52nd UTLBC - MEETING TO REVIEW DATA FOR THE Q.E. June. 2023 CHANDIGARH- U.T.

पंजाब नैशनल बैंक
भरोसे का प्रतीक

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52nd MEETING OF UTLBC CHANDIGARH

DISTRICT PROFILE

1.	Date of Creation of District	01.11.1966
2.	Geographical Area of District	114 Sq.Kms
3.	Longitude	76-47’ 14E
4.	Latitude	30-44’ 14N
5.	Annual Rainfall	1110.7mm
6.	No. of Municipal Corporation	1
7.	Total Population	1055450
8.	Population Density	9262 Sq.Km2
9.	Household	193876
10.	Literacy Rate	86.77%

Total No. of Banks in District : 43

No. of Bank Branches in District : 436

SIGNIFICANT STATISTICS OFALL SCHEDULED COMMERCIAL BANKS/ FOREGIN BANKS AND CO-OP. BANKS IN CHANDIGARH AS ON 30.06.2023

Rs.in Crore

SN	ITEMS	UNIT	As on 30.06.2021	As on 30.06.2022	As on 30.06.2023	National Goals
		Rs.				
1	Deposits	Crore	91025	95692	103381	
2	Advances	Crore	90947	80362	84670	
3	CD Ratio	%	99.91%	83.98%	81.90	60%
4	Priority Sector Advances	Crore	17052.66	18940	18187	
5	Share of PS Adv. to Total Advances	%	18.75%	23.57%	21.48 %	40%
6	Agricultural Advances	Crore	2396	2091	2182	
7	Share of Agr. Adv. To Total Advances	%	2.63%	2.60%	2.58 %	18%
8	Micro, Small & Medium Enterprises Advances	Crore	9160.82	12299	14041	
9	Share of MSME to Total Advances	%	10.07%	15.30%	16.58%	
10	Advances to Weaker Sections	Crore	989.02	910.09	2013	
11	Share of Weaker Sec Adv to Total Adv.	%	1.08%	1.13%	2.38%	12%
12	Branch Network	Nos.	428	415	436	

- Chandigarh UT has 12 public sector banks with 239 branches.
- There are 19 private sector banks with 139 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

AGENDA PAPERS

52nd 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 30.06.2023:-

Item No.1	**Confirmation of Minutes of 51st meeting of UT Level Bankers' Committee (UT Chandigarh)**

Last Meeting of UTLBC	51st
Held on	10.05.2023
Minutes email / circulated on	20.05.2023
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 51st UTLBC meeting

S. No.	Action points	Action taken
1	**Regional Director RBI has shown a concern regarding pendency of sanction and disbursement of cases under SVANIDHI scheme and instruct all banks to clear the pendency immediately**	The progress under this scheme has been improved. However, during the period 01.04.2023 to 30.6.2023, During the quarter banks have sanctioned 304 applications and disbursed 397. However, during the period 310 fresh applications added in the portal, despite that as on 30.06.23, 131 applications are pending for sanction and 158 pending for disbursement against figure of 293 pending for sanction and 240 pending for disbursement as on March 2023. We had again instructed the banks in the sub-committee meeting held on 01.08.23 to clear the pendency in a campaign mode.
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 01.08.23.1to improve the position.
3	**Banks were instructed to enroll more persons under Jan Suraksha schemes**	Progress under enrolment under Jan Suraksha Schemes have 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
4	**Regional Director 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 target on half yearly basis and achievement of the same.**	**Progress Stand-Up India scheme slightly improved. Durin the current FY up to June 47 Cases have been sanctioned and disbursed, However All member banks were again advised in Sub-committee meeting held on 01.08.2023 to sensitize the branches to sanction one case per branch in the half year**
5	**Sh. Vivek Srivatsav RD RBI 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 analyze the reason for decrease in advances to weaker sector**	During the quarter, progress under weaker sector has improved as compared to March 2023
6	**Embossing of stamp duty**	As advised in the UTLBC held on 10.05.2023, we have called the meeting of some major's banks on 23.05.2023 along with legal officers of BOB and SBI ,in presence of Treasury officer UT Chandigarh. The legal officers have raised some issue regarding various provision of the stamp duty act. The treasury officer advised the legal officers for further discussion on the provision to visit his office. Both the legal officers visited the Treasury office on 07.06.23. **The legal officers of the Banks (BOB and SBI) apprised the treasury officer about the legal provisions related to embossing and its optional nature. The treasury officer was pleased to take the same for further consideration internally. "**

Thereafter Treasury office has informed that they want to check the record of some banks to find out any revenue leakage .During checking they have observed are as under: -

1. Axis Bank:
1During the course of record checking, it was observed that Banks are using Stamp papers of another state in this Administration i.e., from the state of Maharashtra, Punjab and Haryana.) TO has not informed the reference no'/Account no of loan file in which this was noticed

2.Stamp paper purchased from E-Sampark Centre under Article 5, Article 15 bond agreement contains the name of the first party i.e., Axis Bank instead of name of both the parties i.e. signatory to the agreement.

3.On the request of the Axis Bank authorities the time limit was provided but later on they refused to provide the data/record

4. Axis bank was getting its loan cum hypothecation agreement (skeleton/ printed form) embossed by the Finance Department, Chandigarh earlier **and now embossing is not done instead of embossing loan cum hypothecation agreement they are purchasing stamp papers from the Stamp Vendor who is putting his vendor stamp on the printed skeleton form supplied by the Bank to him i.e., using the power of Finance Department, which is otherwise a criminal offence.**

2. ICICI Bank: -ICICI Bank has also refused to get its record checked.

3. HDFC Bank: -Following observations noticed by the audit team

1.HDFC Bank has got selected record checked in which various irregularities were found.

Other observation-. Canara Bank, Punjab National Bank, UCO Bank is charging Rs 20/- for loan agreements.
In this regard, we inform that No notification of Stamp duty is available in administration site, hence banks are charging old rate- new rate of stamp duty policy is not circulated by the administration and also not available in the administration site.

2.Banks are purchasing Stamp papers in bulk in their own name which is totally against Indian Stamp Act.

No Stamp Duty of revenue stamps received by any Bank is also noticed while record checking
The Stamp paper purchased by the bank in bulk in its own name is also not valid.

For loan cum hypothecation agreement, (skeleton/ printed forms) embossing is mandatory.

The procedure of the same is given in Chapter VI of the Indian Stamp Manual 1899.

