55th UTLBC - MEETING TO REVIEW DATA FOR THE Q.E. March 2024 CHANDIGARH- U.T.

पंजाब नैशनल बैंक
भरोसे का प्रतीक

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55th 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 : 444

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 31.03.2022	As on 31.03.2023	As on 31.03.2024	National Goals
		Rs.				
1	Deposits	Crore	99455	107769	115901	
2	Advances	Crore	87585	82166	84595	
3	CD Ratio	%	88.06%	76.24	72.99	60%
4	Priority Sector Advances	Crore	18805	17570	17981	
5	Share of PS Adv. to Total Advances	%	21.47%	21.38	21.25	40%
6	Agricultural Advances	Crore	2330	2133	2014	
7	Share of Agr. Adv. To Total Advances	%	2.66%	2.60%	2.38%	18%
8	Micro, Small & Medium Enterprises Advances	Crore	12053	13016	14164	
9	Share of MSME to Total Advances	%	13.76%	15.84	16.74%	
10	Advances to Weaker Sections	Crore	1542.45	1067	2553	
11	Share of Weaker Sec Adv to Total Adv.	%	1.76%	1.30	3.01%	12%
12	Branch Network	Nos.	414	416	444	

- Chandigarh UT has 12 public sector banks with 238 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

55th UT Level Bankers Committee MEETING (UT CHANDIGARH)

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

The following are the items taking up for discussion in the UTLBC meeting for the quarter ended 31.03.2024

Item No.1	**Confirmation of Minutes of 54th meeting of UT Level Bankers' Committee (UT Chandigarh)**

Last Meeting of UTLBC	**54th**
Held on	**14.02.2024**
Minutes email / circulated on	**26.02.2024**
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 54rd UTLBC meeting

S.No	Action points	Action taken
1.	Dr Rajesh Prasad General Manager Punjab National Bank and Chairman of the meeting pointed out the Banks whose CD Ratio below the bench Mark of 60%. He highlighted some banks and instruct them to improve the same as it will impact the overall CD Ratio of UTLBC Chandigarh.	Instructions noted and minutized the same and minutes circulated to all within 26.02.2024. Banks where CD ratio less than 60 % are advised to improve CD ratio. However No of Banks having CD Ratio less than 60 % are increased from 19 to 25 banks. But we are in continuous follow up with all the banks to increase their CD Ratio.
2	Sh. Hari kalikkat IAS Special secretary finance and Secretary Agriculture in UT Chandigarh and Chief Guest of the meeting highlighted the issue that private and small finance banks have not sanctioned any loan under MUDRA Schemes and SC/ST beneficiaries under Stand-up India scheme and also under Govt Flagship schemes PMSBY, PMJJBY and APY. The same has been reiterated by chairman Dr Rajesh Parsad.	Instructions noted and minutized the same and minutes circulated to all within 26.02. 2024. Again instructed all private and small finance banks to come out of zero under Mudra loan and Flagship schemes. But progress is not up to the mark. As on March 2024 Still some Pvt and small Fin banks have Zero loan under Mudra Scheme. However, 46.38 lacs have been disbursed to SC/ST beneficiaries under Stand-up India in this quarter.
3	DGM RBI Smt. Savita K Verma advised ICICI Bank to improve the CD Ratio and reach above 60 % which is national goal.	ICICI Bank was advised to improve CD ratio. However, it has slightly improved from 37.03% in Dec 2023 to 38.61% in March 2024 nut still far behind benchmark of 60%,
4	Chairman Dr Rajesh Parsad advised all member banks to show data of ACP as per utilization of funds.	Instructions noted and minutized the same and minutes circulated to all with 26.02. 2024. All Banks are advised to show data of ACP as per utilization of funds.
5	Smt. Savita K. Verma DGM Reserve Banks of India highlight the issue of achieving 65 % in other Priority sector and advised Chief UTLBC to coordinate with NABARD and set the genuine targets as per rules and scope in Chandigarh. She also advised NABARD and Chief UTLBC to clear the gap between the targets of PLP and UTLBC Chandigarh.	Instructions noted and minutized the same and minutes circulated to all with 26.02. 2024. We have kept the ACP target for 2024-25 under Agriculture and MSME, equal to proposed target in PLP. However Target under other PS has kept lower than the PLP after discussing with NABARD,

6	DGM RBI pointed out that in the Distt level place 0f sanction is considered but at state level it is to considered at place of utilization. DGM NABARD has also inform this to the house and advised LDM to call such data from the Banks regarding utilization of fund as Chandigarh is UT.	Instructions noted and minutized the same and minutes circulated to all within 26.02. 2024. All Banks are advised to show data of ACP as per utilization of funds.
7	Smt. Savita K. Verma DGM Reserve Banks of India also advised Chief UTLBC to special monitor all the Zero Sanction Banks under Mudra scheme of Govt of India	Instructions noted and minutized the same and minutes circulated to all with 26.02. 2024. Again instructed all private and small finance banks to come out of zero under Mudra and Flagship schemes. But progress is not up to the mark as still some pvt and small finance bank has ZERO portfolio under Mudra Loan,
8	Chairman Dr Rajesh Parsad requested NULM DIC, KVIC and other Department officials to allocate PMEGP and NULM Loans to private and small finance banks so that they can come out of Zero and overall position of UT can be improved and instructed Chief UTLBC to follow up and issue letter to Private banks who are having NIL Exposure in NULM, PMEGP cases	Instructions noted and minutized the same and minutes circulated to all with 26.02. 2024.But sponsoring department not sponsored applications to all pvt banks, however under PMEGP, applications referred to axis bank, yes bank including Karnataka bank, IDBI Banks and HDFC banks but no case have been sanctioned by them.
9	Chairman Dr Rajesh Parsad advised MC Officials to organize camps remaining period of in February 2024 and up to 15 March 2024 and bring all pending beneficiaries of PM Svanidhi so that sanctioning and disbursement of Loans can be done without any further delay	Instructions noted and minutized the same and minutes circulated to all with 26.02. 2024.But progress is not up to the mark. Despite follow-up from MC officials also venders not moving to the branches for loan documentation. Due to busy schedule of MC in the election and code of conduct the camps could not be organized.
10	Dr Rajesh Prasad has asked the Axis Banks and HDFC Banks on this PMEGP pendency. Axis Bank inform that one case has been sanction and it will be marked in portal today and HDFC banks inform that it has been rejected but not updated the portal.	We had advised Axis Bank and HDFC to clear his PMEGP pendency. HDFC has cleared his PMEGP Pendency but in Axis Banks cases are still pending. Despite regular follow up with Axis bank officials.

