53rd UTLBC - MEETING TO REVIEW DATA FOR THE Q.E. September. 2023 CHANDIGARH- U.T.

पंजाब नैशनल बैंक
भरोसे का प्रतीक

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53rd 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 : 442

SIGNIFICANT STATISTICS OFALL SCHEDULED COMMERCIAL BANKS/ FOREGIN BANKS AND CO-OP. BANKS IN CHANDIGARH AS ON 30.09.2023

Rs.in Crore

S N	ITEMS	UNIT	As on 30.09.2021	As on 30.09.2022	As on 30.09.2023	National Goals
		Rs.				
1	Deposits	Crore	93772	98828	107166	
2	Advances	Crore	91048	82941	96092	
3	CD Ratio	%	97.10%	83.93%	89.67	60%
4	Priority Sector Advances	Crore	19011	17524	18390	
5	Share of PS Adv. to Total Advances	%	20.87%	21.13%	19.13 %	40%
6	Agricultural Advances	Crore	2196	2408	2230	
7	Share of Agr. Adv. To Total Advances	%	2.41%	2.90%	2.32%	18%
8	Micro, Small & Medium Enterprises Advances	Crore	10873	12502	14340	
9	Share of MSME to Total Advances	%	11.94%	15.07%	14.92%	
10	Advances to Weaker Sections	Crore	976.36	788.95	2282	
11	Share of Weaker Sec Adv to Total Adv.	%	1.14%	0.95%	2.37 %	12%
12	Branch Network	Nos.	429	407	442	

- Chandigarh UT has 12 public sector banks with 239 branches.
- There are 20 private sector banks with 144 branches.
- There are 7 small finance banks having 13 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

53^{rd} 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 30.09.2023: -

Item No.1	**Confirmation of Minutes of 52nd meeting of UT Level Bankers' Committee (UT Chandigarh)**

Last Meeting of UTLBC	**51st**
Held on	**08.08.2023**
Minutes email / circulated on	**18.08.23**
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 52nd UTLBC meeting

S.N	Action points	Action taken
1.	Regional Director RBI pointed out that share of Agriculture is only 2.58% against national Goal of 18% and advised member Banks to improve the same	Sir Share of Agriculture advances to Total advances under Agriculture has decreased from 2.58% in June 23 to 2.32% in Sep 2023.It is still below the target of 18%. In this regard, we also inform that Scope of Agriculture in Chandigarh is negligible but still we have advised all member banks to increase investment credit to existing customer as per their requirements.
2	Regional Director RBI pointed out that share of MSME outstanding to total advances is only 17% which needs to be improved further.	Share of MSME Advances to Total advances has decreased from 16.58% in June 2023 to 14.92.% in Sep 2023. We advised all Member Banks to improve share of MSME Advances to total Advances.
3	Regional Director RBI has shown concern of high NPA under Agriculture, MSME and overall NPA in Chandigarh.	As on 30.09.2023, NPA under Agriculture has declined to 29.77% from 32.49% in June 2023. Under MSME it has declined to 16.53% as on 30.09.23 from 20.39% in June 2023 and NPA under Priority Sector has declined to 14.81% in Sep 23, from 17.90% in June 2023. Overall NPA (PS+NPS) also declined from 8.73% in June 2023 to 7.05% in Sep 202. However, under Agri, MSME and PS advances there is substantial decrease in NPA. However, it is still on higher side and in Sub Committee meeting it was advised to all Banks that effective recovery efforts are required to reduce it further.
4.	Regional Director RBI has also instructed Banks to improve the recovery under Govt Sponsored cases with the help of sponsoring Agencies and reduce the NPA.	Sir during the period under review NPA under Govt sponsored cases has declined. PMEGP- NPA reduced to 19.94% IN SEP FROM 23.86% IN June 23. NULM- NPA reduced to 12.38% in Sep 23 from 48.99% in June 23 Mudra loan- NPA slightly reduced to 12.17% in Sep 23 from 12.49% in June 23.
5	Regional Director RBI has shown concern that in Chandigarh 100% Digitalization has not been achieved yet as in other distt/state they have achieved 100% Digitalization and advised to achieve 100% by September 23	As per statement for the period 30.09.2023, Under saving Fund any one of the digital products has been offered to 98.09% customer in saving accounts. And Under Business accounts this percentage is 93.75%. We assure you that 100% shall be achieved by 31.10.2023. As all member banks were advised to achieve 100% in their respective

6	Regional Director RBI has shown a concern regarding pendency of sanction and disbursement of cases under PM SVANIDHI scheme and instruct all banks to clear the pendency immediately	During the period under review, Banks have sanctioned 1893 applications and disbursed 1236 applications which are highest among all the previous quarters. It is due to collective efforts of MC officials as well as Bankers. However, pendency under sanction and disbursement has increased. 557 applications are pending for sanction and 814 applications ae pending for disbursement. The pendency has increased due to Resubmitting all returned/rejected applications again for consideration at banks level. And more than 500 fresh applications also uploaded in the portal. In Resubmitted cases there is no option for rejected at branch/circle level. In Sub Committee meeting held on 27.10.23 to all member banks to take the help of MC officials for arranging the venders so that banks can disburse the Loans.
7	Regional Director RBI advised the LDM to get the issue of Stamp Duty/Embossing of Stamps be resolved by arranging the meeting of Law officers of the banks and Treasury Department officials.	As advised by Regional Director RBI to resolve the issue at the earliest. In this regard, second meeting held with Treasury officer UT Chandigarh held on 30.10.2023 with major Banks in presence of Treasury officer. It was decided in the meeting that issue of Embossing of stamps paper will be implemented when notification in this regard is issued by the UT Administration and in old notification nothing is mentioned about Embossing of stamps paper. Further it was also decided that No Bank will purchase stamps from Unauthorized venders.
8	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 have started participating in social security's schemes of GOI India. But still Equitas Bank, Jana Small Finance bank Utkarsh small finance bank and UJJIVAN SMALL FINANCE BANK 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 30.09.2023