In view of the above, we will advise all the member banks to strictly follow the guidelines contained in Chapter VI of the Indian stamp Act with immediate

7	**Regional Directors RBI instructed the Small Finance Banks to participate in SOCIAL SECURITY SCHEMES of Govt of India**	Out of 7 Small fiancé Banks , 3 Small finance banks has started participating in social security's schemes of GOI India . But still ESAF Bank, Jana Small Finance bank and Utkarsh small finance bank, AU small fiancé Banks has not yet started But in Sub Committee meeting they have said , they have started the work on it

Item No. 3	**Review of Performance of Banks**

NO. OF BRANCHES OF BANKS, THEIR DEPOSITS AND ADVANCES WITHIN UT CHANDIGARH AS ON 30.6.2023

Rs. in crores

Period	**Nos of Branches**		**Deposits**		**Advances**		**CD Ratio**
	URBAN	**TOTAL**	**A/cs**	**Amt.**	**A/cs**	**Amt.**	
30.06.2022	415	415	4319615	95693	542883	80363	83.98%
31.03.2023	416	416	4413011	107769	585307	82166	76.24%
30.06.2023	417	436	Not available	103381	Not available	84226	81.90%
Q to Q basis	1	20		-4388 (-4.07%)		2060 (2.51%)	5.66 %
YOY basis	2	21		**7688 (8.03%)**		**3863 (4.81%)**	-2.08%

The number of Bank branches as on 30.06.2023 have increased from 416 in March 23 to 436 on 30.06.23 which may be due to mapping of branches in standardized portal. 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 30.6.2023 stood at Rs.103381 crores Whereas on 31.03.2023, the deposits of the banks in Chandigarh were Rs 107769 crore, showing a decrease of Rs. 4388 crores or – (4.07%) on QOQ basis and on YOY basis deposit has shown growth of 7688 crore or 8.03%

As regards advances, these have shown growth by 2.51% on quarterly basis and on YOY basis advances have grown by 4.81% as on 30.06.2023.

(Bank wise details are as per Annexure- 1 {Page No 33. }

Item No. 4	CD RATIO WITHIN UT CHANDIGARH AS ON 30.06.2023

During the period under review CD ratio has increased from 76.24% on 31.03.2023 to 81.90% as on 30.06.2023. However, on YOY basis it has decreased from 83.98% in June 2022 to 81.90% as on June 2023 which is still above the national goal of 60%. However following Banks are still having CD ratio below the bench mark of 60%

Further In addition to decline of advances of some banks, the following Banks are having CD Ratio below 60%.

Bank Name	CD ratio	Bank name	CD Ratio 30.06.23
	30.06.23	**South Indian Bank**	**20.70**
Punjab and Sind Bank	**33.89%**	**Yes bank**	**48.44**
SBI	**49.95%**	**AU SMALL FINANCE BANK**	
Axis bank		**CAPITALSMALLFINANCE BANK**	**54.30**
IDBI	**52.05**	**EQUITAS BANK**	**53.83**
Bandhan Bank	**10.23%**	**Ujjivan small fin. bank**	**14.04**
Catholic Syrian	**19.65%**	**JANA SMALL FINANCE**	**44.08**
City Union	**43.85%**	**UTKARSH SMALL FINANCE BANK**	**1.19**
HDFC	**40.20%3**	**CHD STATE COOP BANK**	**5.31**
ICICI Bank	**36.38**	**HARCO BANK**	**5.69**
IndusInd Bank	**15.38**	**ROPAR CENT COOP BANK**	**1.58**

(Bank wise details are as per Annexure- 1 {Page No. 33}

Item No 5:	PRIORITY SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.223

Rs. in Crores

Period	Agri. & Allied Sector (Primary)		MSME (Secondary)		Other Priority Sector (Tertiary)		Total Priority Sector		% of PS adv to Total adv. Amt
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt	A/c.	Amt.	
30.06.2022	**59777**	**2091**	**40916**	**12299**	**28662**	**4550**	**129355**	**18940**	**23.57%**
31.03.2023	**61189**	**2134**	**41714**	**13017**	**32829**	**2419**	**135732**	**17570**	**21.38%**
30.06.2023	**72104**	**2181**	**42639**	**14041**	**23923**	**1964**	**138666**	**18187**	**21.48%**
Qto Q growth	**+10915**	**+47 (2.15%)**	**+925**	**+1024 (7.86%)**	**-8906**	**-455 -21.47%)**	**+2934**	**+617 (3.51%)**	**+0.20%**
YoY growth	**+12327**	**+90 (4,30%)**	**+1723**	**+1742 (14.16%)**	**-4739**	**-2586 -56.83%)**	**+93311**	**-753 -(3.80%)**	**-(2.09%)**

From the above data it is observed that advances under Agriculture has increased by 2.15% on quarterly basis and on YOY basis Agri. Advance has increased by 4.30%) and MSME advances have increased from Rs.13017 crore in March 23 to 14041 crores in June 23 showing a growth of 7,86% and on YOY basis MSME advances has increased by 14.16% which is Good achievement. However, PS advances has decreased and has shown quarterly declined of 3.51% and on YOY basis PS advances have declined by 3.80%. Due to this Share of MSME advances to total advances has declined by 2.09% on YOY basis. However, on QoQ basis it has marginally increased by 0.20%

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 RBI from time to time and sanctioned more and more advances under priority sector so that a satisfactory growth be achieved in next quarter

(Bank wise details are as per Annexure- 2 ,2A,2 B {Page No. 34 -36 }

Item No. 6	AGRICULTURE ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2023

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.	
30.6.22	58661	600.51	173	435.12	943	1055.34	59777	2091	2.60%
31.03.23	59950	736.90	96	245.11	1143	1151.67	61189	2133.67	2.60%
30.6.22	70671	812.15	76	234.36	1357	1135.30	72104	2181.82	2.58%

From the above table, up to 30.06.2023, Banks have financed Rs.2181.82 crore under agriculture to 72104 borrowers out of which Rs.812.15 crore have been provided under farm credit, RS.234.36 crores financed under Agriculture infrastructure to 76 borrowers and RS.1135.30 crores under Ancillaries Activities related to agriculture. The agriculture advances constitute 2.58% of total advances against a national goal of 18%. Which has decreased from 2.60% as on March.23

Member Banks are requested to pay special attention on increasing the 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.

(Bank wise details are as per Annexure- 3 {Page No.37 }

ITEM NO. 7	MSME SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2023

MICRO & SMALL ENTERPRISES WITHIN UT CHANDIGARH & SMALL ENTERPRISES WITHIN UT CHANDIGARH AS ON 30.06.2023

Amt in crores

Period	Micro Enterprises		Small enterprises		Total Micro & Small enterprises		Medium enterprises		Khadi and village industries		Other under MSME		Total MSME	
	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
June 22	29202	4024	8459	4896	37661	8920	2435	3233	204	489	616	142	40916	12299
March 23	27624	4372	7576	5063	35200	9435	5883	3500	158	357	473	77	41714	13017
June 23	26391	4663	7611	4518	34002	9181	7798	3704	575	697	264	458	42639	14041
QoQ	**-233**	**+291**	**+35**	**-545**	**-4198**	**-254**	**+1915**	**+204**	**+417**	**+340**	**-209**	**+316**	**+925**	**+1024**
YoY	**-5811**	**+639**	**-848**	**-378**	**-6659**	**+261**	**+5363**	**+471**	**+371**	**+208**	**-352**	**+316**	**+1723**	**+1742**

As per above data Total MSME credit has increased from 12299 crores o 30.6.22 to 14041 cores a on 30.06.2023 showing a YOY growth of 14,16% and on QOQ basis MSME advances has increased from 13017 crores in March 2023 to 14041 crores in June 2023 showing a quarterly growth of 7.86% but Nos of account has decreased which need to be improved by sanctioning fresh credit under Micro and small enterprises.