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

NO. OF BRANCHES OF BANKS, THEIR DEPOSITS AND ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2024

Rs. in crores

Period	**Nos of Branches**	**Deposits**	**Advances**	**CD Ratio**

	URBAN	TOTAL	Amt.	Amt.	
31.03.2024	444	444	115901	84595	72.99%
31.03.2023	416	416	107769	82166	76.24%
31.12.2023	443	443	110614	87385	79.00%
+-Q to Q	1	1	5287(4.78%)	-2790(-3.19%)	-3.25%
+-YOY	28	28	8132 (7.55%)	2429 (2.96%)	-6.01 %

The number of Bank branches have increased from 443 on Dec 23 to 444 to March 24 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 Rs. 110614 crores on Dec 23 to 115901 showing a QoQ of 4.78 % and YOY Basis deposit has increased from Rs. 107769 in March 23 to Rs 115901 in March 2024 showing a YOY growth of 7.55%

As regards advances on YOY basis advances have shown growth of 2.96 % and on quarterly basis advances have declined by 3.19%.. The banks having major declined in advances son QoQ Basis are as under:

Bank Name	Dec 2023	March 2024	Variation (In Crores)
Indian bank	10226.95	7954.25	-2272.70
Bank of India	2205.10	1698.20	-506.90
State Bank	18877.65	18419.51	-458.14
Kotak Mahindra	2966.33	2866.25	-100.80
			-3338.54

(Bank wise details are as per Annexure- 1 {Page No 29}

Item No. 4	**CD RATIO WITHIN UT CHANDIGARH AS ON 31.03.2024**

During the period under review CD ratio has decreased from 76.24 % on March 23 to 72.99 % as on March 24 showing declined of 4.26% on YOY basis. However, it has also decreased on QoQ basis by 6s% (i.e., from 79 % in Dec 23 to 72.99% in March 24) 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 Dec 23	CD ratio March 2024	Variation
Bank of India	125.81%	79.48%	46.33%
Indian Bank	483.44%	324.91%	158.53%
Uco Bank	405.60%	311.09%	94.51%
Dhan Laxmi Bank	283.79%	205.04%	78.75%
Indusind Bank	9.68%	6.74%	2.94%
Karur Vyasa Bank	74.26%	43.17%	31.09%
Kotak Mahindra Bank	186.07%	161.05%	25.02%

HDFC	44.12	40.94%	3.18%
Laxmi Vilas Bank	14.87	9.46%	5.41%

Following Banks have CD Ratio Below 60%

Bank Name	CD ratio Dec 23 In %age	CD ratio as on March 24 in %age
Union Bank	49.36 %	50.37
Central Bank of India	62.78%	59.64%
Punjab & Sind Bank	36.32%	37.65%
Bandhan Bank	4.81 %	23.19%
City Union bank	46.21 %	43.06%
CSB	16.37%	19.70%
HDFC Bank	44.12%	40.94%
ICICI Bank	37.03%	38.61%
IDBI Bank	23.54%	26.68%
IndusInd Bank	9.68%	6.74%
J&K Bank	48.75%	50.09%
Karnataka	22.13%	21.07%
Karur Vyasa Bank	74.26%	43.17%
Laxmi Vilas Bank	14.87%	9.46%
South Indian Bank	83.25%	34.21%
Yes Bank	59.26%	55.67%
AU Small Fin Bank	12.52%	13.01%
Capital Small Fin Bank	43.53%	0.00
Equitas Bank	0.98%	0.75%
Jana Small Fin Bank	5.09%	4.89%
Ujjivan Small Fin Bank	5.56%	6.05%
Utkarsh Bank	1.33%	14.88%
CHD State co-op Bank	22.56%	22.78%
Harco Bank	0.13%	0.13%
Ropar Cent. Coop bank	4.53%	3.77%

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.29 }

Item No 5:	**PRIORITY SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2024**

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.	
31.03.24	57709	2014	45343	14164	26304	1803	129356	17981	21.25%
31.03.23	**61189**	**2134**	**41714**	**13017**	**32829**	**2419**	**135732**	**17570**	**21.38%**
31.12.23	59736	2005	43242	14540	27219	1737	130197	18282	20.92%
+/-QtoQ		9		-376		66		-301	0.0033

		+0.44%		-2.58%		+3.80%		-1.64%	
+/- YoY		-120 -5.62%		1147 + 8.81%	-	-616 25.46%		411 2.34%	-0.0013

From the Above data, it is observed that Share of PS advances has increased to 21.25% from 20.92% in Dec 23 on YOY basis Share PS advances decreased from 21.38% to 21.25%

However, Agriculture advance has increased by 0.44 % on quarterly basis and On YOY basis Agri. Advance has decreased by 5.62 % and MSME advances have increased from Rs.13017 crore in March 23 to Rs.14164 crores in Mar 24 registering a YOY growth of 8.81 % and on quarterly basis it has decreased by 2.58 %. Similarly, PS advances has increased from Rs.17570 crores in March 23 to Rs. 17981 crores in Mar 24 showing YOY growth of 2.34 % and on QOQ basis decline of 1.64%.

