56th UTLBC - MEETING TO REVIEW DATA FOR THE Q.E. June. 2024 CHANDIGARH- U.T.

पंजाब नैशनल बैंक
भरोसे का प्रतीक

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56th 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 : 454

SIGNIFICANT STATISTICS OFALL SCHEDULED COMMERCIAL BANKS/ FOREGIN BANKS AND CO-OP. BANKS IN CHANDIGARH AS ON 30.06.2024

Rs.in Crore

SN	ITEMS	UNIT	As on 30.06. 2022	As on 30.06. 2023	As on 30.06. 2024	National Goals
		Rs.				
1	Deposits	Crore	95692	103381	115012	
2	Advances	Crore	80362	84670	94003	
3	CD Ratio	%	83.98%	81.90%	81.73%	60%
4	Priority Sector Advances	Crore	18940	18187	19207	
5	Share of PS Adv. to Total Advances	%	23.57%	21.48 %	20.43%	40%
6	Agricultural Advances	Crore	2091	2182	2428	
7	Share of Agr. Adv. To Total Advances	%	2.60%	2.58 %	2.59%	18%
8	Micro, Small & Medium Enterprises Advances	Crore	12299	14041	15150	
9	Share of MSME to Total Advances	%	15.30%	16.58%	16.12%	
10	Advances to Weaker Sections	Crore	910.09	2013	4016	
11	Share of Weaker Sec Adv to Total Adv.	%	1.13%	2.38%	4.27%	12%
12	Branch Network	Nos.	415	436	454	

- Chandigarh UT has 12 public sector banks with 242 branches.
- There are 20 private sector banks with 152 branches.
- There are 7 small finance banks having 14 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

56th UT Level Bankers Committee MEETING (UT CHANDIGARH)

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

The following are the items taking up for discussion in the UTLBC meeting for the quarter ended 30.06.2024: -

Item No.1	**Confirmation of Minutes of 55th meeting of UT Level Bankers' Committee (UT Chandigarh)**

Last Meeting of UTLBC	55th
Held on	13.05.2024
Minutes email / circulated on	22.05.2024
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 55th UTLBC meeting	
S.No.	**Action points**	**Action taken**
1	Smt. Savita K. Verma DGM Reserve Banks of India in her address highlighted the following. -She pointed out that share of Micro Enterprises to total advances should be 7.5% as per RBI guidelines. IN UT Chandigarh it is still 6.22% and advised all Bankers to improve the same by financing maximum loans to micro enterprises.	The instructions noticed and minutized the same, however share micro enterprises improved from 6.22% to 6.36%as on June 2024. It has also been reiterated in Subcommittee meeting to improve it up to 7.50% at the earliest possible by sanctioning and disbursing maximum advances to Micro enterprises.
2	Smt. Savita K. Verma DGM Reserve Banks of India informed the house that CD ratio is showing declining trend from March 22 when CD ratios was 88.06%, which reduced to 76.24% on March 2023 and 72.99% in March 2024. She asked the reasons from banks having CD ratio below 60% on March 2024.She said this decreasing trend should be reversed and advised all the bankers to improve their CD ratio in coming quarter	CD ratio has improved from 72.99% in March 2024 to 81.73% in June 2024 which is slightly lower than 81.90% In June 2023. But still 23 banks having CD ratio below 60%.
3	Smt. Savita K. Verma DGM Reserve Banks of India also shown concern over increasing NPA under Mudra loan scheme. She said on YOY basis it has increased by 5% that is from 8.40% on March 23 to 13.52% on March 2024.She advised all banks to improve the recovery efforts to reduce the NPA under Mudra scheme.	**Instructions were noted and** minutized in the minutes submitted on 22.05.2024**. also discussed in Subcommittee meeting as NPA Under Mudra Loan has increased to 14.88% as on June 2024.**
4	Smt. Savita K. Verma DGM Reserve Banks of India also pointed out that during Survey of MSME units, RHBI has observed that MSME units are not getting their payment against good supplied in time. They are not getting payment within 45 days stipulated for this. She advised the bankers to create awareness among the MSME borrowers regarding **Treads so that they can lodge the invoice through Treads and get the payment in time, hence banks have to create awareness among their MSME borrowers.**	The instruction noted and circulated in minutes submitted on 22.05.2024 with the request to create awareness among MSME to get adopted the technique of (TREDS) receivable discounting system for MSME under which Payments to be made WITH IN 45 DAYS FROM THE ORIGIN OF INVOICE. All member banks have been advised to create awareness among their MSME customers.
5	Smt. Savita K. Verma DGM Reserve Banks of India informed the house that average KCC Balance in Chandigarh is on very higher side than Haryana and Punjab. She also shown concern that banker are not providing KCC as per applicable scale of finance resulting there	The advisory noted and minutized and circulate to all for strictly follow the scale of finance for different crops while financing under KCC and avoid overfinancing so that there may not be any problem in recovery of bank dues.

	of over financing might be there and chances of default by borrowers is high. Banks fund when turned into NPA under such cases, chances of recovery are remote. Hence banks should strict their lending as per guidelines, avoiding overfinancing	
6	Smt. Savita K. Verma DGM Reserve Banks of India advised the UTLBC to get the data from banks on the basis of place of utilization of fund and advised the bankers to provide the data accordingly to UTLBC. **She also informed the house that on the basis of utilization of fund under KCC segment, only 3% data of KCC is used in Chandigarh and 97% of fund is used outside Chandigarh.**	We have minutized the instruction and circulated to all Banks operating in Chandigarh to provide the data on the basis of utilization of Fund to UTLBC but no bank has provided this data. They are uploading the data in portal as usual. This matter was also discussed in steering Committee Meeting held on 05.08.2024 and bankers pointed out that no such data is available in MIS.
7	Dr. Prasad GM Punjab National Bank and Convener UTLBC Chandigarh appealed to his banker friends to enroll all eligible persons under PMSBY, PMJJBY and APY as per their eligibility.	Instructions issued to all member banks for their contribution under these three schemes and through Circulated minutes and position under PMJJBY and APY has improved from the level of March 2024. However, under PMSBY there is downfall of 4622 beneficiaries during the quarter. Banks whose position has decreased are mentioned under the concern Agenda item.
8	DGM RBI enquired from the SR officer of Axis Banks regarding pendency of applications prior to Dec 2023 and instructed him to dispose of all the pending applications within 15 days and inform the UTLBC Chandigarh about the disposal of applications. She also all other banks who have pendency to clear the pendency within 15 days.	UTLBC has monitored the pendency of PMEGP applications of Axis Bank and old applications have been disposed of. Further Axis Bank has also been advised to ensure the time line for disposal of Govt sponsored applications
9	Dr Rajesh Prasad GM PNB and Convener UTLBC Chandigarh also advised UIDAI Director and Chief UTLBC Chandigarh to visit inactive Aadhar enrollment centers to know the reason that why these centers are inactive.	LDM along with official from UIDAI visited some inactive centers and observed that the centers are inactive on account of non-availability of separate staff for this job. In some centers which are active of Kotak Mahindra Bank at Manimajra and at sector 9 C Chandigarh and IndusInd Bank. they have assigned this task to third party Agency who have appointed their operator. One center of HDFC and IDFC also working and it is working under in house models