Reserve Bank of India vide circular RPCD.MSME & NFS.BC.NO. 54/60.02.31/2015-16 dated 23.04.2015 has apprised that lending to Micro, Small and Medium Enterprises (MSME) banks are advised to ensure that :-

a) 7.5% of ANBC or Credit Equivalent amount of Off- Balance sheet exposure, whichever is higher, has been prescribed for **MICRO ENTERPRISES. However, position of UT under Micro enterprises is as under:**

b)

Year	**Total Advances**		**Total MSME Advance**		**Total Share of Micro advances**		**%age of Micro advance to total MSME adv**	**%age of Micro credit to total advances**
period	**a/c**	**Amt in cr.**	**A/cs**	**Amt in cr**	**A/cs**	**Amt.in cr**	**%age**	**%age**
30.6.22	**542883**	**80362**	**40916**	**12299**	**29202**	**4023**	**32.70%**	**5%**
31.3.23	**585307**	**82166**	**41714**	**13017**	**27624**	**4372**	**33.59%**	**5.32%**
30.6.23		**84670**	**42639**	**14041**	**23391**	**4663**	**33.21**	**5.50%**

Share of Micro credit has increased from 5%% on June 2022 to 5.50% on June 2023. All member banks are advised to please increase the share of micro credit so that stipulated target of 7.5% be achieved by March 2024.

(Bank wise details are as per Annexure- 4 {Page No. 38 }

MEDIUM ENTERPRISES ADVANCES, KVI AND OTHER MSME ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2023

(Rs. In Crores)

	Total Medium Enterprises	
	Accounts	Amount
30.06.2022	2435	3233.12
31.03.23	5883	3500.05
30.06.2023	7798	3704.41

	Total Advances		TOTAL MSME		% of MSME Adv to Total Advances
	A/C	Amt	A/ Cs	Amt	
30.06.2022	542883	80362	40916	12299	15.30%
31.03.2023	585307	82166	41714	13017	15.84%
30.06.2023	NA	84670	42639	14041	16.58%
Q0Q growth		2504 (3.05%)	+ 925	+1024 (7.86%)	+0.74%
YOY growth		4308 (5.36%)	+1723	+1742 ((14,16%)	+1.28%

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 15.30 % on June 22 to 16.58 % as on June 2023 .However, on Q-to-Q basis %age has slightly increased by 0.74% that is from 15.84% to 16.58%.

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 reporting in March 23 and June 2023.

(Bank wise details are as per Annexure-4 {Page No.38 }

Item No.8	PROGRESS UNDER WEAKER SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2023

Rs.in crores

Period	Disbursement during the F.Y upto June 23		Weaker Sector Advances outstanding as on Mar.23		% of W.S. adv to Total advances.
	A/Cs	Amount	A/Cs	Amount	
30.06.2022	1340	51.08	71717	910.09	1.13%
31.03.2023	34462	416.48	78269	1067.12	1.30%
30.06.2023	9078	150.22	81796	2013.17	2.38%
+-(QoQ)				946.05((88.65%)	
+-_(YOY)				1103.08(121%)	

Weaker Sector advances has increased by 88,65% on quarterly basis and 121% on YOY basis. This is because of data extracted through CBS and sanction fresh loan of 150 crores to weaker sector during the quarter under review. And total Share of WS advances to total advances has also increased from 1.30% in March 23 to 2.38% in June 2023.member Banks are advised to classify the accounts properly in CBS while opening accounts.

(Bank wise details are as per Annexure- 5 {Page No. 39 }

Item No.9 :	CREDIT FLOW TO WOMEN BENEFICIARIES WITHIN UT CHANDIGARH AS ON 30.06.2023

Rs. In crore

period	Fresh disbursement upto quarter June 23		O/s advances as at 30.06.23		%age of adv. To women to total adv. As at 30.6.2023
	A/c.	Amt.	A/c.	Amt.	
30.6.22	13552	397.41	129082	4548.83	5.66%
31.03.23	70157	1797.77	144185	5276.72	6.42%
30.06.23	89198	3586.20	292217	22534	26.61%

This increase is on account uploading files directly from CBS to UTLBC portal. Due to this amount and percentage of credit to women beneficiaries has increased.

The empowerment of women is one of the Primary objectives of Government of India. RBI has already issued instructions to the banks to advance to women beneficiaries at least 5% of their Net Bank Credit. As on 30.06.23, outstanding figures of advances to women is Rs.22534 crore to women borrowers which is 26.61 % 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.

(Bank wise details are as per Annexure- 6 {Page No. 40 }

Item No. 10	DISBURSEMENT AGAINST ANNUAL TARGETS OF ANNUAL DISTRICT CREDIT PLAN WITHIN UT CHANDIGARH AS ON YEAR ENDED 30.06.2023

Rs. in Lacs

SECTOR	TARGETS	ACHIEVEMENTS	% Achievement.
Agriculture	**21367**	**55936**	**261**
MSME	**250181**	**566449**	**226**
OTHER PRIORITY SECTOR	**20743**	**10030**	**48**
TOTAL PRIORITY SECTOR	**292292**	590373	**201**
Non Priority Sector	**2165314**	2155490	**99.54**
Grand Total (PS +N.P.S)	**2457607**	2745989	**111.73**

During the period under review, proportionate target for the June Quarter for the FY 2023-24 has been achieved by the bankers. Overall PS target is achieved 201%for the quarter ended June 2023

(Bank wise details are as per Annexure- 7 {Page No. 41 }

Item No. 11	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 item of UTLBC meeting. During this Quarter. No Fresh Advance under this scheme was given. However, there is only 1 Account outstanding as on 30.06.23 with Rs 766.89 lacs pertaining to PNB All banks are requested to explore the possibility of sourcing proposal cases under the category Negotiable Warehouse receipt.

ITEM NO. 12	HOUSING LOANS WITHIN UT CHANDIGARH AS ON 30.06.2023

Fresh disbursement during 01.04.2023-30.06.2023		O/S as on 30.06.2023	
A/cs.	Amount in **lacs**	A/cs.	Amount in **lacs**
7745	61914	51850	937452

During the year 2023-24 fresh housing loan sanctioned and disbursed to 7745 borrowers for Rs.619.14 crore and as on 30.06.2023, 51850 housing loan accounts were outstanding with amount Rs.9374.52 crores

(Bank wise details are as per Annexure- 8 {Page No.42 }

Item No.13	POSITION UNDER EDUCATION LOAN SCHEME WITHIN UT CHANDIGARH AS ON 30.06.2023

Rs. in Lakh

EDUCATION LOANS SANCTIONED and disbursed WITHIN UT CHANDIGARH						NPA under Education loan	
Sanction During 01.04.23 to 30.6.2023		Education loan disbursed		O/s as on 30.06.2023		30.06.2023	
A/cs.	**Amount**	**A/cs.**	**Amount**	**A/cs.**	**Amount**	**A/C**	**Amount**
301	**2951**	**301**	**2951**	**3940**	**34900**	**111**	**492.22(1.41%)**

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.

