57th UTLBC - MEETING TO REVIEW DATA FOR THE Q.E. September 2024 CHANDIGARH- U.T.

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57th 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 30.09.2024

Rs.in Crore

SNO	ITEMS	UNIT	As on 30.09.2022	As on 30.09.2023	As on 30.09.2024	National Goals
		Rs.				
1	Deposits	Crore	98828	107166	119876	
2	Advances	Crore	82941	96092	88229	
3	CD Ratio	%	83.93%	89.67	73.60	60%
4	Priority Sector Advances	Crore	17524	18390	18986	
5	Share of PS Adv. to Total Advances	%	21.13%	19.13 %	21.42%	40%
6	Agricultural Advances	Crore	2408	2230	2029	
7	Share of Agr. Adv. To Total Advances	%	2.90%	2.32%	2.30%	18%
8	Micro, Small & Medium Enterprises Advances	Crore	12502	14340	15311	
9	Share of MSME to Total Advances	%	15.07%	14.92%	17.35%	
10	Advances to Weaker Sections	Crore	788.95	2282	1171	
11	Share of Weaker Sec Adv to Total Adv.	%	0.95%	2.37 %	1.32%	12%
12	Branch Network	Nos.	407	442	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

57th UT Level Bankers Committee MEETING (UT CHANDIGARH)

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

The following are the items taking up for discussion in the UTLBC meeting for the quarter ended 30.09.2024: -

Item No.1	**Confirmation of Minutes of 56th meeting of UT Level Bankers' Committee (UT Chandigarh)**

Last Meeting of UTLBC	56th
Held on	13.08.2024
Minutes email / circulated on	21.08.2024
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 56th UTLBC meeting

S.No.	Action points	Action taken
1	Chairman M Paramasivam Executive Director Punjab National Bank advised UTLBC to inform names of Applicants under PM Vishwakarma Scheme to DFS who denied to take the loan after training.	List of Applicants under PM Vishwakarma Scheme to DFS who denied to take the loan after training is shared with DFS and DFO Ludhiana.
2	Chairman M Paramasivam Executive Director Punjab National Bank advised all members to check their data before submitting to UTLBC Chandigarh and also instructed UTLBC Chandigarh to inform the Head office of the concerned Bank who is submitting wrong data.	Instructions were noted and advised all member banks to check their data before submitting to UTLBC Chandigarh
3	Sh. Vivek Srivastava Regional Director RBI and Dr Rajesh Prasad GM PNB and Convener UTLBC Chandigarh advised Banks and SLBC Chandigarh to Present the Data as per Utilization in the next UTLBC meeting.	Instructions were noted and minutized in the minutes submitted on 21.08.2024 and new format has been updated in Portal and advised all member banks to send the data. However, data from all banks is yet to be submitted.
4	GM RBI Varsha Bajpai advised UTLBC to revisit the targets of ACP for FY 2024-2025 particularly under other priority Sector. Dr Rajesh Prasad GM PNB and Convener UTLBC Chandigarh also advised to revisit the targets of ACP for FY 2024-2025 and inform the same to bankers.	We have already reduced target under other priority sector to 829 crores against PLP target of Rs1583 crores. Proportionate target under other PS is achieved by 62% in Sep 2024 and we will instruct to Bankers to try their best to achieve the ACP target under other PS by March 2025.\
5	Dr Rajesh Prasad GM PNB and Convener UTLBC Chandigarh requests member banks to share the data of NPA Accounts in which recovery is pending due to restriction on Floor wise sale of House in Chandigarh.	Instructions were noted and minutized in the minutes submitted on 21.08.2024 and format has been sent to all member banks and advised them to send the data. However, data from all banks is yet to be submitted.
6	Dr Rajesh Prasad GM PNB and Convener UTLBC Chandigarh advised all Private and Small Finance Banks to finance under PM Mudra Yojana and request them to ensure to come out of Zero.	Instructions were noted and minutized in the minutes submitted on 21.08.2024 and advised all Private and Small Finance Banks to finance under PM Mudra Yojana and request them to ensure to come out of Zero. Meeting with member banks were held on 15.10.2024 to achieve their allocated target by March 2025 and ensure to improve the Mudra loan on quarter-to-quarter basis.
7	Dr Rajesh Prasad GM PNB and Convener Instructed UTLBC Chandigarh to keep track of performance of Union Bank of India under Rupee card Activation in Sep 2024.	Instructions were noted and minutized in the minutes submitted on 21.08.2024 and performance of Union Bank of India under Rupee card Activation has improved in Sep 2024.
8	Dr Rajesh Prasad GM PNB and Convener UTLBC Chandigarh advised all member Banks to sanction and open 5 Credit linkage and saving linkage account under SHGs by each bank to help the women and SC ST Beneficiaries.	Instructions were noted and minutized in the minutes submitted on 21.08.2024 and performance of Union Bank of India under Rupee card Activation is improved in Sep 2024.
9	RBI Regional Director advised private Banks to improve their performance under social security schemes such as PMJJBY, PMSSBY, APY. GM RBI Madam Bajpai also endorsed the same and name the banks whose performance was very poor.	Instructions were noted and minutized in the minutes submitted on 21.08.2024 and advised all Private Banks to improve their performance under social security schemes such as PMJJBY, PMSSBY, APY. Meeting of member Banks were held on 15.10.2024 to review the performance under PMJJBY, PMSBY and APY along with Mudra loan disbursement.