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

NO. OF BRANCHES OF BANKS, THEIR DEPOSITS AND ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2024

Rs.in crores

Period	**Nos of Branches**		**Deposits**	**Advances**	**CD Ratio**
	URBAN	**TOTAL**	**Amt.**	**Amt.**	
30.06.2024	453	453	115012	94003	81.73%
30.06.2023	417	436	103381	84226	81.90%
31.03.2024	444	444	115901	84595	72.99%

+-Q to Q		9	-889 **– (0.76%)**	9408**(11.12%)**	**+8.74%**
+-YOY		19	11631 (**11.25%)**	9777**(11.60%)**	**-0.17**

The number of Bank branches have increased from 444 in March 24 to 453 as on June 2024 which is on account of opening new branches or mapping the left-out 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.

(BOI-2, CBI-1, PSB-2, Axis bank-1, HDFC-3, ICICI Bank-7, Kotak M Bank-1, AU Small Fin Bank-1, Utkarsh Bank-1) =19

The total deposits in UT Chandigarh have slightly decreased from Rs.115901 in March 2024 to Rs 115012 crores in June 2024 showing a QoQ decline of 0.76 % and YOY Basis deposit has increased from Rs. 103381 crores in June 23 to Rs 115012 crores in June 2024 showing a **YOY growth of 11.25%**

As regards advances on YOY basis advances have shown growth of 11.60 % and on quarterly basis advances have increased by 11.12%.

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

Item No. 4	CD RATIO WITHIN UT CHANDIGARH AS ON 30.06.2024

During the period under review CD ratio has increased from 81.90 % as on June 23 to 81.73% as on June 2024 showing slightly decline of -0.17% on YOY basis. However it has increased on QoQ basis by 8.74% (i.e., from 72.99 % in March 2024 to 81.73% in June24) . However, overall CD Ratio is still above the 60% of bench mark. But still some banks are having CD ratio below 60%, detail as under:

Following Banks have CD Ratio Below 60%

Bank Name	CD ratio as on March 24 in %age	CD ratio as on June 24 in %age
Union Bank	50.37	51.38%
Punjab & Sind Bank	37.65%	38.24%
Bandhan Bank	23.19%	22.38%
City Union bank	43.06%	47.34%
CSB	19.70%	27.66%
HDFC Bank	40.94%	38.76%
ICICI Bank	38.61%	39.21%
IDBI Bank	26.68%	45.37%
IndusInd Bank	6.74%	8.65%
J&K Bank	50.09%	53.94%
Karnataka	21.07%	17.84%
Karur Vyasa Bank	74.26%	42.53%
Laxmi Vilas Bank	9.46%	25.59%
South Indian Bank	34.21%	30.79%
Yes Bank	55.67%	50.86%
AU Small Fin Bank	13.01%	12.77%
Equitas Bank	0.75%	0.82%
Jana Small Fin Bank	4.89%	5.28%
Ujjivan Small Fin Bank	6.05%	6.78%
Utkarsh Bank	14.88%	3.63%
CHD State co-op Bank	22.78%	22.93%
Harco Bank	0.13%	0.14%
Ropar Cent. Coop bank	3.77%	4.20%

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 30.6.2024**

Rs. in Crores

Per iod	**Total Advan ces**	**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.	Am.	
06.24	**94003**	**55231**	**2428**	**46200**	**15150**	**23516**	**1628**	**124947**	**19207**	**20.43%**
06.23	**84670**	**72104**	**2181**	**42639**	**14041**	**23923**	**1964**	**138666**	**18187**	**21.48%**
03.24	**84595**	**57709**	**2014**	**45343**	**14164**	**26304**	**1803**	**129356**	**17981**	**21.25%**
+/- QtoQ		**-2478**	**414 (20.55%**	**857**	**986 (6.96%)**	**-2788**	**-175 (-9.70%)**	**-4409**	**1226**	**- 0.82 %**
+/- YoY		**-16873**	**247 (11.32%)**	**3561**	**1109 (7.90%)**	**-407**	**-336 (17.10%)**	**-13719**	**1020**	**-1.05%**

From the above data, it is observed that Share of PS advances has decreased to 20.43 % as on June 2024 from 21.25 % in March 2024. On YOY basis Share of PS advances decreased from 21.48% to 20.43%.

As regards Agriculture advances, these have increased by 20.55 % on quarterly basis and On YOY basis Agri. Advance has increased by 11.32 % and MSME advances have increased from Rs.14041 crore in June 23 to Rs.15150 crores in June 24 registering a YOY growth of 7.90 % and on quarterly basis it has increased by 6.96 %. Similarly, PS advances has increased from Rs. 18187 crores in June 2023 to Rs 19207 crores in June 2024 showing YOY growth of 5.61 % and on QOQ basis growth of 6.81%.
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 30.06.2024**

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.**	
June 24	53384	835.99	116	278.31	1731	1314.30	55231	2428	2.59%
June 23	**70671**	**812.15**	**76**	**234.36**	**1357**	**1135.30**	**72104**	**2182**	**2.58%**
March 24	55719	778.92	116	276.59	1874	958.85	57709	2014	2.38%
QoQ	-2335	57.07	0	1.72	-143	355.45	-2478	414 (**20.55%)**	+0.21%
YOY	-17287	23.84	40	43.95	374	179	-16873	246 (**11.27%)**	+0.01%

As discussed above, overall Agriculture credit has increased on YOY basis i.e., 11.28 % and also increased on QoQ basis i.e., 20.55%
Up to June 2024 banks have Financed Rs.2428 crore under agriculture to 55231 borrowers out of which Rs.835.99 crore have been provided under farm credit, Rs.278.31 crores financed under Agriculture infrastructure to 116 borrowers and Rs.1314.30 crores under Ancillaries Activities related to agriculture. The agriculture advances constitute 2.59 % 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 30.062024

MICRO & SMALL ENTERPRISES WITHIN UT CHANDIGARH & SMALL ENTERPRISES WITHIN UT CHANDIGARH AS ON 30.06.2024.

