63%	2.60%	18%
8	Micro, Small & Medium Enterprises Advances	Crore	11338	9160	12299	
9	Share of MSME to Total Advances	%	13.16%	10.07%	15.30%	
10	Advances to Weaker Sections	Crore	937.29	989	910.09	
11	Share of Weaker Sec Adv to Total Adv.	%	1.09%	1.30%	1.13%	10%
12	Branch Network	Nos.	417	426	415	
	a- Rural	Nos.		0	0	
	b- Urban	Nos.	417	426	415	

- Chandigarh UT has 12 public sector banks with 231 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

48th UT Level Bankers Committee MEETING (UT CHANDIGARH)

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

The following are the items for taking up for discussion in the UTLBC meeting for the quarter ended 30.06.2022:-

Item No.1	**Confirmation of Minutes of 47th meeting of UT Level Bankers' Committee (UT Chandigarh)**

Last Meeting of UTLBC	47th
Held on	11.05.2022
Minutes email / circulated on	21.05.2022
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 47th UTLBC meeting	
S. No.	Action points	Action taken
1.1	**Regional Director 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. However during the period 01.04.22 to 30.06.2022, 1905 fresh applications have been received. During the quarter banks have sanctioned 733 and disbursed 446 applications during the period under review. We had again instructed the meeting held on 13.07.22 and also in sub committee meeting held on 29.07.2022 to clear the pendency with in a period of 15 days. That is up 15.08.2022 . **But there is no progress of HDFC Bank under Pmsvanidhi**.
1.2	**Regional Director 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 29.07.2022 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 follow the instructions of DFS who has allocated the target to saturate the PMJDY accounts with social security schemes and achive at least 40% eligible accounts be saturated up to September 2022.. Progress of PSBs and J&K Banks is submitted on weekly basis to DFS.
1.4	**RD Sir RBI expressed concern over low performance under stand Up India 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**	Progress under enrolment under Stand-UP India scheme still not improved. All member banks were advised in Sub committee meeting held on 29.07.2022 to sensitize the branches to sanction one case per branch in the half year.

	bankers to adhere the guidelines of target on half yearly basis and achievement of the same.	
1.5	**Regional Director RBI Sh M.K Mull 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**	During the Current Financial Year ACP Target for the quarter has been achieved.

Item no. 3	**Prime Minister Street Vendor's AtmaNirbhar 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 up 2024 and loan under 3rd tranche will be Rs.50000/ -for those venders who have repaid their 2nd loan of Rs.20000/-**

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 30.06.2022 as under:

period	Total app	rejected	Net App.	sanctioned	Pending for sanction	Disbursed	Pending for dis.
31.03.2022	5417	1161	4256	3887	369	3562	325
30.06.2022	7322	1208	6114	4620	#1494	4008	612
26.07.2022	7316	1177	6138	4743	1395	4100	643

Note : #Out of pending Applications shown in the table that is 1494 only 227 applications are pending for sanction which are of rs.10000/ and for 2nd loan these are auto approved loan of Rs.20000/ and depends upon the applicants to avail loan or not Hence these are not be treated as pending as informed by MC officials in Sub committee meeting held on 29.07.22.

$ out of 612 pending for disbursement, 324 are pending for disbursement

Of Ist trenche and rest of the approved applications depends upon the applicant to avail or not to avail. Hence these cannot be treated as pendency.

However this item has been discussed in Sub committee meeting held on 29.07.2022 and minutes of the subcommittee submitted on.06.08.2022

Bank wise position is given on Annexure No. 1 {Page No. 34}

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 campaign LDM with coordination of animal Husbandry organised various camps and sourced 134 applications. Out of these the banks have sanctioned 62 applications, 62 cases have been disbursed as on date and 68 cases have been rejected. .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. 35}.

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 to the banks in UT, Chandigarh. All five cases had been sanctioned and disbursed by the banks. During this financial year till date no applications has sponsored by the DIC office.

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 30.06.2022is as under:-

(in lacs)

period	No. of active Saving Accounts	Seeding with Aadhaar	
		Number	%age
30.06.21	25.15	22.16	88.11%
31.03.22	25.58	22.32	87.25%
30.06.22	25.32	22.00	86.89%

period	No. of active Saving Accounts	Seeding with Mobile	
		Number	%age
30.06.21	25.15 lacs	22.84	90.81%
31.03.2022	25.58	23.51	91.89%
30.06.2022	25.32	23.23	91.74%

Bank wise position is given on Annexure No. 3 {Page No. 36 }.

