50th UTLBC - MEETING TO REVIEW DATA FOR THE Q.E.Dec.. 2022 CHANDIGARH-U.T.

पंजाब नैशनल बैंक
भरोसे का प्रतीक

50th 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 : 40
No. of Bank Branches in District : 411

SIGNIFICANT STATISTICS OFALL SCHEDULED COMMERCIAL BANKS/ FOREGIN BANKS AND CO-OP. BANKS IN CHANDIGARH AS ON 31.12.2022

Rs.in Crore

SN	ITEMS	UNIT	As on 31.12.2020	As on 31.12.2021	As on 31.12.2022	National Goals
		Rs.				
1	Deposits	Crore	87882	96698	100318	
2	Advances	Crore	90664	87630	87378	
3	CD Ratio	%	103.17%	90.62%	87.1	60%
4	Priority Sector Advances	Crore	16718	18609	18062	
5	Share of PS Adv. to Total Advances	%	18.44	21.24	20.67	40%
6	Agricultural Advances	Crore	2117	2124	2963	
7	Share of Agr. Adv. To Total Advances	%	2.34%	2.42%	3.39%	18%
8	Micro, Small & Medium Enterprises Advances	Crore	10204	11329	12661	
9	Share of MSME to Total Advances	%	11.26%	12.93	14.49	
10	Advances to Weaker Sections	Crore	1054	1514	1577	
11	Share of Weaker Sec Adv to Total Adv.	%	1.16	1.73	1.80	10%
12	Branch Network	Nos.	426	414	411	
	a- Rural	Nos.				
	b- Urban	Nos.	426	414	411	

- Chandigarh UT has 12 public sector banks with 227 urban branches.
- There are 19 private sector banks with 129 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 finance banks having 9 Branches

AGENDA
PAPERS

50th 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 taking up for discussion in the UTLBC meeting for the quarter ended 31.12.2022:-

Item No.1	**Confirmation of Minutes of 49th meeting of UT Level Bankers' Committee (UT Chandigarh)**

Last Meeting of UTLBC	49th
Held on	15.11.2022
Minutes email / circulated on	24.11.2022
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 49th 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 01.10.22 to31.12.2022,. During the quarter banks have sanctioned 249 applications and disbursed 481 applications during the period under review. We had again instructed the banks in the sub committee meeting held on 25.01.2023to clear the pendency upto 08.02.2023.
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 still not improved, Banks were again requested in Sub committee held on 25.01.2023.1to 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 70% eligible accounts be saturated up to September 2023.. Progress of PSBs and J&K Banks is submitted on weekly basis to DFS.As per the instructions of Finance secretary Chandigarh Administration, different camps were organized in different Govt Departments of Chandigarh Administration.
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 bankers to adhere the guidelines of**	Progress under enrolment under Stand-UP India scheme slightlyimproved. All member banks were advised in Sub committee meeting held on 25.01.2023 to sensitize the branches to sanction one case per branch in the half year.During current financial year, 65 news cases were sanctioned.

	target on half yearly basis and achievement of the same.	
1.5	**Sh. Mall has expressed his dissatisfaction on the progress of 1.13% of total advance against the target of 10% under the weaker sector He advised all the member banks to re look their classification as large nos of borrowers are as mentioned above are part of weaker section category and analyse the reason for decrease in advances to weaker sector**	During the quarter, progress under weaker sector has improved.

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 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 and 3rd loan of Rs.20000/-and Rs.50000/ respectively .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 requested to cover the eligible vendors and their family members under social security schemes i.e PMJDY, PMJJBY, PMSBY.

Position on 31.12.2022as under:

During the period under review that is from 01.10.22 to 31.12.2022 ,1041 fresh applications added , 249 applications sanctioned and 481 applications disbursed during the period under review.

period	Total app	rejected	Net App.	sanctioned	Pending for sanction	Disbursed	Pending for dis.
30.09.2022	6812	1280	5532	5136	396	4699	437
31.12.2022	7863	2256	5607	5395	212	5184	211
23.01.23	7933	2340	5593	5467	126	5250	217
Out of which 1st loan	5527	1459	4068	4006	62	3927	79
2nd loan	2347	858	1489	1429	60	1295	134
3rd loan	59	22	37	32	5	28	4

Note : #Out of total pending Applications shown in the table Total 212 applications were pending for sanction and 211 applications were pending for disbursement. However as on 23.01.23 , pending for sanction are 126 and pending for disbursement are 217. Out of which 62 applications are pending for sanction under Ist tranche,60 are pending under 2nd tranche and 5 applications are pending for sanction under 3rd tranche and 217 applications are pending for disbursement , out of which 79 of 1st tranche, 134 of 2nd tranche and 4 under 3rd tranche. This item has already been discussed in detail in Sub Committee meeting held on 25.01.2023 and all member bank have been advised to clear the pendency with in 15 days. Minutes of the meeting submitted on 03.02.2023.