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
30.6.24	33376	5962	6509	5490	39885	11452	5966	3620	45	48.52	304	29.74	46200	15150
30.6.23	26391	4663	7611	4518	34002	9181	7798	3704	575	697	264	458	42639	14041
31.3.24	32310	5266	6959	5256	39269	10522	5726	3567	47	35.70	301	39.32	45343	14164
Qto Q	1066	696	-450	234.57	616	930	240	53	-2	12.82	3	-9.58	857	986(6.96%)
Yto Y	6985	1299	-1102	972.12	5883	2271	-1832	-84	-530	-648.48	40	-428.26	3561	1109(7.90%)

As per above data Total MSME credit has increased from Rs 14041 cores as on June 2023 to Rs 15150 crores as on June 2024 to showing a YOY growth of 7.90 % and on QoQ basis there is growth of 6.96 %. 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	Amt in cr.	A/cs	Amt in cr	A/cs	Amt.in cr	%age	%age
30.06.24	94003	46200	15150	33376	5962	39.35	6.34%
30.06.23	84670	42639	14041	26391	4663	33.20	5.50%
31.03.24	84596	46343	14164	32310	5266	37.18%	6.22%

Share of Micro credit has increased from 5.50% as on June 2023 to 6.34% as on June 2024. But it is still below the bench mark of 7.50%. Member banks are requested to improve the share of micro credit Advances under MSME so that required percentage be achieved.

MEDIUM ENTERPRISES ADVANCES, KVI AND OTHER MSME ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2024

Rs. In Crores

	Total Medium Enterprises	
	Accounts	Amount
30.06.24	5966	3620
30.06.23	7798	3704
31.03.24	**6726**	**3567**

	Total Advances	TOTAL MSME		% of MSME Adv to Total Adv
	Amt	A/Cs	Amt	
30.06.24	94003	46200	15150	16.12%
30.06.23	84670	42639	14041	16.58%

31.03.24	84596	46343	14164	16.74%
Q0Q growth	**9407**	**-143**	**986 (6.96%)**	**-0.62%**
YOY growth	**9333**	**3561**	**1109(7.90%)**	**-0.46%**

Loans granted by all member Banks to Micro, Small & Medium enterprises 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 7.90 % and on QoQ it has increased by 6.96 %. Share of MSME advances to total advances has slightly decreased from 16.58% in June 2023 to 16.12 % as on June 2024. On Q-to-Q basis it has also decreased from 16.74% in March 24 to 16.12% in June 2024.
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 30.06.2024

Rs.in crores

Period	**Disbursement during the F.Y up to June 24**		**WS Advances O/s as on June 24**		**% of W.S. adv to Total advances.**
	A/Cs	Amount	A/Cs	Amount	
30.06.2024	4947	190.82	69114	4017	**4.27%**
30.06.2023	**9078**	**150.22**	**81796**	**2013**	**2.38%**
31.03.2024	30409	660.39	73169	2554	**3.01%**
(QoQ)			-4055	**1463(99.55%)**	**+1.26%**
(YOY)			-12682	**2004 (57.28%)**	**+1.89%**

WS advances has increased from Rs.2013 crores in June 2023 to Rs. 4017 crores in June 2024 registering YOY growth of 99.50 % and on QoQ basis it has grown by 57.28%. Further share of WS advances to total advances has improved from 2.38 % in June 2023 to 4.27% in June 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 30.06.2024

Rs. In crore

period	**Fresh disbursement**		**O/s advances**		**%age of adv. To women to total advance**
	A/c.	**Amt**	**A/c.**	**Amt**	
30.06.24	22514	999	146904	6265	6.67%
30.06.23	89198	3586	292217	22534	26.61%
31.03.24	75122	4381	152079	6010	7.10%
(QoQ)			-5175	255 (4.24%)	-0.43%
(YOY)			-145313	-16269	-19.94%

Credit Flow to women beneficiaries on YOY decreased from Rs. 22534 crores in June 2023 to 6265 crores in June 2024 **Which was due to wrong reporting of data by ICICI bank in June 2023**

Major Banks which have major variation in Y to Y is

(In crores)

Bank	**O/s Advances June 23**		**O/s Advances June 24**		**Variation (%)**	
	A/c	**Amt**	**A/c**	**Amt**	**A/c**	**Amt**

ICICI	142624	18027	11984	1348	-130640	16679

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 decreased from 7.10% in March 2024 to 6.67 % in June 2024 which is still 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 30.06.2024

Rs. in Lacs

SECTOR	TARGETS	ACHIEVEMENTS	% Achievement.
Agriculture	17451	70571	404%
MSME	208451	657503	315%
OTHERPRIORITY SECTOR	16584	12528	75%
TOTAL PRIORITY SECTOR	242476	740602	305
Non-Priority Sector	3519193	5580036	158
Grand Total (PS +N.P. S)	3761669	6320638	168

During the period under review, Proportionate ACP Targets for current FY up to 30.06.2024 has been achieved by the bankers. Target under Agri, MSME and other PS advances achieved 404%,315% and 75% respectively. Overall PS target is achieved 158 % for the 1st quarter of FY 2024-25. Target under NPS achieved by 158 %.

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

Item No. 10 A	Revised ANNUAL TARGETS OF ANNUAL DISTRICT CREDIT PLAN WITHIN UT CHANDIGARH for the FY 2024-2025

In reference to the mail dated RBI has advised to set the targets as per last year achievement. The Banks have achieved more than 100% against proportionate targets of June 2024.

So, we proposed the revised targets keeping in view of the FY 2023-2024 achievement of ACP agriculture and ACP MSME for FY 2024-2025

Rs. in Lacs

SECTOR	Previous TARGETS	Revised Targets
Agriculture	87257	172938
MSME	1042258	1216376
OTHERPRIORITY SECTOR	82922	82922
TOTAL PRIORITY SECTOR	1212438	1477236
Non-Priority Sector	17595969	17595969
Grand Total (PS +N.P. S)	18808407	19068205

(Bank wise details are as per Annexure- 7 A {Page No. 36 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 31.06.2024 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 30.06.2024**

(Amt in crore)

	Fresh disbursement during 01.04.2024 to 30.06.2024		**O/S as on 30.06.24**		**NPA 30.06.24**	
	A/cs.	**Amount in crore**	**A/cs.**	**Amount in crore**	**A/cs.**	**Amount in crore**
PS	**689**	**37**	**13082**	**1268**	**345**	**22.96 (1.81%)**
NPS	**3045**	**774**	**30676**	**9457**	**532**	**66.87 (0.70%)**
Total	**3734**	**811**	**43758**	**10725**	**877**	**89.83 (0.84%)**

During the year 2024-25 fresh housing loan sanctioned and disbursed to 3734 borrowers for Rs.811 crore (PS Rs.37 cr and NPS Rs.774 crore) and as on 30.06.2024, 43758 housing loan accounts are outstanding with amount Rs.10725 crores. NPA under HL is 0.84 % as on June 2024.Banks should explore this sector for financing as NPA under Housing loan is less than 1%.