During the period under review %age of Aadhar seeding has decreased marginally from 87.25 % to 86.90%.The following Banks are advised to improve the position of Aadhar seeding, Axis Bank (35.96%), fedral bank (63.38%) HDFC(65.59%), Dhan Luxmi (66.27%), Karnataka Bank(70.03%), South Indian Bank(51.22%),Yes Bank (73.42%), ESAF small finance Bank(0.12%) AU Small Fin Bank(2.60%), capital Fin bank (0.35%) Utkarsh Bank (72.98%) ,), so that over position of UT be improved by Sep 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.

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. Under PMJDY accounts , 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 283191 accounts up to 30.06.2022 under PMJDY since its launching on 28.08.2014. There is an increase of 2400 accounts during the quarter under review .

The progress under PMJDY accounts is as under as on 30.06.2022:-

Period	Total PMJDY A/cs	Zero balance A/cs	Aadhar Seeded A/cs	Rupee card issued	Rupee card Activated
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%)
30.06.2022	283191	23779(8.40%)	260182(91.88%)	241706(85.35%)	183228(77.22%)
+- in qtr	+2400	+1.12%	+(.01%)	+1.50%	+1.15%

Bank wise position is given on Annexure No. 4 {Page No. 37}.

The following banks still have rupee card issued %age below the system %age of 85.80% However, system percentage have improved to 85.80%% in Jun, 2022.

Axix Bank (56.30), City Union Bank (68.36%), Fedral bank (62.54%) , IDBI Bank(66.02%) ,), IDFC bank (48.08%), Karnataka Bank(67.57%), 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 29.07.2022 and minutes submitted on 06.08.2022. 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.

Item No 7 (i): - Saturation Drive for covering all PMJDY accounts with Jan suraksha schemes. that is to provide social security cover 40% 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 and APY as per their eligibility . DFS is getting weekly reports of all PSBs and J&K bank. The achievement up to 30.06.22 is attached in annexure.

(Bank wise Annexure per Ann.5 (page no 38)

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 40% of 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 30.06.2022, Out of 64 BCAs, Banks has provided 41 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 Bank Mitra and Micro ATMs is given on Annexure No. 6 {Page No. 39}.

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.426/-. In the scheme Rs. 2 lacs is payable on member's death due to any reason. DFS, MOF, GOI vide their letter no. F.No.H-12011/2/2015-Ins.II dated 23..06.2021 have informed amendment in rules for implementation of PMJJBY. It has been decided by the competent authority to incorporate a lien clause in the rules of PMJJBY with effect from 1st June, 2021: whereby claims for death which occur during the first 30 days from the date of enrollment will not be paid. The risk cover will commence only after the completion of 30 days from the date of enrollment into the scheme by the subscriber. However, death due to accident will be exempted from the Lien Clause.

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

Up to **30.06.2022**, banks have enrolled 94614 account holders under the scheme. There is a increase of 796 enrollment during the quarter under review.

Year	PMJJBY a/c	Male	Female
30.06.2021	73619	48001	25618
31.03.2022	93818	61403	32415
30.06.2022	94614	62144	32470
Increase in qtr	796	741	55
Increase on YOY basis	20995	14143	6852

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. 40}.

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 enrol themselves in participating banks on payment of an annual premium of Rs.20/- 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 30.06.2022, banks have enrolled 266346 persons under the scheme. Increase during the quarter is 1101 fresh enrollment .

Year	Total enrolment PMSBY	Male	Female
30.06.21	214381	137156	77225
31.03.2022	265245	172425	92820
30.06.2022	266346	173629	92717
Increase in qtr.	1101	1204	-103
YOY increase	51965	36473	15492

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. 41}.

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 **30.06.22**, banks have enrolled 47096persons under the scheme. During the quarter there is a increase of 2692 fresh enrollments in the quarter.

