51st UTLBC - MEETING TO REVIEW DATA FOR THE Q.E.Mar.. 2023 CHANDIGARH-U.T.

SCO 70-71, 1st FLOOR, Sector-17-
No. 0172-2714383, 2702122 (FAX)

51st 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 : 416

SIGNIFICANT STATISTICS OFALL SCHEDULED COMMERCIAL BANKS/ FOREGIN BANKS AND CO-OP. BANKS IN CHANDIGARH AS ON 31.03.2023

Rs.in Crore

SN	ITEMS	UNIT	As on 31.03.2021	As on 31.03.2022	As on 31.03.2023	National Goals
		Rs.				
1	Deposits	Crore	90392	99455	107769	
2	Advances	Crore	85269	87585	82166	
3	CD Ratio	%	94.33%	88.06%	76.24	60%
4	Priority Sector Advances	Crore	16575	18805	17570	
5	Share of PS Adv. to Total Advances	%	19.44	21.47	21.38	40%
6	Agricultural Advances	Crore	2549	2330	2133	
7	Share of Agr. Adv. To Total Advances	%	2.42%	2.66%	2.60%	18%
8	Micro, Small & Medium Enterprises Advances	Crore	11174	12053	13016	
9	Share of MSME to Total Advances	%	15.34%	13.76	15.84	
10	Advances to Weaker Sections	Crore	861.94	1542	1067	
11	Share of Weaker Sec Adv to Total Adv.	%	0.95	1.76	1.30	10%
12	Branch Network	Nos.	424	414	416	
	a- Rural	Nos.				
	b- Urban	Nos.	424	414	416	

- Chandigarh UT has 12 public sector banks with 228 urban branches.
- There are 19 private sector banks with 130 urban branches.
- . There are 7 small finance banks having 12 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

51st 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 31.03.2023:-

Item No.1	**Confirmation of Minutes of 50th meeting of UT Level Bankers' Committee (UT Chandigarh)**

Last Meeting of UTLBC	50th
Held on	09.02.2023
Minutes email / circulated on	20.02.2023
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 50th 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 period01.01.2023 to 31.03.2023, 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 28.04.2023 to clear the pendency up to 08.05.2023.
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 achieve 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**	Progress Stand-Up India scheme slightly improved. 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 of Bank branches and advised to all present bankers to adhere the guidelines of 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 31.03.2023 as under:

During the period under review that is from 01.01.2023 to31.03.2023, 657 fresh applications added, 309 applications sanctioned and 280 applications disbursed during the period under review.

period	Total app	rejected	Net App.	sanctioned	Pending for sanction	Disbursed	Pending for dis.	Fresh Added 01.1.23 to 31.3.23
31.12.22	7863	2256	5607	5395	212	5184	211	
31.3.23	8520	2523	5997	5704	293	5464	240	657
Out of which 1st loan	"5546	1465	4081	4032	49	3967	65	
2nd loan	2861	1022	1839	1610	229	1443	166	
3rd loan	113	36	77	62	17	54	9	
26.4.23	8579	2783	5796	5735	61	5606	129	59 added
Out of which 1st trance	5553	1488	4065	4025	40	3991	34	
2nd loan	2886	1254	1632	1620	12	1540	80	
3rd loan	140	41	99	90	9	75	15	

Out of total pending Applications shown in the table Total 293 applications were pending for sanction and 240 applications were pending for disbursement. However as on 26.04.2023 , 61 applications are pending for sanction, Out of which 40 applications are pending for sanction under Ist tranche,12 are pending under 2nd tranche and 9 applications are pending for sanction under 3rd tranche and 129 applications are pending for disbursement , out of which 34 of 1st tranche, 80 of 2nd tranche and 15 under 3rd tranche. This item has already been discussed in detail in Sub Committee meeting held on 28.04.2023 and all member bank have been advised to clear the pendency within 10 days. Minutes of the meeting submitted on 03.05.23.

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 & 1A {Page No. 36-37}

Item no. 4	Pashu Kisan Cedit Card

The government has recently introduced 'Pashu Kisan Credit Card' for animal farmers to increase the animal husbandry business across the country. Moreover, it has been decided by RBI to extend the KCC facility for 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).

GOI Ministry of Agri and farmer welfare has launched a campaign from 01.11.2021 to 15.03.2023. In this regard department of animal Husbandry, UT Chandigarh has organizing camps with coordination of LDM Chandigarh. During this campaign 377 applications sourced through various camps up to15.03.2023. Out of these the banks have sanctioned 226 applications and disbursed the same. 151 cases have been rejected and as on 31.03.23 no applications is pending for sanction and disbursed as mentioned in the following table.

Period	Total app. Received	No. Of apps sanctioned	No. Of applications disbursed	No of applications rejected	No. of pending applications
31.03.2023	377	226	226	151	0

Now again GOI Ministry of Agri and farmer welfare has launched a campaign starting from 01.05,2023 to 31.03.2024. Schedule of camps to be held during this period has been received from AH Department and has been shared with all the members. This items has also been discussed in the Sub Committee meeting held on 28.04.23 and minutes of the meeting has been submitted on 03.05.2023.