Item No. 3	Review of Performance of Banks

NO. OF BRANCHES OF BANKS, THEIR DEPOSITS AND ADVANCES WITHIN UT CHANDIGARH AS ON 30.09.2024

Rs.in crores

Period	Nos of Branches		Deposits	Advances	CD Ratio
	URBAN	TOTAL	Amt.	Amt.	
30.09.2024	454	454	119876	88229	73.60%

30.09.2023	442	442	107166	96092	89.67%
30.06.2024	454	454	115012	94003	81.73%
+-Q to Q		1	4864	-5775	**-8.13%**
+-YOY		12	12710	-7864	**-16.07%**

The total deposits in UT Chandigarh have slightly increased from Rs. Rs 107166 crores in Sep 2023 to 119876 in Sep 2024 showing a **YOY growth of 11.86 %** and on QoQ Basis deposit has increased from Rs. 115112 crores in June 24 to Rs 119876 crores in Sep 2024 showing a **QoQ growth of 4.14%**

As regards advances, these have decreased from Rs.96092 crores on Sep 2023 to Rs.88229 crores registering a decline of 8.18 % on YOY basis and on quarterly basis advances have decreased from Rs.94003 crores on June 2024 to rs.88229 crores showing a decline of 6.14%.

Major Banks which have major variation in Advances on Y to Y and QoQ is as Under:

(In crores)

Bank	**O/s Advances Sep 23 amt in cr**	**O/s Advances June 24**	**O/s Advances Sep 24**	**Variation QoQ**	**Variation YoY**
BOB	**1561**	**2067**	**1744**	**-323**	**+ve**
BOI	**2089**	**1616**	**1644**	**+ve**	**-445**
Indian Bank	**6413**	**8399**	**6045**	**-2354**	**-368**
IOB	**1481**	**1296**	**1318**	**+ve**	**-163**
PNB	**16602**	**18451**	**11652**	**-6799**	**-4950**
PSB	**1040**	**1095**	**1065**	**-30**	**+ve**
Axis bank	**3881**	**2859**	**3137**	**+ve**	**-744**
HDFC	**17606**	**6362**	**8773**	**+ve**	**-8833**
				-9406	**-15503**

The reason for such decline is on account of decline of advances of BOB.BOI,Indian Bank, IOB,PNB,PSB,Axix banks and HDFC Banks.

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

Item No. 4	**CD RATIO WITHIN UT CHANDIGARH AS ON 30.09.2024**

During the period under review CD ratio has decreased from 89.67 % as on Sep 23 to 73.60 % as on Sep 2024 showing decline of 16.07 % on YOY basis. However, it has also decreased on QoQ basis by 8.13% (i.e., from 81.73% in June24 to 73.60% in Sep 2024). **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 June 24 in %age**	**CD ratio as on Sep 24 in %age**
Union Bank	**51.38%**	**54.80%**
Punjab & Sind Bank	**38.24%**	**36.44%**
Bandhan Bank	**22.38%**	**13.70%**
City Union bank	**47.34%**	**45.56%**
CSB	**27.66%**	**27.41%**
HDFC Bank	**38.76%**	**37.43%**
ICICI Bank	**39.21%**	**40.82%**
IDBI Bank	**45.37%**	**44.54%**
IndusInd Bank	**8.65%**	**8.42%**
J&K Bank	**53.94%**	**55.91%**
Karnataka	**17.84%**	**20.81%**
Karur Vyasa Bank	**42.53%**	**44.18%**
Laxmi Vilas Bank	**25.59%**	**20.53%**
South Indian Bank	**30.79%**	**30.79%**
Yes Bank	**50.86%**	**53.08%**
AU Small Fin Bank	**12.77%**	**21.84%**
Equitas Bank	**0.82%**	**0.68%**
Jana Small Fin Bank	**5.28%**	**4.50%**

Ujjivan Small Fin Bank	**6.78%**	**21.60%**
Utkarsh Bank	**3.63%**	**5.24%**
CHD State co-op Bank	**22.93%**	**21.43%**
Harco Bank	**0.14%**	**0.18%**
Ropar Cent. Coop bank	**4.20%**	**5.06%**

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

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

Item No 5:	**PRIORITY SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.9.2024**

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.	
09.24	**88229**	**37227**	**2029**	**42863**	**15311**	**28374**	**1645**	**108464**	**18986**	**21.52%**
09.23	**96092**	**60998**	**2230**	**44076**	**14340**	**21297**	**1819**	**126371**	**18390**	**19.13 %**
06.24	**94003**	**55231**	**2428**	**46200**	**15150**	**23516**	**1628**	**124947**	**19207**	**20.43%**
+/- QtoQ	**-5775**	**-18004**	**-399 (-16.43%)**	**-3337**	**161 (1.06%)**	**4858**	**17 (1.04%)**	**-16483**	**-221 (1.15%)**	**1.09%**
+/- YoY	**-7864**	**-23771**	**-201 -9.01%**	**- 1213**	**971 6.77%**	**7077**	**-174 (-9.56%)**	**-17907**	**596 3.24%**	**2.39%**

From the above data, it is observed that **Share of PS advances has increased from 20.43** % on June 2024 to 21.52 % in Sep 2024 showing an increase of 1.06% on quarterly basis. On YOY basis Share of PS advances increased from 19.13 % in Sep 2023 to 21.52 % on Sep 2024.