(Bank wise details are as per Annexure- 9 ,9A {Page No 43-44 }

ITEM NO.14	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 30.06.2023 is as under:

	Sanction during FY up to June 23		Outstanding 30.06.2023	
	Accounts	**Amt (n lacs)**	**Accounts**	**Amt (n lacs)**
SHISHU	**7488**	**3126.80**	58133	14527
KISHORE	**1688**	**2766.80**	14555	14636
TARUN	**672**	**4944.12**	3675	23059
TOTAL	**9848**	**10847.72**	76363	52223

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 - 10 ,10 A {Page No. 45-46 }.

Item No. 15	Position of NPA within UT CHANDIGARH. As on 30.06.2023

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
o/s 30.6.22	59777	2091	40916	12299	28662	4550	129355	18940	413528	76227	542883	80363
NPA	8421	905 43.29%	6143	2632 21.39%	2874	65.95 1.44%	17438	3603 19.02%	10763	4991 6.54%	28201	8594 10.69%
O/s 31.3.23	61189	2134	41714	13017	32829	2419	135732	17570	449575	64596.87	585307	82166.64
NPA	7687	1024 48.02%	5381	2907 22.33%	3453	568 23.46%	16521	4500 25.60%	12007	5398 8.35%	28528	9897.21 12.04%
o/s 30.6.23	72104	2182	42639	14041	23923	1964	138666	18187	523949	58821.76	801281	95195.76
NPA	6039	7093 2.49%	6593	2863 20.39%	2348	84 4.27%	18240	3256 17.90%	14837	5056.88 8.59%	33077	8312.70 8.73%

During the period under review, NPA under Agriculture decreased from 48.02% in March to 32.49% in June 2023, MSME NPA declined from 22.33% in March to 20.39% in June 2023, NPA under PS advances has decreased from 25.60% in March 23 to 17.90% is June 2023. Overall NPA under PS and NPS has decreased from 12.04% in March 2023 to 8.73% in June 2023.

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.

NPA Level on June 2022 , March 2023 and June 2023 sector wise is as under:-

Parameters	30.06.2022	31.03.2023	30.06.2023
Agriculture	43.29%	48.02%	32.49%
MSME	21.39%	22.33%	20.39%
Other P. sector	1.44%	23.46%	4.27%
Priority sector	19.02%	25.60%	17.90%
Non P, Sector	8.12%	8.35%	8.59%
Grand Total	10.69%	12.04%	8.73%

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 details are as per Annexure- 11 ,11 A {Page No 47-48}

Item No. 16	Position of NPA in Pradhan Mantri Mudra Yojana (PMMY) Loan Accounts within UT Chandigarh as on 30.06.2023

Rs. In Lakhs

Sector	Shishu		Kishore		Tarun		Mudra (Total)	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
Outstanding **30.06.22**	13492	4593	11881	14949	4276	19920	29649	39462
NPA	2030	419 **9.12%**	923	1233 **8.24%**	177	812 **4.08%**	3130	2464 **6.24%**
Outstanding **31.03.23**	56085	13950	15748	17382	4529	22277	76362	53611
NPA	2225	384 **2.75%**	1655	2220 **12.77%**	404	1899 **8.52%**	4284	4504 **8.40%**
30.06.23	58133	14527	14555	14636	3675	23059	76363	52223
NPA	4599	1130 **7.78%**	1612	2143 **14.64%**	499	3250 **14.09%**	6710	6524 **12.49%**

NPA under Mudra loan has increased under all the segments of Shishu, Kishore and Tarun loan which required attention of all the member banks to sanction quality cases and taking the immediate steps for containing NPA under MUDRA**. Over all MUDRA NPA has increased from 6.24% in June 2023 to 12.49% in June 2023**

(Bank wise details are as per Annexure- 12 {Page No. 49 }

Item No. 17	Position of NPA in Govt. Sponsored Schemes within UT Chandigarh as on 30.06.2023

Outstanding advances under Govt. sponsored schemes and NPA position

Year	Total PMEGP adv.in lacs		Total NULM outstanding in lacs		MUDRA	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
30.06.22	162	769.92	67	51.99	24191	321.01
NPA	58	208.85 **(22.12%)**	26	10.30 (**19.81%)**	3130	24.64 (**7.68%)**
31.3.23	174	817.64	64	51.34	76352	53611
NPA	58	192.91(**23.59%)**	19	9.91 (**19.30%)**	4284	4504 (**8.40%)**
30.06.2023	125	574	72	69.99	76363	48159.92
NPA	52	137 (**23.86%)**	29	34.29 (**48.99%)**	6710	5904.27(**12.25%)**

More focus is required to accelerate the NPA recovery under various Govt. sponsored schemes and there is need to intensive due diligence while processing the loan applications under Govt schemes., so that purpose of review of NPA position of banks could be achieved under the same.

NPA Under PMEGP, NULM and MUDRA has increased during the quarter

(Bank wise details are as per Annexure- 13 ,13A {Page No.50--51}

Item No.18	CGTMSE SCHEME WITHIN UT CHANDIGARH AS ON 30.06.2023		
Sanctioned during the month		Outstanding as on 30.06.2023	
No. of A/cs	Amt. in lacs	NO. of A/cs covered	Amt. in lacs
144	1547	5052	51779

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.

(Bank wise details are as per Annexure - 14 {Page No. 52}.

tem No. 19	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 30.6.2023 to RBI and as per report dated 30.06.2023, 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
Mar.23	**SF**	**2676598**	**86.43 %**	**52.05 %**	**66.73%**	**74.93%**	**93.04%**
June.23		2698459	89.45 %	55.00 %	70.47 %	76.03 %	95.31%
Change in qtr		+ 21861	**+0.48**	+3.05	+3.74	+ 1.10	+2.27
	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**
Mar.23	**CA**	**112369**	**93.08%**	**26.26%**	**76.61%**	**---**	**92.28%**
June23		115772	90.36	27.80	79.60 %	---	93.58 %
Change in qtr		+ 3403	-2.72	+1.54	+2.99	--	+1.30%

During the quarter under review overall at least any one of digital product has been given to 95.31% of the saving fund customers as on 30.06.2023 which has increased by 2.27 % as on 30.06. 2023. Similarly under CA any one of the digital products has been given to 93.58 % customers, showing an increase of 1.30% increased from 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 01.08.23, 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.