All member banks are also advised to please also link all the sanction/disbursed cases with social security schemes on daily basis and ensure their entry in Svanidhi Se Samridhi portal.
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 a working capital requirement for activities related to Animal Husbandry and Fisheries. The borrower will get the interest subvention on timely payment as available in KCC within overall limit of Rs.3.00 lakhs (KCC & PKCC).

Period	Total app. Received	No. Of apps sanctioned	No. Of applications disbursed	No of applications rejected	No. of pending applications
06.01.2023	299	158	158	116	25

27.01.2023	335	191	191	133	11

GOI Ministry of Agri and farmer welfare has launched a 2nd campaign from 15.09.2022 to 15.03.2023. In this regard department of animal Husbandry, UT Chandigarh is organizing camps with coordination of LDM Chandigarh During the this campaign LDM with coordination of animal Husbandry departments organized various camps and sourced 185 applications up to 27.01.2023. Out of these the banks have sanctioned 116 applications and disbursed the same. 58 cases have been rejected and 11 applications are pending.

DETAIL OF PENDENCY	
Name of the Bank	**No. of Applications pending**
State Bank of India	10
Punjab & Sind Bank	1

Member banks are advised in the Subcommittee meeting DT 25.01.2023 to clear the pendency before 08.02.2023.

Bank wise position is given on Annexure No. 2 {Page No.35 }

Item No. 5	**Loan cases under Pradhan Mantri Food & Micro Enterprises (PMFME)**

During the current financial year no application has been sponsored by the DIC ,

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 member banks are required to report the progress on monthly basis.**

The progress as on 31.12.2022 is as under:-

period	No. of active Saving Accounts In lacs	Seeding with Aadhaar	
		Number in lacs	%age
31.12.21	25.62	22.45	87.61%
30.09.22	25.63	22.10	86.23%
31.12.2022	26.26	22.76	86.68%

period	No. of active Saving Accounts	Seeding with Mobile	
		Number	%age
31.12.21	25.62	23.51	91.89%
30.09.2022	25.63	23.71	92.49%
31.12.2022	26.26	24.32	92.61%

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

During the period under review %age of Aadhar seeding has slightly increased from 86.23 % in Sept.22 to 86.68% in Dec.22. However, if we compare the data on YOY basis then there is slight declined from 87.61% on Dec 2021 to 86.68% in Dec 2022. The following Banks are advised to improve the position of Aadhar seeding, Axis Bank (65.30%), Dhan Luxmi (33.16%), HDFC (63.50%), Karnataka Bank(70.44%), South Indian Bank(55.64%), Yes Bank 74.01%), ESAF small finance Bank(0.10%) AU Small Fin Bank(2.15%), capital Fin bank (0.38%),), so that over all position of UT be improved in next quarter,

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, is available which has been enhanced to Rs. 2 lakhs in the accounts opened after 28.08.2018, Life Insurance cover of `30000/-is also available to the account holders. All member banks are advised to issue 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 303663 accounts up to 31.12.2022 under PMJDY since its launching on 28.08.2014. There is an increase of 3150 accounts during the quarter under review.

The progress under PMJDY accounts is as under as on31.12.2022:-

Period	Total PMJDY A/cs	Zero balance A/cs	Aadhar Seeded A/cs	Rupee card issued	Rupee card Activated
30.09.2022	300513	24610(8.19%)	270778(90.11%)	251182(83.58%)	187647(74.71%)
31.12.2022	303663	31022(10.22%)	272104 (89.61%)	252110 (83.02%)	189080 (75%)
+- in qtr	+3150	+2.03	-0.50	-0.56	+0.29%

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

The following banks still have rupee card issued %age below the %age of 83% .

Indian Bank(62.13%), Pb & Sind Bk (79.29%), SBI (74.36%), Axix Bank (48.70%), Fedral bank (61.04%) , IDBI Bank(60.65%) ,), IDFC bank (38.52%), and Chd state co-operative bank (28.91%). These banks to improve their %age under rupee card issuance 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 25.01.2023 and minutes submitted on

03.02.23. 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 and proportionate target for December 2022 was 47.50% of eligible accounts . As up to Sep 2023 70% eligible accounts are to be saturated with Social security schemes. Achievement as on31.12.22 is as under:

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 31.12.22 is attached in annexure.

PARAETER	Eligible A/Cs	Proportionate Target DEC 22	Proportionate Achievement	% ach
PMSBY	173375	82353	79361	96.37%
PMJJBY	144737	68750	34350	49.96%

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

Achievement of Saturation Target under PMJJBY is hardly 50%. All Public sector Banks and J& K Bank are advised to please re Analyzed their own strategy to achieve this target by stipulated date and need to improve the same on weekly basis. DFS is monitoring the achievement on weekly basis. Please accord more Focus on PMJJBY,

All other member banks are also instructed to saturate their 55% of eligible PMJDY accounts by March.. 2023 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 31.12.2022, Out of 64 BCAs, Banks has provided 49 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.436-. In the scheme Rs. 2 lacs is payable on member's death due to any reason. However, lien clause of 30 days is there, 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 to31.12.2022, banks have enrolled 128888 account holders under the scheme. There is a increase of 3908 enrollment during the quarter under review.