(Bank wise position is given on Annexure No. 2 {Page No.38 }

Item No. 5	Loan cases under Pradhan Mantri Formalization of Micro Food Processing Enterprises Schemes (PMFME)

During the financial year 2022-23 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 31.03.2023 is as under:-

period	No. of active Saving A/Cs In lacs	Seeding with Aadhaar		Seeded wit Mobile	
		Number in lacs	%age	Number in lacs	%age
31.03.2022	25.62	22.32	87.25%	22.32	87.25%
31.12.2022	26.26	22.76	86.68%	24.32	92.61%
31.03.2023	26.75	23.24	86.88%	24.33	90.94%

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

During the period under review %age of Aadhar seeding has increased from 86.68% in Dec..22 to 86.88 % in Mar.23. However, if we compare the data on YOY basis then there is declined from 87.25% on Mar. 22 to 86.88% in Mar.23. The following Banks are advised to improve the position of Aadhar seeding and mobile seeding as their progress is below the system. so that over all position of UT be improved in next quarter,

Bank name	%age of Aadhar seeding	%age of Mobile seeding
System	**86.64%**	**90.84%.**
Indian Bank	55.64	35.51
UCO Bank	84.02	85.71
SBI	---	85.69
Axis Bank	65.30	--
Dhan Laxmi Bank	83.33	83.33
Fedral	-	76.05
HDFC	62.34	--
IDBI	77.36	--
Karnatka Bank	70.50	--
South indian Bank	56.42	41.39
Yes Bank	74.01	---
AU small Fin.bank	2.04	0
Capital Small Fin, Bank	0.39	0.34
Utkarsh bank	74.02	74.44
ESAF bank	0.09	-
Eqitas S Fin. Bank	85.28	35.27

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. Under the scheme, 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 312350 accounts up to 31.03.2023 under PMJDY since its launching on 28.08.2014. There is an increase of 9187 accounts during the quarter under review.

The progress under PMJDY accounts is as under as on 31.03.2023: -

Period	Total PMJDY A/cs	Zero balance Accounts	Aadhar Seeded Accounts	Rupee card issued	Rupee card Activated
31.03.2022	280791	124927(7.28%)	258012(91.88%)	235445(83.85%)	179109(76.07%)
31.12.2022	303163	31022(10.23%)	264172(87.14%)	247218(81.55%)	185114(74.88%)
31.03.2023	312350	31902(10.21%)	276454(88.51%)	257647(82.49%)	192259(74.62%)
+- in qtr	9187	-(.02%)	+1.37%	+0.94%	-0.26%
+- in y to y	31559	2.93%	-3.37%	-1.36%	-1.45%

During the period under review 9187 fresh accounts have been opened/increased. However %age of Zero balance account has been slightly decreased from 10.23% in December 2022 to 10.21% as at 31.3.23. Further %age under Aadhar seeding has increased from 87.14% in Dec 22 to 88.51% as at March 2023. Similarly, %age under Rupee Card issued has also improved from 81,55% in Dec 22 to 82.49% in 31,03.23. All are advised to improve the progress under Andhra seeded accounts and Rupee card activation to achieve 100% at the earliest. But progress under Rupee Card Activation has decreased from 74.88% in Dec 22 to 74.62% as at March 2023. All are advised to Improve the progress under rupee card Activation to reach the level of 100% at the earliest. Banks which are having less percentage as compared to overall UT Position.

S No	Bank Name	Rupee card Issued %age	Rupee card Activated %age	Aadhaar seeding %age
1	System	82.86	74.58	88.59
2	BOM	80.97	-	84.91
3	SBI	71.37	26.25	70.94
4	CBI	-	66.36	-
5	Indian Bank	60.39	-	47.43
6	UCO Bank	-	-	87.13
7	Axis Bank	48.28	45.32	72.66
8	City union Bank	-	72.42	
9	Dhan Laxmi bank	0	0	85.71
10	Fedraal Bank	63.95	-	-
11	ICICI	-	-	81.92
12	IDBI	37.50	0	-
13	Indusind	-	37.93	-
14	IDFC	37.50	0	-
15	Kotak M	-	1.49	69.15

Further, for the information of the house the item has been discussed in the meeting of Subcommittee on Financial Inclusion held on 28.04.2023 and minutes submitted on 03.05.23. Necessary advisory/instruction have been issued to the member banks for achieving 100% under Aadhar seedings.

(Bank wise progress as per Annexure-4 Page No 40)

Item No 7 (i): - Saturation Drive for covering all PMJDY accounts with Jan suraksha schemes. that is to provide social security cover 100% all eligible PMJDY accounts by Sep 2024 and proportionate target for Mar. 23 was 55% of eligible accounts . As up to Sep 2023 70% eligible accounts are to be saturated with Social security schemes. Achievement as on 31.03.2023 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 31.03.23 is attached in annexure.

PARAETER	Eligible A/Cs	Proportionate Target Mar.23	Proportionate Achievement	% ach
PMSBY	173375	95356	81057	85%
PMJJBY	144737	79605	35138	24.27%

(Bank wise Annexure per Ann.5 (page no 41)

Achievement of Saturation Target under PMJJBY is hardly 25%. 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 70% of eligible PMJDY accounts by Sept.. 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 to31.03.2023, 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. 42}.

Member banks are requested to keep convener bank informed of the changes if any in the nos of BCAs and ensure that ALL BC centers /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 account 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 to 31.03.2023, banks have enrolled 133498 account holders under the scheme. There is a increase of 39680 enrollment during the quarter under review.

Year	PMJJBY a/c	Male	Female
31.03.2022	93818	61403	32415
31.12.2022	128888	83816	45702
31.03.2023	133498	84639	48859
+/- during the qtr	+4610	+823	+3157
+/- during y to y	+39680	+23236	+16444

Banks namely, Bandhan Bank, CSB Bank, , RBL Bank, Capital Small Finance Bank, Utkarsh small Fin. Bank, Jana small finance Bank , ESAF small Finance Bank , Equitas, Ujjivan 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. 43}.

Item 9(ii) Pradhan Mantri Suraksha Bima Yojana (PMSBY) :

The scheme is a one-year cover, renewable from year to year, Accidental Insurance Scheme offering insurance on accidental death and disability cover for disability on account of an accident. All Saving bank account holders in the age group of 18-70 years can 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 31.03.2023, banks have enrolled 401332 account holders under the scheme. Increase during the quarter is 28347 fresh enrollment.