As regards Agriculture advances, these have decline by 16.43 % on quarterly basis and On YOY basis Agri. Advance has decreased by 9.01 %. MSME advances have increased from Rs.14340 crores in Sep 2023 to Rs 15310 crores in Sep 2024 registering a YOY growth of 6.77 % and on quarterly basis it has increased by 1.06 %. Similarly, PS advances has increased from Rs. 18390 crores in Sep 2023 to Rs 18986 crores in Sep 2024 showing YOY growth of 3.24 %. However, QOQ basis there is a decline of 1.15%.
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 30.09.2024**

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.**	
Sep 24	**35645**	**721**	**106**	**291**	**1476**	**1018**	**37227**	**2029**	**2.30%**
Sep 23	**59558**	**762**	**97**	**248**	**1343**	**1219**	**60998**	**2230**	**2.32%**
June 24	**53384**	**836**	**116**	**278**	**1731**	**1314**	**55231**	**2428**	**2.59%**
QoQ	**-17739**	**-115**	**-10**	**13**	**-255**	**-296**	**-18004**	**-399(-16.43%)**	**-0.29%**

YOY	-23913	-41	9	43	133	-201	-23771	-201(-9.01%)	-0.02%

As discussed above, Agriculture credit has decreased on YOY by 9.01% and on QoQ basis by 16.43%.

Up to Sep 2024 banks have Financed Rs.2029 crore under agriculture to 37227 borrowers out of which Rs.721 crore have been provided under farm credit, Rs.291 crores financed under Agriculture infrastructure to 106 borrowers and Rs.1018 crores under Ancillaries Activities related to agriculture. The agriculture advances constitute 2.30 % of total advances against a national goal of 18%.

Major Banks which have major variation in Advances on Y to Y and QoQ is as Under:

(In crores)

Bank	O/s Agri Adv Sep 23	O/s Agri Adv June 24	O/s Agri Adv Sep 24	Variation QoQ	Variation YoY
Union Bank of India	184	54	56	-130	+ve
IOB	176	162	54	-108	-122
PSB	138	227	95	-132	-43
Bank of India	94	17	15	-2	-79
Axis bank	84	96	88	-8	+ve
HDFC	324	547	357	-190	+ve
				-438	-244

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 30.09.2024

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
30.9.24	29340	6046	6482	5244	35822	11290	6743	3919	43	41	255	59	42863	15311
30.9.23	29762	5106	7662	3515	37424	10421	6403	3874	114	29	135	15	44076	14340
30.6.24	33376	5962	6509	5490	39885	11452	5966	3620	45	48	304	30	46200	15150
Qo Q	-4036	84	-27	-246	-4063	-162	777	299	-2	-7	-49	29	-3337	161 1.06%
YoY	-422	940	-1180	1729	-1602	869	340	45	-71	12	120	44	-1213	971 6.77%

As per above data Total MSME credit has increased from Rs 14340 cores as on Sep 2023 to Rs 15311 crores as on Sep 2024 to showing a YOY growth of 6.77 % and on QoQ basis there is growth of 1.06 %.

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**
30.09.24	88229	42863	15311	29340	6046	39.50%	6.85%
30.09.23	96092	44076	14340	29762	5106	35.60%	5.31%
30.06.24	**94003**	**46200**	**15150**	**33376**	**5962**	**39.35**	**6.34%**

Share of Micro credit has increased from 5.31% as on Sep 2023 to 6.85% as on Sep 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
30.09.24	6743	3919
30.06.23	7798	3704
30.06.24	5966	3620

	Total Advances	**TOTAL MSME**		**% of MSME Adv to Total Adv**
	Amt	**A/Cs**	**Amt**	
30.09.24	**88229**	**42863**	**15311**	**17.35%**
30.09.23	**84670**	**42639**	**14340**	**16.58%**
30.06.24	**94003**	**46200**	**15150**	**16.12%**
Q0Q growth	**-5775**	**-3337**	**161(1.06%)**	**1.23%**
YOY growth	**3558**	**224**	**971(6.77%)**	**0.77%**

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 6.77% and on QoQ it has increased by 1.06%. Share of MSME advances to total advances has increased from 16.58% in Sep 2023 to 17.35 % as on Sep 2024. On Q-to-Q basis it has also decreased from 16.12% in June 24 to 17.35% in Sep 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 30.09.2024**

Rs.in crores

Period	**Disbursement during the F.Y up to Sep 24**		**WS Advances O/s as on Sep 24**		**% of W.S. adv to Total advances.**
	A/Cs	Amount	A/Cs	Amount	
30.09.2024	8078	374.03	50846	1171	**1.32%**
30.09.2023	16779	246.33	70361	2282	**2.37%**
30.06.2024	4947	190.82	69114	4017	**4.27%**
(QoQ)	3131	183.21	-18268	-2847	**-1.17%**
(YOY)	-8701	127.7	-19515	-1112	**0.73%**

WS advances has decreased from Rs.2282 crores in Sep 2023 to Rs. 1171 crores in Sep 2024 registering YOY decline of 48.72 % and on QoQ basis it has decline by 70.87 %. Share of WS advances to total advances has improved from 2.37 % in Sep 2023 to 3.10% in Sep 24. However, on QoQ basis share of WS to Total advances has decreased from 4.27% to 3.10%.