Year	PMJJBY a/c	Male	Female
30.09.2022	124980	83614	41366
31.12.2022	128888	83814	45072
Increase in qtr	3908	200	3706

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 account holder 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 to31.12.2022, banks have enrolled 372985 account holders under the scheme. Increase during the quarter is 7420 fresh enrollment .

Year	Total enrolment PMSBY	Male	Female
30.09.2022	365565	227302	138263
31.12.2022	372985	229475	143510
Increase in qtr.	7420	2173	5247

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 31.12.2022, banks have enrolled 53561 persons under the scheme. During the quarter there is a increase of 1999 fresh enrollments in the quarter.

Year	APY Accounts	Male	Female
30.09.2022	51562	33940	17622
31.12.2022	53561	35010	18551
Increase in qtr	**1999**	**1070**	**929**

The member's banks are requested to continue to make enrolments under the scheme on daily basis. Banks namely, Bandhan Bank, CSB Bank Ltd, IDFC First Bank, RBL Bank, , DBS 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.

PFRDA has allocated a target for the FY 2022-23 to all the Banks.Target is as under:
All Public Sector Banks- Target is 80 APY per Branch
All Private Sector Banks—Target is 30 APY per Branch
All Small Finance banks—Target is 30 APY per branch
As per Target Bank wise progress up to Dec.22 is enclosed as per Annexure 9A

Achievement for the period 01.04.22 to 15.01.2023 of UT Chd is 37% of total target. Please see the annexure of PFRDA.

Member banks are advised to strived hard to achieve the annual target by 31.03.2023.
(Bank wise Position is given on Annexure No. 9, 9.A{Page No. 42-43}.

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

Out of 44 claims lodged under PMJDY up to 31.12.2022 in UT CHANDIGARH, 36 Claim cases stands settled and 2 cases are rejected while 6 cases are pending for disposal.

-Under PMJJBY out of 209 claims lodged ,200 claim cases stands settled, 2claims are rejected and 7 cases are pending for settlement

In Jan suraksha Schemes (under PMSBY) out of 112 claims lodged, 104 claim cases stands settled while 8 claims are rejected.

Bank wise Progress is given on Annexure No.10,,11,12{Page No. 44 to 46}.

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)**

he progress under PMMY during FY up 31.12.2022 is as under:

	Sanction during FY up to Dec..22		Outstanding 31.12.2022	
	Accounts	Amt (n lacs)	Accounts	Amt (n lacs)
SHISHU	2334	658.98	12559	3473.29
KISHORE	1020	2627.57	11376	15064.9
TARUN	750	5710.73	4418	21388.58
TOTAL	4104	8997.28	28353	39926.77

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.

(Bank wise details is as per Annexure- 13,14,15,16{Page No. 47-50}.

Item No. 12	Review of progress of Digital Transactions-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 31.12.2022 to RBI and as per report dated31.12.2022 , the position is as under:

	Parameters	Total Number of eligible accounts	%age in debit card	%age of A/C holders having Net Banking	%age of Mobile 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
Sep 22	SF	2338094	90.05%	53.3%	89.56%	74.90%	92.95%
Dec.22	SF	2640866	90.07%	53.17%	66.27%	75.38%	92.55%
Change in qtr		+302772	+0.02	-0.13	-23.29	+.48%	-0.40%
	Parameters	Total Number of eligible accounts	holders having Net Banking	%age of A/C holders taken POS machine/QR code	%age of Mobile banking Holders	%age of A/C holders covered under AEPS	%age of Total nos of eligible account hordes who have taken at least one digital facility
Sep 22	CA	105547	83.24%	25.38%	76.39%		87.87%
Dec.22	CA	107066	83.33%	25.83%	77.28%		87.96%
Change in qtr		+1519	+.09	+0.45	+0.89%		+.09%

During the quarter under review overall at least any one of digital product has been given to 92.55 % of the saving fund customers as on 31.12.22 which has marginally decreased by 0.40% as on 31.12.2022 .Similarly under CA any one of the digital product has been given to 87.96% customers ,showing a marginal increase of 0.09% increased from 87.87% in Sep.22 to 87.96% in Dec 22.

Member Banks are advised to offer digital products to all eligible account holders and achieve 100% digitalization under at least any one product to each customer.