Year	Total enrolment PMSBY	Male	Female
31.03.2022	265245	172425	92820
31.12.2022	372985	229475	143510
31.03.2023	401332	247766	153566
+/- during qtr	+28347	+18291	+10056
+/- y to y	+136087	+75341	+60746

Keeping in view the overall population in UT Chandigarh and 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. DFS has given States/UT wise target for the Saturation Drive w e f 01.04.23 to 30.06.23.

Banks namely, Bandhan Bank, CSB Bank, RBL Bank, DBS Bank,, Capital Small Finance Bank, Utkarsh small Fin. Bank, Jana small finance Bank , ESAF Bank, Equitas Small Finance Bank, Ujjevan Small Finance Bank and Ropar cent Coop bank have not enrolled even a single person since inception of the scheme.

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

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

The scheme is being administered by Pension Fund Regulatory and Development Authority (PFRDA) through NPS Architecture. Under APY, there is guaranteed minimum monthly pension for the subscribers ranging between Rs.1000/-to Rs.5000/- per month. The benefit of minimum pension will be guaranteed by Govt. of India.
All bank account holders who are citizen of India and in the age-group of 18-40 years can join APY and avail benefits of the scheme on payment of subscription according to their entry age and required minimum monthly pension ranging between Rs.1000/-to Rs.5000/- per month.
Complete details are available with the participating banks and on the website of PFRDA and PMJDY as well.
Up to31.03.2023, banks have enrolled 54939 persons under the scheme. During the quarter there is a increase of 1378 fresh enrollments in the quarter.

Period	APY enrolments	Male	Female
31.03.2022	44404	30286	14118
31.12.2022	53561	35010	18551
31.03.2023	54939	36022	18917
+/- during qtr	+1378	+1012	+366
+/- y to y	+10535	+5736	+4799

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, Equitas Small finance bank, Ujjevan 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 Mar 23 is enclosed as per Annexure 9A

Achievement for the period 01.04.22 to 31.3.23 of UT Chd is 52% of total target. Please see the annexure of PFRDA.

PFRDA has launched a campaign (Senior Citizen Choice) from 01.05,23 to 30.06.23 and target per branch is 20 APY .Member banks are advised to strive hard to achieve this Target well before 30.06.23.

(Bank wise Position is given on Annexure No. 9, 9.A{Page No. 45-46}.

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

Out of 44 claims lodged under PMJDY up to 31.03.2023 in UT CHANDIGARH, 37 Claim cases stands settled and 2 cases are rejected while 5 cases are pending for disposal.

-Under PMJJBY out of 224 claims lodged ,216 claim cases stands settled, 3claims are rejected and 7 cases are pending for settlement

In Jan suraksha Schemes (under PMSBY) out of 122 claims lodged, 110 claim cases stands settled while 2 claims are rejected.

Bank wise Progress is given on Annexure No.10,,11,12{Page No. 47 to 49}.

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)**

The progress under PMMY during FY up 31.03.2023 is as under:

	Sanction during FY up to Mar..23		Outstanding 31.03.2023	
	Accounts	Amt (n lacs)	Accounts	Amt (n lacs)
SHISHU	24800	9897.35	56085	13950.61
KISHORE	4405	6514.95	15748	17382.70
TARUN	1146	9016.69	4529	22277.74
TOTAL	30351	25428.99	76362	53611.05

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. 50-53}.

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/quarterly basis continuously. We have submitted the progress up to 31.03.2023 to RBI and as per report dated 31.03.2023, 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
Dec.22	SF	2640866	90.07%	53.17%	66.27%	75.38%	92.55%
Mar.23	**SF**	**2676598**	**86.43**	**52.05%**	**66.73%**	**74.93%**	**93.04%**
Change in qtr		+35732	-3.64	-1.12	+0.46	-0.45	-0.49%
	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**
Dec.22	CA	107066	83.33%	25.83%	77.28%	--	87.96%
Mar.23	**CA**	**112369**	**93.08%**	**26.26%**	**76.61%**	---	**92.28%**
Change in qtr		+5303	+9.75%	+0.43	-0.67%	--	+4.32%

During the quarter under review overall at least any one of digital product has been given to 93.04% % of the saving fund customers as on 31.03.2023 which has marginally decreased by 0.49% as on31.03.2023.Similarly under CA any one of the digital product has been given to 92.28% customers, showing a increase of 4.32% increased from 87.96% in Dec.22 to 92.28% in March.23.

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.

In the subcommittee meeting held on 28.04.23, it was decided that each bank will provide the list of those accounts where no digital facility is given/taken by the customers and Controlling offices of the banks will provide the list to the concerned branches to focus on these account holders and provide at least any one Digital facility to these remaining account holders so that 100% be achieved at the earliest.

(The Bank wise Achievement is annexed as per annexure 17,17.1,{page 54-55 }

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. 3 FLCs are operative in 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 – Resigned
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 working since November 2021.

During the period under review FLCs in Chandigarh have organized 75 camps in UT, Chandigarh.

Item No. 15	Stand-up India Programme of Ministry of Finance.

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

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

Being one of the flagship programme of the Government of India, the progress of implementation of Stand-Up India scheme is being closely monitored by a National Level Steering Committee for Stand-Up India Scheme under the Chairmanship of Hon'ble Minister of Finance and 5 Ministers from Union Cabinet, 3 Members of Parliament, besides, CMDs of NABARD, SIDBI and Chairman, DICCI as members of the Committee.

NABARD and SIDBI have been nominated as Nodal Agencies for implementing the Stand-Up India Scheme. **The progress under the scheme up to 31.03.2023 is as under**:

Total No. of SCB Branches	Loan Sanctioned during FY up to Mar.2023 Rs.in lacs				Outstanding as on 31.03.2023 in lacs			
	SC/ST		WOMEN		SC/ST		Women	
	A/cs	Amt.	A/cs	Amt.	A/c	Amt	A/c	Amt
392	32	429.82	51	779.15	90	972.05	203	2661.32

(Bank wise details are as per Annexure-18{Page No. 56}.