The ban on floor-wise sales in Chandigarh has led to a saturation in housing loans, making it challenging for financial institutions to recover dues from NPA accounts in the housing loan sector. This regulatory change has significantly impacted the real estate market, affecting both buyers and lenders.

(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 30.06.2024**

Rs. in Crore

	Fresh disbursement during 01.04.2024 to 30.06.2024		**O/S as on 30.06.24**		**NPA 30.06.24**	
	A/cs.	**Amount in crore**	**A/cs.**	**Amount in crore**	**A/cs.**	**Amount in crore**
PS	**334**	**10.06**	**2952**	**195**	**98**	**3.52(1.92%)**
NPS	**180**	**21.09**	**977**	**224**	**12**	**1.38 (0.62%)**
Total	**514**	**31.15**	**3919**	**419**	**110**	**5.13 (1.22%)**

During Current FY Up to June 2024, member Banks have sanctioned and disbursed loan of Rs.31.15 crores to 514 students and Total portfolio of Education loan in Chandigarh 419 crores to 3919 students. NPA under education loan is 1.22% 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 30.06.24 Bank has sanctioned fresh loan as under:

Shishu Loan -3026 a/c Rs.1271Lakhs
Kishore Loan -1687 a/c Rs.2805 lakhs
Tarun loan - 698 a/c Rs.4252 Lakhs

Total MUDRA loan sanctioned 5411 a/c Rs. 8329 lacs and out of which all account has been disbursed amounting Rs.8329 lacs during the period 01.04.24 to 30.06.2024

The progress under PMMY during FY up to 30.06.2024 is as under:

(In lacs)	Sanction April 24-June 24		Outstanding 30.06.24		NPA 30.06.24		%age
	A/cs	Amt	A/cs	Amt	A/cs	Amt	
SHISHU	3026	1271	43845	9674	7515	1926	19.90%
KISHORE	1687	2805	10508	12511	1421	1689	13.50%
TARUN	698	4252	3383	19704	434	2618	13.28%
TOTAL	5411	8329	57736	41889	9370	6234	14.88%

During the current FY 2024-25 up to 30.06.2024 member Banks have sanctioned fresh MUDRA loan to 5411 beneficiaries amounting Rs.83.29 crores and total portfolio of MUDRA loan as on 30.06.2024 is 418.89 crores to 57736 beneficiaries and NPA under MUDRA has increased from 13.52 % as on March 24 to14.88 % in June 2024 which is 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, DHAN LAXMI BANK, FEDRAL BANK, INDUSIND BANK, JK BANK, KARUR VYSYA BANK, KOTAK MAHINDRA BANK, LAXMI VILAS BANK, SOUTH INDIAN BANK, CAPITAL SMALL FINANCE BANK, EQUITAS BANK, JANA SMALL FIN BANK AND UTKARSHS BANK has not financed any loan under Mudra Scheme during the quarter. And neither any Mudra loan is sanctioned by cooperative banks

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

Item No. 15	Position of NPA in Pradhan Mantri Mudra Yojana (PMMY) Loan Accounts within UT Chandigarh as on 30.06.2024

Amt. in Lakhs

Sector	Shishu		Kishore		Tarun		Mudra (Total)	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
outstanding 30.06.2024	**43845**	**9674**	**10508**	**12511**	**3383**	**19704**	**57736**	**41889**
NPA 30.06.2024	**7515**	**1926 19.90 %**	**1421**	**1689 13.50 %**	**434**	**2618 13.28%**	**9370**	**6234 14.88 %**
outstanding 30.06.2023	58133	14527	14555	14636	3675	23059	76363	52223
NPA 30.06.2023	4599	1130 **7.78%**	1612	2143 **14.64**%	499	3250 **14.09%**	6710	6524 **12.49%**
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%

Overall NPA under MUDRA loan on YOY basis has increased from 12.49% in June 23 to 14.88 % in June 2024 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. 16	**Position of NPA within UT CHANDIGARH. As on 30.06.2024**

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
June 24	55231	2428	46200	15150	23516	1628	124947	19207	560050	74796	684997	94003
NPA June 24	9,452	509 20.96 %	5823	1804 11.90%	1713	81 4.97%	16988	2394 12.46%	20204	5090 6.81%	218992	7485 7.96 %
June 23	72104	2182	42639	14041	23923	1964	138666	18187	523949	58822	801281	95195.76
NPA June 23	6039	709 32.49 %	6593	2863 20.39%	2348	84 4.27%	18240	3256 17.90%	14837	5057 8.59%	33077	8313 8.73%
March 24	57709	2014	45343	14164	26304	1803	129356	17981	586519	66575	715875	84557
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%

NPA under agriculture 0n YOY basis has reduced from 32.49% in June 2023 to 20.96% on June 2024 24.77% and also reduced on QoQ basis. From 24.77% in March 24 to 20.96 % in June 2024. Similarly, NPA under MSME on YOY basis has reduced from 20.39% in June 23 .It has also reduced on QOQ basis from 12.07% in March 24 to 11.90% in June 2024. NPA under other PS advances on YOY basis has slightly increased from 4.27% June 23 to 4.97% in June 2024.

NPA under PS advances on YOY basis has reduced from 17.90% in June 23 to 12.46% in June 2024. It has also declined from 12.96% to 12,46% on quarterly basis. Total NPA under PS and NPS has reduced from 9.44% in Mar 24 to 7.96% in June 2024. However overall NPA including PS and NPS on YOY basis has decreased from 8.73% on June 23 to 7.96 % in June 24.

Although, NPA under Agri and MSME and Priority Sector 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 June 2023, March 2024 and June 2024 sector wise is as under: -

Parameters	30.06.2023	31.03.2024	30.06.2024
Agriculture	32.49%	24.77%	20.96 %
MSME	20.39%	12.07%	11.90 %
Other P. sector	4.27%	4.38%	4.97 %
Priority sector	17.90%	12.96%	12.46 %
Non P, Sector	8.59%	8.49%	6.81 %
Grand Total	8.73%	9.44%	7.96 %

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. 17	Position of NPA in Govt. Sponsored Schemes within UT Chandigarh as on 30.06.2024

Outstanding advances under Govt. sponsored schemes and NPA position

Year	Total PMEGP adv.in lacs		Total NULM outstanding in lacs		MUDRA		SHG		stand up India	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
O/S 30.06.24	**141**	**592**	**65**	**93.45**	**57736**	**41889**	**81**	**283**	**290**	**5570**
NPA 30.06.24	**57**	**151 25.50%**	**22**	**9.55 10.21%**	**9370**	**6234 14.88 %**	**19**	**72** 25.44%	**48**	**485 8.70%**
O/S 30.06.23	125	574	72	69.99	76363	52223	58	152	**253**	**5124**
NPA 30.06.23	52	137 (**23.86%)**	29	34.29 (**48.99%)**	6710	6524 (**12.49%)**	20	63 41.44%	**46**	**512 9.99%**
o/S 31.3.24	**142**	**610.07**	**65**	**95.69**	**62826**	**46931**	**90**	**294**	**293**	**5543.50**
NPA 31.3.24	**51**	**118.82 19.47%**	**21**	**8.59 8.97%**	**8639**	**6344 13.51%**	**20**	**74 25.17%**	**57**	**518.40 9.35%**

On YOY basis NPA under PMEGP scheme has increased from 23.86% on June 23 to 25.50% on June2024 which is on Higher side and required to reduced further. NPA under NULM has decreased from 48.99 % in June 2023 to 9.67% as on June 2024. NPA under MUDRA has increased from 12.49% in June 23 to 14.88% as on June 2024.Member Banks are advised to focus on NPA recovery under Govt. sponsored schemes.