(The Bank wise Achievement is annexed as per annexure 17,17.1,{page 51-52 }

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 programmers, 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 – Working
4. Punjab & Sind Bank – Working

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

During the period under review FLCs in Chandigarh have organized 194 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 31.12.2022 is as under**:

Total No. of SCB Branches	Loan Sanctioned during FY up to Dec.2022 Rs.in lacs				Outstanding as on 31.12.2022 in lacs			
	SC/ST		WOMEN		SC/ST		Women	
	A/cs	Amt.	A/cs	Amt.	A/c	Amt	A/c	Amt
400	28	336.32	37	543.54	85	886.72	195	2508.84

(Bank wise details are as per Annexure-18{Page No. 53}.

Progress under the scheme is not satisfactory, hence member Banks are requested to give more thrust for making advances to women entrepreneurs or to SC/ST beneficiaries under the scheme 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.

Item No. 16	Review of Performance of Banks

NO. OF BRANCHES OF BANKS, THEIR DEPOSITS AND ADVANCES WITHIN UT CHANDIGARH AS ON31.12.2022.

Rs. in crores

Period	Nos of Branches		Deposits		Advances		CD Ratio
	URBAN	TOTAL	A/cs	Amt.	A/cs	Amt.	
30.09.22	407	407	5450673	98828	548758	82941	83.93%
31.12.2022	411	411	4364863	100318	561375	87377	87.10%
Q to Q growth	4	4		1490 1.51%		4436 5.34%	

The number of Bank branches as on 30.09.22 were 411 As on 31.12.2022, the Number of branches in urban area are 411. We have not taken the no. of branches of foreign banks, **there is no rural area in UT, Chandigarh**. **During the period under review 4 branches opened (BOM-1, HDFC-2, RBL -1)**

The total deposits in UT Chandigarh as on 31.12.2022 stood at Rs.100318 crores Whereas on 30.09.2022, the deposits of the banks in Chandigarh were Rs 98828 crore, showing an increase of Rs. 1490 crore that is 1.51%

The total advances in Chandigarh as on 31.12.2022 are Rs. 87377 crore against the advances of Rs.82941 crores on 30.09.2022, showing Q to Q growth of Rs.4436 crores that is 5.34%.

(Bank wise details are as per Annexure-19{Page No. 54}

Item No. 17	CD RATIO WITHIN UT CHANDIGARH AS ON 31.12.2022

During the period under review CD ratio has increased from 83.93% on 30.09.2022 to 87.10% as on 31.12.2022. CD ratio in Chandigarh is well above the national goal of 60%. However, following Banks are having CD Ratio below 60%. **BOB(49%), PS&B(37%)), SBI (54%) Bandhan Bank (5%), City Union Bank(51%) HDFC(39%), ICICI(37%) , IDBI(54%), IndusInd Bank(18%), JK Bank(38%),Karnataka Bank(24%), South Indian Bank(11%),DBS Bank (31%),Yes Bank(56%) AU Small Finance Bank (13%), Jana Bank (12%), Utkarsh Bank (3%),ESAF small fin.Bank (12%) and all Cooperative banks except Pb St coop bank are having CD ratio even below 20%.**

(Bank wise position As per Annexure 19 {Page No. 54)

Item No18:	PRIORITY SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON31.12.2022.

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.	
31.12.2021	55353	2124	40333	11329	30120	5155	125806	18609	21.24
30.09.2022	**62051**	**2408**	**36998**	**12502**	**25289**	**2614**	**124338**	**17524**	**21.13%**
31.12.2022	**58899**	**2963**	**36202**	**12662**	**26382**	**2437**	**121483**	**18062**	**20.67%**
Q to Q growth	**-3152**	**+555**	**-796**	**+160**	**+1093**	**-177**	**-2855**	**+538 (3.07%)**	
YoY growth	**+3546**	**+839**	**-4131**	**+1333**	**--3738**	**-2718**	**-4323**	**-547 (-2.93%)**	

From the above data it is observed that advances under Agriculture and MSME Sector is showing an increasing trend on quarterly as well as on YOY basis. However Advances under other priority sector has shown decreasing rend on quarterly basis as well as on YOY basis.Total PS advances has increased from rs.17524 crore in Sep 2022 to 18062 crores as at 31.12.2022 showing an increase of Rs.538 crores (3.07%) on quarterly . However on YOY basis there is decline of 2.93% under PS advances. Similarly share of PS advances to total advances has also decreased by 0.46% on quarterly basis and declined by 0.57% on YOY basis.

The statistics data as per Annexure 21 reveals that Banks in UT Chandigarh has financed Rs.2963 crore under agriculture to 58899 borrowers, Rs.12662 crores under MSME to 36202 entrepreneurs and Rs.2437 crores have been financed under other Priority sector to 26382 borrowers. Thus banks in UT Chandigarh have financed Rs.18062 crores to 121483 borrowers as on 31.12.2022. 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.

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 20{Page No. 55).