Progress under the scheme is not up to the mark , 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 ON 31.03.2023.

Rs. in crores

Period	Nos of Branches		Deposits		Advances		CD Ratio
	URBAN	TOTAL	A/cs	Amt.	A/cs	Amt.	
31.03.22	**414**	**414**	**4204755**	**99455**	**533960**	**87585**	88.06%
31.12.2022	411	411	4364863	100318	561375	87377	87.10%
31.03.2023	416	416	4413011	107769	585307	82166	76.24%
Q to Q growth	5	5	48128	7451 (7.42%)	23932	-5211 -5.96%	10.86%
YOY basis	2	2	**208256**	**8314 (8.36%)**	**51347**	**-5419 –(6.18%**	-11.82%

The number of Bank branches as on 31.03.2023 are 416 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**.

The total deposits in UT Chandigarh as on 31.03.2023 stood at Rs.107769 crores Whereas on 31.12.2022, the deposits of the banks in Chandigarh were Rs 100318 crore, showing an increase of Rs. 7451 crore that is 7.42%.However on YOY basis growth in deposit is 8,36%.

The total advances in Chandigarh as on 31.03.2023 are Rs. 82166 crore against the advances of Rs.87377 crores on 31.12.2022, showing decrease on Q to Q basis of Rs.5211 crores that is -5.96%. On YOY basis declined of credit is 6.18%.

The major Banks whose advanced has decreased is as under:

Bank Name	Advances			**Q0Q Declined**	**YOY declined**
	31.3.22	**31.12.22**	**31.3.23**		
Canara Bank	**12080.62**	**9721.12**	**9094.90**	**2359.50**	**2985.72**
Indian bank	**9919.49**	**5219.29**	**5198.58**	**4700.20**	**4720,91**
IOB	**1368.29**	**1662.28**	**1377.89**	**284,39**	**--**
PNB	**18839.54**	**19451.98**	**14822.24**	**4629.74**	**4017.30**
SBI	**12640.44**	**14015.61**	**12849.57**	**1166.04**	**----**
Union Bank	**3647.58**	**2495.26**	**2398.04**	**97.22**	**1249.54**
Axis bank	**5520.08**	**2783.10**	**2783.08**	**0.02**	**2737.00**
IDBI	**788.01**	**759.85**	**680.58**	**79.27**	**107.43**
				13316.38	**15817.90**

(Bank wise details are as per Annexure-19{Page No. 57}

Item No. 17	**CD RATIO WITHIN UT CHANDIGARH AS ON 31.03.2023**

During the period under review CD ratio has decreased to 76.24% on 31.03.2023 from 87.10% as on 31.12.2022. However CD ratio in Chandigarh is still above the national goal of 60%. The decrease is due to decrease in advances as mentioned above. Further In addition o declined of advances of some banks, the following Banks are having CD Ratio below 60%.

BOB(48%), PS&B(34%)), SBI (49%) Bandhan Bank (6%), City Union Bank(48%) HDFC(42%), ICICI(35%) , IDBI(43%), IndusInd Bank(13%), JK Bank(39%),Karnataka Bank(24%), South Indian Bank(11%),DBS Bank (26%),Yes Bank(56%) AU Small Finance Bank (17%), Jana Bank (6%), Utkarsh Bank (2%),ESAF small fin.Bank (13%),Equitas small finance bank(1%), Ujjevan small finance(5%) 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. 57)

Item No18:	PRIORITY SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2023

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.	
31.03.2022	63402	2329	40703	12053	30017	4557	134119	18805	21.47%
31.12.2022	**58899**	**2963**	**36202**	**12662**	**26382**	**2437**	**121483**	**18062**	**20.67%**
31.03.2023	**61189**	**2134**	**41714**	**13017**	**32829**	**2419**	**135732**	**17570**	**21.38%**
Q to Q growth	**+2290**	**-829 -27.97%**	**+5512 15.22%**	**+354 2.80%**	**+6447**	**-18 -0.73%**	**+14249**	**-493(-2.73%)**	
YoY growth	**-2213**	**-195 -8.37%**	**+1011 2.48%**	**+963 7.99%**	**+2812**	**-2138 -46.91%**	**+1613**	**-1236 (6.57%)**	

From the above data it is observed that advances under Agriculture have declined by 8.37% on YOY basis and on QoQ basis it is declined by -27.97% and MSME Sector is showing an increasing trend on quarterly (growth 2.80%) as well as on YOY basis growth is 7,99% growth. However, Advances under other priority sector has shown decreasing rend on quarterly basis as well as on YOY basis. Total PS advances has decreased from rs.18805 crore in Mar2022 to 17569 crores as at 31.03.2023 showing an decrease of Rs.493 crores (-2.73%) on quarterly basis and on YOY basis PS Advances declined by 2.73% on QoQ basis and 6.57% on YOY basis. However, share of PS advances to total advances has increased by 0.71% on quarterly basis and declined by 0.09% on YOY basis.

The statistics data as per Annexure 20 reveals that Banks in UT Chandigarh has financed Rs.2134 crore under agriculture to 61189 borrowers, Rs.13016 crores under MSME to 41714 entrepreneurs and Rs.2419 crores have been financed under other Priority sector to 32829 borrowers. Thus banks in UT Chandigarh have financed Rs.17569 crores to 135732 borrowers under priority sector as on31.03.2023. 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 and other PS 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. 58).