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

\Item No.18	CGTMSE SCHEME WITHIN UT CHANDIGARH AS ON 30.06.2024	
Period	NO. of A/cs covered	Amt. in lacs
30.06.24	6559	124315
30.06.23	5052	51779
31.03.24	6356	55836

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 is as under:

	Parameters	Total Number of eligible accounts	%age in debit card	%age of A/C holders having Net Banking	%age of Mobile banking Holders	%age of account holders covered under AEPS	%age of Total nos of eligible account hordes who have taken at least one digital facility
30.06.24	**SF**	**2550285**	**92.48%**	**58.22%**	**78.01%**	**64.63%**	100%
31.03.24		**1583860**	**93.54**	**68.67**	**77.98**	**65.45**	100%
	Parameters	Total Number of eligible accounts	holders having Net Banking	%age of A/C holders taken POS machine/QR code	%age of Mobile banking Holders	%age of account holders covered under AEPS	%age of Total no's of eligible account hordes who have taken at least one digital facility
30.06.24	**CA**	**120121**	**94.16%**	**39.88%**	**76.01%**	**0**	100%
31.03.24	**CA**	**88763**	**93.84**	**30.70**	**73.43**	**0**	100

As per above table which is as per statement for the month ended June 24, 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 in last SLBC to maintained it 100% continuously.

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 30.06.24 is as under: -

period	**No. of active CASA A/Cs In lacs**	**Seeding with Aadhaar**	
		Number in lacs	**% age**
30.06.24	24.57	18.35	74.68%
30.06.23	26.61	19.36	72.75%
31.03.24	25.37	18.60	73.32%

During the period under review %age of Aadhar seeding has increased from 73.32% in March 2024 to 74.65% in June 2024. However, if we compare the data on YOY basis then %age of under Aadhar seeding has improved from 72.75 % in June 23 to 74.68% in June 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. 21	**Appointment of Bank Mitras& Status of Micro ATMs, Verification Calls by Executives of State Call Centers/SLBC/LDMs to Bank Mitras.**

Up to 30.06.24 77 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 77 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. 22	**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

During the period under review FLCs in Chandigarh have organized 80 camps

FLC Progress Report March 24			
S.No.	**Actual Special Camps conducted**	**Actual Target Specific Camps conducted**	**Total**
1	**25**	**55**	**80**

As per annexure -16 {page 50}

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

During the period under review CFL organized 3 camps in UT against the target of 15camps 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 30.06.24

Period	Total PMJDY A/Cs	Aadhar Seeded Accounts	Rupee card issued	Rupee card Activated
30.06.24	**325023**	**271835 (83.64%)**	**217442 (66.90%)**	**106008 (48.75%)**
30.06.23	**313820**	**260008(82.85) %**	**202224(64.43%)**	**195111 (96.48%)**
31.03.24	**326267**	**278715 (85.42%)**	**213822(65.54%)**	**106469 (49.79%)**
+- in qtr	-1244	-6880	3620	-461
+- in y to y	11203	11827	15218	-89103

 # On YOY basis %age of Aadhar seeding has increased from 82.85% on June 2023 to 83.64% in June 2024 and on QoQ it has slightly decreased from 85.42% In March 24 to 83.64% in June 2024. Similarly, on YOY basis %age under Rupee card issuance has increased from 64.43 % in June 2023 to 66.90 % in June 2024.

As regards Rupee card activation on YOY basis it has decreased from 96.48% in June 2023 to 48.75% in June 2024. However, on QoQ basis Rupee card Activation Member banks to look into their position and improve it on daily basis.

Major Banks whose Q to Q declined is there.

Bank	Rupee card Activated		Difference Rupee card Activated
	June 2023	**June 2024**	**March 24**
UNION BANK OF INDIA	**109772**	**7208**	**- 102564**

(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.

Progress under saturation Drive (PMJDY): 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 30.06.24 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 June 2024 (92.50%)	Ach up to 30.06.24	%age achievement
PMSBY	**173375**	**160371**	**89250**	**55.65%**
PMJJBY	**144737**	**133881**	**38251**	**28.57%**

Proportionate Target for June 2024 is 92.50% under the above parameters. And achievement up to 30.06.2024 is 55.65% under PMSBY and 28.57% under PMJJBY which is not satisfactory. Member banks are advised to please ensure to achieve 100% target for Sep 2024 under PMSBY and PMJJBY where achievement is only 55.65% and 28.57%. All member banks have to rework their strategy and ensure to achieve 100% target for Sep 2024 under both the scheme. The worthy Adviser UT Chandigarh is also monitoring the progress under social security schemes and as per their instruction we have allocated target to all Bank for achieving saturation under PMJJBY where Gap of 85000/ is their for saturation.

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

ITEM NO 25	**Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY)**

Moving from Jan-Dhan Yojana to Jan-Suraksha, Hon'ble Prime Minister launched 3 Social Security Schemes namely Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), and Atal Pension Yojana (APY) from Kolkata on 09.05.2015.

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

Up to 30.06.24, banks have enrolled 120762 persons/beneficiaries.

Year	PMJJBY a/c
30.06.24	120762
31.03.24	106018
30.06.23	142928
+/- during the qtr	**14744**
+/- during y to y	**-22166**

On QoQ basis there is growth of 14744 beneficiaries whereas on YOY basis there is decline of 22166 beneficiaries respectively. Member banks to look after their position and take corrective steps for improvement.

Banks who have major declined on YOY Basis are as under:

Bank	PMJJBY			variation	
	June 2023	March 24	June 2024	QoQ basis	YOY basis
BOB	5152	5262	3360	-1902	-1792
Canara Bank	5710	12692	5385	-7307	-325
CBI	2954	3815	3198	-617	-
SBI	74587	23780	21481	-2299	-53106
Axis Bank	560	560	560	0	0
ICICI	2937	27	25620		-2923
RBL	0	0	2		
Yes Bank	82	82	82	0	0
				-10224	-56354

RBL and Yes bank has not enrolled any beneficiaries during the quarter.