Item No. 19	AGRICULTURE ADVANCES WITHIN UT CHANDIGARH AS ON 31.12.2022

Rs. in crores

period	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.	
31.12.21	54215	802	222	423	916	898	55353	2124	2.42
30.09.22	60972	844.22	170	444.50	909	1119.68	62051	2408.4	2.90%

31.12.22	**57909**	**797.37**	**96**	**233.96**	**894**	**1932.04**	**58899**	**2963.37**	**3.39%**

From the above table , up to 31.12.2022,Banks have financed Rs.2963.37 crore under agriculture to 58899 borrowers out of which Rs.797.37 crore have been provided under farm credit , RS.233.96 crores financed under Agriculture infrastructure to 96 borrowers and RS.1932.04 crores under Ancillaries Activities related to agriculture. The agriculture advances constitute 3.39% of total advances against a national goal of 18%. Which has slightly increased from 2.90% in Sep 22 to 3.39% as at Dec 2022

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 21{Page No. 56}.

ITEM NO.20:	MSME SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.12.22

Micro & Small Enterprises within UT Chandigarh
& Small Enterprises within UT Chandigarh as on 31.12.2022

period	*Micro Enterprises (Amt in Crores)*				*Total Micro Enterprises*	
	Manufacturing Sector		*Service Sector*			
	Account	*Amount*	*Account*	*Amount*	*Account*	*Amount*
31.12.2021	*4599*	*1032.21*	*23297*	*2425.58*	*27896*	*3457.79*
30.09.2022	*4564*	*1357.16*	*21292*	*2696.31*	*25856*	*4053.48*
31.12.22	*5067*	*1446.14*	*20280*	*2743.48*	*25347*	*4189.62*
Q to Q +_						***+136.14 (3.36%)***
YOY+_						***+731.83 (21.16%)***

period	*Small Enterprises (amt in crores)*				*Total Small Enterprises*	
	Manufacturing Sector		*Service Sector*			
	Account	*Amount*	*Account*	*Amount*	*Account*	*Amount*
31.12.21	*3031*	*2399.41*	*6053*	*2230.02*	*9124*	*4629.43*
30.09.22	*2934*	*2529.32*	*5162*	*245356*	*8096*	*4982.89*
31.12.22	*2919*	*2645.31*	*4952*	*2446.13*	*7871*	*5091.44*
Q to Q +_						***+108.55 (2.17%)***
YOY+_						***+462.01 (9.98%)***

period	**Total MICRO and Small enterprises (in crores)**				Total Micro & Small enterprses	
	Manufacturing Sector		Service Sector		**Mfg & service sector**	
	A/C	**Amt**	**A/C**	**Amt**	**A/C**	**Amt**
31.12.21	7630	3431.62	29350	4655.60	36980	8087.22
30.09.2022	7498	3886.48	26454	5149.87	33952	9036.37
31.12.22	7986	4091.45	25232	5189.61	33218	9281.06
Q-Q change						+244.69 **(2.71%)**
YOY						+1193.84(14.76**%)**

Outstanding of Micro & Small Enterprises advances as on 30.09.2022 was Rs9036.37 crores in 33952 accounts, which has increased to Rs.9281.06 crores in 33218 accounts on 31.12.22 showing qtly growth of Rs.244.69 crores that is 2.71% growth,. On YOY basis Micro and Small enterprises advances has increased from 8087.22 crores in Dec 2021 to rs.9281.06 crores in Dec 2022 showing YOY growth of 14.76%.

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.

As per annexure 22{Page No. 57}

MEDIUM ENTERPRISES ADVANCES, KVI and Other MSME advances WITHIN UT CHANDIGARH AS ON 31.12.2022

Rs. in crores

	Total Medium Enterprises	
	Accounts	**Amount**
Dec 21	2228	2770.94
Sep 22	2337	3327.49
Dec22	2342	3300.30

	TOTAL MSME		**% of MSME Advances to Total Advances**
	Accounts	Amount	
Dec21	40333	11329.53	12.92%
Sep 22	36998	12502.11	15.07%
Dec 22	36202	12661.83	14.49%

Loans granted by All member 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.On **YOY basis share of MSME advances to total advances increased from 12.92% to 14.49% However on Q to Q basis %age has slightly decreased of 0.58% that is from 15.07% to 14.49%.**

All Member Banks are requested to classify the MSME accounts as per new definition to avoid any data loss. Also requested to analyze their data

As per annexure 23 (Page No 58)

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 to31.12.2022, banks have sanctioned loan of Rs.1245.12 crores to 6207 eligible borrowers and disbursed loan of Rs.1177.44 crores to 5203 borrowers. All member banks are advised to disburse the pending loans up to March 2023.bank wise performance as per Annexure attached.

As per Annexure 24{Page No. 59}.