Now we have formed a subcommittee of UTLBC for digital payment system

(The Bank wise Achievement is annexed as per annexure 15 ,15 A {page 53-54 }

Item No. 20	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 requested to report the progress on monthly basis.

The progress as on 30.06.2023 is as under: -

period	No. of active Saving A/Cs In lacs	Seeding with Aadhaar		Seeded with Mobile	
		Number in lacs	%age	Number in lacs	%age
30.06.2022	25.32	22.00	86.89%	23.23	91.74%
31.03.2023	26.75	23.24	86.88%	24.33	90.94%
30.06.2023	26.61	19.36	72.75%	Not available	Not available

Bank wise position is given on Annexure No. 16 {Page No. 55}.

During the period under review %age of Aadhar seeding has decreased from 86.88% in March 23 to 72.75 % in June23. However, if we compare the data on YOY basis then there is declined from 86.89 % on June 22 to 72.75% in June .23.

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 and analyzed their data to find out the reason for such low percentage of Aadhar seeding in all accounts.

Item no. 21	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 with Agriculture Dept. 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.

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. 22	Appointment of Bank Mitras& Status of Micro ATMs, Verification Calls by Executives of State Call Centers/SLBC/LDMs to Bank Mitras.

Up to 30.06.2023, 99 BCAs are working and concerned, Bank has provided 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.

Member banks are requested to keep convener bank informed of the changes if any in the no's of BCAs and ensure that ALL BCA centers /Bank Mitras are operational in all the locations. Periodically visit to their BCA centers be ensured by concerned banks.

. In UT Chandigarh 99 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.

Bank wise status of Bank Mitra and Micro ATMs is given on Annexure No. 17 {Page No. 56 }

ITEM No. 23	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 – Working (Appointed on 22.07.2023 but not yet Joined)
4. Punjab & Sind Bank – Working

During the period under review FLCs in Chandigarh have organized 83 camps

FLC Progress Report JUNE 23

S.No.	Actual Special Camps conducted	Actual Target Specific Camps conducted	Total
1	27	56	83

Item No 23(i) OPENING OF Center for financial literacy (CFL) AT UT CHANDIGARH

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 CFL organized 130 camps in UT, Chandigarh during the quarter.

(The Bank wise Achievement is annexed as per annexure -18 ,18 A {page 57-58 }

ITEM NO 24	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.

Banks have opened 313820 accounts up to 30.06.2023 under PMJDY since its launching on 28.08.2014. There is an increase of 1417 accounts during the quarter under review.

The progress under PMJDY accounts is as under as on 30.06.2023: -

Period	Total PMJDY A/cs	Deposit balance in A/Cs	Aadhar Seeded Accounts	Rupee card issued	Rupee card Activated
30.06.2022	283191		260182(91.88%)	241706(85.35%)	183228(77.22%)
31.03.2023	312350		276454(88.51%)	257647(82.49%)	192259(74.62%)
30.06.2023	313820	170.75 crores	260008(82.85) %	202224(64.43%)	195111 (96.48%)
+- in qtr	1470		-5.66 %	-18.06 %	+21.86%
+- in y to y	30629		--9.03%	-20.92%	+19.26%

Data of 30.06.23 is as per Standardized portal,

During the period under review 1470 fresh accounts have been opened/increased. Further %age under Aadhar seeding has decreased from 88.51% in March 23 to 82.85 % as at June 2023. Similarly, %age under Rupee Card issued has also decreased from 82,49% in March 23 to 64.43% in June 2023. All are advised analyzed their data and compare the same with March 2023 data to see the reasons for such huge variation if compare with the data of March 2023. However, %age under Aadhar Authentication has improved to 96.48% in June 2023 from 74.62% in March 23.

Due to standardized portal where banks have to put data generated from CBS system directly in the portal thru text file , difference may due to this.

Further, for the information of the house the item has been discussed in the meeting of Subcommittee on Financial Inclusion held on 01.08.23 _Necessary advisory/instruction have been issued to the member banks for achieving 100% under Aadhar Seeding and issuance of Rupee cards and their activation.

(Bank wise progress as per Annexure- 19 Page No 59)

Item No 24 (i): - Saturation Drive for covering all PMJDY accounts with Jan Suraksha schemes. that is to provide social security cover 100% to all eligible PMJDY accounts holders by Sep 2024 and proportionate target for June. 23 was 62.50% of eligible accounts.

Department of Financial services had launched special saturation drive i.e. 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 30.6.23 is attached in annexure.

PARAETER	Eligible A/Cs	Proportionate Target June 23 62.50%	Proportionate Achievement	% ach	Target for Sep 2023	Gap
PMSBY	173375	108359	82645	76.26%	70%	Nil (Achieved)
PMJJBY	144737	90460	35861	39.64 %	70%	30.36%

Achievement of Saturation Target under PMSBY is achieved but under PMJJBY Achievement is hardly 40% which required more efforts for Achieving the gap to Sep 2023 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 100% by Sep 2024

(Bank wise Annexure per Annexure -20 (page no 60)

ITEM NO 25	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 25(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 30.06.2023 banks have enrolled 142928 account holders under the scheme. There is a increase of 9430 enrollment during the quarter under review and 48314 enrolments on YOY basis.

Year	PMJJBY a/c	Male	Female
30.06.2022	94614	62144	32470
31.03.2023	133498	84639	48859
30.06.2023	142928	Not available	Not available
+/- during the qtr	+9430		
+/- during y to y	+48314		

Banks namely, Bandhan Bank, Dhan Laxmi Bank, J&K BANK, KARUR VYSYA BANK, DBS Bank, Yes Bank, SOUTH INDIAN BANK , RBL Bank, South Indian bank, Jana Small Fin. Bank, Ujjivan Small Fin bank a Utkarsh bank, PUNJAB STATE COOP BANK , ROPAR CENT COOP BANK , have not enrolled even a single account holder till date.

(Bank wise Progress is given on Annexure No. 20 {Page No.60 }.

Item 25(ii) Pradhan Mantri Suraksha Bima Yojana (PMSBY):

The scheme is a one-year cover, renewable from year to year, Accidental Insurance Scheme offering insurance on accidental death and disability cover for disability on account of an accident. All Saving bank account holders in the age group of 18-70 years can enrol themselves in participating banks on payment of an annual premium of Rs.20/- renewable on year-to-year basis. In the scheme Rs. 2 lakh is payable on member's death due to accident and in case of permanent disability Rs. 1.00 lakh is payable.

Up to 30.06.2023, banks have enrolled 253167 account holders under the scheme. Decrease during the during the quarter is 148165 enrollments which is due to Uploading text files generated from CBS directly.