Item No. 19	AGRICULTURE ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2023

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.	
31.03.22	54215	802	222	423	916	898	55353	2124	2.42%
31.12.2022	57909	797.37	96	233.96	894	1932.04	58899	2963.37	3.39%

31.12.2022 58899 2963 36202 12662 26382 2437 121483 18062 20.67%

31.03.23	59950	736.90	96	245.11	1143	1151.67	61189	2133.67	2.60%

From the above table , up to 31.03.2023 ,Banks have financed Rs.2133.67 crore under agriculture to 61189 borrowers out of which Rs.736.89 crore have been provided under farm credit , RS.245.10 crores financed under Agriculture infrastructure to 96 borrowers and RS.1151.67 crores under Ancillaries Activities related to agriculture. The agriculture advances constitute 2.60% of total advances against a national goal of 18%. Which has decreased from 3.39% in Dec 22 to 2.60% as at March.23

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. 59}.

ITEM NO. 20	MSME SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2023

MICRO & SMALL ENTERPRISES WITHIN UT CHANDIGARH & SMALL ENTERPRISES WITHIN UT CHANDIGARH AS ON 31.03.2023

Period	Micro Enterprises (Amt. in Crores)				Total Micro Enterprises	
	Manufacturing Sector		Service Sector			
	Account	Amount	Account	Amount	Account	Amount
31.03.2022	4596	1241.74	24296	2615.50	28892	3857.24
31.12.2022	5067	1446.14	20280	2743.48	25347	4189.62
31.03.2023	7898	1536.06	19276	2836.08	27624	4372.14
Q to Q						+4.36%
YOY						+13.35%

Period	Small Enterprises (Amt. in Crores)				Total Small Enterprises	
	Manufacturing Sector		Service Sector			
	Account	Amount	Account	Amount	Account	Amount
31.03.2022	2996	2474.61	5600	2503.09	8596	4977.70
31.12.2022	2919	2645.31	4952	2446.13	7871	5091.44
31.03.2023	2813	2493.74	4763	2569.94	7576	5063.69
Q to Q						-0.54%
YOY						1.73%

Period	Total MICRO and Small Enterprises (Amt. in Crores)				Total Micro & Small Enterprises	
	Manufacturing Sector		Service Sector		Mfg. & Service Sector	
	Account	Amount	Account	Amount	Account	Amount
31.03.2022	7592	3716.35	29896	5118.59	37488	8834.94
31.12.2022	7986	4091.45	25232	5189.61	33218	9281.06
31.03.2023	10711	4029.80	24039	5406.02	35200	9435.83
Q to Q	+2725	-61.65	-1193	+216.42	+1982	+154.77(+1.66%
YOY	+3119	+313.45	-5857	+287.43	-2218	+600.89 6.80%

Outstanding of Micro & Small Enterprises advances as on 31.12.2022 was Rs.9281.06 Crores in 33218 accounts, which has increased to Rs9435.83. Crores in 35200 accounts on 31.03.2023 showing quarterly growth of Rs.154 Crores i.e.1.66 % growth. On YOY basis Micro and Small enterprises advances has increased from 8834.94 crores in March, 2022 to Rs.9435.83 Crores in March 2023 showing YOY growth of 6.80 %.

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 suggestions to improve the credit under MSME Sector.

As per Annexure 22 (Page No. 60)

MEDIUM ENTERPRISES ADVANCES, KVI AND OTHER MSME ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.203

(Rs. In Crores)

	Total Medium Enterprises	
	Accounts	**Amount**
31.03.22	**2399**	**3087.12**
31.12.22	**2342**	**3300.30**
31.03.23	**5883**	**3500.05**

	TOTAL MSME		**% of MSME Advances to Total Advances**
	Accounts	**Amount**	
31.03.22	**40705**	**12053**	**13.76%**
31.12.22	**36202**	**12663**	**15.07%**
31.03.23	**41714**	**13017**	**15.84%**
Q0Q growth	**+5512**	**+354 (2.80%)**	**+0.77%**
YOY growth	**+1009**	**+964 (7.99%)**	**+2.08%**

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 13.76% on March 22 to 15.84%.ason March 2023 However, on Q to Q basis %age has slightly increased by 077% that is from 15.07% to 15.84%.**

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

As per annexure 23 (Page No. 61)

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 to3 1.03.2023, banks have sanctioned loan of Rs.1249.97 crores to 6246 eligible borrowers and disbursed loan of Rs.1182.34crores to 5242 borrowers. All member banks are advised to disburse the pending loans. Bank wise performance as per Annexure attached. **For the knowledge of the members the scheme was valid up to 31.03.23**

As per Annexure 24{Page No. 62}.

Item No.22:	**PROGRESS UNDER WEAKER SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2023**

Rs.in crores

Period	**Disbursement during the F.Y upto Mar 23**		**Weaker Sector Advances outstanding as on Mar.23**		**% of W.S. adv to Total advances.**
	A/Cs	**Amount**	**A/Cs**	**Amount**	
31.03.22	**48744**	**594.60**	**98806**	**1542.45**	**1.76%**
31.12.22	**19102**	**300.82**	**69318**	**1577.80**	**1.81%**
31.03.23	**34462**	**416.48**	**78269**	**1067.12**	**1.30%**

As far as weaker sector advances are concerned,78269 borrowers belonging to weaker sector of the society were financed amounting Rs. 1067.12crore up to31.03.2023. 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 decreased from 1.81% in Dec 2022 to 1.30% as at31.03.2023. On YOY basis share has also decreased from 1.76% to 1.30%. All Member Banks are requested to check the data fed in the system to ensure that weaker sector loans are classified properly. The main reason for decreasing the WS avances due to closure of ECGL accounts sanctioned during covid-19.

As per Annexure 25{Page No. 63}.