Item No.22:	PROGRESS UNDER WEAKER SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.12.2022

Rs.in crores

Period	Disbursement during the F.Y upto DEc22		Weaker Sector Advances outstanding as on Dec. 22		% of W.S. adv to Total advances.
	A/Cs	Amount	A/Cs	Amount	
31.12.21	35431	518.81	91014	1514.33	1.73%
30.09.22	12311	169.65	71845	788.95	0.95%
31.12.22	19102	300.82	69318	1577.80	1.81%

As far as weaker sector advances are concerned,69318 borrowers belonging to weaker sector of the society were financed amounting Rs. 1577.80 crore up to 31.12.2022. Still we are far behind the target of National Goal of 11%. However on quarterly basis share of weaker Sector advances to total advances has slightly increased from 0.95% in Sep 2022 to 1.81% as at 31.12.2022. On YOY basis share has also increased slightly from 1.73% to 1.81%. 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 25{Page No. 60}.

Item No.23:	CREDIT FLOW TO WOMEN BENEFICIARIES WITHIN UT CHANDIGARH AS ON 31.12.2022

Rs. In crore

period	Fresh disbursement upto quarterDEc.22		O/s advances as at 31.12.2022		%age of adv. To women to total adv. As at 31.12.22
	A/c.	Amt.	A/c.	Amt.	
31.12.21	22976	3513.97	114967	6989.62	7.77%
30.09.2022	32394	871.24	132094	5548.83	6.69%
31.12.22	52495	1481.18	132096	5609.87	6.42%

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 31.12.2022, banks in UT Chandigarh has financed Rs.5609.87 crore to women borrowers which is 6.42% 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 26{Page No. 61}.

Item No. 24	DISBURSEMENT AGAINST ANNUAL TARGETS OF ANNUAL DISTRICT CREDIT PLAN WITHIN UT CHANDIGARH AS ON YEAR ENDED 31.12.2022

Rs. in Lacs

SECTOR	TARGETS	ACHIEVEMENTS	% Achievement.
Agriculture	**32846**	**112354**	**342**
MSME	**367630**	**703065**	**191**
OTHER PRIORITY SECTOR	**89738**	**33861**	**37**
TOTAL PRIORITY SECTOR	**490214**	849280	**173**

During the period under review, proportionate target for the quarter ended Dec.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

(Bank wise Achievement as per Annexure 27 {Page No. 62.)

Item No. 24 A:	ACP Target for 2023-24 in crores

ACP target for FY 2023-2024

Amount in Lacs

Parameter	Agriculture	MSME	Other PS	Total Priority Sector
PLP Target	85472.55	1000725.00	153525.00	1239722.55
Target UTLBC	85472.55	1000725.00	82923.18	1169120.73

We have reduced the target of other priority sector as compared with PLP, keeping in view the potential of other PS advances in Chandigarh and accepted the target of Agriculture and MSME as per the PLP (FY 2023-24)

(Bankwise Targets as per Annexure 28(Page no 63)

Item No. 25	Position of NPA within UT CHANDIGARH. As on 31.12.2022

Rs. In Crores

Agriculture		MSME		Other Priority Sector		Total Priority sector		Non-Priority sector		Grand Total	
a/c	Amt	a/c	Amt	a/c	Amt	a/c	Amt	a/c	Amt	a/c	Amt
58899	2963	36202	12661	26382	2436	121483	18062	439892	69316	561375	87378
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)**
6806	**956 32.26%**	**5588**	**3152.29 24.89%**	**3557**	**48.13 1.97%**	**15951**	**4156.89 23.01%**	**11293**	**5551.1 8.08%**	**27244**	**9707.99 11.11%**

Special focus is required to accelerate the NPA recovery under various schemes of priority sector that is necessary for recycling of bank fund and improve the profitability of the banks.

Parameters	31.12.2021	30.09.2022	31.12.2022
Agriculture	**37.42%**	**38.41%**	**32.26%**
MSME	**22.21%**	**21.40%**	**24.89%**
Other Priority sector	**2.07%**	**1.82%**	**1.97%**
Priority sector	**18.37%**	**20.82%**	**23.01%**
Non P,sector	**8.42%**	**7.87%**	**8.08%**
Grand Total	**10.53%**	**10.61%**	**11.11%**

From the above table, it is observed that NPA under Agriculture has decreased to 32.26% onDec..2022 from 37.42% onDec.21.Under MSME NPA has increased from 22.21% on Dec.21 to 24.89% on Dec.2022. Under Priority sector NPA has increased from 18.37% on Dec.21 to 23.01% onDEc.22. Under Non PS adv. NPA has reduced from 8.42% on Dec 21 to 8.08 % on DEc .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.64}.

Item No. 26	Position of NPA in Pradhan Mantri Mudra Yojana (PMMY) Loan Accounts within UT Chandigarh as on 31.12.2022.