Pradhan Mantri Suraksha Bima Yojana (PMSBY)- Under the insurance cover for one year is provided, renewable from year to year, Accidental Insurance Scheme offering insurance on accidental death and disability cover for disability on account of an accident. All Saving Bank Account, holders in the age group of 18-70 years can enroll themselves in participating banks on payment of an annual premium of Rs.20/- renewable on year-to-year basis. **Up to 30.06.24, banks have enrolled 331344 persons under the scheme.**

Year	Total enrolment PMSBY
30.06.24	331344
31.03.24	335966
30.06.23	253167
+/- during qtr	-4622
+/- y to y	78177

Data on YOY basis is showing increase of 78177 beneficiaries, however on QoQ basis declined of 4622 beneficiaries which is due to non-renewal of existing beneficiaries due to insufficient balance in accounts when Auto debit Run by Banks.

Banks who have major declined on QoQ Basis

Bank	March 24	June 2024	Variation on QoQ basis
BOB	16360	12707	-3653

Canara Bank	**51608**	**23882**	**-27748**
CBI	**15491**	**13586**	**-1905**
SBI	**63847**	**62207**	**-1640**
ICICI	**3**	**1**	**-2**
JK Bank	**181**	**0**	**-181**
			-35129

(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 30.06.24, banks have enrolled 64697 beneficiaries under the APY scheme since inception of the scheme.

Period	**APY enrolments**
30.06.24	**64697**
31.03.24	**62048**
30.06.23	**53540**
+/- during qtr	**2649**
+/- y to y	**11157**

On YOY basis there is an increase of 11157 beneficiaries of APY and on QoQ basis there is an increase of 2649 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 no's 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 24 to June24, Banks have received 28 claims and lodged the 28 claims up to 30.06.2024 in UT CHANDIGARH, 27 Claim cases stands settled and 1 case is rejected. There are 0 cases are pending for disposal.

-Under PMJJBY, During the period April 24 to June 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 is pending for settlement

Under PMSBY, During the period April 24 to June 24, Banks have received 58 claims, out of 58 claims lodged, 52 claim cases stands settled while 5 claims are rejected and 1 case is pending for disposal.

(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. Now it has been extended up to 2024.

Progress up to 30.06.2024 is as under: Up to 30.06.24 ,10164 applications have been uploaded by MC office Chandigarh out of that 1146 applications has been rejected by the banks and 8529 applications have been sanction and 7872 applications have been disbursed.

During the period under review Total 83 applications sanctioned and 95, applications got disbursed. However, during the quarter from March 24, 129 fresh applications added in the portal.

Due to resubmitted of retuned/rejected applications, rejected/returned %age has improved from 30.46% in June 23 to 11.28% in June 2024.

Position as on 30.06.2024 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 during qtr
30.06.24	10164	1146	11.28	9018	8529	489	94.58%	7872	657	92.30%	129
1st	5859	446	7.61%	5413	5235	178	96.71	4974	261	95.01	
2nd	3564	597	16.75	2967	2741	226	92.38	2401	340	87.59	
3rd	741	103	13.90	638	553	85	86.67	497	56	89.57	
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	
30.06.23	8830	2690	30.46%	6140	6009	131	97.86%	5464	240	90.93	310
1st	5681	1396	24.04	4285	4183	102	97.61	4082	101	97.58	
2nd	2944	1250	42.45	1694	1670	24	98.58	1632	38	97.72	
3rd	205	44	21.46	161	156	5	96.89	137	19	87.82	

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

Present position as on 01.08.24

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
30.06.24	10179	1191	11.70	8988	8500	488	94.57%	7921	5749	93.18%
1st	5796	458	7.90%	5338	5212	126	97.63	4977	235	95.49%
2nd	3551	621	17.48	2930	2709	221	92.45	2424	285	89.48%
3rd	832	112	13.46%	720	579	141	80.41	520	59	89.81%

NPA position under Pmsvanidhi as on 30.06.2024

(Amt in lacs)

Parameters	Outstanding 30.06.24		NPA as on 30.06.24		%age of NPA
	a/cs	Amt	a/cs	Amt	
1st tranche	**2038**	**82.83**	**477**	**27.92**	**33.70%**
2nd tranche	**1041**	**89.17**	**94**	**8.87**	**9.95**
3rd tranche	**588**	**188.10**	**15**	**5.70**	**3.03**
Total	**3667**	**360.10**	**586**	**42.49**	11.80%

All member banks are advised to please clear the Maximum pendency up 31.08.2024 and.

Further All member banks are advised to please also link all the sanction/disbursed cases with social security schemes on daily basis and ensure their entry in PMsvanidhi portal.

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

Item No. 28:	**Position of PM Vishwakarma Govt. Sponsored Schemes within UT Chandigarh as on 30.06.24**				
S No	**Bank Name**	**No. of application Received**	**No. of application sanctioned**	**No. of application rejected**	**Pending applications**
1	**BANK OF BARODA**	**2**	**1**	**1**	**0**
2	**BANK OF MAHARASHTRA**	**3**	**0**	**3**	**0**
3	**CANARA BANK**	**1**	**1**	**0**	**0**
4	**CENTRAL BANK OF INDIA**	**2**	**0**	**2**	**0**
5	**INDIAN OVERSEAS BANK**	**1**	**0**	**1**	**0**
6	**PUNJAB NATIONAL BANK**	**8**	**3**	**5**	**0**
7	**STATE BANK OF INDIA**	**4**	**0**	**4**	**0**
8	**UNION BANK OF INDIA**	**3**	**0**	**3**	**0**
	Grand Total	**24**	**5**	**19**	**0**

During the FY 2024-25, up to 30.06.2024, 24 applications under PM Vishwakarma scheme have been referred to the Banks and out these 5 cases have been sanctioned and 19 cases have been rejected due to reason applicant refused to take loan.

Bank wise position is given on Annexure No. 23 {Page No. 58 B }

Item no. 28 A	**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.

Position as on 30.06.24 position is as under:

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

There is no camp held after March 2024, hence No applications is received.

(Bank wise position is given on Annexure No.24 {Page No. 59}

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

During the financial year 2024-2025 no application has been sponsored by the DIC till **30.06.204. Hence No pendency.**

Item No 30	**POSITION UNDER NATIONAL URBAN LIVELIHOOD MISSION (NULM) SCHEME WITHIN UT CHANDIGARH AS ON 30.06.24**

The progress under NULM is as on 30.06.24 for the financial year 2024-25.

Target	Applications Received/Sponsored	Sanctioned		Disbursed		Rejected	Pending
100 up to Sep 24	11	Nos	Amt. lacs	Nos.	Amt.		
		3	3.30	1	0.50	7	1

Bank wise details are as per Annexure - 25 {Page No. 60}.