Year	Total enrolment PMSBY	Male	Female
30.06.2022	266346	173629	92717
31.03.2023	401332	247766	153566
30.06.2023	253167	Not available	Not available
+/- during qtr	-148165		
+/- y to y	-13179		

Keeping in view the overall population in UT Chandigarh and active saving banks accounts progress is not up to the mark. Further major variation is of following banks if compared with old portal data of March 23 and Standardized portal data of June 2023

Bank name	As per old system on 31.03.23 (PMSBY	As per live portal data (standardized portal) 30.0623(PMSBY)	Difference	%age
BOB	29650	4384	25266	85.21%
BOM	19978	6124	13854	69.34%
Canara bank	25218	17496	7722	30.62%
CBI	13940	12461	1479	10.68%
IOB	5445	1586	3859	70.87%
SBI	177760	53218	124542	70.06%
ICICI Bank	9814	10	9804	99.89%
J&K Bank	652	181	471	72.23
Karnataka bank	6906	337	6589	95.40%
Kotak M Bank	1486	1306	180	12.11%
Harco Bank	1291	1206	85	6.58%%

All These member banks are advised to analyze their data to find out the reasons for such huge variations.

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

Please also 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 which has now been extended up to 31.07.2023

(Bank wise Progress is given on Annexure No. 20 {Page No. 60 }.

Item no 25(iii) Atal Pension Yojana (APY) –

Keeping in mind the concern about the old age income security of the working poor, to focus on encouraging and enabling them to save for their retirement, to address the longevity risks among the workers in unorganized sector and to encourage them to voluntarily save for their retirement, the Government of India launched this pension scheme namely Atal Pension Yojana (APY).

The scheme is being administered by Pension Fund Regulatory and Development Authority (PFRDA) through NPS Architecture. Under APY, there is guaranteed minimum monthly pension for the subscribers ranging between Rs.1000/-to Rs.5000/- per month. The benefit of minimum pension will be guaranteed by Govt. of India.

All bank account holders who are citizen of India and in the age-group of 18-40 years can join APY and avail benefits of the scheme on payment of subscription according to their entry age and required minimum monthly pension ranging between Rs.1000/-to Rs.5000/- per month.

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

Up to 30.06.2023 banks have enrolled 53540 account holders under the scheme. During the period under review there is a decrease of 1399 beneficiaries during the quarter under review. However, on YOY there is a increase of 6444 fresh enrollments in the Year

Period	APY enrolments	Male	Female
30.06.2022	47096	32018	15078
31.03.2023	54939	36022	18917
30.06.2023	53540	Not available	Not available
+/- during qtr	-1399		
+/- y to y	+6444		

The member's banks are requested to continue to make enrolments under the scheme on daily basis. Banks namely, Federal Bank, IDFC First Bank, J&K Bank, Karur Vyasa Bank, RBL Bank, Laxmi Vilas Bank ,RBL Bank, South Indian Bank , Capital Small Finance Bank, Utkarsh small Fin. Bank Jana small finance Bank, Equitas Small finance bank, Ujjivan Small Finance Bank and Ropar Central coop bank have not enrolled even a single person since inception of the scheme.

(Bank wise Progress is given on Annexure No. 20 {Page No. 60}.

ITEM NO. 26	Position of Claims lodged/Settled under PMJDY and Jan Suraksha Schemes.

Out of 31claims lodged under PMJDY up to 30.06.2023 in UT CHANDIGARH, 30 Claim cases stands settled and 1 case is rejected. There are 0 cases are pending for disposal.

-Under PMJJBY out of 163 claims lodged ,160 claim cases stand settled, 1 claim are rejected and 2 cases are pending for settlement

In Jan Suraksha Schemes (under PMSBY) out of 72 claims lodged, 67 claim cases stands settled while 3 claims are rejected and 2 cases are pending for disposal.

(Bank wise Progress is given on Annexure No. 21 ,21 A, 21 B {Page No.61-63}.

Item no. 27	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.

Policy Regarding Pmsvanidhi: -**As per policy only those street venders are eligible who are registered with MC office and having in possession certificate of vending as on 24 March 2020 and also those venders who have been identified by the ULBs during survey and engaged in vending and not having vending certificate ULBs will issue letter of Recommendation (LOR)**

1st tranche loan-WC limit of Rs.10000/ repayable in one year

2nd tranche loan: - after repayment of 1st tranche loan WC limit of Rs.20000/ will be provided which is repayable in 18 months

3rd **tranche** loan – After repaying 2nd tranche loan enhanced WC limit of Rs.50000/ shall be provided which is repayable in 36 Months

The vendors availing loan under the scheme are eligible to get an interest subsidy @ 7%. The interest subsidy amount will be credited into the borrower's account quarterly.

Lenders will submit quarterly claims for interest subsidy for quarters ending as on June 30, September 30, December 31 and March 31 during each Financial year.

Subsidy will only be considered in respect of accounts of borrowers, which are Standard (non-NPA as per extant RBI guidelines) on respective claim dates and only for those months during which the account has remained Standard in the concerned quarter

Position on 30.06.2023 as under: **During the period under review that is from 01.04.2023 to 30.06.2023, 310 fresh applications added, 305 applications sanctioned and 387 applications disbursed during the period under review.**

period	Total app	Ret/Rejected	Net App.	sanctioned	Pending for sanction	Disbursed	Pending for dis.	Fresh Added 01.4.23 to 30.06.23
31.3.23	8520	2523	5997	5704	293	5464	240	
30.6.23	**8830**	**2690**	**6140**	**6009**	**131**	**5851**	**158**	**310**
Out of which 1st loan	5681	1396	4285	4183	102	4082	101	135
2nd loan	2944	1250	1694	1670	24	1632	38	78
3rd loan	205	44	161	156	5	137	19	88
27.7.23	**8936**	**2701**	**6235**	**6077**	**158**	**5935**	**142**	**102** July onwards
Out of which 1st trance	5726	1412	4314	4217	97	4133	84	45
2nd loan	2970	1242	1728	1684	44	1647	37	26
3rd loan	240	47	193	176	17	155	21	31

As on 30.06.2023 131 applications were pending for sanction and 158 applications were pending for disbursement. However as on 27.07.2023, 158 applications are pending for sanction, Out of which 97 applications are pending for sanction under Ist tranche,44 are pending under 2nd tranche and 17 applications are pending for sanction under 3rd tranche and 142 applications are pending for disbursement, out of which 84 of 1st tranche, 37 of 2nd tranche and 21 under 3rd tranche.

This item has already been discussed in detail in Sub Committee meeting held on 01.08.23 and all member bank have been advised to clear the pendency within 10 days.

