54th UTLBC - MEETING TO REVIEW DATA FOR THE Q.E. December 2023 CHANDIGARH- U.T.

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54th 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 : 443

SIGNIFICANT STATISTICS OFALL SCHEDULED COMMERCIAL BANKS/ FOREGIN BANKS AND CO-OP. BANKS IN CHANDIGARH AS ON 31.12.23

Rs.in Crore

SN	ITEMS	UNIT	As on 31.12.2021	As on 31.12.2022	As on 31.12.2023	National Goals
		Rs.				
1	Deposits	Crore	96698	100318	110614	
2	Advances	Crore	87630	87378	87385	
3	CD Ratio	%	90.62%	87.10 %	79.00%	60%
4	Priority Sector Advances	Crore	18609	18062	18282	
5	Share of PS Adv. to Total Advances	%	21.24	20.67	20.92	40%
6	Agricultural Advances	Crore	2124	2963	2005	
7	Share of Agr. Adv. To Total Advances	%	2.42	3.39	2.29	18%
8	Micro, Small & Medium Enterprises Advances	Crore	11329	12661	14540	
9	Share of MSME to Total Advances	%	12.93	14.49	16.64	
10	Advances to Weaker Sections	Crore	1514	1577	2245	
11	Share of Weaker Sec Adv to Total Adv.	%	1.73	1.80	2.57	12%
12	Branch Network	Nos.	414	411	443	

- Chandigarh UT has 12 public sector banks with 237 branches.
- There are 20 private sector banks with 147 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

54th UT Level Bankers Committee MEETING
(UT CHANDIGARH)

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

The following are the items taking up for discussion in the UTLBC meeting for the quarter ended 31.12.2023: -

Item No.1	**Confirmation of Minutes of 53rd meeting of UT Level Bankers' Committee (UT Chandigarh)**

Last Meeting of UTLBC	**53rd**
Held on	**10.11.2023**
Minutes email / circulated on	**21.11.2023**
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 53rd UTLBC meeting

S.No	Action points	Action taken
1.	Regional Director RBI informed that an MSME is in important sector which contribute more than 33% of GDP and also a sector who provide maximum employment in the country. He again advised the member banks to improve the share of MSME advances to total advances which has reduced from 17% to 15% on YOY basis.	Instruction issued to all member banks to increase the advances under MSME but during the quarter MSME advances increased from Rs.14340 crores in Sep 2023 to Rs14540 crores in Dec 2023. Advances has increased by Rs.200 crores under MSME during the quarter. As regards share of MSME advances to total advances has slightly increased has increased MSME.to 16.64% in Dec 23 from 14.92% in Sep 23
2	Regional Director RBI also shown a concern over the share of WS advances to total advances and instructed all member banks to analyze their data as various segments of PS advances come under WS advances.	The instruction noted and minutized in the Minutes of the meeting sub mitted to all on 21.11.23. Share of WS advances has slightly increased from 2.37% in Sep 23 to 2.57% in Dec 23.
3	Regional Director RBI advised to small finance Banks to improve their CD ratio up to bench mark of 60%. He also advised LDM UT Chandigarh to call a meeting of Small Finance banks to review their performances under prescribed financial parameters and Govt sponsored schemes in the UT Chandigarh.	Instruction noted and incorporated in the minutes submitted to all member Banks. Meeting of all controlling heads/operational Heads of Small Finance Bank held on 06.02.24 and their performance was reviewed Sep 23 vs Dec 23 and instructions issued to all to improve the CD ratio and also instructed to contribute in each flagship scheme of GOI/UT Govt. Only ESAF banks has improved CD ratio from 24% to 73% in a quarter. Other Small finance Banks Whose CD ratio below 6% advised to improve quarter by quarter and target allocated to achieve at least 30% CD ratios by these banks up to March 24 so that over all CD ratio of the system be improved.
4	Regional Director RBI states like Kerla and Telangana have already covered all Distt 100% digitally enabled and raise his concern why Chandigarh is lagging behind. He advised Convener UTLBC and the member Banks to achieve 100% target at the earliest as time line has already been lapsed	As per instruction given Chandigarh has achieved 100% digitalization in month end of Nov 2023 instead of October 2023 as instructed by Regional Director RBI.

5	Regional Director RBI pointed out that target under other priority sector Advances is not achieved and asked the reason of the same	Share of PS advances to total advances has slightly increased from 19.13% in Sep 23 to 20.92% in Dec 2023. Again, instructed all member banks to improve the PS advances to improve the same.
6	The Regional Director emphasized on creation of more awareness about cyber frauds and also advised member banks to work in coordination with Govt machinery to control cyber-crimes in Chandigarh. He further informed that a team of Cyber Soldiers is Trained by Chandigarh Police., Which mainly comprises of college students. The Regional Director further advised the stake holder that they can also avail the services of these Cyber soldiers in coordination with Cyber Crime cell of Chandigarh police	Instructions noted and minutized in the minutes of the meeting submitted to all. All FLCs are advised to create awareness among General public, how to prevent Cyber Crime. FLCs and CFL are also creating awareness during camps held by them.
7	Regional Director RBI has shown concern of high NPA under Agriculture, MSME and overall NPA in Chandigarh for decrease in advances to weaker sector	Instructions noted and minutized in the meeting. NPA under Agriculture reduced from 29.77% in Sep 23 to 27.33% in Dec 23 and NPA under MSME slightly increased from 16.53% in Sep 23 to 16.72% in Dec 2023. NPA under PS advances slightly decreased from 14.81% in Sep 23 to 14.52%.
8	Regional Director RBI said that NPA under MUDRA is almost double if it is compared on YOY basis. It has increased from 6.19% in Sep 22 to 12.17% in Sep 2023 and required effective recovery steps for containing and reducing NPA under Mudra loan at each Bank level.	Despite instructions to member banks NPA under Mudra has increased from 12.17% in Sep 23 to 13.73% in Dec 23. Member banks are again advised in Subcommittee meeting to contain NPA under Mudra by sanction quality accounts.
9	Regional Director RBI Sh. Vivek Srivastava again emphasized that all banks have to look into their percentage of agriculture to total advance and make all out efforts to improve share of agri. Advances to total advances is hardly 2.32% against national Goal of 18% and again advised all member banks to improve their respective share so that overall share of UT under agriculture be improved.	Instructions noted and minutized the same and minutes circulated to all with 21.11. 2023 but share of Agriculture not improved rather share of Agriculture advances reduced from 2.32% to 2.29% in Dec.2023.
10	The Chairperson of the meeting Sh. M Paramasivam executive Director PNB advised the member Banks to clear the pendency in a time bond manner with the help of MC officials. Regional Director RBI also endorsed the same and instructed the member	Instructions noted and minutized the same and minutes circulated to all with 21.11. 2023.But progress is not up to the mark. Despite follow-up from MC officials also venders not moving to the branches for loan documentation. Maximum of pending applications are those which have been resubmitted by the department which have already been returned/rejected due to one or other reason. Maximum not interested cases

	banks that for such a small loan to poor people be disbursed on priority.	