Year	**APY Accounts**	**Male**	**Female**
30.06.21	**32820**	**22473**	**10347**
31.03.2022	**44404**	**30286**	**14118**
30.06.2022	**47096**	**32018**	**15078**
Increase in qtr	**2692**	**1732**	**960**
Increase on YOY basis	**14276**	**9545**	**4731**

The members banks are requested to continue to make enrolments under the scheme on daily basis. Banks namely, , 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. 42}.

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

Out of 52 Claims lodged under PMJDY up to 30.06.2022 in UT CHANDIGARH, 48 Claim cases stands settled and 2 cases are rejected while 2 case is pending for disposal.

-Under PMJJBY out of 263 claims lodged ,245 claim cases stands settled, 16 claims are rejected and 2 cases are pending for settlement

In Jan suraksha Schemes (under PMSBY) out of 153 claims lodged, 143 claim cases stands settled while 10 claims are rejected.

Bank wise Progress is given on Annexure No.10,,11,12{Page No. 43 to 45}.

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 up to 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)**
4.

The progress under PMMY during the current financial year up to the quarter ended 30.06.2022 is as under:

	Sanction during FY up to Jun. 2022		Outstanding 30.06.2022(Amt in lacs)	
	Accounts	Amount	Accounts	Amount
SHISHU	710	177.74	13492	4592.81
KISHORE	542	1254.53	11881	14949.00
TARUN	351	2710.16	4276	19920.91
TOTAL	1603	4142.43	29649	39462.72

(Bank wise details is as per Annexure- 13,14,15,16{Page No. 46-49}.

Department of Financial services has 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 enroll 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. .However RBI is asking this data on monthly basis continuously. We have submitted the progress up to 30.06.2022 to RBI and as per report dated 30.06.2022, 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 Mobiliebanking 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	2573898	89.74%	52.50%	88.05%	75.40%	92.65%
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	107013	80.95%	23.33%	74.01%		83.69%

(The Bank wise Achievement is annexed as per annexure 17,18{page 50-51 }

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 .

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'ble 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.”. However no such data is available to find the increased income of the farmers.

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 61 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 30.06.2022 is as under:

Total No. of Schedule Commercial Bank Branches	Loan Sanctioned during FY up to Jun 2022 Rs.in lacs				Outstanding as on 30.06.2022in lacs			
	SC/ST		WOMEN		SC/ST		Women	
	A/cs	Amt.	A/cs	Amt.	A/c	Amt	A/c	Amt
356	2	66.60	9	69.77	61	630.48	162	2521.72

(Bank wise details are as per Annexure-19{Page No. 52}.

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". 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.

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Item No. 16	Review of Performance of Banks

NO. OF BRANCHES OF BANKS, THEIR DEPOSITS AND ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2022 .

Rs. in crores

Period	Nos of Branches		Deposits		Advances		CD Ratio
	URBAN	TOTAL	No. of A/cs	Amt.	No. of A/cs	Amt.	
30.06.21	428	428	4116675	91025	503202	90947	99.91%
31.03.22	414	414	4204755	99455	533960	87585	88.06%
30.06.22	415	415	4319615	95693	542883	80363	83.98%
Q to Q growth	1	1	114860	-3762 -(3.78%)	8923	-7222 -8.24%	
YOY growth	-13	-13	202940	4668 5.12%	39681	-10584 -11.63%	

The number of branches of banks as on 30.06.2021 were 428. As on 30.06.2022, the Number of branches in urban area are 415, **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 30.06.2022 stood at Rs.95693 crores Whereas on 30.06.2021, the deposits of the banks in Chandigarh were Rs 91025 crore, showing an increase of Rs. 4668 crore that is 5.12%

The total advances in Chandigarh as on 30.06.2022 are Rs. 80363 crore against the advances of Rs.87585 crores on 31.03.22, showing Q to Q decrease of Rs.7222 crores that is –(8.24%). If we compare the advances on YOY basis there is decrease of Rs.10584 crores that is (-11.63%) in advances. Member banks to comment on such decrease. Major decrease in advances of the following Banks

Bank Name	30.06.21	30.03.22	30.06.22	Qtly variation	YOY variation
BOB	1275	749	787		-488
Canara Bank	13472	12080	9381	-2699	-4091
Indian Bank	9915	9919	841	-9078	-9074
PNB	18364	18839	13924	-4915	-4440
SBI	12974	12640	15178	-334	+2206

(Bank wise details are as per Annexure-20{Page No. 53}

Item No. 17	CD RATIO WITHIN UT CHANDIGARH AS ON 30.06.2022

During the period under review CD ratio has decreased from 88.06% on 31.03.2022 to 83.98% as on 30.06.2022. CD ratio in Chandigarh is well above the national goal of 60%. However following Banks are having CD Ratio below 60%.