Banks who's outstanding has decreased from June 24 to Sep 24 is as under:

Amt in lacs

Bank	**O/s WS Advances June 24**	**O/s Advances Sep 24**	**Variation QoQ in lacs**
BOM	**875**	**642**	**-233**
Canara bank	**6415**	**6126**	**-289**
IOB	**1978**	**333**	**-1645**
PSB	**296894**	**3639**	**-293255**
SBI	**8172**	**6730**	**-1442**
Total			**-300702**

Major Decline of Punjab & Sind Bank is Rs 293255 lacs.

(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 30.09.2024**

Rs. In crore

period	**Fresh disbursement**		**O/s advances**		**%age of adv. To women to total advance**
	A/c.	**Amt**	**A/c.**	**Amt**	
30.09.24	33631	2028	131767	6727	7.62%
30.09.23	38864	2190	153290	5752	5.99 %
30.06.24	22514	999	146904	6265	6.67%
(QoQ)	11117	1029	-15137	462	0.95%
(YOY)	-5233	-162	-21523	975	1.63%

Credit Flow to women beneficiaries on YOY increased from Rs. 5752 crores in Sep 2023 to 6727 crores in Sep 2024 and Share of women advances has increased from 5.99 % in Sep 2023 to 7.62% in Sep 2024 which is well above the target of 5% stipulated by RBI.

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.

(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 30.09.2024**

Rs. in Lacs

SECTOR	TARGETS	ACHIEVEMENTS	% Achievement.
Agriculture	39265	103466	263%
MSME	469016	933683	199%
OTHERPRIORITY SECTOR	37314	23311	62%
TOTAL PRIORITY SECTOR	545570	1060461	194%
Non-Priority Sector	7918185	9842675	124%
Grand Total (PS +N.P. S)	8463782	10903137	128%

During the period under review, Proportionate ACP Targets for current FY up to 30.09.2024 has been achieved by the bankers. Target under Agri, MSME and other PS advances achieved 263%,199% and 62% respectively. Overall PS target is achieved 194 % up to Sep 2024 FY 2024-25. Target under NPS achieved by 124 %.

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

Item No. 10 (ii)	**REVISED ANNUAL TARGETS OF ANNUAL DISTRICT CREDIT PLAN**

Please refer table agenda item for Revised Annual Targets of Annual District Credit Plan.

Item No. 11	**Loans under Negotiable Warehouse receipt**

As per the instructions of DFS we have taken up the progress of National warehouse receipts and will make it a regular agenda item of UTLBC meeting. During this Quarter. No Fresh Advance under this scheme was given. However, there is only 1 Account outstanding as on 30.09.2024 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 30.09.2024**

(Amt in crore)

	Fresh disbursement during 01.04.2024 to 30.09.2024		O/S as on 30.09.24		NPA 30.09.24	
	A/cs.	Amount in crore	A/cs.	Amount in crore	A/cs.	Amount in crore
PS	1249	80	13032	1202	342	19.82 (1.65%)
NPS	4532	1571	31656	9549	515	58.79(0.62%)
Total	5781	1651	44688	10751	857	78.61 (0.73%)

During the year 2024-25 fresh housing loan sanctioned and disbursed to 5781 borrowers for Rs.1651 crore (PS Rs.80 cr and NPS Rs.1571 crore) and as on 30.09.2024, 44688 housing loan accounts are outstanding amounting Rs.10751 crores. NPA under HL is 0.73 % as on Sep 2024.Banks should explore this sector for financing as NPA under Housing loan is less than 1%.

(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 30.09.2024**

Rs. in Crore

	Fresh disbursement during 01.04.2024 to 30.09.2024		**O/S as on 30.09.24**		**NPA 30.09.24**	
	A/cs.	**Amount in crore**	**A/cs.**	**Amount in crore**	**A/cs.**	**Amount in crore**
PS	**754**	**43.37**	**4121**	**315**	**112**	**4.59(1.26%)**
NPS	**538**	**92.35**	**1460**	**331**	**14**	**2.03 (0.60)**
Total	**1292**	**135.72**	**5581**	**646**	**126**	**6.62(1.02%)**

During Current FY Up to Sep 2024, member Banks have sanctioned and disbursed loan of Rs.135.72 crores to 1292 students and Total portfolio of Education loan in Chandigarh 646 crores to 5581 students. NPA under education loan is 1.02% 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 2024-25 up to the quarter ended 30.09.2024 is
as under. Banks in Chandigarh have sanctioned fresh loan of Rs.127.46 crores to 6674 beneficiaries as under:

Shishu Loan - 3248 a/c Rs.1935 lakhs
Kishore Loan -2543 a/c Rs.4246 lacs
Tarun loan - 883 a/c Rs.6565 Lakh