Rs. in crores

Period	Nos of Branches		Deposits	Advances	CD Ratio
	URBAN	**TOTAL**	**Amt.**	**Amt.**	
30.09.2023	442	442	107166	96092	89.67%
30.09.2022	407	407	98828	82941	83.93%
30.06.2023	417	436	103381	84670	81.90%
Q to Q basis	5	5	+3785 (+3.66%)	11422 (13.49%)	4.77 %
YOY basis	7	26	**8338 (8.43%)**	**13151 (15.85%)**	5.75%

The number of Bank branches as on 30.09.2023 have increased from 436 in June 23 to 442 on 30.09.23 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 30.9.2023 stood at Rs. 107166 crores Whereas on 30.06.2023, the deposits of the banks in Chandigarh were Rs 103381 crore, showing a increase of Rs.3779 crores of +(3.66%) on QOQ basis and on YOY basis deposit has shown growth of crore of 8.43 %

As regards advances, these have grown 13.49 % on quarterly basis and on YOY basis advances have grown by 15.85 % as on 30.09.2023.

(Bank wise details are as per Annexure- 1 {Page No 30 .}

Item No. 4	CD RATIO WITHIN UT CHANDIGARH AS ON 30.09.2023

During the period under review CD ratio has increased from 81.90 % on 30.06.2023 to 89.67 % as on 30.09. 2023.On YOY basis it has increased from 83.92% in September 2022 to 89.67 % as on September 2023 which is above the national goal of 60% and is on increasing the trend. 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 30.09.23	Bank name	CD Ratio 30.09.23
Punjab and Sind Bank	35.18 %	Yes bank	57.01 %
Union Bank of India	53.86 %	AU SMALL FINANCE BANK	11.24 %
Bandhan Bank	14.13%	CAPITALSMALLFINANCE BANK	43.55 %
Catholic Syrian	17.45 %	EQUITAS BANK	0.85 %
City Union	1.57 %	JANA SMALL FINANCE	5.43 %
ICICI Bank	39.07 %	Ujjivan small fin. bank	5.73%
IDBI	37.94	UTKARSH SMALL FINANCE BANK	0.64 %
Indian post payment bank	0%	ESAF	23.75 %
IndusInd Bank	13.81 %	CHD STATE COOP BANK	19.35 %
J&K Bank	45.69	HARCO BANK	0.15 %
Karnataka	18.71 %	ROPAR CENT COOP BANK	4.62 %
South Indian Bank	37.89 %		

(Bank wise details are as per Annexure- 1 {Page No.30 }

Item No 5:	**PRIORITY SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.09.223**

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.	
30.09. 2023	60998	2230	44076	14340	21297	1819	126371	18390	19.13 %
30.09. 2022	62051	2408	36998	12502	25289	2614	124338	17524	21.13%
30.06. 2023	72104	2181	42639	14041	23923	1964	138666	18187	21.48%
QtoQ growth	-11106	+49 2.24%	+1437	+299 2.13%	-2626	-145 7.38%	-12295	+203 (1.12%)	-2.00%
YoY growth	-1053	-178 -7.39%	+7078	+ 1838 14.70%	+3992	- 795 -30.41%	+2033	+866 (4.94%)	-2.35%

From the above data it is observed that advances under Agriculture has increased by 2.19% on quarterly basis and on YOY basis Agri. Advance has decreased by 7.39% and MSME advances have increased from Rs.12502 crore in Sep 22 to Rs.14340 crores in Sep 23 registering a YOY growth of 14.70 % and on quarterly basis it has grown by 2.13%. Similarly, PS advances has increased from Rs.18187 crores in June 23 to Rs. 18390 crores in Sep 23 showing quarterly growth of 1.12% and on YOY basis growth is 4.94%.

Member Banks are requested to ensure that the data reporting about priority sector submitted to UTLBC should be strictly according to the guidelines of Priority Sector issued by RBI from time to time and sanctioned more and more advances under priority sector so that a momentum of growth be maintained whole of the year.

(**Bank wise details are as per Annexure- 2 {Page No.31 }**

Item No. 6	AGRICULTURE ADVANCES WITHIN UT CHANDIGARH AS ON 30.09.2023

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.**	
30.9.23	59558	762	97	248	1343	1219	60998	2230	2.32%
30.9.22	60972	844	170	444	909	1119	62051	2408	2.90%
30.6.23	70671	812	76	234	1357	1135	72104	2181	2.58%
QoQ	-11113	-50	+21	+14	-14	+ 84	-11106	+49 2.24%	-0.26%
YOY	-1414	-82	-73	-196	+ 434	+ 100	-1053	- 178 -7.39 %	-0.58 %

Nos of account under Agriculture has decreased from 72104 a/c in June 23 to 60698 in September 2023.

Up to Sep 2023 banks have Financed Rs.2230 crore under agriculture to 60998 borrowers out of which Rs.762 crore have been provided under farm credit, RS.248 crores financed under Agriculture infrastructure to 97 borrowers and RS.1219 crores under Ancillaries Activities related to agriculture. The agriculture advances constitute 2.32% of total advances against a national goal of 18%. Which has decreased from 2.58% as on June 2023.