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

NO. OF BRANCHES OF BANKS, THEIR DEPOSITS AND ADVANCES WITHIN UT CHANDIGARH AS ON 31.12.2023

Rs. in crores

Period	**Nos of Branches**		**Deposits**	**Advances**	**CD Ratio**
	URBAN	**TOTAL**	**Amt.**	**Amt.**	
31.12.2023	443	443	110614	87385	79.00%
30.09.2023	442	442	107166	96092	89.67%
31.12.2022	411	411	**100318**	87378	87.10%
Q to Q basis	1	1	**+3448 (3.21**%)	**-8707 (-9.06%)**	
YOY basis	32	32	**10296 (10.26%)**	**+7 (0.008%)**	

The number of Bank branches have increased from 411 in Dec 22 to 443 on Dec 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**. However, number of branches have increased of following Banks
The total deposits in UT Chandigarh have increased from 107166 crores on Sep .2023 to Rs. 110614 crores on Dec 23 showing a QoQ growth of 3.21% and YOY Basis deposit has increased from Rs. 100318 crore in Dec 22 to Rs. 110614 crores on Dec 23 showing a YOY growth of 10.26%

As regards advances, these have declined on quarterly basis by 9.06% and on YOY basis advances almost remained the same and has growth of 0.008% on YOY basis. The banks whose advances have declined on QoQ Basis are as under:

Bank Name	Sep 2023	Dec 2023	Variation
BOB	9077.03	8663.79	-413.34
PNB	16550	12547	4003
Uco bank	3191,62	3012.96	-179.66
Axis Bank	3881.06	3461.87	-419.19
HDFC	17606.64	**8054.55**	**9552.19**
IDBI	574.53	**463.36**	**111.17**
			14678,55

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

Item No. 4	**CD RATIO WITHIN UT CHANDIGARH AS ON 31.12.23**

During the period under review CD ratio has decreased from 87.10 % on Dec 2022 to 79 % as on Dec. 2023.showing declined of 8.10% on YOY basis. However, it has also decreased on QoQ basis by 10.67% (i.e. from 89.67 % in Sep 23 to 79 % in Dec 23) However, CD Ratio is still above the 60% of bench mark.

The major Banks whose CD ratio has declines during the quarter are as under:

Bank Name	CD ratio 30.09.23	CD ratio Dec 23	Variation
BOM	146.36	110.74	35.62
Canara Bank	217.19	208.04	9.15
PNB	147.46	111.05	36.41
UCO Bank	431.00	405.60	25.40
Union Bank	53.86	49.36	4.53
Axis Bank	85.28	71.78	13.50
HDFC	100.00	44.12	55.88
IDFC	122.36	105.43	16.93
Laxmi Vilas Bank	353.04	14.87	338.17

Following Banks have CD Ratio Below 60%

Bank Name	CD ratio as on Sep .23 in %age	CD ratio Dec 23 In %age
Union Bank	53.86 %	49.36 %
Bandhan Bank	14.13 %	4.81 %
City Union bank	1.57 %	46.21 %
CSB	17.45%	16.37%
ICICI Bank	39.07 %	37.03%
IDBI Bank	37.94%	23.54%
IndusInd Bank	13.81 %	9.68%
J&K Bank	45.69%	48.75%
Karnataka	18.71 %	22.13%
Laxmi Vilas Bank	353.04	14.87%
AU Small Fin Bank	11.24%	12.52%
Capital Small Fin Bank	43.55%	43.53%
Equitas Bank	0.85%	0.98%
Jana Small Fin Bank	5.43%	5.09%
Ujjivan Small Fin Bank	5.73%	5.56%
Utkarsh Bank	0.64%	1.33%
CHD State co-op Bank	19.35%	22.56%
Harco Bank	0.15%	0.13%
Ropar Cent. Coop bank	4.62%	4.53%

The member banks who Have CD ratio below bench mark of 60% are advised to improve the CD ratio up to 60%.

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

Item No 5:	**PRIORITY SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.12.23**

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.	

31.12.23	59736	2005	43242	14540	27219	1737	130197	18282	20.92%
30.09.23	60998	2230	44076	14340	21297	1819	126371	18390	19.13 %
31.12.22	**58899**	**2963**	**36202**	**12662**	**26382**	**2437**	**121483**	**18062**	**20.67%**
QtoQ growth	-1262	-225 -10.08%	-834	+200 1.39%	+5922	-82 4.50%	3826	-108 (0.58%)	+1.79%
YoY growth	-1053	-958 - 32.33%	+7040	+ 1878 14.83%	+837	- 700 -28.72%	+8714	+220 (1.21%)	+0.25%

From the Above data, It is observed that Share of PS advances has increased to 20.92% from 19.13% in Sep 23. on YOY basis Share PS advances increased from 20.67% to 20.92%

However, Agriculture advance has decreased by 10.08 % on quarterly basis and On YOY basis Agri. Advance has decreased by 32.33 % and MSME advances have increased from Rs.12662 crore in Dec 22 to Rs.14540 crores in Dec 23 registering a YOY growth of 14.83 % and on quarterly basis it has grown by 1.39 %. Similarly, PS advances has increased from Rs.18062 crores in Dec 22 to Rs. 18282 crores in Dec 23 showing YOY growth of 1.21 % and on QOQ basis growth is 0.58%.

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 31.12.23**

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.**	
Dec.23	57735	721	163	286	1838	998	59736	2005	2.29%
Sep23	59558	762	97	248	1343	1219	60998	2230	2.32%
Dec22	57909	797	96	234	894	1932	58899	2963	3.39%
QoQ	-1823	-41	+66	+38	+495	-221	-1262	-225 -10.08%	-0.03%
YOY	-174	-76	+67	+52	+ 944	-934	+837	- 958 -32.33 %	-1.1%

As discussed above, overall Agriculture credit has declined on YOY basis as well as on QoQ basis. That is declined 32.33% and 10.08% respectively.