Amt. in Lakhs

	Sanction during (01.04.24 to 30.09.24)		**Outstanding 30.09.2024**		**NPA 30.06.24**		**%age of NPA**
	A/cs	**Amt (In lacs)**	**A/cs**	**Amt (In lacs)**	**A/cs**	**Amt**	**30.09.24**
SHISHU	**3248**	**1935**	**42242**	**10291**	**7600**	**2006**	**19.49%**
KISHORE	**2543**	**4246**	**9710**	**11899**	**1355**	**1502**	**12.62%**
TARUN	**883**	**6565**	**3236**	**19896**	**429**	**2588**	**13.00%**
TOTAL	**6674**	**12746**	**55188**	**42086**	**9384**	**6098**	**14.84%**

Total portfolio of MUDRA loan as on 30.09.2024 is 420.86 crores to 55188 beneficiaries and NPA under MUDRA is 14.84% as on Sep 2024.

On YOY Basis NPA under Mudra loan has increased from 12.17% on Sep 23 to 14.84 % on Sep 24. On quarterly Basis NPA has slightly decreased from 14.88 % in June 24 to 14.84 % as on Sep 2024.All member Banks are requested to focus on recovery of NPA involved under MUDRA scheme.

Still BANDHAN BANK, CSB, CITY UNION, DHAN LAXMI 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. Cooperative Banks have also not sanctioned any Mudra loan in the First half year of current FY.

UTLBC has allocated targets of Mudra loan to all Banks as per instruction from adviser UT Chandigarh all are advised to adhere the instructions and ensure to achieve your respective target under Mudra loan schemes as UT administration is monitoring the progress from time to time.

(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 30.09.2024**

Amt. in Lakhs

Sector	**Shishu**		**Kishore**		**Tarun**		**Mudra (Total)**	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
outstanding 30.09.2024	42242	10291	9710	11899	3236	19896	55188	42086
NPA 30.09.2024	7600	2006 19.49%	1355	1502 12.62%	429	2588 13.00%	9384	6098 14.84%
outstanding 30.09.2023	57157	14431	14778	14969	3535	22525	75470	51925
NPA 30.09.2023	4624	1094 7.58%	1487	2269 15.15 %	447	2960 13.14%	6558	6324 12.17 %
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 %

Overall NPA under MUDRA loan on YOY basis has increased from 12.17% in Sep 23 to 14.84 % in Sep 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 30.09.2024**

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**
Sep 24	**37227**	**2029**	**42863**	**15310**	**28374**	**1645**	**108464**	**18986**	**576056**	**69354**	**684520**	**88340**
NPA Sep 24	**5769**	**379 18.67 %**	**5981**	1810 11.82%	**1614**	**75 4.55%**	**13364**	**2265 11.92%**	**17153**	**5006 7.21%**	**30517**	**7272 8.23%**
Sep 23	**60998**	**2230**	**44076**	**14340**	**21297**	**1819**	**126371**	**18390**	**557100**	**70125**	**683471**	**88515**

NPA Sep 23	**5683**	**664 29.77 %**	**6071**	**2371 16.53%**	**1878**	**83 4.56%**	**17280**	**2725 14.81%**	**16278**	**3520 5.01%**	**33558**	**6245 7.05%**
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 %**

NPA under agriculture 0n YOY basis has reduced from 29.77% in Sep 2023 to 18.67% on Sep 2024 and also reduced on QoQ basis. from 20.96 % in June 2024 to 18.67% in Sep 2024. Similarly, NPA under MSME on YOY basis has reduced from 16.53% in Sep 23 to 11.82%. in Sep 24. It has also reduced on QOQ basis from 11.90% in June 24 to 11.82% in Sep 2024. NPA under other PS advances on YOY basis has also decreased from 4.56% Sep 23 to 4.55% in Sep 2024.

NPA under Priority Sector is decreased from 14.81% in Sep 2023 to 11.92% in Sep 2024 It has also declined from 12.46% to 11.92% on quarterly basis. However Total NPA under PS and NPS increased from 7.96% in June 2024 to 8.23% in Sep 2024 and on YOY basis it has increased from 7.05% on Sep23 to 8.23 % in Sep 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 Sep 2023, June 2024 and Sep 2024 sector wise is as under: -

Parameters	30.09.2023	30.06.2024	30.09.2024
Agriculture	29.77 %	20.96 %	18.67%
MSME	16.53 %	11.90 %	11.82%
Other P. sector	4.56%	4.97 %	4.55%
Priority sector	14.81 %	12.46 %	11.92%
Non P, Sector	5.01%	6.81 %	7.21%
Grand Total	7.05 %	7.96 %	8.23%

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 30.09.2024**

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 30.09.24	**157**	**715.65**	**76**	**97.29**	**52388**	**35151**	**83**	**322**	**329**	**5956**
NPA 30.09.24	**65**	**187.69 26.22%**	**28**	**11.89 12.22%**	**8974**	**4864 13.83%**	**17**	**70 21.73%**	**67**	**625 10.49%**
O/S 30.09.23	**142**	**607.60**	**74**	**94.73**	**75044**	**51925**	**68**	**260**	**335**	**6057**
NPA 30.09.23	**59**	**121.16 19.94 %**	**28**	**11.73 12.38%**	**6508**	**6324 12.17%**	**20**	**68 26.15%**	**65**	**626 10.3%**
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%