Rs. In Lakhs

Sector	Shishu		Kishore		Tarun		Mudra (Total)	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
31.12.21O/S	11947	3494	10565	15586	4210	18825	26722	37905
NPA	1823	**285 8.16%**	785	**991 6.35%**	157	**76 4.06%**	2765	**2042 5.39%**
30.09.22	13265	3531	11903	16070	4399	21250	29567	40852
NPA	1950	328 **(9.29 %)**	975	1282 **(7.97%)**	198	916 **(4.31%)**	3123	2526 **(6.19%)**
31.12.22	12559	3473	11376	15064	4418	21388	28353	39926
NPA	2252	**378 (10.88%)**	1020	**1409 9.36%**	219	**1030 4.82%**	3491	**2818 7.05%**

NPA under MUDRA Loan on QoQ basis has increased from 6.19 % on Sept.22 to 7.05%% on Dec.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.65}

Item No. 27	Position of NPA in Govt. Sponsored Schemes within UT Chandigarh as on 31.12.2022

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.
31.12.2021	143	620	36	16.63	26722	37905
30.09.2022	173	804	69	52.49	29567	40852
31.12.2022	175	809	69	51.53	28353	39926

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%
30.09.22	**NPA**	62	200 24.92%	28	11.18 21.29%	3123	2527 6.19 %
31.12.2022	**NPA**	60	183.56 22.67%	18	10.54 20.45%	3491	2818 7.05%

NPA under MUDRA has marginally increased from 6.19% as at 30.09.2022 to 7.05% as on31.12.2022. Under PMEGP NPA has reduced from 24.92% in Sept.22 to 22.67% inDec

22. However NPA under NULM has decreased from 21.29% in Sept.22 to 20.45% in Dec.22.

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.66}

ITEM NO. 28	HOUSING LOANS WITHIN UT CHANDIGARH AS ON 31.12.2022

Fresh disbursement during 01.04.2022-31.12.2022		**O/S as on 31.12.2022**	
A/cs.	Amount in **lacs**	A/cs.	Amount in **lacs**
6461	163879	41779	870577

During the year 2022-2023 fresh housing loan sanctioned and disbursed to 6461 borrowers for Rs.1638.79 crore and As on31.12.2022, 41779 housing loan accounts were outstanding with amount Rs.8705.77 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. But not even a single application is moved to the banks so far,

Bank wise position is given in Annexure No. 32 {Page No.67}

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 31.12.2022** 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)**		
5003	**4720**	**131864**	**2140**	**5044**

The bank wise position under the scheme is given at Annx.33{Page No. 68}.

Item No.29	POSITION UNDER EDUCATION LOAN SCHEME WITHIN UT CHANDIGARH AS ON 31.12.2022.

Rs. in Lakh

EDUCATION LOANS SANCTIONED WITHIN UT CHANDIGARH				NPA under Education loan	
During 01.04.22 to 31.12.2022		O/s as on 31.12.2022		31.12.2022	
A/cs.	**Amount**	**A/cs.**	**Amount**	**A/C**	**Amount**
998	**6974**	**3928**	**29448**	**111**	**364.67 (1.24%)**

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. 69}.

Item No.30	CGTMSE SCHEME WITHIN UT CHANDIGARH AS ON 31.12.2022

NO. of A/cs covered	Amt. in lacs
4024	**39850**

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. 70}.

Item No 31	POSITION UNDER NATIONAL URBAN LIVELIHOOD MISSION (NULM) SCHEME WITHIN UT CHANDIGARH AS ON 31.12.2022

In Lacs

	Applications received	sanctioned		disbursed		rejected	pending
94 upto 30.09.2022)		**Nos.**	**Amt.**	**Nos.**	**Amt.**		
	59 plus 97 (PMMY cases covered under NULM) 156	**104**	**91.46**	**104**	**91.46**	**52**	**0**

This has already been discussed in Sub Committee held on 25.01.2023**. Member banks have been advised to dispose off the pending cases before 08.02.2023.**

Item No. 32	**POSITION UNDER PMEGP SCHEME WITHIN UT CHANDIGARH AS ON 31.12.2022**

Agency	Target project	MM target	Applications sponsored	Cases sanctioned		Claim lodged		Margin money claimed in dis. cases		Claim pending due to observation		Rejection	Pending for sanction/ disposal
	Proj.	**Amt**	**cases**	**Nos**	**MM involved**	**Nos**	**Amt**	**Nos**	**Amt**	**Nos**	**Amt**		
DIC	11	31.50	9	2	3.25	5	8.88	3	6.28	4	6.38	8	2
KVIB	10	31.50	29	10	27.78	3	14.14	1	5.39	2	8.75	14	1
KVIC	10	35.75	12	5	11.04	3	6.93	1	3.10	2	3.83	8	1
2nd loan	1	9.74	0	0	0	0	0	0	0	0	0	0	0
Total	**31**	**108.49**	**50**	**17**	**42.07**	**11**	**29.95**	**5**	**14.77**	**8@**	**18.96**	**30**	**4**

@ these cases are pending for more than 2 months No help is provided by the agencies in settlement of claims. Agencies are required to help the branches by deputing their officials to these branches. As on 31.12.22 , 4 cases are pending with branches .