Member Banks are requested to pay special attention on increasing the agriculture advances so that the national goals are achieved. Although, there is very negligible scope of agriculture in Chandigarh, 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.32 }

ITEM NO. 7	MSME SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.09.2023

MICRO & SMALL ENTERPRISES WITHIN UT CHANDIGARH & SMALL ENTERPRISES WITHIN UT CHANDIGARH AS ON 30.09.2023.

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
9.23	**29762**	**5106**	**7662**	**5315**	**37424**	**10421**	**6403**	**3874**	**114**	**29**	**135**	**15**	**44076**	**14340**
9.22	**25856**	**4053**	**8096**	**4982**	**33952**	**9036**	**2337**	**3327**	**171**	**3**	**538**	**134**	**36998**	**12502**
6.23	**26391**	**4663**	**7611**	**4518**	**34002**	**9181**	**7798**	**3704**	**575**	**697**	**264**	**458**	**42639**	**14041**
QOQ	**+3371**	**+443**	**+51**	**+797**	**+3422**	**+1240**	**-1395**	**+170**	**-461**	**-668**	**-129**	**-443**	**+1437**	**+299 2.13 %**
YoY	**+3906**	**+ 1053**	**-434**	**+333**	**+3472**	**+ 1385**	**+4066**	**+547**	**- 57**	**-26**	**- 403**	**- 119**	**+7078**	**+1838 14.70 %**

As per above data Total MSME credit has increased from 12502 crores o 30.9.22 to 14340 cores as on 30.09.2023 showing a YOY growth of 14.70 % and on QOQ basis MSME advances has increased from 14041 crores in June2023 to 14340 crores in Sep 2023 showing a quarterly growth of 2.13 %.

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.

b) However, position of UT under Micro enterprises is as under:

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**
30.09.23	**Not Available**	**96092**	**44076**	**14340**	**29762**	**5106**	**35.60 %**	**5.31%**
30.9.22	**548758**	**82941**	**36998**	**12502**	**25856**	**4053**	**32.41%**	**4.88%**
30.6.23	**Not Available**	**84670**	**42639**	**14041**	**26391**	**4663**	**33.21 %**	**5.50%**

Share of Micro credit has decreased from 5.50% on Sep 2022 to 5.31% on Sep 2023.

(Bank wise details are as per Annexure- 4 {Page No. 33 }

MEDIUM ENTERPRISES ADVANCES, KVI AND OTHER MSME ADVANCES WITHIN UT CHANDIGARH AS ON 30.09.2023

(**Rs. In Crores)**

	Total Medium Enterprises	
	Accounts	Amount
30.09.23	6403	3874.24
30.09.22	2337	3327.49
30.06.23	7798	3704.41

	Total Advances		**TOTAL MSME**		**% of MSME Adv to Total Advances**
	A/C	**Amt**	**A/Cs**	**Amt**	
30.09.2023	**NA**	**96092**	**44076**	**14340**	**14.92%**
30.09.2022		**80362**	**36998**	**12502**	**15.07%**
30.06.2023	**NA**	**84670**	**42639**	**14041**	**16.58%**
Q0Q growth		**+11422(13.49%)**	**+1437**	**+299 (2.13 %)**	**-1.66 %**
YOY growth		**+15730(19.57%)**	**+7078**	**+1838 (14.70 %)**	**-0.15 %**

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 decreased by 0.15 % from 15.30 % on September 22 to 14.92 % as on September 2023. However, on Q-to-Q basis %age has decreased by 1.66 % that is from 16.58 % to 14.92 %.

All Member Banks are requested to classify the MSME accounts as per new definition to avoid any data loss and ensure to upload accurate data to UTLBC portal.

(Bank wise details are as per Annexure-4 {Page No. 33 }

Item No.8	**PROGRESS UNDER WEAKER SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.09.2023**

Rs.in crores

Period	Disbursement during the F.Y up to Sept 23		Weaker Sector Advances outstanding as on Sep 23		**% of W.S. adv to Total advances.**
	A/Cs	Amount	A/Cs	Amount	
30.09.2023	16779	246.33	70361	2282	**2.37%**
30.09.2022	12311	169.65	71845	788	**0.95%**
30.06.2023	9078	150.22	81796	2013	**2.38%**
(QoQ)		+96.11(64%)		+269(13.36%)	
(YOY)		+76.68 (45 %)		+1494(189.59%)	

(Bank wise details are as per Annexure- 5 & 5 A {Page No.34 &35 }

Item No.9 :	**CREDIT FLOW TO WOMEN BENEFICIARIES WITHIN UT CHANDIGARH AS ON 30.09.2023**

Rs. In crore

period	**Fresh disbursement up to quarter Sep 23**		**O/s advances as at 30.09.23**		**%age of adv. To women to total advance**
	A/c.	**Amt.in cr**	**A/c.**	**Amt.in cr**	
30.09.23	38864	2190	153290	5752	5.99 %
30.09.22	32394	871	132094	5548	5.66%
30.06.23	89198	3586	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 30.09.23, outstanding figures of advances to women is Rs.5752 crore to women borrowers which is 5.99 % 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. 36}

Item No. 10	DISBURSEMENT AGAINST ANNUAL TARGETS OF ANNUAL DISTRICT CREDIT PLAN WITHIN UT CHANDIGARH AS ON YEAR ENDED 30.09.2023

Rs. in Lacs

SECTOR	TARGETS	ACHIEVEMENTS	% Achievement.
Agriculture	42735	78521	183
MSME	500362	732546	146
OTHERPRIORITY SECTOR	41487	32463	78
TOTAL PRIORITY SECTOR	584585	843531	144
Non-Priority Sector	4330629	8158738	188
Grand Total (PS +N.P. S)	4915214	9002269	183

During the period under review, proportionate target for the September Quarter for the FY 2023-24 has been achieved by the bankers. Target under Agri, MSME and other PS advances achieved 183%,146% and 78% respectively. Overall PS target is achieved 144 %for the quarter ended September 2023. Target under NPS achieved by 188%.