On YOY basis NPA under PMEGP scheme has increased from 19.94% on Sep 23 to 26.22% on Sep 2024 which is on higher side and required immediate steps for recovery. NPA under NULM has decreased from 12.38 % in Sep 2023 to 12.22 % as on Sep 2024. NPA under MUDRA has increased from 12.17% in Sep 23 to 13.83% as on Sep 2024.NPA under SHG has reduced from 26.15% on Sep 23 to 21.73% on Sep 24. However, NPA under Stand-UP India has increased from 10.30% in Sep 23 to 10.49% 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 30.09.2024**	
Period	NO. of A/cs covered	Amt. in lacs
30.09.24	7510	139610
30.09.23	6566	108771
30.06.24	6559	124315

Up to Sep 2024, Total 7510 units have been covered under CGTSME amounting Rs.1396.10 crores.

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 scheme.

(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.

Member Banks is enclosed as per Annexure. **However, %age wise achievement is as under:**

	Parameters	Total Number of eligible accounts	%age in debit card	%age of A/C holders having Net Banking	%age of Mobile banking Holders	%age of account holders covered under AEPS	%age of Total nos of eligible account hordes who have taken at least one digital facility
30.09.24	**SF**	**2523152**	**89.48%**	**63.67%**	**81.19%**	**73.95%**	99.66%
30.06.24	**SF**	**2550285**	**92.48%**	**58.22%**	**78.01%**	**64.63%**	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
30.09.24	**CA**	**116124**	**90.08%**	**30.87%**	**68.56%**	**0**	99.08%

30.06.24	**CA**	**120121**	**94.16%**	**39.88%**	**76.01%**	**0**	100%

As per above table which is as per statement for the month ended Sep 24, under Saving accounts holders, one of the digital products have been provided to 99.66% account holders and under Current account it is also 99.08%. Member Banks are requested to maintain 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 30.09.24 is as under: -

period	**No. of active CASA A/Cs In lacs**	**Seeding with Aadhaar**	
		Number in lacs	**% age**
30.09.24	24.95	18.64	74.71%
30.09.23	25.17	18.14	72.06%
30.06.24	24.57	18.35	74.68%

During the period under review %age of Aadhar seeding has slightly improved from 74.68 % in Sep 2024 to 74.71% in Sep 2024. However, if we compare the data on YOY basis then %age of Aadhar seeding has improved from 72.06 % in Sep 23 to 74.71 % in Sep 24.

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

(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 30.09.24 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 banking services in the area.

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 81 camps

FLC Progress Report September 24			
S.No.	**Actual Special Camps conducted**	**Target Specific Camps conducted**	**Total**
1	**22**	**59**	**81**

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 has not organized any camp during the quarter ended September 2024.as informed by Manager CFL Dhanas

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
30.09.24	328875	281090(85.47%)	218323(66.39%)	111668(51.15%)
30.06.24	325023	271835 (83.63%)	217442 (66.90%)	106008(48.75%)
30.09.23	319228	263236 (82.46%)	217558(68.15%)	208963(96.05%)
+- in qtr	3852	9255	881	+5660
+- in y to y	9647	17854	765	-97265

On the basis of above table On YOY basis nos of account of PMJDY have increased by 9647 accounts and on QoQ basis there is increase of 3852 accounts. Aadhar seeded accounts have increased from 82.46% in Sep 2023 to 85.47% on Sep 2024 which improved marginally. Percentage of Rupee card issuance have decreased from 68.15% in Sep 2023 to 66.39% in Sep 2024. Percentage of Activation of rupee cards has increased on quarterly basis from 48.75% in June 24 to 51.15% in Sep 2024. However, on YOY basis rupee card activation has decreased from 96.05% in Sep 23 to 51.15% in Sep 24.

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

Item No 24 (i): - <u>Saturation Drive for covering all PMJDY accounts with Jan Suraksha schemes.</u>

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 30.09.24 is as per Annexure attached.

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

parameter	Eligible Nos of A/C	Ach up to 30.09.24	%age achievement
PMSBY	**173375**	**90292**	**52.08%**
PMJJBY	**144737**	**38979**	**26.94%**

Achievement up to 30.09.2024 is 52.08% under PMSSBY and 26.94% under PMJJBY which is not satisfactory. Member banks are requested to fill up the gap during the saturation campaign run by DFS from 15.10.2024 to 15.01.2025

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

ITEM NO.24(ii):	3 Months Campaign for Saturating Gram Panchayats in PMJJBY and PMSSBY

As you Know DFS has launched a 3-month campaign for Social Security Schemes for saturating each Gram Panchayat. Campaign period is 15.10.2024 to 15.01.2025. Although we do not have GPs in Chandigarh but DFS has said that in Chandigarh each bank has to achieve their respective target allocated by their respective Head office of the bank. We have sought the target allocated by their respective banks for Chandigarh UT but till date we have not received from any Banks. Please submit the same to our office for monitoring. Also instruct your banks branches to conduct branch wise camps in each location/sector of the Chandigarh where branch is located and inform the application form obtained. Please ensure that enrollment mandate be obtained for all banks and submit the same to LDM office by retaining the form of concern bank

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 30.0924, banks have enrolled 125201 persons/beneficiaries.