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 in next FY also.

(**Bank wise details are as per Annexure- 2 {Page No.30}**

Item No. 6	**AGRICULTURE ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2024**

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.**	
March 24	55719	778.92	116	276.59	1874	958.85	57709	2014.38	2.38%
March23	59950	736.90	96	245.11	1143	1151.67	61189	2133.67	2.60%
Dec.23	57735	721	163	286	1838	998	59736	2005	2.29%
QoQ	-2016	57.92	-47	-9.41	36	-39.15	-2027	9.38	-0.22%
YOY	-4231	42.02	20	31.48	731	-192.82	-3480	**-119.29(5.59%)**	+0.09%

As discussed above, overall Agriculture credit has decreased on YOY basis i.e., 5.59 % but slightly increased on QoQ basis i.e., 0.46%

Up to March 2024 banks have Financed Rs.2014 crore under agriculture to 57709 borrowers out of which Rs.778.92 crore have been provided under farm credit, Rs.276.59 crores financed under Agriculture infrastructure to 116 borrowers and Rs.958.85 crores under Ancillaries Activities related to agriculture. The agriculture advances constitute 2.38% 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.31}

ITEM NO. 7	**MSME SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2024**

MICRO & SMALL ENTERPRISES WITHIN UT CHANDIGARH & SMALL ENTERPRISES WITHIN UT CHANDIGARH AS ON 31.03.2024.

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
31.03.24	32310	5266.19	6959	5255.55	39269	10521.74	5726	3567.31	47	35.70	301	39.32	45343	14164
31.03.23	27624	4372.14	7576	5063.69	35200	9435.83	5883	3500.05	158	3.57	473	77.46	41714	13017
31.12.23	27924	4586	7073	5216	34997	9649	7483	3603	594	745	168	389	43242	14540
Qto Q	4386	680.19	-114	39.55	4272	872.74	-757	-35.69	-547	-709.3	133	-349.68	3101	-376
Yto Y	4686	894.05	-617	191.86	4069	1085.91	843	67.26	-111	32.13	-172	-38.14	4629	1147

As per above data Total MSME credit has increased from 13017 crores on 31.03.2023 to 14164 cores as on 31.03.24 showing a YOY growth of 8.81% and on QoQ basis there is decline of 2.58% which is not satisfactory. However, Nos of accounts have increased on YOY basis and t on QoQ basis.

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
31.03.24		84596	46343	14164	32310	5266.19	37.18%	6.22%
31.03.23		82166	41714	13017	27624	4372.14	33.58%	5.32%
31.12.23		86928	43242	14540	27924	4586	31.54%	5.27%

Share of Micro credit has increased from 5.27% on Dec 2023 to 6.22% on March 2024.

MEDIUM ENTERPRISES ADVANCES, KVI AND OTHER MSME ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2024

Rs. In Crores

	Total Medium Enterprises	
	Accounts	Amount
31.03.24	**6726**	**3567.31**
31.03.23	**5883**	**3500.05**
31.12.23	7483	3602.81

	Total Advances		TOTAL MSME		% of MSME Adv to Total Adv
	A/C	Amt	A/Cs	Amt	
31.03.24		84596	46343	14164	**16.74%**
31.03.23	**NA**	82166	41714	13017	**15.84%**

31.12.23	NA	87385	43242	14540	16.64%
Q0Q growth		-2789	3101	-376	0.01%
YOY growth		2430	4629	1147	0.09%

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 8.81 % and on QoQ it has decreased by 2.58%.
Share of MSME advances to total advances has increased from 16.40 % on March 2023 to 16.74% in March 2024. However, on Q-to-Q basis it has marginally increased from 15.84 %in March 23 % to 16.74% in March 24.
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. 32}

Item No.8	PROGRESS UNDER WEAKER SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.224

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	
31.03.2024	30409	660.39	73169	2553.59	**3.01%**
31.03.2023	**34462**	**416.48**	**78269**	**1067.12**	**1.30%**
31.12.2023	23827	457.96	74408	2245	**2.57%**
(QoQ)		202.43		308.59	**+0.44%**
(YOY)		243.91		1486.47	**+1.71%**

WS advances has increased from Rs.1067 crores in March 2023 to 2553.59 in March 2024 registering YOY growth of 139.29 % and on QoQ basis it has shown growth of 13.74%. Further share of WS advances to total advances has increased from 1.30% in March 23 to 3.01% in March 24.

(Bank wise details are as per Annexure- 5 & 5 A{Page No.33 &34}

Item No.9:	CREDIT FLOW TO WOMEN BENEFICIARIES WITHIN UT CHANDIGARH AS ON 31.03.2024

Rs. In crore

period	**Fresh disbursement up to quarter March 24**		**O/s advances as at 31.03.24**		**%age of adv. To women to total advance**
	A/c.	**Amt**	**A/c.**	**Amt**	
31.03.24	75122	4381.13	152079	6010.37	7.10%
31.03.23	70157	1797.77	144185	5276.72	6.42%
31.12.23	61234	3520	151364	5942	6.79%
(QoQ)	13888	861.13	715	68.37 (1.15%)	+0.0031%

(YOY)	4965	2583.4	7894	733.65(13.90%)	+0.0068%

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.WS advances has shown YOY growth of 13.90% and also increased on QoQ basis by 1.15%.