(Bank wise details are as per Annexure- 7 {Page No. 37}

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 30.09.23 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 30.09.2023

Fresh disbursement during 01.04.2023-30.09.2023		O/S as on 30.09.2023	
A/cs.	Amount in **lacs**	A/cs.	Amount in **lacs**
4326	100228	50344	925497

During the year 2023-24 fresh housing loan sanctioned and disbursed to 4326 borrowers for Rs.1002.28 crore and as on 30.09.2023, 50344 housing loan accounts were outstanding with amount Rs.9254.97 crores.

(Bank wise details are as per Annexure- 8, 8 A {Page No. 38 &39}

Item No.13	POSITION UNDER EDUCATION LOAN SCHEME WITHIN UT CHANDIGARH AS ON 30.09.2023

Rs. in Lakh

EDUCATION LOANS SANCTIONED and disbursed WITHIN UT CHANDIGARH						**NPA under Education loan**	
Sanction During 01.04.23 to 30.9.2023		Education loan disbursed		O/s as on 30.09.2023		30.09.2023	
A/cs.	**Amount**	**A/cs.**	**Amount**	**A/cs.**	**Amount**	**A/C**	**Amount**
598	**6122**	**598**	**6122**	**3989**	**37166**	**104**	**410 (1.10%)**

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- 8 ,8 A, 8 B {Page No 38,39 & 40 }

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 to 30.09.2023 is as under:

	Sanction April Sep 23		**Outstanding 30.09.2023**		**NPA 30.9.23**		**%age**
	A/cs	**Amt (In lacs)**	**A/cs**	**Amt (In lacs)**	**A/cs**	**Amt**	
SHISHU	**13137**	**4953**	57157	14431	**4624**	**1095**	7.58%
KISHORE	**3331**	**5200**	14778	14969	1487	2269	15.16%
TARUN	**937**	**7558**	3535	22525	447	2960	13.14%
TOTAL	**17405**	**17712**	75470	51925	6558	6324	12.17%

During the first half year of FY 2023-24, member Banks have sanctioned fresh MUDRA loan to 17405 beneficiaries amounting Rs.177.12 crores and total portfolio of MUDRA loan as on 30.09.23 is 519.25 crores to 75470 beneficiaries and NPA under MUDRA is 12.17% as on Sep 23.

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 - 9 ,9 A {Page No. 41&42 }.

Item No. 15	Position of NPA within UT CHANDIGARH. As on 30.09.2023

Rs. In Crores

period	**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 09. 23	**60998**	**2230**	**44076**	**14340**	**21297**	**1819**	**126371**	**18390**	**557100**	**70125**	**683471**	**88515**
NPA	**5683**	**664 29.77%**	**6071**	**2371 16.53%**	**1878**	**83 4.56 %**	**17280**	**2725 14.81%**	**16278**	**3520 5.01%**	**33558**	**6245 7.05%**
o/s 09. 22	**62051**	**2408**	**36998**	**12502**	**25289**	**2614**	**124338**	**17524**	**424420**	**65417**	**548758**	**82941**
NPA	**7693**	**926 38.44%**	**5877**	**2676 21.40%**	**2871**	**47.52 1.82 %**	**16441**	**3649. 20.82%**	**11169**	**5151 7.87%**	**27610**	**8800 10.61 %**
o/s 06. 23	**72104**	**2182**	**42639**	**14041**	**23923**	**1964**	**138666**	**18187**	**523949**	**58821**	**801281**	**77008**
NPA	**6039**	**709 32.49%**	**6593**	**2863 20.39%**	**2348**	**844.27%**	**18240**	**3256 17.90%**	**14837**	**5057 8.59%**	**33077**	**8312.70 8.73%**

During the period under review, NPA under Agriculture decreased from 32.49% in June 2023 to 29.77 % in Sep 2023, MSME NPA declined from 20.39% in June 23 to 16.53% in Sep 2023, NPA under PS advances has decreased from 17.90% in June 23 to 14.81% is Sep 2023. Overall NPA under PS and NPS has decreased from 8.73% in June 2023 to 7.05% in Sep 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 Sep 2022, June 2023 and Sep 2023 sector wise is as under: -

Parameters	**30.09.22**	**30.06.2023**	**30.09.2023**
Agriculture	**38.44 %**	**32.49 %**	**29.77 %**
MSME	**21.40 %**	**20.39 %**	**16.53 %**
Other P. sector	**1.82 %**	**4.27 %**	**4.56%**
Priority sector	**20.82 %**	**17.90 %**	**14.81 %**
Non P, Sector	**7.87 %**	**8.59 %**	**5.01%**
Grand Total	**10.61 %**	**8.73 %**	**7.05 %**

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- 2 & 10 {Page No 31 & 43}

Item No. 16	**Position of NPA in Pradhan Mantri Mudra Yojana (PMMY) Loan Accounts within UT Chandigarh as on 30.09.2023**

Rs. In Lakhs

Sector	**Shishu**		**Kishore**		**Tarun**		**Mudra (Total)**	
	A/Cs	**Amt.**	**A/Cs**	**Amt.**	**A/Cs**	**Amt.**	**A/Cs**	**Amt.**
Outstanding 30.09.23	57157	14431	14778	14969	3535	22525	75470	51925
NPA	4624	**1094 7.58%**	1487	2269 15.15 %	447	**2960 13.14%**	6558	**6324 12.17 %**
Outstanding **30.09.22**	13265	3531	11903	16070	4399	21250	29567	40852
NPA Sep 22	1950	328 9.29 %	975	1282 7.97 %	198	916 4.31 %	3123	2526 6.19%
30.06.23	58133	14527	14555	14636	3675	23059	76363	52223
NPA june 23	4599	1130 7.78%	161 2	2143 14.64%	499	3250 14.09%	6710	6524 12.49%