Item No.23:	CREDIT FLOW TO WOMEN BENEFICIARIES WITHIN UT CHANDIGARH AS ON 31.03.2023

Rs. In crore

period	Fresh disbursement upto quarter Mar 23		O/s advances as at 31.03.2023		%age of adv. To women to total adv. As at 31.03.2023
	A/c.	Amt.	A/c.	Amt.	
31.03.22	34562	6347.38	122182	9877.36	11.28%
31.12.22	52495	1481.18	132096	5609.87	6.42%
31.03.23	70157	1797.77	144185	5276.72	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 31.03.23, banks in UT Chandigarh has financed Rs.5276.72 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. 64}.

Item No. 24	DISBURSEMENT AGAINST ANNUAL TARGETS OF ANNUAL DISTRICT CREDIT PLAN WITHIN UT CHANDIGARH AS ON YEAR ENDED 31.03.2023

Rs. in Lacs

SECTOR	TARGETS	ACHIEVEMENTS	% Achievement.
Agriculture	43794	136433	311
MSME	490174	904262	184
OTHER PRIORITY SECTOR	119651	50180	41
TOTAL PRIORITY SECTOR	653619	1090875	166

During the period under review, annual target for the FY 2022-23 has been achieved by the bankers. This is because demand of the credit is increasing and impact of pandemic covid 19 is over now and demand of credit is increasing in the market. Overall PS target is achieved 166%

(Bank wise Achievement as per Annexure 27 {Page No. 65.)

Item No. 24 A	Loans under Negotiable 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 Negotiable Warehouse receipt.

As per Annexure 28 (Page No 66.)

Item No. 25	**Position of NPA within UT CHANDIGARH. As on 31.03.2023**

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
61189	2133.67	41714	13016.93	32829	2419.16	135732	17569.77	449575	64596.87	585307	82166.64
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)**
7687	**1024.6 48.02%**	**5381**	**2907.48 22.33%**	**3453**	**567.52 23.46%**	**16521**	**4499.60 25.60%**	**12007**	**5397.61 8.35%**	**28528**	**9897.21 12.04%**

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	**31.03.2022**	**31.12.2022**	**31.03.2023**
Agriculture	**42.23%**	**32.26%**	**48.02%**
MSME	**20.81%**	**24.89%**	**22.33%**
Other Priority sector	**1.27%**	**1.97%**	**23.46%**
Priority sector	**18.88%**	**23.01%**	**25.60%**
Non P,sector	**8.90%**	**8.08%**	**8.35%**
Grand Total	**11.05%**	**11.11%**	**12.04%**

From the above table, it is observed that NPA under Agriculture has increased to 48.02% in Mar 23 from 42.23% in Mar.23.Under MSME NPA has increased from 20.81% on Mar. 22 to 22.33% on Mar. 23. Under Priority sector NPA has increased from 18.88% on Mar. 22 to 25.60% on Mar..23. Under Non PS adv. NPA has reduced from 8.90% on Mar. 22 to 8.35 % on Mar. 23..

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.67}.

Item No. 26	Position of NPA in Pradhan Mantri Mudra Yojana (PMMY) Loan Accounts within UT Chandigarh as on 31.03.2023.

Rs. In Lakhs

Sector	Shishu		Kishore		Tarun		Mudra (Total)	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
31.03.2022	12390	3435	11498	15896	4340	20639	28228	39971
NPA		**319 9.28%**	787	**1112 7%**	171	**929 4.90%**	2868	**2360 5.90%**
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%**
31.03.23	56085	13951	15748	17383	4529	22277	76362	53611
NPA	2225	**384 2.75%**	1655	**2220 12.77%**	404	**1899 8.52%**	4284	**4503 8.40%**

NPA under MUDRA Loan on QoQ basis has increased from 7.05% on Dec.22 to 8.40%% on Mar.23.

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.68}

Item No. 27	Position of NPA in Govt. Sponsored Schemes within UT Chandigarh as on 31.03.2023

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.
31.03.2022	155	620	36	16.63	26722	37905
31.12.2022	175	809	69	51.53	28353	39926
31.03.2023	174	817	64	51.34	76362	53611

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%
31.12.22	**NPA**	60	183.56 22.67%	18	10.54 20.45%	3491	2818 7.05%
31.03.23`	**NPA**	58	192.91 23.61%	19	9.91 19.30%	4284	4503 8.40%

NPA under MUDRA has increased from 7.05% as at 31.12.2022 to 8.40% % as on 31.03.2023. Under PMEGP NPA has increased from 22.67%% in Dec.22 to 23.61% in Mar.23. However NPA under NULM has decreased from 20.45% in Dec.22 to 19.30% in Mar.23.

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.69}

ITEM NO. 28	HOUSING LOANS WITHIN UT CHANDIGARH AS ON 31.03.2023

Fresh disbursement during 01.04.2022-31.03.2023		**O/S as on 31.03.2023**	
A/cs.	Amount in **lacs**	A/cs.	Amount in **lacs**
7875	272551	42731	883391

During the year 2022-2023 fresh housing loan sanctioned and disbursed to 7875 borrowers for Rs.2725.51 crore and As on 31.03.2023, 42731 housing loan accounts were outstanding with amount Rs.8833.91 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.70}

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

The progress under PMAY up to **this quarter up to 31.03.2023**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)**		
6724	**4964**	**145144**	**2202**	**5204**

The bank wise position under the scheme is given at Annx.33{Page No. 71}.

Item No.29	POSITION UNDER EDUCATION LOAN SCHEME WITHIN UT CHANDIGARH AS ON31.03.2023.

Rs. in Lakh

EDUCATION LOANS SANCTIONED and disbursed WITHIN UT CHANDIGARH						NPA under Education loan	
Sanction During 01.04.22 to 31.03.2023		Education loan disbursed		O/s as on 31.03.2023		31.03.2023	
A/cs.	**Amount**	**A/cs.**	**Amount**	**A/cs.**	**Amount**	**A/C**	**Amount**
1212	**15008**	**1139**	**8573**	**4018**	**30968**	**102**	**354.25(1.14%)**

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. 72}.