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 6.79% on Dec 23 to 7.10% in March 2024 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 31.03.24**

Rs. in Lacs

SECTOR	TARGETS	ACHIEVEMENTS	% Achievement.
Agriculture	85471	148170	173
MSME	1000725	1171897	117
OTHERPRIORITY SECTOR	82974	45469	55
TOTAL PRIORITY SECTOR	1169171	1365538	117
Non-Priority Sector	8661258	16107988	185
Grand Total (PS +N.P. S)	9830429	17473526	178

During the period under review, ACP target for FY 23-24 has been achieved by the bankers. Target under Agri, MSME and other PS advances achieved 173%,117% and 55% respectively. Overall PS target is achieved 117 %for the Year 2023-24. Target under NPS achieved by 185 %.

(Bank wise details are as per Annexure- 7 {Page No. 36}

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 31.03.2024 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 31.03.24**

	Fresh disbursement during 01.04.2023-31.03.24		**O/S as on 31.03.24**		**NPA 31.03.24**	
	A/cs.	Amount in **crore**	A/cs.	**Amount in crore**	A/cs.	Amount in **crore**
PS	1843	133.52	14510	1304.74	379	21.55 (1.65%)
NPS	11325	2714.57	33421	8995.71	570	70.17 (0.78%)
Total	13168	2848.10	47931	10300.45	946	91.72 (0.89%)

During the year 2023-24 fresh housing loan sanctioned and disbursed to 13168 borrowers for Rs.2848.10 crore (PS 133.52 and NPS 2714.57 crore) and as on 31.03.2024, 47931 housing loan accounts are outstanding with amount Rs.10300.45 crores. NPA under HL is 0.89 % as on March 24.

(Bank wise details are as per Annexure- 8 ,8 A &8 B {Page No. 37,38& 39}

Item No.13	POSITION UNDER EDUCATION LOAN SCHEME WITHIN UT CHANDIGARH AS ON 31.03.24

Rs. in Crore

	EDUCATION LOANS SANCTIONED and disbursed WITHIN UT CHANDIGARH						**NPA under Education loan**	
	Sanction During 01.04.23 to 31.03.24		Education loan disbursed		O/s as on 31.03.24		31.03.24	
	A/cs.	**Amount**	**A/cs.**	**Amount**	**A/cs.**	**Amount**	**A/C**	**Amount**
PS	**944**	**47.62**	**944**	**47.62**	**3313**	**195.87**	**108**	**3.53**
NPS	**557**	**87.97**	**557**	**87.97**	**969**	**173.49**	**14**	**1.38**
Total	**1501**	**135.60**	**1501**	**135.60**	**4282**	**369.37**	**122**	**4.91(1.33%)**

During Current FY 2023.24, member Banks have sanctioned and disbursed loan of Rs.135.60 crores and Total portfolio of Education loan in Chandigarh 369.37 crores. NPA under education loan is 1.33s% 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 37,38 & 39}

ITEM NO.14	Pradhan Mantri Mudra Yojana (PMMY)

The progress under PMMY during the current financial year up to the quarter ended 31.03.2024 is as under. However, during the current FY up to 31.03.2024 Bank has sanctioned fresh loan as under:

Shishu Loan -19699 a/c Rs.7988.88 Lakh
Kishore Loan -4545 a/c Rs.7800.05 lacs
Tarun loan - 1612 a/c Rs.12981.25 Lakh

Total MUDRA loan sanctioned 25856 a/c Rs. 28770.19 lacs and out of which all account has been disbursed amounting Rs.28770.19 lacs during the period 01.04.23 to 31.03.2024

The progress under PMMY during FY up to 31.03.2024 is as under:

	Sanction April 23-March 24		**Outstanding 31.03.24**		**NPA 31.03.24**		**%age**
	A/cs	**Amt (In lacs)**	**A/cs**	**Amt(In lacs)**	**A/cs**	**Amt**	
SHISHU	**19699**	**7988**	**48631**	**12135**	**6789**	**1689**	13.91%
KISHORE	**4545**	**7800**	**10706**	**13794**	1410	1766	12.80%

TARUN	**1612**	**12981**	**3489**	**21001**	440	2887	13.74%
TOTAL	**25856**	**28770**	**62826**	**46930**	8639	6343	13.52%

During the current FY 2023-24, member Banks have sanctioned fresh MUDRA loan to 25856 beneficiaries amounting Rs.287.70 crores and total portfolio of MUDRA loan as on 31.03.2024 is 469 crores to 62826 beneficiaries and NPA under MUDRA has decreased from 13.74% on Dec 23 to 13.52 % to March 24 which is still on higher side and is a 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.
Still Bandhan bank,CSB, City union bank,dhan Laxmi bank,fedral bank, JK bank,karur vysya bank,laxmi vilas bank,captal din Bank,Equitas bank, Jana small fin Bank and UtkarshS bank has not financed any loan under Mudra Scheme.

(Bank wise details is as per Annexure - 9 -9A {Page No. 40 & 41}.