BOB(48%), Indian Bank(40%), PS&B(40%)), Bandhan Bank (8%), City Union Bank(55%) HDFC(41%), ICICI(39%) , IDBI(59%), IndusInd Bank(12%), JK Bank(58%),Karnataka Bank(24%), South Indian Bank(11%),DBS Bank (34%),Yes Bank(56%) AU Small Finance Bank (16%), Jana Bank (6%), Utkarash Bank (0.69%),ESAF small fin.Bank (35%) and all Cooperative banks except Pb St coop bank are having CD ratio even below 20%.

(Bank wise position As per Annexure 20 {Page No. 53)

Item No18:	PRIORITY SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2022.

Rs. in Crores

Period	Agri. & Allied Sector(Primary)		MSME (Secondary)		Other Priority Sector(Tertiary)		Total Priority Sector		% of PS adv toTotal adv. Amt
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt	A/c.	Amt.	
30.06.21	**53176**	**2396**	**36698**	**9161**	**28892**	**5625**	**117974**	**17053**	**18.75%**
31.03.22	**63402**	**2329**	**40703**	**12053**	**30017**	**4558**	**134119**	**18806**	**21.47**
30.06.22	**59777**	**2091**	**40916**	**12299**	**28662**	**4550**	**129355**	**18940**	**23.57%**
Q to Q growth	**-3625**	**-238**	**+213**	**+246**	**-1355**	**-8**	**-4764**	**+134**	
YoY growth	**+6601**	**-305**	**+4218**	**+3138**	**-230**	**-1075**	**11381**	**+1887**	

The statistics data as per Annexure 21reveals that Banks in UT Chandigarh has financed Rs.2091crore under agriculture to 59777 borrowers, Rs.12299 crores under MSME to 40916 entrepreneurs and Rs.4550crores have been financed under other Priority sector to 28662 borrowers. Thus banks in UT Chandigarh have financed Rs.18940 crores to 129355 borrowers as on 30.06.2022. Priority sector advances have increased from 18806 crorres on 31.03.22 to Rs.18940 crorres on 30.06.2022 showing a Q to Q growth of 0.71%. Further total share of PS advances to total advances has increased to 23.57% on Jun 2022 from 21.47% on March 2022.On YOY basis PS advances has increased from Rs.17053 crore on June 2021 to Rs.18940 crore on June 2022 showing YOY increase of 11.07%. However 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. 54).

Item No. 19	AGRICULTURE ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2022

Rs. in crores

	OUT OF PRIORITY SECTOR ADVANCES UNDER								% of Agr. adv to Total adv
period	FARM CREDIT		AGRI. INFRASTRUCTURE		ANCILLARY ACTIVITIES		TOTAL AGRI.		
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	
30.06.21	51638	848.46	380	462.32	1158	1085.51	53176	2396	2.63%
31.03.22	62241	853.64	227	446.83	934	1029.02	63402	2329	2.66%
30.06.22	58661	600.51	173	435.12	943	1055.34	59777	2091	2.60%

As per data available as per Annexure 11.1, up to 30.06.2022,Banks have financed Rs.2091 crore lacs under agriculture to 59777 borrowers out of which Rs.600.51 crore have been provided under farm credit , RS.435.12 crores financed under Agriculture infrastructure to 173 borrowers and RS.1055.34 crores under Ancillaries Activities related to agriculture. The agriculture advances constitute 2.60% of advances against a national goal of 18%.

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. 55}.