Item No.30	CGTMSE SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2023
NO. of A/cs covered	**Amt. in lacs**
5966	**53349**

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. 73}.

Item No 31	POSITION UNDER NATIONAL URBAN LIVELIHOOD MISSION (NULM) SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2023

In Lacs

Target for FY	Applications received	sanctioned		disbursed		rejected	pending
94)		Nos.	Amt.	Nos.	Amt.		
	67 plus 104 (PMMY cases covered under NULM) 171	105	91.96	105	91.96	66	0

This has already been discussed in Sub Committee held on 28.04.2023. **Member banks have been advised to dispose of the pending cases before 08.05.2023.**

Item No. 32	POSITION UNDER PMEGP SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2023

Agency	Target project	MM target	Applications sponsored	Cases sanctioned		Claim lodged		Margin money disbursed up to 31.3.23		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	37	4	10.75	5	8.88	5	11.28	2	1.38	21	13
KVIB	10	31.50	33	12	40.89	9	29.27	7	24.64	2	4.63	20	1
KVIC	10	35.75	16	5	11.04	4	9.43	3	8.66	1	0.83	10	2
2nd loan	1	9.74	0	0	0	0	0	0	0	0	0	0	0
Total	**31**	**108.49**	**86**	**21**	**62.68**	**18**	**47.58**	**15**	**44.52**	**5**	**@6.84**	**51**	**16**

@ 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 today, 5 cases are pending with for disbursement.
Banks who have pendency, PNB-3, CBI-1,BOI-1,BOB-1, PSB-1, Union Bank-3, Indian bank-3,HDFC-2,Axis-1
Total- 16

Sr No	Name of applicant	Name Of Bank	No of pending applications	Pending Since
1 2 3	**AjayKumar** **Meena** **Hem Lata**	**PNB**	3	**24.3.23** **22.3.23** **16.3.23**
4	**Bala Murugan**	**CBI**	**1**	**20.3.23**
5	**PARMESHVARY**	**BOI**	**1**	**29.3.23**
6	**Najma**	**BOB**	**1**	**22.3.23**

7 8 9	**NAGA RAJAN** **Papti** **Sudha**	**Union Bank**	**3**	**21.3.23** **22.3.23** **22.3.23**
10 11	**VELU** **Amita Verma** **Rekha Rani**	**Indian Bank**	**3**	**29.3.23** **03.03.23** **24.3.23**
12	**Dev mani**	**PSB**	**1**	**21.3.23**
13 14	**VIJAYA LAKSHMI** **VIJAYA SANTHI**	**HDFC**	**2**	**20.3.23,** **20.3.23**
15	**SHAKTI**	**Axix bank**	**1**	**29.3.23**

All member banks are requested to sanction & disburse all pending cases within 10 days so that the pendency be cleared in portal.

Item No.33:	**ATMs INSTALLED WITHIN UT CHANDIGARH AS ON 31.03.2023**

No.of ATMs on 31.03.2022	**ATMs installed From 01.04.2022 to 31.03.2023**	**Total nos of ATMs as on 31.03.2023**
747	5	749

(As per Annexure 36{Page No74}.

ITEM NO.34:	**ISSUES OF UIDAI**

Agenda from Unique Identification Authority of India (UIDAI)

Age Band wise Aadhaar Saturation (Status as on 31st March, 2023 as per Factsheet)

Age	Total Population	Aadhaar Generated	Pending Population	%Aadhaar Generation
Up to 5 Year	**109,807**	**44,084**	**65,723**	**40.15%**
5 to 18 Year	**262,143**	**242,883**	**19,260**	**92.65%**
18 year & Above	**859,050**	**871,626**		**101.46%**
Total	**1,231,000**	**1,158,593**	**84,983**	**94.12%**

The pending population is mostly in the age group 0-5 years and 5-18. Besides, the count of pending mandatory biometric updates is as below:

Age wise Pending Mandatory Biometric Cases	
Above 7	Above 17
68,908	2,14,141

Updation Fee and Assistance to Registrar

S. No	Services	Assistance paid to Registrars (in Rs.) [Following in- house model]	Fee collected from resident by service provider (in Rs.)
1	Aadhaar Generation of residents in 0-5 age group (ECMP or CEL Client enrolment)	50*	**Free of cost**
2	Aadhaar Generation of residents having more than 5 years age	100	**Free of cost**
3	Mandatory Biometric Updates	100	**Free of cost**
4	Other Biometric Updates (with or without Demographic updates)	-	**100**
5	Demographic update (update of one or more fields/ online mode or through Aadhaar center using ECMP/CELC)	-	**50**
6	PoA/ PoI Document Update at Aadhaar Enrolment Centres	-	**50**
7	Aadhaar Search using eKYC/ Find Aadhaar/ any other tool and color print out on A4 Sheet	-	**30**
8	**PoA/ PoI Document Update through SSUP (myAadhaar) Portal**	**-**	**25(free till 14th June 2023)**

Present status of Aadhaar Enrolment Centres in Banks, in the UT, Chandigarh (1st May'23)

Registrar Name	Agency Name	Count of EA + Station ID	Sum of Total Cases in last 30 Days	Count of Zero Enrolments	Average (24 Days)
Bank of Baroda_New_648	Bank of Baroda	1	565		24
Bank of India_New_649	Bank of India	1	65		3
Canara Bank_New_657	CANARA BANK	1	128		5
Central Bank of India_New_650	CENTRAL BANK OF INDIA	1	10		0
Corporation Bank	CORPORATION BANK	1	32		1
Equitas Small Finance Bank	Equitas Small Finance Bank Limited	1	30		1
HDFC Bank Limited	HDFC Bank Limited	1	265		11
IDFC BANK LIMITED	IDFC BANK LIMITED	1	33		1
INDIAN OVERSEAS BANK_NEW_659	Indian Overseas Bank	1	128		5
IndusInd Bank	IndusInd Bank Limited	2	449		9
KotakMahindra Bank	Kotak Mahindra Bank	2	114		2
STATE BANK OF INDIA_New_654	LHO CHANDIGARH	6	1072	1	7