Item No. 31	POSITION UNDER PMEGP SCHEME WITHIN UT CHANDIGARH AS ON 30.06.24

The position and progress under PMEGP during under: -2023-24 (April 2024 to June 2024):
During financial year 2024-25, up to 30.06.24, Agencies have sponsored 26 applications and banks has sanctioned 4 applications having involved margin Money of Rs.18.83 lacs, 7 applications have been returned/rejected and 15 applications are pending as on 30.06.2024.

Target vs achievement up to 30.06.24 is as Under:

2024-25	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	6	15.84	6	0		1	5.00	0	0	2	4
KVIB	4	11.51	16	2	13.25	2	5.75	0	0	5	8
KVIC-	4	11.51	4	2	5.58	0	0.00	0	0	1	2
2nd loan	1	10.00	0	0	0	0	0	0	0	0	0
Total Target	15	48.86	26	4	18.83	3	10.75	0	0	7	14

However as on 23.07.24, 6 cases having involved MM of Rs.33.83 lacs have been sanctioned.
Detail of pendency is as under: -14. Detail As under: -

S No	Name of applicant	Bank name	Nos of applications	Date of forwarding to bank
1	Anup Singh	Axis Bank	3	18.06.24
2	Shahreen			25.06.24
3	Saroj			25.06.24
4	SUMITA CHOPRA	BOM	1	09.5.24
5	Nitu Bansal	HDFC	2	25.06.24
6	AJAY KUMAR			28.06.24
7	Manmohan Singh	PSB	1	26.06.24
8	Shilpa	PNB	4	05.06.24
9	Harinder Singh			21.06.24
10	Deepa Kumari			05.06.24
11	Bhavneet Kumar	SBI	2	03.06.24
12	Balwinder Kumar			26.06.24
13	Jaiya	Union bank	2	27.05.24
14	Geeta Joshi			13.06.24

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 stand-up 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 1st quarter of current financial year is as Under: -

(Amt.in lacs)

No. of Schedule Commercial Bank Branches	Loan Sanctioned during FY up to June 2024 (01.4.2024 to 30.06.2024)				Outstanding as on 30.06.24	
	SC/ST		WOMEN			
	A/cs	Amt.	A/cs	Amt.	A/c	Amt
407	0	0.00	7	179.99	290	5570.02

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- 26 & 11 {Page No 61 & 44}.

Item No.33:	POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 30.06.2024

POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 30.06.2024

SAVING LINKED **In Lacs**

Achievement up to 30.06.24	
NO.	Amount in lacs
25	1.37

CREDIT LINKED **In lacs**

Sanctioned up to 30.06.24		Outstanding as on 30.06.2024	
A/C.	Amt in lacs	A/C.	Amt in lacs
1	1.43	81	282.72

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 - 27 {Page No. - 62}

Item No.34:	POSITION UNDER KCC WITHIN UT CHANDIGARH AS ON 30.06.2024

(Rs.in lacs)

Sanctioned from 01.04.2024 to 30.06.2024		O/S AS ON 30.06.2024	
	Amount	NO.	Amount
244	1793	1442	16525

During the FY 2024-25 up to 30.06.2024, 244 fresh KCC (KCC-220+PKCC-24) issued amounting Rs.17.93 crores and 1442 KCC outstanding amounting to Rs.165.25 crores. Due to rapid urbanization and expansion of the city and consequent shrinkage in net sown area, the scope for issuing fresh KCCs is negligible in Chandigarh.

(Bank wise details are as per Annexure - 28{Page No. 63}.

Item No.34 A:	Norms for harvesting/Sowing of the crops raised for determining the crop season & IRAC Norms for NPA Classification of Crop Loans

Reserve Bank of India circular on Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances, DBR.No.BP.BC.2/21.04.048/2015-16, dated July 01, 2015 had issued detailed guidelines for Asset Classification for agricultural advances. As per the circular: - - -

- A loan granted for short duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for two crop seasons.
- A loan granted for long duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for one crop season.
- For the purpose of these guidelines, “long duration” crops would be crops with crop season longer than one year and crops, which are not “long duration” crops, would be treated as “short duration” crops.
- The crop season for each crop, which means the period up to harvesting of the crops raised, would be as determined by the State Level Bankers’ Committee in each State.
- Depending upon the duration of crops raised by an agriculturist, the above NPA norms would also be made applicable to agricultural term loans availed of by him.

For the purpose of specifying periodicity of crop loan for slipping to NPA account in case of non-payment of principal and interest thereof, some banks have requested that in accordance with the guidelines of RBI, the crop duration of each crop being grown in the State should be approved by SLBC and accordingly crop duration approved by SLBC will be fed in the system by the banks for the purpose of classifying the loan related to the specific crop as NPA, in case of non-payment of dues by the farmers within the specified period. As per duration approved by the Punjab SLBC on 20.12.2019, We proposed the following duration of crops for UT Chandigarh also

<table>
<tr><th>Major crops being cultivated in the State</th><th>Crop Season (Sowing)</th><th>Crop Season (Harvesting) Crop Duration Due Date of Repayment</th><th>Crop Duration</th><th>Due Date of Repayment</th></tr>
<tr><td>Rabi Crops: Wheat, Barley, Mustard, Gram, Turmeric &Potato</td><td>October November</td><td>April-May</td><td rowspan="3">(Short Duration)</td><td rowspan="3">12 Months (post harvesting and marketing)</td></tr>
<tr><td>Kharif Crops: Paddy, Cotton, Maize, Vegetables, Flowers, Pulses</td><td>May-June</td><td>October November</td></tr>
<tr><td>Sun Flower</td><td>January /February</td><td>May-June</td></tr>
<tr><td>Sugar Cane</td><td>Feb-March</td><td>December- February</td><td>(Long Duration)</td><td>18 Months (post harvesting and marketing)</td></tr>
</table>

Item No 35:	**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.

No Such notification is issued till date. Smt. Hargunjit Kaur IAS, Special Secretary Finance UT Chandigarh in the last 55th UTLBC informed the house that their department will take the legal advice from their legal experts and inform to UTLBC accordingly.

Item No 36:	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.

Till Date No such case has been reported to UTLBC Chandigarh.

Item No. 37:	Review of Progress on Central KYC Records (CKYCR)

CERSAI has requested to make a detailed presentation in the SLBC meetings in order to create awareness among the Banks and Financial institutions about CKYCRR, its benefit and usage, through SLBC platform.

To review the performance of participating Banks/Financial institutions in each state on following parameters/metrics:

Progress of Central KYC Records Registry (CKYCR) as on 30.06.2024						
Bank Name	**Institution Type**	**Upload (A)**	**Download (B)**	**Update**	**(A+B)**	**B as % of (A+B)(Use of CKYCRR for customer onboarding)**
All Banks in Chandigarh	**Banks**	**22850**	**56313**	**21438**	**79163**	**71%**

(Bank wise details are as per Annexure - 29{Page No. 64}.