Item No. 15	**Position of NPA within UT CHANDIGARH. As on 31.03.2024**

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**
March 24	**57709**	**2014**	**45343**	**14164**	**26304**	**1803**	**129356**	**17981**	**586519**	**66575.67**	**715875**	**84557.62**
NPA	**8898**	**499 24.77 %**	**5901**	**1710 12.07%**	**1882**	**79 4.38%**	**23113**	**2331 12.96%**	**202085**	**5654 8.49%**	**225198**	**7985 9.44%**
March 23	**61189**	**2133.67**	**41714**	**13016.93**	**32829**	**2419.16**	**135732**	**17569.77**	**449575**	**64596.87**	**585307**	**82166.64**
NPA	**7687**	**1024.6 48.02%**	**5381**	**2907.48 22.33%**	**3453**	**567.52 23.46%**	**16521**	**4499.60 25.60%**	**12007**	**5397.61 8.35%**	**28528**	**9897.21 12.04 %**
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%**

NPA under agriculture has reduced from 27.33% in Dec 23 to 24.77% March 24. Similarly, NPA under MSME has reduced from 16.72% in Dec 23 to 12.07% in March 24. NPA under other PS advances has decreased from 23.46%% in March 23 to 4.38% in March 24. NPA Under PS advances has reduced from 25.60 % in March23 to 12.96% in March24. Total NPA under PS and NPS has reduced from 12.04% in Mar 23 to 9.44% in Mar 24. However overall NPA including PS and NPS on QoQ basis has slightly increased from 7.15% on Dec 23 to 9.44 % in March 24.

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 March 23, Dec 2023 and March 2024 sector wise is as under: -

Parameters	**31.03.2023**	31.12.2023	31.03.2024
Agriculture	**48.02%**	27.33 %	24.77%
MSME	**22.33%**	16.72 %	12.07%
Other P. sector	**23.46%**	4.78 %	4.38%
Priority sector	**25.60%**	14.52 %	12.96%
Non P, Sector	**8.35%**	4.99 %	8.49%
Grand Total	**12.04%**	7.15 %	9.44%

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 42 & 43}

Item No. 16	Position of NPA in Pradhan Mantri Mudra Yojana (PMMY) Loan Accounts within UT Chandigarh as on 31.03.2024

Amt. in Lakhs

Sector	Shishu		Kishore		Tarun		Mudra (Total)	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
outstanding 31.03.2024	48631	12135.20	10706	13794.02	3489	21001.75	62826	46930.98
NPA 31.03.2024	6789	1689.15 13.91 %	1410	1766.70 12.80 %	440	2887.75 13.75 %	8639	6343.62 13.51%
o/s 31.03.2023	56085	13950.61	15748	17382.70	4529	22277.74	76362	53611.05
NPA 31.03.2023	2225	384 2.75%	1655	2220 12.77%	404	1899 8.52%	4284	4503 8.40%
outstanding 31.12.23	48408	12326.61	10124	12318.37	3258	19810.23	61790	44455.21
NPA 31.12.23	5203	1297.10 10.52%	1462	1851.20 15.02%	454	2962.37 14.95%	7119	6110.67 13.74%

Overall NPA under MUDRA loan has decreased from 13.74% in Dec 23 to 13.51% in March 24 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. 41}

Item No. 17	Position of NPA in Govt. Sponsored Schemes within UT Chandigarh as on 31.03.2024

Outstanding advances under Govt. sponsored schemes and NPA position

Year	Total PMEGP adv.in lacs		Total NULM outstanding in lacs		MUDRA		stand up India	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
o/S 31.3.24	142	610.07	65	95.69	62826	46930.98	293	5543.50
NPA 31.3.24	51	118.82 19.47%	21	8.59 8.97%	8639	6343.62 13.51%	57	518.40 9.35%
O/S 31.3.23	174	817	64	51.34	76362	53611		
NPA 31.3.23	58	192.91 23.61%	19	9.91 s 19.30%	4284	4503 8.40%		
o/S 31.12.23	131	585.07	78	130.48	61790	44455.21	306	5968
NPA 31.12.23	53	133.02 22.73%	29	33.90 25.98%	7119	6110.67 13.74%	54	512.39 8.58%

On YOY basis NPA under PMEGP scheme has decreased from 23.61% on March 23 to 19.47% on March 2024 which is still on Higher side and required to reduced further. NPA under NULM has also decreased from 19.30 % in March 2023 to 8.97% as on March2024 However, NPA under MUDRA has increased from 8.40% in March 23 to 13.51% as on March 2023.Member Banks are advised to focus on NPA recovery under Govts sponsored scheme.

(Bank wise details are as per Annexure- 11 & 9A {Page No 44 & 41}

Item No.18	CGTMSE SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2024

Period	NO. of A/cs covered	Amt. in lacs
31.03.24	6356	55836
31.03.23	5966	53349
31.12.23	7057	117514

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. 45}.

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, %age wise achievement as on 31.03.2024 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
31.03.24	**SF**	**1583860**	**93.54**	**68.67**	**77.98**	**65.45**	100
31.12.23	**SF**	**2599596**	**93.66**	**75.05**	**73.91**	**76.84**	100
	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
31.03.24	**CA**	**88763**	**93.84**	**30.70**	**73.43**		100
31.12.23	**CA**	**117216**	**92.29**	**29.1**	**80.95**		100

As per above table which is as per statement for the month ended March 24, under Saving Fund under of one of the digital product provided to 100% account holders and under Current account it is also 100%. Member Banks are advised to maintained 100% figure at any time by ensuring to provie at least any one of the digital product to new account holders.

The Bank wise Achievement is annexed as per annexure 13,13 A {Page 46 &47}

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 31.03.24 is as under: -

period	No. of active CASA A/Cs In lacs	Seeding with Aadhaar	
		Number in lacs	% age
31.03.24	25.37	18.60	73.32%
31.03.23	26.75	23.24	86.88%
31.12.23	25.25	18.44	73.02%

During the period under review %age of Aadhar seeding has increased from 73.02 % in December 23 to 73.32% in March 2024. However, if we compare the data on YOY basis then there is decline from 86.88 % in March 23 to 73.32% in March 24
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.
Due decrease in Aadhar seed account of above bank, overall position is come down. These banks are to reply. About their data.