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 and onboarding of venders digitally by providing QR code to them and imparting training to them

Bank wise position is given on Annexure No. 22,22A {Page No.64-65}

Item no. 28	**Pashu Kisan Credit 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 01.05.2023 to 15.03.2024. In this regard department of animal Husbandry, UT Chandigarh has organizing camps with coordination of LDM Chandigarh. During this campaign 46 applications sourced. Out of these the banks have sanctioned 24 applications and disbursed the same. 11 cases have been rejected and as on 30.06.23 and 11 were pending**

Period	Total app. Received	No. Of apps sanctioned	No. Of applications disbursed	No of applications rejected	No. of pending applications
30.06.2023	46	24	24	11	11

(Bank wise position is given on Annexure No.23 {Page No.66}

Item No. 29	Loan cases under Pradhan Mantri Formalization of Micro Food Processing Enterprises Schemes (PMFME)

During the financial year 2023-24 no application has been sponsored by the DIC till 30.06.2023. hence No pendency.

Item No 30	POSITION UNDER NATIONAL URBAN LIVELIHOOD MISSION (NULM) SCHEME WITHIN UT CHANDIGARH AS ON 30.6.2023

In Lacs

Target for FY	Applications received	sanctioned		disbursed		Rejected	Pending
		Nos.	Amt.	Nos.	Amt.		
94	31	4	2.50	4	2.50	6	21

This has already been discussed in Sub Committee held on 01.08.23.
Member banks have been advised to dispose of the pending cases before 08.08.2023.

(Bank wise details are as per Annexure - 24 {Page No.67}.

Item No. 31	POSITION UNDER PMEGP SCHEME WITHIN UT CHANDIGARH AS ON 30.06.2023

During financial year 2023-24, up to 30.06.2023, Agencies have sponsored 20 applications and banks has sanctioned 5 applications having involved margin Money of Rs.6.79 lacs, 9 applications have been returned/rejected and 5 applications are pending as on 30.06.23.

Banks have lodged claim in 3 cases involving MM of 9.63 lacs, out of which No claim has been settled and all claims are pending.

Agency	Target project	MM target	Employement	Sponsored	Cases sanctioned		Claim lodged		Margin money disbursed up to 30.06.23		Claim pending		Rejection	Pending for sanction/disposal
	Proj	**Amt**	**Emp Target**	**cases**	**Nos**	**MM involved**	**Nos**	**Amt**	**Nos**	**Amt**	**Nos**	**Amt**		
DIC	07	22.88	56	8	4	5.29	2	7.50	0	0	2	7.50	1	3
KVIB	06	19.56	48	9	0	0	1	2.13	0	0	1	2.13	8	1
KVIC	06	19.56	48	2	1	1.50	0	0.00	0	0	0	0	0	1
2nd loan	1	10.00	8	0	0	0	0	0	0	0	0	0	0	0
Total	**20**	**72.00**	**160**	**19**	**5**	**6.79**	**3**	**9.63**	**0**	**0**	**3**	**9.63**	**9**	**5**

Sr No	Name of applicant	Name Of Bank	No of pending applications	Pending Since
1	**Yashvir Singh**	**BOI**	1	**02.06.23**
2	**Lagan**	**BOM**	**1**	**27.06.23**
3	**Kalpana**	**IOB**	**1**	**15.06.23**
4 5	**Sobiya Ahuja** **Rajesh Kumar**	**PNB**	**2**	**17.04.23- returned** **01.06.23**

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

Annexure - 25 {Page No. 68}.

Item No. 32	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 programmes of the Government of India, the progress of implementation of Stand-Up India scheme is being closely monitored by a National Level Steering Committee for Stand-Up India Scheme under the Chairmanship of Hon'ble Minister of Finance and 5 Ministers from Union Cabinet, 3 Members of Parliament, besides, CMDs of NABARD, SIDBI and Chairman, DICCI as members of the Committee.

NABARD and SIDBI have been nominated as Nodal Agencies for implementing the Stand-Up India Scheme.

The progress under the scheme up to 30.06.2023 is as under:

Loan Sanctioned during FY up to June .2023 Rs.in lacs			
SC/ST		**WOMEN**	
A/cs	**Amt.**	**A/cs**	**Amt.**
0.00	0.0	49	809.17

(Bank wise details are as per Annexure- 26 {Page No. 69}.

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. In order to further facilitate credit flow under the scheme FM in her Budget Speech FY 2021-22 announced reduction of margin from 25% to 15% and to also include loans for activities allied to agriculture". 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.

POLICY relating to Stand Up India. Launched in 2015

- Financial assistance to SC/ST and women entrepreneurs above the age of 18 years for **setting up greenfield projects** by providing Margin (own contribution) of 15% of project cost.
- Facilitates bank loans starting above Rs. 10 Lakh to Rs. 1 Crore.
- Loan repayable in 7 years with a maximum moratorium period of 18 months.

- Besides primary security, the loan is secured by collateral security or any Credit Guarantee Scheme i.e. Credit Guarantee Fund Trust for Micro and Small Enterprises/Credit Guarantee Scheme for Stand up India. **The guarantee fees is payable by the applicants from their own pocket.**
- The applicants can apply directly through www.standupmitra.in or approached directly to bank branches.

The credit off take under the scheme has not picked up due to non-availability of any Govt subsidy or interest subvention under the scheme.

Item No.33:	POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 30.6.2023

POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 30.6.2023
SAVING LINKED **In Lacs**

Achievement up to 30.6.2023	
NO.	Amount in lacs
29	0.41

(Bank wise details are as per Annexure – 27 {Page No.70}.

CREDIT LINKED **In lacs**

Achievement up to 30.6.2023		Outstanding as on 30.06.23	
A/C.	Amt in lacs	A/C.	Amt in lacs
6	5.22	58	151.88

(Bank wise details are as per Annexure - 27 ,27 A {Page No.70 -71}

The scheme is meant to provide bread and butter to the poor people, banks are requested to whole- heartedly promote nurturing of SHGs. All member banks are requested to please credit link all eligible SHG.

Item No.34:	POSITION UNDER KCC WITHIN UT CHANDIGARH AS ON 30.6.2023

(Rs.in lacs)

Sanctioned from 01.04.2023 to 30.06.2023			O/S AS ON 30.6.2023	
	NO.	Amount	NO.	Amount
30.06.2023	243	3925.17	2197	12993.46

During the FY 2023-2024, 243 fresh KCC issued amounting Rs.3925.17 and 2197 KCC outstanding amounting to Rs.12993.46 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.

(Bank wise details are as per Annexure - 28{Page No.72 }.

ITEM NO.36:	100 Days 100 Pays

The Reserve Bank of India announced a '100 Days 100 Pays' campaign for banks to trace and settle the top 100 unclaimed deposits of every bank in Chandigarh of the country within 100 days.
This measure will reduce the quantum of unclaimed deposits in the banking system and return such deposits to their rightful owners/ claimants.

You are requested to ensure the following indicative aspects during the Campaign:
i. Create widespread awareness among their customers, the general public and staff about the campaign 's objectives, benefits and necessary steps to be taken to trace and settle unclaimed accounts.
ii. To put in place dedicated teams comprising experienced personnel who can efficiently handle the account tracing and settlement process.
iii. To reach out to their customers which could involve targeted communications through various channels such as SMS, email, phone calls, letters etc.
iv. To maintain accurate records of accounts traced, settled and overall impact of the campaign.