ITEM NO.20:	MSME SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2022

Micro & Small Enterprises within UT Chandigarh as on 30.06.2022

period	Micro Enterprises				Total Micro Enterprises	
	Manufacturing Sector		Service Sector			
	Account	Amount	Account	Amount	Account	Amount
31.03.21	4149	67500	30714	222300	34863	299900
31.03.22	4636	123631	24256	262093	28892	385724
30.06.22	4870	128463	24332	273909	29202	402372
period	Small Enterprises				Total Small Enterprises	
	Manufacturing Sector		Service Sector			
	Account	Amount	Account	Amount	Account	Amount
2020-21	3021	211200	7426	218400	10447	429600
31.03.22	2996	247461	5600	250309	8596	497770
30.06.2022	2978	248198	5481	241420	8459	489618

(Rs.in Lakhs)

period	**Total MICRO and Small enterprises**				Total Micro & Small enterprses	
	Manufacturing Sector		Service Sector		**Mfg & service sector**	
	A/C	**Amt**	**A/C**	**Amt**	**A/C**	**Amt**
2020-21	7169	278700	38140	440700	45309	729500
31.03.22	7632	371092	29856	512402	37488	883494
30.06.22	7848	376661	29813	515329	37661	891990

Outstanding of Micro & Small Enterprises advances as on 31.03.2022 was Rs. 8834.94 crore in 37488 accounts, which has increased to Rs.8919.90 crores in 37661 accounts on 30.06.22 showing qtly increase of Rs.84.96 crores that is

Member Banks are requested to please make maximum efforts to boost up the credit under MSME sector so that economy can improve and there should be respectable growth in this sector during current financial year. Members may provide suggestion to improve the credit under MSME sector.

MEDIUM ENTERPRISES ADVANCES, KVI and Other MSME advances WITHIN UT CHANDIGARH AS ON 30.06.2022: -

period	**Total Medium Enterprises**		**Khadi and Village Industries**		**Others under MSME**	
	accounts	Amounts	accounts	Amounts	accounts	Amounts
2020-21	1773	221800	282	709	513	10700
31.03.2022	2399	308712	204	487	614	12626
30.06.2022	2435	323312	204	489	616	14155

Total Advances as on 31.03.2022 were Rs.12053.21 crore and as on 30.06.2022 it has increased to Rs.12299.48 crores showing an increase of Rs.246.27 crores during the period under review.

The outstanding of Micro & Small Enterprises advances as on 31.03.2022was Rs.385724 lacs in 28892 accounts which has increased to Rs.402372 lacs in 29202 accounts as on30.06.2022,showing an increase of Rs.16648 lacsduring the period under review andQ to Q growth is 4.32% . Similarly Total advance to micro enterprise's has increased from Rs.254627 lacs in 26013 accounts on Jun2021 to Rs.402372 lacs in 29202 accounts showing an increase of Rs.147745 lacs on YOY basis and in percentage term YOY growth is 58.02%. 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 on YOY basis Advance under small enterprises on 30.06.2021was Rs.411964 lacs which has increased to Rs.489618lacs on 31.3.22 showing an YOY growth of Rs77654 lacs in %age term YOY growth is 18.84%

As per annexure 23{Page No. 56}

MEDIUM ENTERPRISES ADVANCES, KVI and Other MSME advancesWITHIN UT CHANDIGARH AS ON30.06.2022:-

Rs. in lacs

Total Medium Enterprises	
Accounts	**Amount**
2435	323312

TOTAL MSME		% of MSME Advances to Total Advances
Accounts	Amount	
40916	1229947	15.30%

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 56, 57)

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 30.06.2022, banks have sanctioned loan of Rs.939.69 crores to 5705 eligible borrowers and disbursed loan of Rs.873.26 crores to 4691 borrowers. Time for taking disbursement by the borrower has now been expired as the disbursement date was on or before 30.06.2022.

As per Annexure 25{Page No. 58}.

Item No.22:	PROGRESS UNDER WEAKER SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2022

Rs.in lacs

Period	Disbursement during the F.Y upto June		Weaker Sector Advances outstanding as on june		% of W.S. adv to Total advances.
	A/Cs	Amount	A/Cs	Amount	
30.06.21	5741	8304	67318	98902	1.09%
30.06.22	1340	5108	71717	91009	1.13%

As far as weaker sector advances are concerned,71717 borrowers belonging to weaker sector of the society were financed amounting Rs. 910 crore up to 30.06.. 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.

As per Annexure 26{Page No. 59}.