Up to Dec 2023 banks have Financed Rs.2005 crore under agriculture to 59736 borrowers out of which Rs.721 crore have been provided under farm credit, Rs.286 crores financed under Agriculture infrastructure to 163 borrowers and Rs.998 crores under Ancillaries Activities related to agriculture. The agriculture advances constitute 2.29 % of total advances against a national goal of 18%.

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 31.12.2023

MICRO & SMALL ENTERPRISES WITHIN UT CHANDIGARH & SMALL ENTERPRISES WITHIN UT CHANDIGARH AS ON 31.12.23. **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
12.23	**27924**	**4586**	**7073**	**5216**	**34997**	**9802**	**7483**	**3602**	**594**	**745**	**168**	**389**	**43242**	**14540**
9.23	**29762**	**5106**	**7662**	**5315**	**37424**	**10421**	**6403**	**3874**	**114**	**30**	**135**	**15**	**44076**	**14340**
12.22	*25347*	*4190*	*7871*	*5091*	33218	9281	2342	3300	**155**	**2**	**487**	**78**	36202	12662
QOQ	**_1838**	**-520**	**-589**	**-99**	**+2427**	**-619**	**+ 1080**	**-272**	**+480**	**+715**	**+33**	**374**	**-834**	**+200 1.39 %**
YoY	**+2577 s**	**+ 396**	**-798**	**+125**	**+1779**	**+ 521**	**+ 5141**	**+302**	**+439**	**+743**	**- 319**	**311**	**+7042**	**+1878 14.83%**

As per above data Total MSME credit has increased from 12662 crores on Dec 22 to 14540 crores as on Dec .2023 showing a YOY growth of 14.83 % and on QOQ basis MSME advances has increased from 14340 crores in Sep 2023 to 14540 crores in Dec 2023 showing a quarterly growth of 1.39 %.

Reserve Bank of India vide master direction FIDD.CO. Plan: BC:5/04.09.01/2020-21 dated 04.09.2020 has apprised that lending to Micro, Small and Medium Enterprises (MSME) banks are advised to ensure that: -

a) 60 % MSE sector (Dec 22) to micro enterprises (Dec 2023).
b) 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: In Crores

Year	Total Advances	Total MSME Advance		Total Share of Micro advances		Total Micro & Small enterprises		60 % MSE sector (Dec 22) to micro enterprises (Dec 2023).	%age of Micro credit to total advances
period	**Amt in**	**A/cs**	**Amt**	**A/cs**	**Amt.**	**A/cs**	**Amt**	**%age**	**%age**
31.12.23	**87385**	**43242**	**14540**	**27924**	**4586**	**34997**	**9802**	**49.41 %**	**5.25 %**
30.09.23	**96092**	**44076**	**14340**	**29762**	**5106**	**37424**	**10421**		**5.31 %**
31.12.22	**87378**	**36202**	**12662**	***25347***	***4190***	**33218**	**9281**		**4.79 %**

Share of Micro credit has increased from 4.79% on Dec 2022 to 5.25% on Dec 2023.

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

Rs. In Crores

	Total Medium Enterprises	
	Accounts	Amount
31.12.23	7483	3602.81
30.09.23	6403	3874.24

	31.12.22	2342	3300.30

	Total Advances		TOTAL MSME		% of MSME Adv to Total Adv
	A/C	**Amt**	**A/Cs**	**Amt**	
31.12.23	**NA**	**87385**	**43242**	**14540**	**16.64%**
30.09.2023	**NA**	**96092**	**44076**	**14340**	**14.92%**
31.12.2022	**NA**	**87378**	**36202**	**12662**	**14.49%**
Q0Q growth		**-8705 (-9.05%)**	**+1437**	**+200 (1.39 %)**	**1.48 %**
YOY growth		**+7 (0.008%)**	**+7078**	**+1878 (14.83 %)**	**1.91 %**

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.

MSME advances have registered a YoY growth of 14.83% and on QoQ it has grown by 1.39% which is satisfactory.
Share of MSME advances to total advances has increased from 14.49 % on Dec 2022 to 16.40 % on DEC 2023. However, on Q-to-Q basis %age has increased by 1.48% that is from 14.92 % to 16.40 %.
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 31.12.23**

Rs.in crores

Period	Disbursement during the F.Y up to Dec 23		Weaker Sector Advances outstanding as on Dec 23		**% of W.S. adv to Total advances.**
	A/Cs	Amount	A/Cs	Amount	
31.12.2023	23827	457.96	74408	2245	**2.57%**
30.09.2023	**16779**	**246.33**	**70361**	**2282**	**2.37%**
31.12.22	**19102**	**300.82**	**69318**	**1577.80**	**1.81%**
(QoQ)	+7048	+211.63 (95.91%)	+4047	-37 (-1.62%	**+0.20%**
(YOY)	+4725	+157.14 (52.23%)	+5090	+667.20(42.28%)	**+0.76%**

WS advances has increased fron 1578 crore in Dec 22 to Rs.2245 crores registering YOY growth of 42.28% and on QoQ basis it has shown negative growth of 1.62%. Further share of WS advances to total advances has increased from 1.81% in Dec 22 to 2.57% in Dec 23.

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

Item No.9:	**CREDIT FLOW TO WOMEN BENEFICIARIES WITHIN UT CHANDIGARH AS ON 31.12.23**

Rs. In crore

period	**Fresh disbursement up to quarter Dec 23**		**O/s advances as at 31.12.23**		**%age of adv. To women to total advance**
	A/c.	**Amt**	**A/c.**	**Amt**	
31.12.23	61234	3520	151364	5942	6.79%
30.09.23	38864	2190	153290	5752	5.99 %
31.12.22	52495	1481	132096	5610	6.42%
(QoQ)	+22370	+1330	-1926	+190(3.30%)	
(YOY)	+8739	+2039	+19268	+332(5.91%)	

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. Share of women advances has increased from 6.42% on Dec 22 to 6.79% on Dec 23 which is well above the target of 5% stipulated by RBI.

(Bank wise details are as per Annexure- 6 {Page No. 35}

Item No. 10	**DISBURSEMENT AGAINST ANNUAL TARGETS OF ANNUAL DISTRICT CREDIT PLAN WITHIN UT CHANDIGARH AS ON YEAR ENDED 31.12.23**

Rs. in Lacs

SECTOR	TARGETS	ACHIEVEMENTS	% Achievement.
Agriculture	64103	112859	176
MSME	750543	999860	133
OTHERPRIORITY SECTOR	62230	40730	65.45
TOTAL PRIORITY SECTOR	876878	1153450	131
Non-Priority Sector	6495943	11498836	177
Grand Total (PS +N.P. S)	7372822	12652287	171

During the period under review, proportionate target for the Dec Quarter for the FY 2023-24 has been achieved by the bankers. Target under Agri, MSME and other PS advances achieved 176%,143% and 65% respectively. Overall PS target is achieved 131 %for the quarter ended December 2023. Target under NPS achieved by 177 %.