NPA under Shishu and tarun Segment of mudra has slightly decreased on QoQ basis but NPA under Kishore segment has increased from 14.64% in June 23 to 15.15% in Sep 2023. Overall NPA under MUDRA loan has slightly decreased from 12.49% in June 23 to 12.17% in Sep 2023. However on YOY basis NPA under Mudra has increased from 6.19% on Sep 2022 to 12.17% on Sep 2023 which required attention of all the member banks to sanction quality cases and taking the immediate steps for containing NPA under MUDRA.

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

Item No. 17	Position of NPA in Govt. Sponsored Schemes within UT Chandigarh as on 30.09.2023

Outstanding advances and NPA position under Govt. sponsored schemes

Year	Total PMEGP adv.in lacs		Total NULM outstanding in lacs		MUDRA	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
30.09.23	142	607.60	74	94.73	75044	51925
NPA	59	121.16 19.94 %	28	11.73 12.38 %	6508	6324 (12.17%)
30.06.2023	125	574	72	69.99	76363	52223
NPA	52	137 (**23.86%**)	29	34.29 (**48.99%**)	6710	6524 (**12.49%**)
30.09.2022	173	804	69	52.49	29567	40852
NPA	62	200 24.87%	28	11.78 21.29 %	3123	2526 (6.19%)

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 MUDRA has increased but NPA under PMEGP, NULM has decreased during the quarter

(Bank wise details are as per Annexure- 11 {Page No 45 }

Item No.18	CGTMSE SCHEME WITHIN UT CHANDIGARH AS ON 30.09.2023
NO. of A/cs covered	**Amt. in lacs**
6566	**108771**

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 - 12 {Page No. 46 }.

Item 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 30.9.2023 to RBI and as per report dated 30.09.2023, the position is as under:

However, %age wise achievement is as under:

	Parameters	Total Number of eligible accounts	%age in debit card	%age of A/C holders having Net Banking	%age of 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
30.09.23	**SF**	**2729012**	**90.24**	**54.97%**	**70.72%**	**75.86%**	**98.09**
30.06.23	**SF**	**2698319**	**86.91%**	**54.99%**	**69.58%**	**75.35%**	**95.31%**
	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 account holders covered under AEPS	%age of Total no s of eligible account hordes who have taken at least one digital facility
30.09.23	**CA**	**117679**	**90.80%**	**27.89%**	**79.48%**	**---**	**93.75%**
30.06.23	**CA**	**115769**	**89.83%**	**27.53%**	**78.55%**	**------**	**92%**

As per statement as on Sep 2023, Under Saving Fund Account 98.09% account holders have been provided at least one of the digital products. However, under Business account this percentage is 93.75Y%. RBI has instructed to achieve 100% Digitalization in Chandigarh by 31.10.2023 as against the target date 31.12.23 decided by the UTLBC in the last UTLBC held on 08.08.2023.

We have already advised all the member Banks to achieve 100% by each member banks on or before 31.10.2023. Also advised the member banks in Subcommittee Meeting held on 27.08.23. We assure the house that 100% shall be achieved /might have been achieved as and it will be reported to RBI before 10th of Nov 2023.

(The Bank wise Achievement is annexed as per annexure 13,13 A {Page 47 &48 }

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 for the month of October by 05.11. 2023.The progress as on 30.09.2023 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
30.09.2023	25.17	18.14	72.07%	Not available	Not available
30.06.2023	26.61	19.36	72.75%	Not available	Not available
30.09.22	25.63	22.10	86.23%	23.71	92.49%

During the period under review %age of Aadhar seeding has decreased slightly from 72.75% in June 23 to 72.07 % in September 23. However, if we compare the data on YOY basis then there is declined from 86.23 % on Sep 22 to 72.07 % in Sep 23.

All member Banks are requested to guide the branches under them to ensure 100 % Aadhar seeding and linkage of Mobile No in pending Account on daily basis and analyzed their data to find out the reason for such low percentage of Aadhar seeding in all accounts.

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 30.09.2023, 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. 15 {Page No. 50 }

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 – Not Working in QE Sep 23 Fresh Appointed in Oct 23
2. ICICI Bank – Working
3. Punjab National Bank – Working
4. Punjab & Sind Bank – On Leave since 1st April 2023

During the period under review FLCs in Chandigarh have organized 81 camps

FLC Progress Report Sep 23			
S.No.	**Actual Special Camps conducted**	**Actual Target Specific Camps conducted**	**Total**
1	**37**	**44**	**81**

The Bank wise Achievement is annexed as per annexure -16 {page 51}

Item No 23(i)	Progress of CFL (**Center for financial literacy) (CFL) AT UT CHANDIGARH**

During the period under review CFL organized 220 camps in UT against the target of 193 camps plans in Chandigarh during the quarter.