UCO BANK	UCO BANK	1	131		5
Union Bank Of India_New_656	Union Bank Of INDIA	2	0	2	0
YES Bank Limited	YES Bank Limited	1	44		2
Grand Total		**23**	**3066**	**3**	**6**

Branch Name	**No of Identified Branches**	**Not Working**
Axis Bank Ltd	1	1
Bandhan Bank Ltd.	1	1
Bank of Baroda+ Vijaya Bank	2	1
Bank of Maharashtra	1	1
Capital Small Finance Bank	1	1
Canara Bank + Syndicate Bank	2	1
Catholic Syrian Bank	1	1
City Union Bank	1	1
Federal Bank	1	1
HDFC Bank Ltd	2	1
ICICI Bank	1	1
Indian Bank + Allahabad Bank	2	1
J&K Bank	1	1
Laxmi Vilas Bank	1	1
Punjab & Sind Bank	1	1
Punjab National Bank+ OBC + United Bank	6	6
RBL Bank	1	1
Union Bank of India+ Andhra Bank + Corporation Bank	4	1
Ujjivan Small Finance Bank	1	1
Grand Total	**31**	**24**

- Out of the 49 locations, 23 are operational as on date. **Overall average enrolment in Banks is 6 which is less than the required average of 8**
- Out of total 35800 Aadhaar Enrolments and Updation done in last 30 days in Chandigarh on 171 kits, the contribution of banks stands at 3066, which is only 8 % of the total enrolments and updation.
- **Efforts may be made to activate all Aadhaar centres**
- 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

Item No.35:	POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 31.03.2023

POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 31.03.2023
SAVING LINKED **In Lacs**

Achievement up to 31.03.2023		O/S AS ON 31.03.2023	
NO.	Amount	NO.	Amount
26	52.25	251	29.36

(As per Annexure 37 {Page No.75}.

CREDIT LINKED **In lacs**

Achievement up to 31.03.2023		O/S AS ON 31.03.2023	
NO.	Amt in lacs	NO.	Amt in lacs
0	0	26	14.19

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. 76).

Item No.36:	POSITION UNDER KCC WITHIN UT CHANDIGARH AS ON 31.03.2023

(Rs.in lacs)

Sanctioned from 01.04.2022 to 31.03.2023		O/S AS ON 31.03.2023		NPA in KCC	
NO.	Amount	NO.	Amount	a/c	Amt
836	12761	2358	20972	298	3734(17.80%

During the FY 2022-23 , 836 fresh KCC issued amounting Rs.127.61 crores and 2358 KCC outstanding amounting to Rs.20972 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 in Chandigarh .

(As per Annexure 39 {Page No.77}.

Item no 37 :Campaign for Saturation under Jansuraksha Schemes at GP level in all districts

DFS has started Three months saturation campaign at Gram Panchayat (GP) level from 01-04-2023 to 30-06-2023 for active enrolments under PMJJBY and PMSBY. Target for the same has also been by given DFS which has further been allocated to all the member banks. As campaign has been started from 01.04.2023 but till date No member banks has provided the data of camps Held and mandate sourced under PMJJBY and PMSBY. As UTLBC/LDM has been authorized to put up the Distt position in jan portal. But due to non

availability of data of camps and progress of mandate of forms sourced , we are not in a position to upload data in portal . In VC held with DFS on 26.04.23 on this campaign, Joint Secretary GOI advised to inform the progress through email of the whole Distt Bank wise to DFS. Hence all are advised to held maximum nos of camps in branches as well as in sectors with coordination of MC Councilor so that entire city be saturated as per the eligibility of the beneficiaries.

TARGETS GIVEN BY DFS FOR CHANDIGARH UT As Under.

PMJJBY enrolment as on 31.03.2023	Target to be achieved as on 30.06.2023
66000	114000
PMSBY enrolment as on 31.03.2023	Target to be achieved as on 30.06.2023
208000	321000

ITEM NO. : 38	Addition of Inda Post Payment Bank as member of UTLBC Chandigarh

India Post Payment Bank has requested UTLBC to add the name of their bank in the list of members of UTLBC. Copy of the letter dt 03.07.2019 of Reserve bank of India showing the Postal Payment bank included in the Second Schedule to the Reserve Bank of India Act, 1934 vide Notification DBR.NBD.(PB-IPPB).No.9980/16.13.215/2018-19 dated May 27, 2019 and published in the Gazette of India (Part III - Section 4) dated June 22- June 28, 2019 **. House may approve the name of India Post Payment Bank to be included in the list of members of UTLBC.**

Item No 39 :- Payment of stamp duty as require under schedule 1-A of the Indian Stamp Act. 1899

We have received communication from Treasury Office, Chandigarh that Stamp used by banks on their documents must be embossed by Treasury Office. In this regard , we had a meeting with Treasury Officer, Chandigarh in which all the banks have suggested embossing of stamps will delay the disbursement of Loans . However all the banks have confirmed there is no revenue loss to the Treasury Office and Banks have also confirmed that all the stamp papers used by Banks were purchased from Authorized Vendor . Banks have also requested Treasury Officer to start issuance of stamp duty paper on line.

House may deliberate on it. (Letter of Chandigarh Administration , Finance Deptt. letter dt. 28.02.2023 at Page 78-79)

Item No. 40:	**ANY OTHER ITEM WITH THE PERMISSION OF CHAIR**