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

Item No. 10 A	**ACP Targets for 2024-2025 for Approval**

ACP Targets for 2024-2025 for Approval **Amt in Lacs**

Parameter	Agriculture	MSME	Other PS	Total Priority Sector	Total Non-Priority Sector
PLP Target	87236	1041975	158346	1287556	-
UTLBC Target	87236	1041975	82922	1212133	17248200

We have reduced the target of other Priority sector as compared with PLP keeping in view the potential of other PS advances in Chandigarh and targets of Agriculture and MSME kept the same. Overall ACP target for PS is Rs12121.33 Cr in compare to PLP Rs 12875.55 crores.

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

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 31.12.23 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 31.12.23**

	Fresh disbursement during 01.04.2023-31.12.2023		O/S as on 31.12.2023		NPA 31.12.23	
	A/cs.	Amount in crore	A/cs.	Amount in crore	A/cs.	Amount in crore
PS	1627	113.16	14035	1347.99	426	21.54 (1.60%)
NPS	4729	1890.56	30660	8280.32	755	87.23 (1.05%
Total	6356	2003.72	44695	9628.31	1181	108.77 (1.13%)

During the year 2023-24 up to Dec 23, fresh housing loan sanctioned and disbursed to 6356 borrowers for Rs.2003.72 crore (PS 113.16 and NPS 1890.56 crore) and as on 31.12.2023, 44695 housing loan accounts are outstanding with amount Rs.9628.31 crores. NPA under HL is 1.13% as on Dec 23.

(Bank wise details are as per Annexure- 8 ,8 A &8 B {Page No. 38,39& 40}

Item No.13	**POSITION UNDER EDUCATION LOAN SCHEME WITHIN UT CHANDIGARH AS ON 31.12.2023**

Rs. in Crore

	EDUCATION LOANS SANCTIONED and disbursed WITHIN UT CHANDIGARH						**NPA under Education loan**	
	Sanction During 01.04.23 to 31.12.2023		Education loan disbursed		O/s as on 31.12.2023		31.12.2023	
	A/cs.	**Amount**	**A/cs.**	**Amount**	**A/cs.**	**Amount**	**A/C**	**Amount**
PS	**820**	**41.05**	**820**	**41.05**	**2901**	**181.36**	**163**	**3.10 (1.70%)**
NPS	**451**	**68.52**	**451**	**68.52**	**871**	**188.30**	**14**	**1.12 (0.59%)**
Total	**1271**	**109.57**	**1271**	**109.57**	**3772**	**370.16**	**177**	**4.22 (1.14%)**

During first 9 month of Current FY 2023.24, member Banks have sanctioned and disbursed loan of Rs.109.57 crores and Total portfolio of Education loan in Chandigarh 369.86 crores. NPA under education loan is 1.14% only. 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)**

The progress under PMMY during the current financial year up to the quarter ended 31.12.23 is as under. However, during the current FY up to 31.12.23 Bank has sanctioned fresh loan as under:

Shishu Loan -15188 a/c Rs.6039.81. Lakh
Kishore Loan -3423 a/c Rs.5932.72 lacs
Tarun loan 1280 a/c Rs.10133.22 Lakh

Total MUDRA loan sanctioned 19891 a/c Rs.22105.75 lacs and out of which all account have been disbursed amounting Rs.22105.75 lacs during the period 01.04.23 to 31.12.23.
The progress under PMMY during FY up to 31.12.23 is as under:

	Sanction April 23-Dec 23		Outstanding 31.12.2023		NPA 31.12.23		%age
	A/cs	Amt (In lacs)	A/cs	Amt(In lacs)	A/cs	Amt	
SHISHU	**15188**	**6039**	**48408**	**12326**	**5203**	**1297**	10.52%
KISHORE	**3423**	**5932**	**10207**	**12337**	1468	1855	15.03%
TARUN	**1280**	**10133**	**3454**	**19925**	459	2971	14.91%
TOTAL	**19891**	**22105**	**62069**	**44589**	7130	6124	13.73%

NPA as on 31.12.2023

	Shishu	Kishore	Tarun	Mudra (Total)
PSB o/s	**2126**	**8203**	**15275**	**25605**
PSB NPA	**624** **29.35 %**	**1551** **18.90%**	**2594** **16.98 %**	**4770** **18.62 %**
Pvt Banks O/s	**8505**	**1690**	**3935**	**14130**
Pvt Banks NPA	**659** **7.74 %**	**280** **16.56 %**	**317** **8.05%**	**1258** **8.90%**

During the first 9 months of FY 2023-24, member Banks have sanctioned fresh MUDRA loan to 19891 beneficiaries amounting Rs.221.05 crores and total portfolio of MUDRA loan as on 31.12.23 is 446 crores to 61790 beneficiaries and NPA under MUDRA has increased from 7.05% on Dec 22 to 13.74% on Dec 23 which is cause of concern. Member banks are advised to look into their NPA level under MUDRA loan and make all out efforts to reduce the same.

(Bank wise details is as per Annexure - 9 -9A {Page No. 41 & 42}.

Item No. 15	**Position of NPA within UT CHANDIGARH. As on 31.12.2023**

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
Dec 23	59736	2005	43242	14540	27219	1736	130197	18282	537445	62373	667642	80655
NPA	8013	548 27.33 %	6137	2432 16.72 %	2106	83 4.78 %	21710	2655 14.52 %	201503	3114 4.99 %	223213	5770 7.15%
Sep 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%
Dec 22	58899	2963	36202	12662	26382	2436	121482	18062	439892	69316	561375	87378
NPA	6806	956 32.26%	5588	3152.29 24.89%	3557	48 1.97 %	15951	4157 23.01 %	11293	5551 8.%	27244	9708 11.11 %

NPA as on 31.12.2023

	Agriculture	MSME	Other Priority Sector	Total Priority sector	Non-Priority sector	Grand Total
PSB o/s	1278	7231	1180	9690	47257	56948
PSB NPA	515 40.29 %	2380 32.91 %	76 6.44%	2553 26.34%	2943 6.22%	5497 9.65%
Pvt Banks O/s	698	7228	458	8384	14799	23184
Pvt Banks NPA	31 4.44 %	50 0.70 %	6 1.31 %	99 1.18%	165 1.11%	265 1.14%

NPA under agriculture has reduced from 32.26% in Dec 22 to 27.33% in Dec 23. Similarly, NPA under MSME has reduced from 24.89% in Dec 22 to 16.72% in Dec 23. NPA under other PS advances has increased from 1.97% in Dec 22 to 4.78% in Dec 23. NPA Under PS advances has reduced from 23.01% in Dec 22 to 14.52% in Dec 23. Total NPA under PS and NPS has reduced from 11.11% in Dec 22 to 7.15% in Dec 23. However overall NPA including PS and NPS on QoQ basis has increased from 7.05% in Sep 23 to 7.15% on Dec 23.