The Bank wise Achievement is annexed as per annexure -17 {page 52 }

ITEM NO 24	IMPLEMENTATION OF PRADHAN MANTRI JAN-DHAN YOJANA (PMJDY)

The progress under PMJDY accounts is as under as on 30.09.23

Period	Total PMJDY A/Cs	Aadhar Seeded Accounts	Rupee card issued	Rupee card Activated
30.09.2023	319228	263236 (82.46%)	217558 (68.15)	208963 (96.05%)
30.09.2022	300513	270738 (90.09)	251182 ((83.58%)	187647 (74.70%)
30.06.2023	313820	260008 (82.85%)	202224 (64.43%)	195111 (96.48%)
+- in qtr	+5408	-3228 (-0.65%)	15334 (3.72%)	-(0.43%)
+- in y to y	+18715	-7502 (-7.63%	-33624 -15.43%)	+21316(+21.45%)

#figures of 30.09.22 is on the basis of old Portal system where scop of manual intervention was there. However as per data 30.06.23 and 30.09.2023 is on the basis of standardized portal. On quarterly basis %age of Aadhar seeded has reduced from 83.11% in June 2023 to 82.46% on Sep 2023 showing a decline of 0.65%. and on YOY it has decreased by 7.63%. Reason being fresh account opened under PMJDY on quarterly basis as well on YOY basis, Aadhar is not seeded. Similarly, under Rupee card issuance on QoQ basis %age has increased by 3.72% whereas if compared on YOY basis %age under Rupee card issuance has declined by 15.43% which is a cause of concern and member banks has to analyze their data.

As regards Rupee card Activation %age of activation of Rupee card has shown a growth of 21.45%). However on quarterly basis it has decreased by 0.43% . Momber banks to look into their position and improve it on daily basis.

Further ensure that all fresh account opened under PMJDY, Aadhar be seeded and Rupee card be issued to the account holder at the time of opening the account and also activate the same side by side.
Position of Zero balance account is not available as per the annexure generated from Live portal

(Bank wise progress as per Annexure- 18 Page No 53)

Item No 24 (i): - Saturation Drive for covering all PMJDY accounts with Jan Suraksha schemes.
DFS has allocated target for achieving 100% Coverage of eligible PMJDY accounts with Jan Suraksha schemes as per their eligibility up to 30.09.2024. Govt of India through DFS is monitoring the weekly progress of PSBs and J&K Banks. Progress of these Banks up to 30. 09.23 is as per Annexure attached. All are advised to put maximum efforts for achieving proportionate target. As 100% is to be achieved by Sep 2024 in PMJDY accounts.
Target for PMJDY accounts saturation with social security scheme.

parameter	Eligible Nos of A/C	Proportionate target up to Sep 2023 (70%)	Ach up to 30.09.23	%age achievement
PMSBY	**173375**	**121362**	**87072**	**71.74%**
PMJJBY	**144737**	**101315**	**37080**	**36.60%**

Target for Sep 2023 is 70% under the above parameters. Member banks are advised to please ensure to achieve the target of 70% under PMJJBY where achievement is only about 37%. All member banks have to rework their strategy under PMJJBY where achievement is only 36.60%.

(Bank wise Annexure per Annexure -19 (page no 54)

Further DFS has also started 3 Months saturation campaign at Gram Panchayat (GP) level from 01.10.2023 to 31.12.2023 for active enrolments under PMJJBY and PMSBY. Target for PMJJBY is 43678 and PMSBY is 84418 which is further allocated to all the member banks.

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.

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)-The scheme is being implemented through LIC of India/other insurance companies willing to offer product on similar terms with necessary approvals and tie ups with banks for this purpose. Under the scheme all saving bank holders with the age-group of 18-50 years can enroll themselves to avail benefits of the scheme on payment of annual premium of Rs.436/-. Under the scheme Rs. 2 lacs is payable on member's death due to any reason. Details of the scheme are available on PMJDY website and is applicable in all banks. Up to 30.9.23, banks have enrolled 84376 persons/beneficiaries.

Year	PMJJBY a/c
30.09.2023	89882
30.09.22	124980
30.06.2023	142928
+/- during the qtr	-53046
+/- during y to y	-35098

The declined in nos of beneficiaries are on account of following Banks

	PMJJBY		
Bank Name	30.06.23	30.09.23	Difference
SBI	74587	19417	55170
Total			55170

Pradhan Mantri Suraksha Bima Yojana (PMSBY)- Under the insurance cover for one year is provided, renewable from year to year, Accidental Insurance Scheme offering insurance on accidental death and disability cover for disability on account of an accident. All Saving Bank Account, holders in the age group of 18-70 years can enroll themselves in participating banks on payment of an annual premium of Rs.20/- renewable on year-to-year basis.

Up to 30.09.2023, banks have enrolled 253019 persons under the scheme.

Year	Total enrolment PMSBY
30.09.23	285246
30.09.22	365565
30.06.2023	253167
+/- during qtr	+32081
+/- y to y	- 80317

Data on quarterly shows increase of 32081 beneficiaries, however on YOY basis declined is 80317 beneficiaries.

The reason for such declined may be that data in Sep 2022 was on the basis of old system where manual intervention was there. But in standardized portal there is hardly any scoop of manual intervention.

Keeping in view the overall active saving banks accounts progress is not up to the mark. Please instruct your field staff to make maximum enrolment under the scheme and explain the benefits of the schemes to the account holders. Decrease is due to data pick up from standardized portal which is as per CBS system of the banks.

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). Pension Fund Regulatory and Development Authority (PFRDA) through NPS Architecture are administering the scheme. Under APY, there is guaranteed minimum monthly pension for the subscribers ranging between Rs.1000/-to Rs.5000/- per month. Govt. of India will guarantee the benefit of minimum pension. All bank account holders, which 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 30.09.2023, banks have enrolled 57787 beneficiaries under the APY scheme since inception pf the scheme. However, during the quarter under review there is increase of 3247 enrolments during the quarter. However, on YOY basis increase of 5225 beneficiaries

Period	APY enrolments
30.09.2023	56787
30.09.2022	51562
30.06.2023	53540
+/- during qtr.	+3247
+/- y to y	+5225

GOI and Chandigarh Administration is monitoring the progress under the schemes on monthly basis. The members' banks are requested to, henceforth, send the information immediately at the end of every month. Progress is not much satisfactory, keeping in view the no s of saving accounts in Chandigarh.