Year	PMJJBY a/c
30.09.24	125201
30.06.24	97059
30.09.23	89882
+/- during the qtr	**+28142**
+/- during y to y	**+35319**

On QoQ Basis as well as on YOY basis there is increase of 28142 and 35319 beneficiaries respectively. Member banks to look after their position and take corrective steps for improvement. UT Administration is monitoring the progress from time to time and advise to fill up the gap of 85000 at

the earliest. Up July 2024, 85000 fresh beneficiaries be added to get the saturation. Bank wise target has already been allocated for saturation.

Bandhan Bank, Karur Vysya bank, Laxmi vilas Bank, south Indian bank, Equitas bank, Jana Small finance bank, Ujjivan Small finance bank and Utkarsh small Finance bank have not enrolled any beneficiaries since inception of schemes in 2015-16.

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

Up to 30.09.24, banks have enrolled 341647 persons under the scheme.

Year	Total enrolment PMSBY
30.09.24	342316
30.06.24	308077
30.09.23	285246
+/- during qtr	+34239
+/- y to y	+57070

On YOY basis there is an increase of 57070 beneficiaries and on QoQ basis increase of 34239 beneficiaries. Please continue to enroll the account holders under the scheme as Nos of eligible accounts are much higher than actual enrolments done.

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 68945 beneficiaries under the APY scheme since inception of the scheme.

Period	APY enrolments
30.09.24	68426
30.06.24	63665
30.09.23	56787
+/- during qtr	+4761
+/- y to y	+11639

On YOY basis there is an increase of 11639 beneficiaries of APY and on QoQ basis there is an increase of 4761 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. Every Bank have to enroll 100 cases per branch in financial year 2024-25 and action/strategy be made accordingly.**

(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 Sep 24, Banks have received 28 claims and lodged the 28 claims up to 30.96.2024 in UT CHANDIGARH, 27 Claim cases stands settled and 1 case is rejected. There is no case pending for disposal as on Sep 2024

-Under PMJJBY, During the period April 24 to Sep 24, Banks have received 169claims and lodged all the claims. Out of 169 claims lodged ,163 claim cases stand settled, 6 claim are rejected and 0 case is pending for settlement

Under PMSBY, During the period April 24 to Sep 24, Banks have received 65 claims, out of 65 claims lodged, 53 claim cases stands settled while 5 claims are rejected and 7 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.

Up to 30.09.24 10334 applications have been uploaded by MC office Chandigarh out of that 1408 applications has been rejected by the banks and 8666 applications have been sanction and 8068 applications have been disbursed. During the period under review Total 137 applications sanctioned and 196, applications got disbursed. However, during the quarter from July 24, to Sep 24, 170 fresh applications added in the portal.

Progress as on 30.09.24 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
30.09.24	10334	1408	13.62%	8926	8666	260	97.09%	8068	598	93.10%	170
1st	5735	469	8.18%	5266	5195	71	98.65%	4988	207	96.02%	
2nd	3603	723	20.07%	2880	2747	133	95.38%	2475	272	90.10%	
3rd	996	216	21.69%	780	724	56	92.82%	605	119	83.56%	
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	
30.09.23	9338	880	9.42%	8458	7901	557	93.41%	7087	814	89.69	509
1st	5788	421	7.27	5367	5108	259	95.17	4777	331	93.51	29
2nd	3173	414	13.04	2769	2490	279	89.92	2040	450	81.92	243
3rd	377	45	12.03	332	303	29	91.26	270	33	89.10	141

Present position as on 01.11.2024

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
CHD	10383	1459	14.05	8924	8696	228	97.44%	8187	509	94.14%
1st	5723	479	8.36	5244	5183	61	98.83%	4994	189	96.35%
2nd	3623	744	20.53	2879	2766	113	96.07%	2531	235	91.50

3rd	1037	236	22.75	801	747	54	93.25%	662	85	88.62

Pmsvanidhi progress also reviewed by Union Home Secretary on 19.10.2024 in presence of Adviser UT Chandigarh and advised to clear the pendency within one month. Hence all are advised to clear the pendency by 19.11.2024 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.

NPA position under Pmsvanidhi as on 30.09.2024

(Amt in lacs)

Parameters	Outstanding 30.09.24		NPA as on 30.09.24		%age of NPA
	a/cs	Amt	a/cs	Amt	
Total	**1269**	**230.76**	**157**	**11.91**	5.16

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. 22,22 A {Page No. 58,58 A}

Item No. 28: Position of PM Vishwakarma Govt. Sponsored Schemes within UT Chandigarh as on 30.09.24

S No	Bank Name	No. of application Received	No. of application sanctioned	Nos of applications Disbursed amt	No. of application rejected	Pending applications
1	**BANK OF BARODA**	**3**	**1**		**1**	**1**
	Indian bank	**2**	**0**		**0**	**2**
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	11	5		5	1
7	STATE BANK OF INDIA	8	0		4	4
8	UNION BANK OF INDIA	3	0		3	0
9	Karnataka bank	1	0		0	1
	Grand Total	**35**	7		19	10

During the FY 2024-25, up to 30.09.2024, 35 applications under PM Vishwakarma scheme have been referred to the Banks and out these 6 cases have been sanctioned and 19 cases have been rejected due to reason applicant refused to take loan and 10 applications are pending in banks due to forwarding in last week of September.