However, NPA under Agri and MSME is on reducing trend but still it is on higher side and required special focus to accelerate the NPA recovery under various Segments of priority sector which is necessary for recycling of bank fund and improve the profitability of the banks.

NPA Level on Dec 2022, Sep 2023 and Dec 2023 sector wise is as under: -

Parameters	31.12.2022	30.09.2023	31.12.2023
Agriculture	32.26%	29.77 %	27.33 %
MSME	24.89%	16.53 %	16.72 %
Other P. sector	1.97%	4.56%	4.78 %
Priority sector	23.01%	14.81 %	14.52 %
Non P, Sector	8.08%	5.01%	4.99 %
Grand Total	11.11%	7.05 %	7.15 %

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- 10 & 10 A {Page No 43 & 44}

Item No. 16	Position of NPA in Pradhan Mantri Mudra Yojana (PMMY) Loan Accounts within UT Chandigarh as on 31.12.2023

Rs. In Lakhs

Sector	Shishu		Kishore		Tarun		Mudra (Total)	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
O/S 31.12.23	48408	12326	10207	12337	3454	19925	62069	44589
NPA	5203	1297 10.52 %	1468	1855 15.03%	459	2971 14.91 %	7130	6124 13.73 %
O/S 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 %
O/S 31.12.22	12559	3473	11376	15064	4418	21388	28353	39926
NPA	2252	378 10.88%	1020	1409 9.36%	219	1030 4.82%	3491	2818 7.05%

NPA under Shishu loan and Kishore Segment of Mudra has slightly decreased on YoY basis but NPA under Tarun segment has increased from 4.82 % in Dec 22 to 14.91% in Dec 2023. Overall NPA under MUDRA loan has increased from7.05% in Dec 22 to 13.73%% in Dec 23 which is a cause of concern and member Banks to look into their NPA level under Mudra Loan and take effective recovery steps to reduce the NPA under MUDRA Scheme.

(Bank wise details are as per Annexure- 9 A {Page No. 42}

Item No. 17	Position of NPA in Govt. Sponsored Schemes within UT Chandigarh as on 30.12.2023

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.
31.12.23 O/s	131	585	78	130 (	62069	44589
NPA	53	133 (22.73%)	29	34 (26.15%	7130	6124 (13.73 %)
30.09.23 O/s	142	608	74	95	75470	51925
NPA	59	121 (19.94 %)	28	12 (12.63%)	6558	6324 (12.17%)
31.12.22 O/s	175	809	69	51.53	28353	39926
NPA	60	183.56 (22.68%)	18	10.54 (20.45%)	3491	2818 (7.05%)

NPA as on 31.12.2023

	Total PMEGP adv.in lacs	Total NULM outstanding in lacs	MUDRA
PSB o/s	**585**	**128**	25605
PSB NPA	**133** **22.73 %**	**33** **25.78%**	**4770** **18.62 %**
Pvt Banks O/s	**0**	**2**	**14130**
Pvt Banks NPA	**0** **0**	**0** **0**	**1258** **8.90%**

NPA under PMEGP has increased from 22.68% in Dec 22 to 22.73% in Dec 23 on YoY Basis. It has also increased on QoQ Basis from 19.94% in Sep 23 to 22.73% in Dec 23. NPA under NULM has also increased from 20.45% in Dec 22 to 26.15% in Dec 23. It has also increased on QoQ Basis. Similarly, NPA under MUDRA scheme has also increased from 7.05% in Dec 2022 to 13.73% on Dec 2023.

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 and ensure quality advance under the scheme to avoid fresh NPA.

(Bank wise details are as per Annexure- 11 & 9A {Page No 45 & 42}

Item No.18	**CGTMSE SCHEME WITHIN UT CHANDIGARH AS ON 31.12.2023**

Period	NO. of A/cs covered	Amt. in lacs
31.12.23	**7057**	**117514**
30.09.23	**6566**	**108771**
31.12.22	**4024**	**398750**

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 31.12.2023 to RBI and as per report dated 31.12.2023, 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
31.12.23	**SF**	**2599596**	**93.66**	**75.05**	**73.91**	**76.84**	100
30.09.23	**SF**	**2729012**	**90.24**	**54.97%**	**70.72%**	**75.86%**	**98.09**
+-			**3.42%**	**20.08%**	**3.19%**	**0.98%**	**1.81%**
	Parameters	Total Number of eligible accounts	holders having Net Banking	%age of A/C holders taken POS machine/QR code	%age of Mobilie banking Holders	%age of account holders covered under AEPS	%age of Total nos of eligible account hordes who have taken at least one digital facility
31.12.23	**CA**	**117216**	**92.29**	**29.1**	**80.95**		100
30.09.23	**CA**	**117679**	**90.80%**	**27.89%**	**79.48%**	**---**	**93.75%**
+-			**1.49%**	**1.21**	**1.47%**		**6.25%**

As per above table which is as per statement for the month ended Dec 2023, under Saving Fund under of one of the digital products provided to 100% account holders and under Current account it is also 100%. Member Banks were already informed through email that 100% be achieved on or before 31.12.23 as per instruction from RBI.

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).

The progress as on 31.12.23 is as under: -

period	**No. of active CASA A/Cs In lacs**	**Seeding with Aadhaar**	
		Number in lacs	**%age**
31.12.23	25.25	18.44	73.02%
30.09.23	25.17	18.14	72.07%
31.12.22	26.26	22.76	86.68/%

During the period under review %age of Aadhar seeding has increased from 72.07% in Sep 23 to 73.02 % in December 23. However, if we compare the data on YOY basis then there is declined from 86.68 % on Dec 22 to 73.02 % in Dec 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.