Item No.23:	CREDIT FLOW TO WOMEN BENEFICIARIES WITHIN UT CHANDIGARH AS ON 30.06.2022

Rs. In lcrore

period	Fresh disbursement during June quarter		O/s advances as at June quarter		%age of adv. To women to total adv. As at 30.06.2022
	A/c.	Amt.	A/c.	Amt.	
30.06.21	6443	227.42	110630	5758.39	6.33%
30.06,22	13552	397.41	129082	4548.83	5.66%

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 30.06.2022,banks in UT Chandigarh has financed Rs.4548.83 crore to women borrowers which is 5.66% 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. 60}.

Item No. 24	DISBURSEMENT AGAINST ANNUAL TARGETS OF ANNUAL DISTRICT CREDIT PLAN WITHIN UT CHANDIGARH AS ON YEAR ENDED 30.06.2022

Rs. in Lacs

SECTOR	TARGETS	ACHIEVEMENTS	% Achievement.
Agriculture	10381	25726	247
MSME	122543	288331	235
OTHER PRIORITY SECTOR	29913	8331	27.85
TOTAL PRIORITY SECTOR	162837	322389	197.98

During the period under review, proportionate target for the quarter ended June 2022 has been achieved by the bankers. This is because demand of the credit is increasing gradually and impact of pandemic covid 19 is over now. Further During the this Financial Year ,ACP target has been fixed keeping in view the Outstanding figure of Agri, MSME and PS at the end of the year

Outstanding	31.03.22 Amt in crore	Target for FY 2022-23	%age
Agriculture	2329	415.26	17.82%
MSME	12053	4901.74	40.66%
OTHER PRIORITY SECTOR	4558	1196.51	26.26%
TOTAL PRIORITY SECTOR	18806	6513.51	34.63%

For information of the house

(Bank wise Achievement as per Annexure 28 {Page No. 61}.)

Item No. 25	Position of NPA within UT CHANDIGARH. As on 30.06.2022

Rs. In lacs

Agriculture		MSME		Other Priority Sector		Total Priority sector		Non Priority sector		Grand Total	
Outstanding as on 30.06.2022											
59777	2091	40916	12299	28662	4550	129355	18940	413528	76227	542883	80363
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)
8421	905 43.29%	6143	2632 21.39%	2874	6595 1.44%	17438	3603 19.02%	10763	4991 6.54%	28201	8594 10.69%

Comparative NPA position

Parameters	NPA on 30.06.21	31.03.22	30.06.22
Agriculture	37.38%	42.23%	43.29%
MSME	25.39%	20.81%	21.39%
Other Priority sector	0.71%	1.27%	1.44%
Priority sector	38.26%	18.88%	19.02%
Non priority sector	11.71%	8.90%	8.12%
Grand Total	13.10%	11.04	10.69%

From the above table, it is observed that NPA under Agriculture has increased to 43.29 % on June 2022 from 43.23% on March 2022.Under MSME NPA has slightly increased from 20.81% on March 2022 to 21.39% on June 2022. Under Priority sector NPA has slightly increased from 18.88% on 31.03.22 to 19.02% on June 2022. Under Non PS adv. NPA has reduced from 8.90% on 31.03.2022 to 8.12% on June 2022.Overall NPA Including (PS+NPS) has reduced from 11.04% on March 2022 to 10.69% on June 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.62}.

Item No. 26	Position of NPA in Pradhan Mantri Mudra Yojana (PMMY) Loan Accounts within UT Chandigarh as on30.06.2022.

Rs. In Lakhs

Sector	Shishu		Kishore		Tarun		Mudra (Total)	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
31.03.22 O/S	12390	3435	11498	15897	4340	20639	28228	39971
NPA	1910	319 **9.28%**	787	1112 **7%**	171	929 **4.50%**	2868	2360 **5.90%**
30.06.22 O/s	13492	4593	11881	14949	4276	19920	29649	39462
NPA	2030	418 **(9.10%)**	923	1233 **(8.24%)**	177	813 **4.08%**	3130	2464 **6.24%**

NPA under MUDRA Loan on YOY bais has increased from 5.90% on 31.03.22 to 6.24% on Jun 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.63}

Item No. 27	Position of NPA in Govt. Sponsored Schemes within UT Chandigarh as on 30.06.2022.