(Bank wise details are as per Annexure - 14 {Page No. 48}.

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 31.03.24 95 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 95 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 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. 49}

ITEM No. 23	OPENING OF FINANCIAL LITERACY CENTRES (FLCs) AT UT CHANDIGARH

To carry on the Financial Literacy Mission ahead it was decided to open Financial Literacy Centers in the Chandigarh. 3 FLCs are operative in UT Chandigarh, as per detail given below. But presently the status of FLCs is as under: -

1. State Bank of India – Working
2. ICICI Bank – Working
3. Punjab National Bank – Working

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

FLC Progress Report March 24			
S.No.	**Actual Special Camps conducted**	**Actual Target Specific Camps conducted**	**Total**
1	**19**	**58**	**77**

As per annexure -16 {page 50}

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

During the period under review CFL organized 6 camps in UT against the target of 27 camps plans in Chandigarh during the quarter.

As per annexure -17 {page 51}

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

The progress under PMJDY accounts is as under as on 31.03.2024

Period	Total PMJDY A/Cs	Aadhar Seeded Accounts	Rupee card issued	Rupee card Activated
31.03.24	326267	278715 (85.42%)	213822(65.54%)	106469 (49.79%)
31.03.23	312350	276454(88.51%)	257647 (82.49%)	192259 (74.62%)
31.12.23	324469	269821 (83.15%)	220540 (67.96%)	113523 (51.47%)
+- in qtr	+1798	+8894	-6718	-7054
+- in y to y	+13917	+2261	-43825	-85790

#Figures of 31.03.24 is on the basis of old Portal system where scope of manual intervention was there. However as per data 31.03.23 and 31.3.24 is on the basis of standardized portal. On quarterly basis %age of Aadhar seeding has increased from 83.15% in Dec 2023 to 85.42% on march 2024 showing an increase of 8894 accounts. and on YOY it has increased by 2261 accounts. Similarly, on YOY basis %age under Rupee card issuance has declined from 67.96% in Dec 23 to 65.54% in March 2024 which is a cause of concern and member banks has to analyze their data.

Major Banks whose Q to Q declined is there.

Bank	Rupee card issued		Rupee card Activated		Diff. Rupee card issued	Rupee card Activated
	Dec 23	Marc 24	Dec 23	March 24	March 24	March 24
BOB	3769		3769	3340	--	-429
BOI			8841	8221	---	-620
Canara bank	9424	9024			-400	
IOB	7105	80	7021	2608	-7025	-4413
SBI	33451	33149	3968	3476	-302	-492
UBI	10987	10649	7148	6587		-561
Axis Bank	1599	1568	1022	973	-31	-49
					-7758	-6564

As regards Rupee card Activation %age of activation of Rupee card issued has declined from 67.96% in Dec 23 to 65.54% on Q-to-Q Basis. However, on YOY basis it has decreased from 82.49% on March 2023 to 65.54% as on March 2024. As regards Rupee card activation on QoQ basis it has decreased from 51.47% in Dec 23 to 49.79% in March 2024 Member banks to look into their position and improve it on daily basis.

(Bank wise progress as per Annexure- 18 Page No 52)

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 31.03.24 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.

A--Target for PMJDY accounts saturation with social security scheme.

parameter	Eligible Nos of A/C	Proportionate target up to March 2024 (85%)	Ach up to 31.3.24	%age achievement
PMSBY	**173375**	**147368**	**88597**	**60.11%**
PMJJBY	**144737**	**123026**	**37861**	**30.77%**

{Bank wise details are as per Annexure- 19 (Pg No 53)}

Proportionate Target for March 2024 is 85%% under the above parameters. And achievement up to 31.03.2024 is almost 60% under PMSBY and 30.75% under PMJJBY which is not satisfactory. Member banks are advised to please ensure to achieve the target for June 2024 % under PMSBY and PMJJBY where achievement is only 60.08% and 30.75%. All member banks have to rework their strategy and ensure to achieve proportionate target for June 2024 under both the scheme.

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 31.03.24, banks have enrolled 106018 persons/beneficiaries.

Year	PMJJBY a/c
31.03.24	106018
31.03.23	137880
31.12.23	94386
+/- during the qtr	**+11632**
+/- during y to y	**-31862**

On YOY Basis reason for declined of 31862 beneficiaries is due to the reason that in March 23, data is on the basis of old portal where manual intervention is there However on QoQ basis there is an increase of 11632 beneficiaries under PMJJBY.

Major Banks whose Y to Y declined is there.

Bank Name	March 23	March 24	Difference
Bank of Baroda	**10362**	**5262**	**5100**
Bank of Maharashtra	**3675**	**2420**	**1255**
Central Bank of India	**5970**	**3815**	**2155**
IOB	**3023**	**556**	**2467**
State Bank of India	**57176**	**23780**	**33396**
Federal Bank	**57**	**0**	**57**
ICICI Bank	**2866**	**27**	**2839**
South Indian Bank	**1654**	**0**	**1654**
Total Difference			**48923**

(Bank wise Progress is given on Annexure No. 20 {Page No. 54}

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 31.03.2024, banks have enrolled 335966 persons under the scheme.**

Data on quarterly shows increase of 35225 beneficiaries, however on YOY basis declined is 65366 beneficiaries.