Major Banks who have variation on Sep to 23 to Dec 23 period.

Bank	Sep 23	Dec 23	Variation
CBI	36188	34116	-2072
Catholic Syrian bank	3035	0	-3035
RBL	78168	56214	-21954
Total			-27061

Due decrease in Aadhar seed account of these banks, overall position is come down. These banks are to reply. About their data.

(Bank wise details are as per Annexure - 14 {Page No. 49}.

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 31.12.2023, 96 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.

In UT Chandigarh 96 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. 4 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
4. Punjab & Sind Bank – Working

1. During the period under review FLCs in Chandigarh have organized 100 camps

FLC Progress Report Dec 23			
S.No.	**Actual Special Camps conducted**	**Actual Target Specific Camps conducted**	**Total**
1	**27**	**73**	**100**

As per annexure -16 ,16 A {page 51 & 52}

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

During the period under review CFL organized 162 camps in UT against the target of 134 camps plans in Chandigarh during the quarter.

As per annexure -17 {page 53}

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

The progress under PMJDY accounts as on 31.12.2023 is as under: -

Period	Total PMJDY A/Cs	Aadhar Seeded Accounts	Rupee card issued	Rupee card Activated
31.12.2023	324469	269821 (83.15 %)	220540 (67.97%)	113523 (51.48 %)
30.09.2023	319228	263236 (82.46%)	217558 (68.15%)	208963 (96.05%)
31.12.2022	303663	272104 (89.61%)	252110 (83.02%)	189080 (75%)
+- in qtr	+5241	+6585 (0.69%)	+2982 (-0.18%)	-95440 -(44.57%)
+- in y to y	+20806	-2283 (-6.46%)	-31570 -15.05%)	-75557 (-23.52%)

#figures of 31.12.22 is on the basis of old Portal system where scope of manual intervention was there. However as per data 30.09.23 and 31.12.2023 is on the basis of standardized portal. On quarterly basis %age of Aadhar seeded has slightly increased from 82.46% in Sep 2023 to 83.15% on Dec 2023 showing a growth of 0.69 %. and on YOY it has decreased by 6.46% (from 89.61% in Dec 22 to 83.15% in Dec 23) 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 decreased by 0.18%% and on YoY Basis it has decreased by 15.05%. Similarly, Rupee card Activation has decreased from 208963 a/cs in Sep 2023 to 113523 a/cs as on Dec 23 showing a decline of 44.57% whereas if compared on YOY basis %age under Rupee card activation has declined by 23.52 % which is a cause of concern.
The major decrease on QoQ Basis is of following Banks.

Bank	Rupee card issued		Rupee card Activated		Diff.Rupee card issued	Rupee card Actvated
	Sep 23	Dec 23	Sep 23	Dec 23	DEC 23	Dec 23
BOB	11809	11809	4386	3769	--	-617
BOI	10721	10695	10377	8841	-26	-1536
IOB	7117	7105	7033	7021	-12	-12
SBI	33656	33451	6347	3968	-205	-2379
UBI	10987	10649	119593	7148	-338	-112445
Axis Bank	1608	1599	1131	1022	-9	-109
					-564	-117098

Major decrease of 112445 account relate to UBI who has to comment on it.

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.

(Bank wise progress as per Annexure- 18 Page No 54)

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 Dec 2023 (77.5%)	Ach up to 31.12.23	%age achievement
PMSBY	173375	121362	87581	72.16 %
PMJJBY	144737	101315	37394	36.90 %

Proportionate Target for Dec 2023 is 77.5% under the above parameters. Member banks are advised to please ensure to achieve proportionate target for the March 2024.

All member banks have to rework their strategy under PMJJBY where achievement is only 36.90%.

(Bank wise Annexure per Annexure -19 (page no 55)

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 31.12.23, banks have enrolled 119386 beneficiaries.

Year	PMJJBY a/c
31.12.2023	119386
30.09.2023	89882
31.12.2022	128888
+/- during the qtr.	+ 29504
+/- during y to y	- 9502

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

	PMJJBY		
Bank Name	Dec 22	Dec 2023	Difference
BOB	10283	5261	-5022
Canara bank	8276	6329	-1947
SBI	53678	21660	-32018
Total			-38987

(Bank wise Progress is given on Annexure No. 20 {Page No. 56}

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 31.12.23, banks have enrolled 327267 beneficiaries under the scheme.

Year	Total enrolment PMSBY
31.12.23	327267
30.09.23	285246
31.12.2022	**372985**
+/- during qtr	+ 42021
+/- y to y	- 45718

Data on quarterly shows increase of 42021 beneficiaries, however on YOY basis declined is 45718 beneficiaries. The reason for such declined may be that data in Dec 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. Major declined in PMSBY beneficiaries are of the following Banks

(Bank wise Progress is given on Annexure No. 20 {Page No. 56}

	PMSBY		
Bank Name	Dec 22	Dec 2023	Difference
BOB	29431	16373	-13058
SBI	172360	61993	-110367
Total			-123425

B--Further DFS has also started Three 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 the same has also been given by the DFS which has further been allocated to all the member banks.

Target for UT Chandigarh for campaign period is as under:

Parameter	Active PMJJBY enrolment as on 27.09.23 as per DFS	TotalActive Enrolment Target to be achieved by 31.12.2023 As per DFS	Total enrollments as on 31.12.2023	Fresh enrollment Target for 3 Month (October to December 2023)
PMJJBY	**70322**	**114000**	**119386 Ach. (104.74%)**	**43678**
PMSBY	**246582**	**331000**	**327267 Ach. (98.87 %)**	**84418**

Accordingly, Target has been allocated to all member banks for enrollment under social security Schemes. Member Banks are requested to please share the allocated target with your branches and monitor the progress on weekly basis so that allocated target be achieved well before December 2023.

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 31.12.2023, banks have enrolled 60537 beneficiaries under the APY scheme since inception pf the scheme. However, during the quarter under review there is increase of 3750 enrolments during the quarter. However, on YOY basis increase of 6976 beneficiaries.

Period	APY enrolments
31.12.23	60537
30.09.2023	56787
31.12.2022	**53561**
+/- during qtr.	+3750
+/- y to y	+6976

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. 56}

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

Under PMJDY During the period April to Dec 23, Banks have received 33 claims and lodged the 33 claims up to 31.12.2023 in UT CHANDIGARH, 32 Claim cases stands settled and 1 case is rejected. There are 0 cases are pending for disposal.