Outstanding advances under Govt sponsored schemes

Amt 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.
31.03.22	155	729	73	39.15	28228	39971
30.06.22	162	769	67	51.99	29649	39462

Year	Sector	PMEGP		NULM		MUDRA	
		A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
31.03.22	**NPA**	61	216 29.63%	19	9.06 23.14%	2868	2360 5.90%
30.06.22	**NPA**	58	208 27.04%	26	10.3 19.81%	3130	2464 6.24%

NPA under MUDRA has increased from 5.90% as at 31.03.22 to 6.24% as on 30.06.2022 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.64}

ITEM NO. 28	HOUSING LOANS WITHIN UT CHANDIGARH AS ON 30.06.2022

Rs. in Lakh

Fresh disbursement during 01.04.2022-30.06.2022		**O/S as on**30.06.2022	
A/cs.	Amount	A/cs.	Amount
2889	42753	46839	1019306

During the year 2022-2023 fresh housing loan sanctioned and disbursed to 2889borrower for Rs.427.53 crore and As on 30.06.2022, 46839 housing loan accounts were outstanding with amount Rs.10193.06 crores

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.65}

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 30.06.2022** 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)**		
4744	**4567**	**107962**	**2053**	**4929**

The bank wise position under the scheme is given at Annx.33{Page No. 66}.

Item No.29	**POSITION UNDER EDUCATION LOAN SCHEME WITHIN UT CHANDIGARH AS ON 30.06.2022.**

Rs. in Lakh

EDUCATION LOANS SANCTIONED WITHIN UT CHANDIGARH				**NPA under Education loan**	
During 01.04.2022 to 30.06.2022		O/s as on 30.06.2022		30.06.2022	
A/cs.	Amount	A/cs.	Amount	A/C	Amount
245	1851	3960	27400	118	391

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. 67}.

Item No.30	**CGTMSE SCHEME WITHIN UT CHANDIGARH AS ON 30.06.2022**

Rs. in Lakhs

As on30.06.2022	
NO. of A/cs covered	Amt.
4805	31640

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. 68}.

Item No 31	POSITION UNDER NATIONAL URBAN LIVELIHOOD MISSION (NULM) SCHEME WITHIN UT CHANDIGARH AS ON 30.06.2022

In Lacs

Target	Appl. Sponsored.	Cases Sanctioned		Cases Disbursed		Appl. Rejected	Cases pending for disposal
94 upto 30.09.2022)		Nos.	Amt.	Nos.	Amt.		
	19	2	2.30	2	2.30	6	11

Bank wise position-NULM

Sr No	Name of Bank	Received application	Sanctioned	Reject	Pending
1	Punjab National Bank	8	2	6	-
2	Bank Of India	1	-	-----	1
3	Bank Of Baroda	3	---------	------------	3
4	Bank Of Maharashtra	2	-----------	------------	2
5	Punjab & Sind bank	2	-----------	------------	2
6	State Bank Of India	2	------------	------------	2
7	Union Bank Of India	1	------------	------------	1
Total		19	2	6	11

This has already been discussed in Sub Committee held on 29.07.22.Member banks have been advised to dispose off the pending cases before 10.08.22.

Item No. 32	POSITION UNDER PMEGP SCHEME WITHIN UT CHANDIGARH AS ON 30.06.2022

POSITION UNDER DIC, KVIC & KVIB.

(Rs. in lakhs)

Agency	Target project	MM target	Applications sponsored	Cases sanctioned		Claim lodged		Margin money disbursed. cases		Rejection	Pending for sanction/disposal
				Nos	**MM involved**	**Nos**		**Nos**	**Amt**		
DIC	11	35.75	0	1	0.75	1	2.5	3	6.28	0	0
KVIB	10	31.50	10	3	9.39	0	0	0	0	6	1
KVIC	10	31.50	6	2	3.93	1	0.83	0	0	3	2
2nd loan	1	9.74	0	0	0						
Total	**31**	**108.49**	**16**	**6**	**14.07**	**2**	**3.33**	**3**	**6.28**	**9**	**3**

Banks who have pendency, HDFC-1, PSB-2,

Sr No	Name of applicant	Name Of Bank	Nos of pending applications	Pending Since
1	**Ajay kumar**	HDFC	1	**27.06.2022**

2	1. **VINOD KUMAR** 2. **Usha Garg**	Punjab & Sind bank	2.	**08.06.2022** **30.06.2022**
Total			3	

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

Item No.33:	**ATMs INSTALLED WITHIN UT CHANDIGARH AS ON 30.06.2022**

No.of ATMs on 30.06.2022	**ATMs installed From April -June 30.06.2022**	**Total nos of ATMs as on 30.06.2022**
726	11	737

(As per Annexure 36{Page No. 69}.