Year	Total enrolment PMSBY
31.03.24	335966
31.03.23	401332
31.12.23	300697
+/- during qtr	+35269
+/- y to y	-65366

The reason for such declined on YOY may be that data in March 2023 was on the basis of old system where manual intervention was there. But in standardized portal there is hardly any scop of manual intervention. On QoQ basis there is an increase of 35269 beneficiaries during the quarter under PMSBY.

Major Banks whose Y to Y declined is there.

Bank Name	March 23	March 24	Difference
Bank of Baroda	29650	16360	13290
Bank of Maharashtra	19978	8126	11852
IOB	5445	2036	3409
State Bank of India	177760	63847	113913
Federal Bank	173	0	173
ICICI Bank	9874	3	9871
Karur Vyasa	108	0	108
South Indian Bank	769	0	769
Total Difference			153385

(Bank wise Progress is given on Annexure No. 20 {Page No. 54}

Atal Pension Yojana (APY) :-

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 31.03.24, banks have enrolled 62048 beneficiaries under the APY scheme since inception of the scheme.**

Period	APY enrolments
31.03.24	62048
31.03.23	54939
31.12.23	59607
+/- during qtr	+2441
+/- y to y	+7109

On YOY basis there is an increase of 7109 beneficiaries of APY and on QoQ basis there is an increase of 2441 beneficiaries. 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 nos of Saving accounts in Chandigarh.

(Bank wise Progress is given on Annexure No. 20 {Page No. 54}

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

Under PMJDY During the period April to March 24, Banks have received 27 claims and lodged the 27 claims up to 31.03.2024 in UT CHANDIGARH, 26 Claim cases stands settled and 1 case is rejected. There are 0 cases are pending for disposal.

-Under PMJJBY, During the period April to March 24, Banks have received 159 claims and lodged all the claims. Out of 159 claims lodged ,157 claim cases stand settled, 2 claim are rejected and 0 case are pending for settlement

Under PMSBY, During the period April to March 24, Banks have received 61 claims, out of 61 claims lodged, 54 claim cases stands settled while 3 claims are rejected and 4 cases are pending for disposal. Out of 5 pending cases, 2 case of Indian bank are pending for more than 15 days and 2 case are pending below 15 days.

(Bank wise Progress is given on Annexure No. 21 ,21 A, 21 B {Page No. 55,56 & 57}.

Item no. 27	Prime Minister Street Vendor's Atma Nirbhar Nidhi (PM SVANIDHI) 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 31.03.2024 is as under: Up to 31.03.2024 10035 applications have been uploaded by MC office Chandigarh out of that 1105 applications has been rejected by the banks .out of 8930 Net applications banks have been sanction 8446 applications and 7777 applications have been disbursed. During the quarter under review Total 219 applications sanctioned and 426 applications got disbursed. However, during the quarter, 229 fresh applications added in the portal (1st trance-14, 2nd 48 and 3rd tranche 167applications uploaded in the portal).

Due to resubmissions of retuned/rejected applications, rejected/returned %age has improved from 29.61% in March 23 to 11.01% in March 2024.Position as on 31.03.2024 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 01.12.23
31.03.24	**10035**	**1105**	**11.01**	**8930**	**8446**	**484**	**94.58**	**7767**	**669**	**92.08**	**225**
1st	**5869**	**445**	**7.58**	**5424**	**5228**	**196**	**96.38**	**4959**	**269**	**94.85**	
2nd	**3531**	**590**	**16.70**	**2941**	**2724**	**317**	**92.62**	**2370**	**354**	**87.00**	
3rd	**635**	**70**	**11.02**	**565**	**490**	**75**	**86.72**	**438**	**52**	**89.38**	
31.03.23	**8520**	**2523**	**29.61**	**5997**	**5704**	**293**	**95.11**	**5464**	**240**	**95.79**	**657**
1st	**5546**	**1465**	**26.41**	**4081**	**4032**	**49**	**98.79**	**3967**	**65**	**98.38**	

2nd	**2861**	**1022**	**35.72**	**1839**	**1610**	**229**	**87.54**	**1443**	**166**	**89.62**	
3rd	**113**	**36**	**31.85**	**77**	**62**	**17**	**80.51**	**54**	**9**	**87.09**	
31.12.23	**9810**	**1044**	**10.64**	**8766**	**8232**	**534**	**93.90**	**7354**	**875**	**89.33**	**471**
1st loan	**5855**	**445**	**7.60**	**5410**	**5171**	**239**	**95.58**	**4843**	**328**	**93.65**	**67**
2nd loan	**3487**	**554**	**15.89**	**2933**	**2674**	**259**	**91.16**	**2174**	**500**	**81.30**	**304**
3rd loan	**468**	**45**	**9.70**	**423**	**387**	**36**	**91.48**	**337**	**47**	**87.08**	**90**

Bank wise position is given on Annexure No. 22 {Page No. 58}

Item no. 28	**Pashu Kisan Credit Card**

As you Know, the government has introduced 'Pashu Kisan Credit Card' for animal farmers to increase the animal husbandry business across the country. Recently GOI Ministry of Agriculture has launched a campaign from 01.05.2023 to March 2024. During this campaign, various camps have been held starting from 12.05.2023 on every Friday. Till date 3 - 4 camps have been held with collaboration of Animal Husbandry Department. In these camps total 101 PKCC Applications have been received, out of these, 70 Applications have been sanctioned and 31 have been rejected due various reasons.

As on 31.03.24 position is as under:

Period	**Total app. Received**	**No. Of apps sanctioned**	**No. Of applications disbursed**	**No of applications rejected**	**No. of pending applications**
01.4.23 to 31.03.24	101	70	70	31	0

(Bank wise position is given on Annexure No.23 {Page No. 59}

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 **31.03.2024. 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 31.03.2024 for the financial year 2023-24.

target	**Applications received/sponsored**	sanctioned		disbursed		**rejected**	pending
	(Including Mudra Conversion cases)						
100		Nos.	Amt. lacs	Nos.	Amt.		
	201	100	111.94	100	111.94	101	0

(Bank wise details are as per Annexure - 24 {Page No. 60}.