-Under PMJJBY, During the period April to Dec 23, Banks have received 163 claims and lodged all the claims. Out of 163claims lodged ,160 claim cases stand settled, 1 claim are rejected and 2 case are pending for settlement

Under PMSBY, During the period April to Dec 23, Banks have received 65 claims, out of 65 claims lodged, 59 claim cases stands settled while 3 claims are rejected and 3 cases are pending for disposal. Out of 3 pending cases, 2 case of Indian Bank is pending for more than 15 days.

(Bank wise Progress is given on Annexure No. 21 ,21 A, 21 B {Page No. 57,58 & 59}.

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/-

- Progress up to 30.12.23 is as under: Up to 31.12.2023, 9810 applications have been uploaded by MC office Chandigarh out of that 1044 applications have been rejected by the banks and 8232 applications have been sanction and 7354 applications have been disbursed. During the period under review Total 331 applications sanctioned and 267 applications got disbursed. However, during the quarter from Oct 23, 471 fresh applications added in the portal (1st trance-67, 2nd 304 and 3rd tranche 90 applications uploaded in the portal).

Due to resubmitted of retuned/rejected applications, rejected/returned %age has improved from 30.46% in June 2023 to 10.64% in Dec 2023.

Position as on 31.12.23 is as under:

UTS	Total apps	Rejected	Rejected % Age	Net app	Sanctioned	Pending For sanction	%age of sanction-vs-net applications	Disbursed	Pending for Dis.	% Age of disbursement To sanction	Fresh added from 01.10.23
31.12.23	9810	1044	10.64	8766	8232	534	93.90	7354	875	89.33	471
1st	5855	445	7.60	5410	5171	239	95.58	4843	328	93.65	67
2nd	3487	554	15.89	2933	2674	259	91.16	2174	500	81.30	304
3rd	468	45	9.70	423	387	36	91.48	337	47	87.08	90
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

As on 31.12.23, 534 applications are pending for sanction and 875 cases were pending for disbursement. During the quarter 471 fresh applications received.

In Sub-Committee meeting on 06.02.2024 it has been decided that MC office Chandigarh will arrange camp or arrange vendors to bank branches with intimation to LDM officer for expedition of loan documents. 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. 60}

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. Till date 34 camps have been held with collaboration of Animal Husbandry Department. In these camps total 80 PKCC Applications have been received, out of these, 48 Applications have been sanctioned and 30 have been rejected due various reasons.

As on 31.12.23 position is as under:

Period	Total app. Received	No. Of apps sanctioned	No. Of applications disbursed	No of applications rejected	No. of pending applications

01.5.23 to 31.12.23	80	50	50	30	Nil

(Bank wise position is given on Annexure No.23 {Page No. 61}

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 **31.12.2023. Hence No pendency.**

Item No 30	**POSITION UNDER NATIONAL URBAN LIVELIHOOD MISSION (NULM) SCHEME WITHIN UT CHANDIGARH AS ON 31.12.2023**

The progress under NULM is as on 31.12.23 for the financial year 2023-24.

Target	**Applications received/sponsored**	Sanctioned		Disbursed		**Rejected**	Pending
100		Nos.	Amt. lacs	Nos.	Amt.		
	123	57	72.06	57	72.06	36	30 *

This has already been discussed in Sub Committee held on 06.02.24.
Member banks have been advised to dispose of the pending cases well before 10.02.2024.
*All these applications have been disposed off but concerned department has not updated their record

(Bank wise details are as per Annexure - 24 {Page No. 62}.

Item No. 31	**POSITION UNDER PMEGP SCHEME WITHIN UT CHANDIGARH AS ON 31.12.2023**

During financial year 2023-24, up to 31.12.23, Agencies have sponsored 64 applications and banks has sanctioned 12 applications having involved margin Money of Rs.33.26 lacs, 49 applications have been returned/rejected and 5 applications are pending as on 31.12.23.

2023-2024	**Target**	**Target MM**	**Forwarded to bank**	**Sanctioned**		**MM claimed**		**MM disbursed**		**Ret/ rejection**	**pending**
	App		**application**	**project**	**MM**	**project**	**MM**	**project**	**MM**	**App.**	**app**
DIC	**7**	**22.88**	**17**	**3**	**8.25**	**4**	**8.88**	**4**	**8.88**	**14**	**1**
KVIB	**6**	**19.56**	**36**	**3**	**13.00**	**4**	**9.87**	**4**	**9.87**	**30**	**3**
KVIC-	**6**	**19.56**	**11**	**6**	**12.51**	**3**	**3.72**	**2**	**3.46**	**5**	**1**
Total Target	**19**	**62.00**	**64**	**12**	**33.26**	**11**	**22.47**	**11**	**22.21**	**49**	**5**

Detail of pendency is as under: -5
Application pending on 31.12.23

S No	**Name of applicant**	**Bank name**	**Nos of applications**	**Date of forwarding to bank**
1	Sameer Thapa	BOM	1	18.12.23

2	**Jyoti**	BOB	1	21.12.23
3	**Sanjeev Singh**	HDFC Bank	1	08.11.23
4	**Mohit Kumar**	Axis Bank	2	13.10.23
5	**Paramjit kaur**			29.12.23

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.

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

The progress under the scheme up to 31.12.2023 is as under:

Total No. of Schedule Commercial Bank Branches	Loan Sanctioned during FY up to June ,2023 (Amt in lacs)(01.4.2023 to 31.12.23)				Outstanding as on December 2023 (Amt.in lacs)			
	SC/ST		WOMEN		SC/ST		Women	
	A/cs	Amt.	A/cs	Amt.	A/c	Amt	A/c	Amt
392	0	0	68	1097.70	35	345.31	140	1875.61

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 63}.

Item No.33:	POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 31.12.2023

POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 31.12.2023

SAVING LINKED In Lacs

Achievement up to 31.12.2023	
NO.	Amount in lacs
49	32.41

CREDIT LINKED In lacs

Sanctioned up to 31.12.2023		Outstanding as on 31.12.23	
A/C.	Amt in lacs	A/C.	Amt in lacs
120	321.60	90	313

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.

(Bank wise details are as per Annexure - 26 {Page No. - 64}

Item No.34:	POSITION UNDER KCC WITHIN UT CHANDIGARH AS ON 31.12.2023

(Rs.in lacs)

Sanctioned from 01.04.2023 to 31.12.2023			O/S AS ON 31.12.2023	
	NO.	Amount	NO.	Amount
31.12.2023	**247**	**3382**	**1593**	**16287**

During the FY 2023-2024, 247 fresh KCC (KCC-218+PKCC-24+ Fisheries—5) 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. 65}.