All banks are requested to participate actively in the campaign till September 8th 2023 and submit the desired information on fortnightly basis enabling us to submit the same to RBI. All are requested to settle at least 100 unclaimed deposits and help the right full owners.

Progress report of 100 days 100 Pays- District wise

Sr. No.	Name of the District	Upto July 2023	
		Number of accounts settled	Amount settled(in Rs.)
1	Chandigarh	66	10354401.08

(Bank wise details are as per Annexure - 29{Page No.73}.

ITEM NO.37:	ISSUES OF UIDAI

Agenda from Unique Identification Authority of India (UIDAI)

Age Band wise Aadhaar Saturation (Status as on 30th June, 2023 as per Factsheet)

Age	Total Population	Aadhaar Generated	Pending Population	% Aadhaar Generation
Up to 5 Year	109,807	47,960	61847	43.68%
5 to 18 Year	262,143	243,766	18377	92.99%

18 year & Above	859,050	871,743		101.48%
Total	1,231,000	1,163,469	80224	94.51%

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

<u>Updation Fee and Assistance to Registrar</u>

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 Centers	-	**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)**

<u>Present status of Aadhaar Enrolment Centers in Banks, in the UT, Chandigarh (1st May’23)</u>

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	172		7
Bank of India_New_649	Bank of India	1	171		7
Canara Bank_New_657	CANARA BANK	1	106		4
Capital Small Finance Bank Ltd	Capital Small Finance Bank Ltd	1	3		0
Central Bank of India_New_650	CENTRAL BANK OF INDIA	1	0	1	0
Corporation Bank	CORPORATION BANK	1	48		2
Equitas Small Finance Bank	Equitas Small Finance Bank Limited	1	13		1
HDFC Bank Limited	HDFC Bank Limited	1	382		16
IDFC BANK LIMITED	IDFC BANK LIMITED	1	0	1	0
INDIAN OVERSEAS BANK_NEW_659	Indian Overseas Bank	1	114		5
IndusInd Bank	IndusInd Bank Limited	1	256		11
Kotak Mahindra Bank	Kotak Mahindra Bank	1	127		5
STATE BANK OF INDIA_New_654	LHO CHANDIGARH	4	641		7
YES Bank Limited	YES Bank Limited	1	53		2
Grand Total		**17**	**2086**	**2**	5

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
Canara Bank + Syndicate Bank	2	2
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	2
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
SBI	6	2
Union Bank of India+ Andhra Bank + Corporation Bank	4	1
Ujjivan Small Finance Bank	1	1
Grand Total	**36**	**27**

Out of the 49 locations, 17 are operational as on date. Overall average enrolment in Banks is 5 which is less than the required average of 8.

During last UTLBC 23 branches were working. Efforts may be made to activate all Aadhaar centers

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

Recent Initiative: Document update of 10-Year-Old Aadhaar

Keeping in view the importance of Aadhaar in public life, it is very important that Aadhaar be kept updated with the latest and correct demographic information. In order to help residents on this account, UIDAI has started a campaign for updation of Aadhaar data along with uploading of corresponding POI/POA documents. Suitable instructions to the concerned officials may be issued

As per Office Memorandum in continuation to and partial modification of the OM dated 12.01.2023 on the subject Strengthening of Aadhaar Enrolment Ecosystem –Aadhaar services by Registrars/EAs not working under in-house model.

In order to ensure proper monitoring and to ensure enrolment at a secured environment, the concept of in-house model was introduced. The enrolment centres functioning under the prescribed conditions shall be considered as working under **in-house model**
However, this new policy will be implemented subject to approval from the individual Banks Approved Policy.

Item No 36: - Payment of stamp duty as require under schedule 1-A of the Indian Stamp Act. 1899

In this regard, as advised in the UTLBC held on 10.05.2023, we have called the meeting of some majors banks on 23.05.2023 along with legal officers of BOB and SBI, in presence of Treasury officer UT Chandigarh. In the meeting detailed discussion were held and legal officers have raised some issue regarding various provision of the stamp duty Act . The TO advised that both legal officers should come to his office for further clarification. Legal officer of SBI Sh. Rajesh Arora and Mr. Kunal from BOB visited TO office Chandigarh on 07.06.2023, to discuss and understand the legal issues involved in relation to the payment of stamp duty on loan documents in the Union Territory of Chandigarh.

They have informed that discussions were held on the subject of mode of payment of stamp duty and proper stamp duty applicable. They apprised the Treasury officer about the legal provisions related to embossing and **its optional nature**. Then Treasury officer informed them that he will take the same for further consideration internally. “

After this meeting of legal officers this Treasury office has informed that they want to check the records of some banks to find out the truth of revenue linkage. **In view of the same their team has checked record of some banks and observation observed are as under: -**

1. Observations/irregularities noticed in Axis Bank:

1During the course of checking record , in some cases axis Bank has used Stamp papers of another state i.e. from the state of Maharashtra, Punjab and Haryana.

2.Stamp paper purchased from E-Sampark Centre under Article 5, Article 15 bond agreement contains the name of the first party i.e. Axis Bank instead of name of both the parties i.e. signatory to the agreement.

3.On the request of the Axis Bank authorities the time limit to check their record was allowed but later they refused to provide the data/record in a prescribed format which was given by the Checking team team..

5. Axis bank was getting its loan cum hypothecation agreement (skeleton/ printed form) embossed by the Finance Department, Chandigarh earlier **and now embossing is not done instead of embossing loan cum hypothecation agreement they are purchasing stamp papers from the Stamp Vendor who is putting his vendor stamp on the printed skeleton form supplied by the Bank to him i.e., using the power of Finance Department, which is otherwise serious irregularity and come under a criminal offence.**

2. ICICI Bank: -ICICI Bank has also refuse to provide the record for checking..

3. HDFC Bank: -Following observations noticed by the Recording Checking team.

1.HDFC Bank has got selected record Checked in which various irregularities were found. However, checking team has not mentioned the nature of irregularities

Other observation-. Canara Bank, Punjab National Bank, UCO Bank is charging Rs 20/- for loan agreements.

2.Banks are purchasing Stamp papers in bulk in their own name which is totally against Indian Stamp Act.

No Stamp Duty of revenue stamps received by any Bank is also noticed while Checking

For loan cum hypothecation agreement, (skeleton/ printed forms) embossing is mandatory.

The procedure of the same is given in Chapter VI of the Indian Stamp Manual 1899.

TO officer has informed that The Chandigarh Administration has issued notification vide its letter no- DTR/2023/2124 Dated- 05-07-2023 to Director IT to circulate the same to its Sampark Centers that Stamp Papers issued to the general public under category Agreement (Article 5) should contain name of both the parties i.e., signatory to the Affidavit

In this regard we want to inform the house that still this issue has not been resolved as legal officers pointed out legal provisions related to embossing and **its optional nature**

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