(Bank wise Progress is given on Annexure No. 20 {Page No. 55 }.

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

Under PMJDY During the period April to Sep 23, Banks have received 29 claims and lodged the 29 claims up to 30.09.2023 in UT CHANDIGARH, 28 Claim cases stands settled and 1 case is rejected. There are 0 cases are pending for disposal.

-Under PMJJBY, During the period April to Sep 23, Banks have received 143 claims and lodged all the claims. Out of 143 claims lodged ,141 claim cases stand settled, 1 claim are rejected and 1 case are pending for settlement

Under PMSBY, During the period April to Sep 23, Banks have received 70 claims, out of 70 claims lodged, 65 claim cases stands settled while 2 claims are rejected and 3 cases are pending for disposal. Out of 3 pending cases, one case of Central bank of India is pending for more than 15 days.

(Bank wise Progress is given on Annexure No. 21 ,21 B, 21 A {Page No. 56,57 & 58 }.

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/-

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 30.09.2023 as under:

Up to 30.09.2023, 9838 applications have been uploaded by MC office Chandigarh out of that 880 applications has been rejected/returned by the banks and 6008 applications have been sanction and 5851 applications have been disbursed. During the period under review Total 1893 applications sanctioned and 1236 applications got disbursed. However, during the quarter from July 23, 509 fresh applications added in the portal (1st trance-29, 2nd 243 and 3rd tranche 141applications uploaded in the portal).

Due to resubmitting of retuned/rejected applications, rejected/returned %age has improved from 30.46% in June 23 to 9.42% at the end of 30.09.2023.

Position as on 30.09.23 is as under:

UTS	Total apps	Rejected	Rejected %age	Net app	Sanctioned	Pending For sanction	%ag of sanction-vs-net applications	Disbursed	Pending for Dis.	%age of disbursement To sanction	Fresh added from 01.7.23
30.9.23	**9338**	**880**	**9.42**	**8458**	**7901**	**557**	**93.41**	**7087**	**814**	**89.69**	**509**
1st	**5788**	**421**	**7.27**	**5367**	**5108**	**259**	**95.17**	**4777**	**331**	**93.51**	**29**
2nd	**3173**	**414**	**13.04**	**2769**	**2490**	**279**	**89.92**	**2040**	**450**	**81.92**	**243**
3rd	**377**	**45**	**12.03**	**332**	**303**	**29**	**91.26**	**270**	**33**	**89.10%**	**141**
30.6.23	**8830**	**2690**	**30.46**	**6140**	**6008**	**131**	**97.86%**	**5851**	**97.37%**	**158**	**312**
1st loan	**5681**	**1396**	**24.57**	**4285**	**4183**	**102**	**97.61**	**4082**	**97.58%**	**101**	**135**
2nd loan	**2944**	**1250**	**42.45**	**1694**	**1670**	**24**	**98.58**	**1632**	**97.72%**	**38**	**78**
3rd loan	**205**	**44**	**21.56**	**161**	**156**	**5**	**96.89**	**137**	**87.82%**	**19**	**88**
5.11.23	**9605**	**903**	**9.40**	**8702**	**8139**	**563**	**93.53**	**7204**	**935**	**88.51**	**794**
1st	**5813**	**423**	**7.28**	**5390**	**5169**	**221**	**95.89**	**4814**	**355**	**93.13**	**55**
2nd	**3376**	**423**	**12.62**	**2953**	**2625**	**328**	**88.89**	**2090**	**535**	**79.61**	**446**
3rd	**416**	**46**	**11.02**	**370**	**345**	**25**	**93.24**	**300**	**45**	**86.95%**	**180**

As on 30.09.2023, 557 applications are pending for sanction and 814 cases are pending for disbursement.
In Sub-Committee meeting on 27.10.2023 it has been decided that MC office Chandigarh will daily send 8 to 10 beneficiaries for availing disbursement of PM Svanidhi to different banks and also intimate to concerned Banks/DCO's. 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 {Page No. 59 }

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 66 applications sourced. **Out of these the banks have sanctioned 40 applications and disbursed the same. 26 cases have been rejected and as on 30.09.2023 and there is NIL Pending.**

Period	**Total app. Received**	**No.of apps sanctioned**	**No.Of applications disbursed**	**No of applications rejected**	**No. of pending applications**
30.09.2023	66	40	40	26	0

(Bank wise position is given on Annexure No.23 {Page No. 60 }

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 30.09.2023. Hence No pendency.

Item No 30	**POSITION UNDER NATIONAL URBAN LIVELIHOOD MISSION (NULM) SCHEME WITHIN UT CHANDIGARH AS ON 30.9.2023**

In Lacs

Target for FY	**Applications received**	**sanctioned**		**Disbursed**		**Rejected**	**Pending**
		Nos.	Amt.	Nos.	Amt.		
100	86	14	18.70	10	15.20	40	32

This has already been discussed in Sub Committee held on 27.10.23.

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. 61}.