Sr No	Name of applicant	Name Of Bank	**No of pending applications**	Pending Since
1	**1.Vijeta Chauhan** **2.Surinder Kaur**	**SBI**	2	**30.11..2022** **21.12.2022**
2	**Suk winder Singh**	**PNB**	1	**11.11.2022**
3	**Raj Kumar**	**Union Bank**	**1**	**22.11.2022**
			4	

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 31.12.2022**

No.of ATMs on 31.03.2022	**ATMs installed From 01.04.2022 to 31.12.2022**	**Total nos of ATMs as on 31.12.2022**
691	5	696

(As per Annexure 36{Page No71}.

ITEM NO.34:	ISSUES OF UIDAI

Agenda from Unique Identification Authority of India (UIDAI)

Age Band wise Aadhaar Saturation (Status as on 31st Dec, 2022)

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

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

The pending population is mostly in the age group 0-5 years and above 18. Besides, the count of pending mandatory biometric updates, which are done on attaining the age of 5 and 15, is approximately 3.2 lakhs in Chandigarh.

Present status of Aadhaar Enrolment Centres in Banks, in the UT, Chandigarh (10th Jan'22)

Branch Name	No of Identified Branches	Active as on 29th Oct'21	Not Working	Enrollments/ updation during Last 30 Days	Average
Axis Bank Ltd	1	1	0	280	12
Bandhan Bank Ltd.	1	1	0	27	1
Bank of Baroda+ Vijaya Bank	2	1	1	411	17
Bank of India	1	1	0	319	13
Bank of Maharashtra	1	0	1	0	0
Canara Bank + Syndicate Bank	2	1	1	242	10
Catholic Syrian Bank	1	0	1	0	0
Central Bank of India	1	1	0	140	6
City Union Bank	1	1	0	68	3
Equitas Small Finance Bank	1	1	0	85	4
Federal Bank	1	0	1	0	0
HDFC Bank Ltd	2	2	0	555	12

ICICI Bank	1	0	1	0	0
IDFC Bank Ltd	1	1	0	92	4
Indian Bank + Allahabad Bank	2	0	2	0	0
IndusInd Bank Ltd	2	2	0	378	8
J&K Bank	1	1	0	0	0
Kotak Mahindra Bank	2	2	0	347	7
Laxmi Vilas Bank	1	1	0	252	11
Punjab & sind Bank	1	0	1	0	0
Punjab National Bank+ OBC + United Bank	6	0	6	0	0
RBL Bank	1	1	0	15	1
State Bank of India	7	6	1	1566	11
UCO BANK	1	0	1	0	0
Union Bank of India+ Andhra Bank + Corporation Bank	4	3	1	342	6
Ujjivan Small Finance Bank	1	0	1	0	0
Yes Bank	1	1	0	67	3
Grand Total	**47**	**28**	**19**	**5181**	**8**

- Out of the 47 locations, 28 are operational as on date. During last UTLBC, 27 centres were functioning. **Overall average enrolment in Banks is 8.**
- Out of total 33760 Aadhaar Enrolments and Up-dation done in last 30 days in Chandigarh on 113 kits, the contribution of banks stands at 5181 with 30 active kits, which is approximately only 15 %(1 % lesser than previous quarter) of the total enrolments and up-dation.
- **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 31.12.2022

POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 31.12.2022:-
SAVING LINKED In Lacs

Achievement up to 31.12.2022		O/S AS ON 31.12.2022	
NO.	Amount	NO.	Amount
26	52.23	243	21.08

(As per Annexure 37 {Page No.72}.

CREDIT LINKED In lacs

Achievement up to 31.12.22		O/S AS ON 31.12.22	
NO.	Amt in lacs	NO.	Amt in lacs
0	0	26	12.12

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. 73).

Item No.36:	POSITION UNDER KCC WITHIN UT CHANDIGARH AS ON 31.12.2022

(Rs.in lacs)

Sanctioned from 01.04.2022 to 31.12.2022		O/S AS ON 31.12.2022		NPA in KCC	
NO.	Amount	NO.	Amount	a/c	Amt
536	11522	2057	19751	256	4367(22.11%)

Up to31.12.2022, KCCs amounting to Rs.19751 lacs to 2057 farmers were outstanding in Chandigarh. During the current FY, up to DEc2022, banks have sanctioned 536 KCC of Rs.11522 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 39 {Page No.74}.**

Item No. 37:	Loans under National Warehouse receipt

As per the instructions of DFS we have taken up the progress of National warehouse receipts and will make it a regular agenda items of UTLBC meeting. . All banks are requested to sanction cases under the category National Warehouse receipt.

As per Annexure 40 (Page No75.)

Item No. 38:	**ANY OTHER ITEM WITH THE PERMISSION OF CHAIR**