Item No.34:	**Issues of UIDAI**

Agenda from Unique Identification Authority of India (UIDAI)

Age Band wise Aadhaar Saturation (Status as on 15th July, 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	46,927	61,809	43.16%
5 to 18 Year	2,59,587	2,45,277	14,310	94.49%
18 year & Above	8,50,676	8,56,747	-	100.71%
Total	12,19,000	11,48,951	76,119	94.25%

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 on 19th July'22**	**Not Working**	**Enrollments/ updation during Last 30 Days**	**Average**
Axis Bank Ltd	1	0	1	0	0
Bandhan Bank Ltd.	1	1	0	2	1
Bank of Baroda+ Vijaya Bank	2	1	1	537	22
Bank of India	1	1	0	91	4
Bank of Maharashtra	1	1	0	0	0
Capital Small Finance Bank	1	1	0	33	1
Canara Bank + Syndicate Bank	2	1	1	183	8
Catholic Syrian Bank	1	0	1	0	0

Central Bank of India	1	1	0	63	3
City Union Bank	1	0	1	0	0
Equitas Small Finance Bank	1	1	0	83	3
Federal Bank	1	0	1	0	0
HDFC Bank Ltd	2	2	0	477	10
ICICI Bank	1	0	1	0	0
IDFC Bank Ltd	1	1	0	43	2
Indian Overseas Bank	1	1	0	95	4
Indian Bank + Allahabad Bank	2	0	2	0	0
IndusInd Bank Ltd	2	2	0	609	13
J&K Bank	1	0	1	0	0
Kotak Mahindra Bank	2	2	0	141	3
Laxmi Vilas Bank	1	1	0	195	8
Punjab & Sind Bank	1	0	1	10	0
Punjab National Bank+ OBC + United Bank	6	0	6	0	0
RBL Bank	1	0	1	0	0
State Bank of India	7	6	1	868	6
UCO BANK	1	1	0	275	11
Union Bank of India+ Andhra Bank + Corporation Bank	4	3	1	419	5
Ujjivan Small Finance Bank	1	0	1	0	0
Yes Bank	1	1	0	48	2
Grand Total	**49**	**28**	**21**	**4172**	**6**

- Out of the 49 locations, 28 are operational as on date. **Overall average enrolment in Banks is 6 which is less than the required average of 8**

- Out of total 31513 Aadhaar Enrolments and Updation done in last 30 days in Chandigarh on 141 kits, the contribution of banks stands at 4172 with 28 active kits, which is only 13 %(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_zoedit#responses

Since last UTLBC, no bank has submitted response.

Item No.35:	POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 30.06.2022

POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 30.06.2022:- **SAVING LINKED**

Rs. IN LAC

Achievement up to 30.06.2022		O/S AS ON 30.06.2022	
NO.	Amount	NO.	Amount
2	.09	147	11.76

(As per Annexure 37 {Page No.70}.

CREDIT LINKED

Achievement up to 30.06.2022		O/S AS ON 30.06.2022	
NO.	Amtin lacs	NO.	Amt in lacs
		24	15.31

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 38{Page No. 71).

Item No.36:	POSITION UNDER KCC WITHIN UT CHANDIGARH AS ON 30.06.2022

(Rs.in lacs)

Sanctioned from 01.04.2022 to 30.06.2022		O/S AS ON 30.06.2022		NPA in KCC	
NO.	Amount	NO.	Amount	a/c	Amt
251	1157.97	1932	16033.54	243	4435 (27.66%)

Up to 30.06.2022, KCCs amounting to Rs.16033.54 lacs to 1932 farmers were outstandingin Chandigarh. During the current FY, up to banks have sanctioned 251 KCC of Rs.1157.97 lacs including PKCC.

-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 39 {Page No.72}.**

Item No. 37X:	ANY OTHER ITEM WITH THE PERMISSION OF CHAIR