Item No. 31	**POSITION UNDER PMEGP SCHEME WITHIN UT CHANDIGARH AS ON 30.09.2023**

During financial year 2023-24, up to 30.09.23, Agencies have sponsored 48 applications and banks has sanctioned 9 applications having involved margin Money of Rs.20.01 lacs, 28 applications have been returned/rejected and 9 applications are pending as on 30.09.23. The pendency is high due to sponsoring the applications in the 3rd and 4th week of the Sep 2023. 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	Emp. target	Applications 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	7	22.88	56	13	4	5.29	3	8.13	3	8.13	0	0	10	1
KVIB	6	19.56	48	25	2	6.75	4	9.87	2	4.37	2	5.50	18	5
KVIC	6	19.56	48	10	3	7.97	2	3.46	1	0.83	1	2.63	0	3
Total	19	62.00	152	48	9	20.01	9	21.46	6	13.33	3	8.13	29	8

Detail of pendency is as under: -
Banks who have pendency-Total- 8

Sr No	Name of applicant	Name Of Bank	No of pending applications	Pending Since
1	Ram Krishan	BOB	1	15.09.23
2	Sameer Thapa	BOM	1	29.09.23
3	Pratik Bhagwat Desai	Indian Bank	1	16.09.23
4 5	Rupa Ashwani Kumar	SBI	2	22.09.23 20.9.23
6	Vasu Dev	PSB	1	02.09.23
7	Radhika	UCO bank	1	15.09.23
8	Farhana	HDFC Bank	1	15.09.23

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

Item No. 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 programs 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 30.09.2023 is as under:

Loan Sanctioned during FY up to Sep .2023 Rs.in lacs			
SC/ST		**WOMEN**	
A/cs	**Amt.**	**A/cs**	**Amt.**
		58	**960**

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.

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.

(Bank wise details are as per Annexure- 25 {Page No 62}.

Item No.33:	**POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 30.9.2023**

POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 30.9.2023
SAVING LINKED In Lacs

Achievement up to 30.9.2023	
NO.	Amount in lacs
21	6.67

CREDIT LINKED In lacs

Achievement up to 30.9.2023		Outstanding as on 30.09.23	
A/C.	Amt in lacs	A/C.	Amt in lacs
20	171.30	68	260

(Bank wise details are as per Annexure - 26 {Page No. - 63}

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 30.9.2023**

(Rs.in lacs)

Sanctioned from 01.04.2023 to 30.09.2023			**O/S AS ON 30.9.2023**	
	NO.	**Amount**	**NO.**	**Amount**
30.09.2023	**285**	**11188**	**1706**	**16785**

During the FY 2023-2024, 285 fresh KCC (KCC-203+PKCC-43+ Fisheries—39) issued amounting Rs.111.88 crores and 1706 KCC outstanding amounting to Rs.16785 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 - 27{Page No. 64}.

ITEM NO.35:	**ISSUES OF UIDAI**

Agenda from Unique Identification Authority of India (UIDAI)

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

Age	Total Population	Aadhaar Generated	Pending Population	%Aadhaar Generation
Up to 5 Year	1,09,807	49,480	60,327	45.06%
5 to 18 Year	2,62,143	2,43,993	18,150	93.08%
18 year & Above	8,59,050	8,71,805	-	101.48%
Total	12,31,000	11,65,278	78,477	94.66%

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:

Above 7

Row Labels	Sum of Count
140308	1
140603	18
140901	49
160001	87
160002	5818
160003	1091
160004	44
160009	353
160011	317
160012	344
160014	8288
160015	915
160017	51
160018	220
160019	3162
160020	824
160022	1288
160023	659
160025	1712
160030	1959
160036	7084
160047	6944
160055	2084
160062	70
160101	7109
160102	4238
160103	880
Grand Total	**55609**

Above 17

Row Labels	Sum of Count
140308	8
140603	78
140901	99
160001	477
160002	18057
160003	3160
160004	82
160009	1703
160011	2144
160012	1876
160014	28450
160015	5801
160017	191
160018	995
160019	11375
160020	4197
160022	6645
160023	3406
160025	11184
160030	6889
160036	27484
160047	28411
160055	6301
160062	230
160101	26265
160102	17138
160103	3854
Grand Total	**216500**

Present status of Aadhaar Enrolment Centres in Banks, in the UT, Chandigarh (30th Oct '23)

Registrar Name	Agency Name	Count of EA + Station ID	Sum of Total Cases in last 30 Days	Average (24 Days)
Bank of Baroda_New_648	Bank of Baroda	1	260	11
Bank of India_New_649	Bank of India	1	132	6
Canara Bank_New_657	CANARA BANK	1	23	1
Capital Small Finance Bank Ltd	Capital Small Finance Bank Ltd	1	31	1

Corporation Bank	CORPORATION BANK	1	22	1
Equitas Small Finance Bank	Equitas Small Finance Bank Limited	1	19	1
HDFC Bank Limited	HDFC Bank Limited	1	242	10
IDFC BANK LIMITED	IDFC BANK LIMITED	1	32	1
INDIAN OVERSEAS BANK_NEW_659	Indian Overseas Bank	1	59	2
IndusInd Bank	IndusInd Bank Limited	2	168	4
Kotak Mahindra Bank	Kotak Mahindra Bank	2	41	1
STATE BANK OF INDIA_New_654	LHO CHANDIGARH	4	437	5
YES Bank Limited	YES Bank Limited	1	16	1
Grand Total		**18**	**1482**	**3**

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	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	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	3
Ujjivan Small Finance Bank	1	1
Grand Total	**36**	**28**

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

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

In this regard, second meeting held with Treasury officer UT Chandigarh held on 30.10.2023 with major Banks in presence of Treasury officer. It was decided in the meeting that issue of Embossing of stamps paper will be implemented when notification in this regard is issued by the UT Administration and in old notification nothing is mentioned about Embossing of stamps paper.

Further it was also decided that No Bank will purchase stamps from Unauthorized venders .

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