ITEM NO.35:	ISSUES OF UIDAI

Present status of Aadhaar Enrolment Centre's in Banks, in the UT, Chandigarh (25th Jan'24)

Out of the 47 designated Centre's in Chandigarh, only 17 centers have active Aadhaar Enrolment Kits. The details are as below:

Registrar Name	No of Kits	Total Transactions in last 30 Days	Average no. of Transactions/Kit/Day
Bank of Baroda	1	214	9
HDFC Bank Limited	1	182	8
IndusInd Bank	2	166	3
State Bank of India	2	150	3
Bank of India	1	88	4
Kotak Mahindra Bank	2	67	1
Indian Overseas Bank	1	37	2
Corporation Bank	1	25	1
Canara Bank	1	20	1
Capital Small Finance Bank Ltd	1	20	1
Equitas Small Finance Bank	1	18	1
IDFC Bank Limited	1	17	1
YES Bank Limited	1	5	0
UCO Bank	1	0	0

Total	**17**	**1009**	**3**

- The performance of Bank of Baroda and HDFC Bank is quite satisfactory while the other banks need to improve their performance.
- Banks are advised to create awareness among their customers regarding Aadhaar Enrolment/Updation and its benefits.
- All banks to focus on the Aadhar activity so as to carry out approximately 10 transactions per kit per day.

Inactive Aadhaar kits in Banks in Chandigarh :

Bank 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
Bank of India	1	0
Capital Small Finance Bank	1	0
Canara Bank + Syndicate Bank	2	1
Catholic Syrian Bank	1	1
City Union Bank	1	1
Equitas Small Finance Bank	1	0
Federal Bank	1	1
HDFC Bank Ltd	2	1
ICICI Bank	1	1
IDFC Bank	1	0
Indian Overseas Bank	1	0
Indian Bank + Allahabad Bank	2	2
IndusInd Bank	2	0
J&K Bank	1	1
Kotak Mahindra Bank	2	0
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
UCO Bank	1	0

Yes Bank	1	0
Grand Total	**47**	**28**

- Presence of Aadhaar services in the banks can increase customer base of the banks. If all the kits are made active, banks play a pivotal role in providing better citizen centric services to the general public.
- All banks are advised to activate their inactive Aadhar enrolment kits on top priority.

UIDAI has issued guidelines vide OM No. HQ-16024/4/2020-EU-I-HQ Part (1) dated 14.10.2022 & 12.01.2023 to ensure proper monitoring and to ensure enrolment at a secured environment, the concept of in-house model was introduced. All Banks are requested to take up the matter with their Head office to implement this in-house model and also inform the status to UTLBC Chandigarh.

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

1. No data received from any bank except PNB, Canara Bank, UCO Bank, SBI, Bank of Baroda, HDFC. All the banks be instructed to provide the data as asked for vide letter dated- 28-02-23.

2. No compliance of the orders of Worthy Finance Secretary issued vide letter- DTR/2023/1808 dated 06.06.2023 w.r.t. embossing of documents.

3. The Bank should be asked that at what rate and under which article they are charging stamp duty and mode of deposit the same may also be conveyed.

4. The Axis Bank on dated 05.08.2023 submitted the supplementary challan for Rs. 9000/- @ Rs.100/- per case against the original challan dated 31.08.2023 in which the total quantity of documents to be embossed is 200 @ Rs.15/-. The undersigned pointed out the deposit of balance stamp duty of 110 cases. Still no appropriate reply and amount has been received till date despite of the fact this point was raised in the previous UTLBC meeting.

5. The Axis Bank purchased stamp papers from one Mr. Sahil who is not authorized vendor of this administration. In the reply, via email dated 26.10.2023, the Axis bank responds that Mr. Sahil is a representative of the borrower company. Still no details of that company has been provided whereas the KYC of Mr. Sahil has been provided.

6. In the VC with the NeSL officials which was held on 06-02-24 they requested for the permission be granted to them/ banks so that the non registrable documents should be processed online. It has been comes to the notice that some banks are providing loan facility through NeSL / Legal desk / Desk Line/ Stock Holding, the information in this regard be obtained and take necessary action as Chandigarh Administration has not authorized any company / organization.

7. All the banks requested to provide the separate data w.r.t. number of loans sanctioned and stamp duty collected via mode of collection w.e.f. 06-06-2023.

8. The ICICI Bank who has totally refused to get record inspected which is a very serious matter. The Bank is providing loan online through app but the stamp duty is paid to which State and rate has not been mentioned anywhere. Appropriate action should be initiated against the bank.

9. Due to non -compliance of the orders of the Administration it is humbly requested to the Regional Director RBI to ask the banks for compliance and if possible, asked the banks not to provide loan to the customers on stamp papers.

In the previous meetings it was decided that as and when fresh notification regarding embossing of Stamp paper is issued by the administration then the embossing by banks will be implemented as in previous notification no such clause regarding embossing was mentioned.

Item No 37**:**	**False loan waiver assurance by Karz Mukti Abhiyan - Serious damage to credit discipline**

Microfinance Institutions Network (MFIN), Gurugram, Haryana has informed that a malicious campaign titled 'Karz Mukti Abhiyaan' (https;//www.karzmuktbharat.co.in) under the banner of 'Dharmik Ekta Trust', New Delhi is being run across states (Punjab, Uttar Pradesh, Haryana, Rajasthan and Maharashtra) wherein borrowers, who have taken loans from banks/ SFBs/ MFIs/ NBFCs/other Financial Institutions etc., are targeted and they are being assured of loan waivers by charging a fee of between ₹100 - ₹1,500 towards legal charges, commission etc.

MFIN has further informed that the modus operandi appears to be targeting low-income borrowers, registering them after obtaining their loan and personal details, including Aadhar and issuing false certificates to borrowers stating that the issue of their loan waiver is being raised at PMO level and they need not repay loans (sample of such certificate is attached for information).

It was reported that in some districts of Punjab (Pathankot, Gurdaspur, Jalandhar, Amritsar) and Haryana (Bhiwani, Jhajjar) too this has apparently led to borrowers denying payment of instalments in anticipation of fictious 'loan waiver'. We are of the view that such dubious campaigns may affect the loan repayment behavior of general public.

All banks are advised to instruct their branches to be careful and also create awareness among the customers to avoid such incidents and also inform the UTLBC Chandigarh if any such incident come into their notice.

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