ITEM NO.38:	ISSUES OF UIDAI

Status of Aadhaar Enrolment Centres in Banks, in UT: As per Old Data before amalgamation of banks, Out of 63, only 14 centres have active Aadhaar Enrolment Kits. However, in the Last UTLBC meeting held on on 13.05.2024 UIDAI has given us the data that there are 47 designated centers in Chandigarh, only 7 centers have active Aadhaar Enrolment Kits. During last UTLBC, 17 kits were active. But Now 63 centers are showing.

Bank Wise Status of Aadhaar kits in Banks in Chandigarh:

S. No	Registrar Id	Centre Name	Centre Address	No of Kits	Current Status
1	101	JK Bank	SCO ,803-804, Sec 22a, Chandigarh	1	Inactive
2	604	Corporation Bank	SCO 137 138 Sector 8 C Chandigarh	1	Inactive
3	620	UCO Bank	SCO 55-56-57 Sector 17 B Chandigarh	1	Inactive

			Near Guga Mari Road Dhanas Chandigarh	1	Active
4	623	Andhra Bank	Industry Area Phase 01 Chandigarh	1	Inactive
5	628	Kotak Mahindra Bank	SCO 153-154-155, Ground Floor Sector 9 C Chandigarh	1	Active
			SCO 831, NAC Manimajra, Sector 13, Chandigarh 160101	1	Active
			S.C.O - 70-71, Ground Floor , Sector 8 Chandigarh	1	Inactive
6	629	Laxmi Vilas Bank	SCO 316 Sector 40D Chandigarh	1	Inactive
7	630	Bandhan Bank	SCO 149-150 ,Sector 9c Madhya Marg , Chandigarh	1	Inactive
8	631	The Catholic Syrian Bank Ltd,	SCO 114-115, Sector 34 A, Chandigarh	1	Inactive
9	632	City Union Bank	Sec 2433-34, Ground Floor Sector 22c ,Chandigarh	1	Inactive
10	634	Federal Bank	SCO 2471 -72 Sector 22 C, Chandigarh	1	Inactive
11	635	HDFC Bank	SCO-844,NAC, Manimajra, Chandigarh	1	Inactive
			SCO - 85, Sector - 46 Chandigarh	1	Active
12	636	ICICI Bank	SCO 485-486 Sector 35c, Chandigarh	1	Inactive
13	637	IDFC Bank	SCO 169-170, Ground Floor Sector 8 C, Chandigarh	1	Active
14	638	Indusind Bank	SCO 53-54 Ground Floor Madhya Marg Sector 8 C, Chandigarh	1	Inactive
			Sector 9 , Chandigarh	1	Active
			SCO 224-225 Sector 40-D Chandigarh	1	Inactive
			Mani Majra Branch, Chandigarh	1	Active
15	646	Yes Bank	SCO No. 3, Sector 20 D, Chandigarh	1	Inactive
16	647	Axis Bank Ltd	SCO:343-344 Sector 35-B Chandigarh	1	Inactive
			SCF 113-114 Ground Floor Phase 7 Mohali	1	Inactive
17	648	Bank of Baroda	Raipur Khurd Branch Aerodrome Post Office Raipur Khurd	1	Active
18	649	Bank of India	SCO 76 ,82, Sector 31 Star House, Dakshin Marg, Chandigarh	1	Active
19	650	Central Bank of India	SCO 58-59,Sec 17b , Chandigarh	1	Inactive
			SCO 68-69 Main Branch Bank Square Sector-17 B Chandigarh	1	Inactive
20	651	Indian Bank	SCO, 72-73 Sector-40-C, Chandigarh 160036	1	Inactive
21	652	OBC Bank	SCO-54-55 Sector-47c Chandigarh	1	Inactive
			S.C.O 128-129 Sectro-8c Chd	1	Inactive
			Sco-13 14 Phase-6 Mohali	1	Inactive
			Sector-26 Chd	1	Inactive
22	653	PNB /Himachal Gramin Bank	Burail, Chandigarh	1	Inactive
		PNB	Sector 14 Chandigarh	1	Inactive
			Chandigarh GP	1	Inactive
			Sector 36 Chandigarh	1	Inactive
			PNB Bank, SCO26-27, Sector 16d, Chandigarh	1	Inactive
			Sector 28c Chandigarh	1	Inactive
		PNB/ Sarv Himachal Pradesh Gramin Bank	Sectar 22 Chandigarh	1	Inactive

		Nurpur At Nurpur Kangra			
23	654	SBI	Punjab University Sector 14 Chandigarh	1	Inactive
			High Court Chandigarh	1	Inactive
			SCO No 156-159,Sector 34 -A, Chandigarh	1	Active
			Sector 30 C Chandigarh	1	Inactive
			Sector 25 D Chandigarh	1	Inactive
			Sector 37 C Chandigarh	1	Inactive
			SCO No 15 Sector 7 C Chandigarh	1	Inactive
			838 NAC, Manimajra Chandigarh	1	Active
24	655	United Bank of India	SCO 32 33 34 Sector17c	1	Inactive
25	656	Union Bank of India	S.C.O. 802 Manimajra Chandigarh	1	Inactive
			Sector 8c Chandigarh	1	Active
26	657	Canara Bank	SCO 111 112, Sector 35b, Chandigarh	1	Inactive
27	658	Syndicate Bank	Sector 17 B, Chandigarh	1	Inactive
28	659	IOB	SCO 65 , Sector 32 C, Chandigarh	1	Inactive
29	660	Punjab & Sind Bank	Near Railway Yard Mauli Jagran	1	Inactive
			Sector 17 B Chandigarh	1	Inactive
30	661	Allahabad Bank	SCO 49-50 Sector 17 B Chandigarh	1	Inactive
			SCO 293 Motor Market Manimajra Chandigarh	1	Inactive
31	662	Bank of Maharashtra	Sector 47, Chandigarh	1	Inactive
32	691	Equitas Small Finance Bank	SCO-2421-2422 Equitas Small Finance Bank Sector-22 C Chandigarh	1	Active
33	689	Capital Small Finance Bank	243 Capital Small Finance Bank Limited S.C.O. 1074-1075, Sector 22-B, Himalaya Marg	1	Active
34	696	Ujjivan Small Finance Bank	SCO 130-131 ground floor sector 34A Chandigarh	1	Inactive
35	642	RBL Bank	Ground floor, S.C.O, 329, sector 35B,Chandigarh -	1	Inactive
TOTAL				63	

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. 39:	**ANY OTHER ITEM WITH THE PERMISSION OF CHAIR**