Item No. 31	POSITION UNDER PMEGP SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2024

The position and progress under PMEGP during under: -2023-24 (April 2023 to March 2024):
During financial year 2023-24, up to 31.3.24, Agencies have sponsored 106 applications and banks has sanctioned 16 applications having involved margin Money of Rs.19.32 lacs, 74 applications have been returned/rejected and 18 applications are pending as on 31.3.24.

2023-24	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	37	4	13.25	4	8.88	4	8.88	27	7
KVIB	6	19.56	48	5	21.89	6	19.87	4	9.87	38	5
KVIC-	6	19.56	21	7	14.18	3	3.72	2	3.46	9	6
Total Target	19	62.00	106	16	49.32	13	32.47	10	22.21	74	18

Detail of pendency is as under: -18.

Application pending on 31.3.24

S No	Name of applicant	Bank name	Nos of applications	Date of forwarding to bank
1	Mohit Kumar	Axis Bank	7	13.10.23
2	Paramjit kaur			29.12.23
3	Neha			13.3.24
4	Meera Kumar			06.3.24
5	Sheeta			21.3.24
6	Sunil Kumar			22.3.24
7	FAZAL DIN			27.3.24
8	Kashmir Singh	BOB	1	28.3.24
9	Jayant Sarjerav Sarde	Yes Bank	1	11.3.24
10	Rahul	SBI	4	30.1.24
11	Raj Kumar			18.1.24
12	Surinder Kaur			15.324
13	Monika			19.3.24
14	Subhankar Rog	PNB	1	19.3.24
15	Daljeet Singh	Indian Bank	2	16.2.24
16	Abdulla Alam			31.3.24
17	Satvinder kaur	Union Bank of India	2	21.3.24
18	Amit kumae			4.3.24

Item No. 32	Stand-up India Programme of Ministry of Finance.

This is a Flagship programmer of Govt. of India where banks has to finance amount between Rs.10 lacs to Rs.100 lacs to SC/ST and women beneficiaries. Progress of standup India is being monitored by Chandigarh Administration in every UTLBC meeting and has shown concern that target set by Govt. of India that is not achieved. Please deliberate on it.

Progress during the current financial year is as Under: -

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 61}.

Item No.33:	POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 31.03.2024

Total No. of Schedule Commercial Bank Branches	Loan Sanctioned during FY up to March ,2024 (Amt in lacs) (01.4.2023 to 31.03.2024)				Outstanding as on March 2024 (Amt.in lacs)			
	SC/ST		WOMEN		SC/ST		Women	
	A/cs	Amt.	A/cs	Amt.	A/c	Amt	A/c	Amt
443	2	46.38	57	1256.32	35	345.31	140	1875.61

POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 31.03.2024
SAVING LINKED In Lacs

Achievement up to 31.03.2024	
NO.	Amount in lacs
48	22.41

CREDIT LINKED In lacs

Sanctioned up to 31.03.2024		Outstanding as on 31.03.2024	
A/C.	Amt in lacs	A/C.	Amt in lacs
46	229.29	90	294.11

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. - 62}

Item No.34:	**POSITION UNDER KCC WITHIN UT CHANDIGARH AS ON 31.03.2024**

(Rs.in lacs)

Sanctioned from 01.04.2023 to 31.03.2024			**O/S AS ON 31.03.2024**	
	NO.	**Amount**	**NO.**	**Amount**
31.03.2024	**207**	**1285.23**	**1492**	**15172**

During the FY 2023-2024, 207 fresh KCC (KCC-154+PKCC-47+ Fisheries—6) issued amounting Rs.12.85 crores and 1492 KCC outstanding amounting to Rs.115172 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. 63}.

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

Present status of Aadhaar Enrolment Centres in Banks, in the UT Chandigarh (As on 2nd May, 2024)

Out of the 47 designated centres in Chandigarh, only 7 centres have active Aadhaar Enrolment Kits. During last UTLBC, 17 kits were active. The details are as below:

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	2
Bank of Maharashtra	1	1
Bank of India	1	0
Capital Small Finance Bank	1	1
Canara Bank + Syndicate Bank	2	2
Catholic Syrian Bank	1	1
City Union Bank	1	1
Equitas Small Finance Bank	1	0
Federal Bank	1	1
HDFC Bank Ltd	2	2
ICICI Bank	1	1
IDFC Bank	1	1
Indian Overseas Bank	1	1
Indian Bank + Allahabad Bank	2	2
IndusInd Bank	2	2
J&K Bank	1	1
Kotak Mahindra Bank	2	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	4
Union Bank of India+ Andhra Bank + Corporation Bank	4	3
Ujjivan Small Finance Bank	1	1
UCO Bank	1	0
Yes Bank	1	1
Grand Total	**47**	**40**

The presence of active Aadhaar services in the banks can increase customer services of the banks. Further, this can also be a good source of revenue for the banks. Therefore, all the banks are requested to activate their inactive Aadhar enrolment kits.

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

It was decided in the 53rd meeting that issue of Embossing of stamps paper will be implemented when notification in this regard is issued by the UT Administration and as in old notification nothing is mentioned about Embossing of stamps paper but still new notification is not released by Chandigarh Administration . Further it was also decided that No Banks will purchase stamp paper from unauthorized stamp venders with immediate effect.

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.

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