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

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. Total 46 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 disbursed and 30 have been rejected due various reasons. There is no pendency as on date.

As on 30.09.24 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

Now again Govt of India has started campaign from 15.09.2024 to 31.03.2025 and Animal Husbandry has submitted us camps schedule starting from 27.09.2024 to 28.03.2025. Camp is to be held on every Friday. First camp held on 27.09.2024 but no applications is received during the camps.

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 **30.09.2024. Hence No pendency.**

Item No 30	**POSITION UNDER NATIONAL URBAN LIVELIHOOD MISSION (NULM) SCHEME WITHIN UT CHANDIGARH AS ON 30.09.24**

The progress under NULM is as on 30.09.24 for the financial year 2024-25.

target	**Applications received/sponsored**	sanctioned		disbursed		**rejected**	pending
100	45+29 (Mudra loan conversion to NULM) 74	Nos.	Amt. lacs	Ac	Amt.		
		9 +29 =38	**9.43 +42=51.43**	**38**	**51.43**	**36**	**4**

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

Item No. 31	**POSITION UNDER PMEGP SCHEME WITHIN UT CHANDIGARH AS ON 30.09.24**

During financial year 2024-25, up to 30.09.24, Agencies have sponsored 41 applications and banks have sanctioned 9 applications having involved margin Money of Rs.54.02 lacs, 29 applications have been returned/ rejected due to various reasons and 4 are pending as on 30.09.24.

2024-25	**Target**		**Forwarded to bank**	**Sanctioned**		**MM claimed**		**MM disbursed**		**Ret/ rejection**	**Pending**
	App	**MM**	**application**	**project**	**MM**	**project**	**MM**	**project**	**MM**	**App.**	**app**
DIC	**6**	**15.84**	**14**	**3**	**10**		**5**	**0**	**0**	**10**	**1**
KVIB	**4**	**11.51**	**19**	**3**	**37.5**	4	**30.75**	**0**	**0**	**15**	**0**
KVIC-	**4**	**11.51**	**9**	**3**	**6.83**	4	**8.26**	**0**	**0**	**4**	**3**
2nd loan	**1**	**10.00**	**0**	**0**		**0**	**0**	**0**	**0**	**0**	

Total Target	**15**	**48.86**	**41**	**9**	**54.33**	9	**44.01**	**0**	**0**	**29**	**4**

Detail of pendency is as under: -4

Application pending on 30.09.24

S No	Name of applicant	Bank name	Nos of applications	Date of forwarding to bank	Remark
1	**Kiran**	**PNB**	**2**	**13.8.24**	**Applicant not visiting the branch nor picking the phone**
2	**Ashok Kumar**			**17.9.24**	
3	**Sumit Gupta**	**SBI**	**2**	**23.7.24**	
4	**Sukhwinder Singh**			**11.09.24**	

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

This is a Flagship programme 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.

Total No. of Schedule Commercial Bank Branches	Loan Sanctioned during FY up to Sep 2024 (Amt in lacs) (01.4.2024 to 30.09.2024)				Outstanding as on 30.09 .24 (Amt.in lacs)	
	SC/ST		WOMEN		A/C	Amt.
408	0	0.00	12	312.18	329	5956.14

As you know, Stand Up India is a flagship of GOI and UT Administration is reviewing the position from time to time and shown concern over very negligible progress.

(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 30.09.2024

POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 30.09.2024

SAVING LINKED

Achievement up to 30.09.24	
NO.	**Amount in lacs**
115	**17.26**

CREDIT LINKED

Sanctioned up to 30.09.24		Outstanding as on 30.09.2024	
A/C.	**Amt in lacs**	**A/C.**	**Amt in lacs**

6	**12.78**	**83**	**322.11**

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 - 27 {Page No. - 62}

Item No.34:	POSITION UNDER KCC WITHIN UT CHANDIGARH AS ON 30.09.2024

(Rs.in lacs)

Total Disbursement for FY 2024-25 up to 30.09.2024		O/S AS ON 30.09.2024	
NO.	**Amount**	**NO.**	**Amount**
412	**3228**	**1483**	**16008**

During the FY 2024-25 up to 30.09.2024, 412 fresh KCC (KCC-362+PKCC-50) issued amounting Rs.32.28 crores and 1483 KCC outstanding amounting to Rs.160.08 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

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 as under:

Major crops being cultivated in the State	Crop Season (Sowing)	Crop Season (Harvesting) Crop Duration Due Date of Repayment
Rabi Crops: Wheat, Barley, Mustard, Gram, Turmeric &Potato	October November	April-May
Kharif Crops: Paddy, Cotton, Maize, Vegetables, Flowers, Pulses	May-June	October November
Sun Flower	January /February	May-June
Sugar Cane	Feb-March	December- February

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 30.09.2024						
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**	**19393**	**49589**	**22624**	**68982**	**72%**

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

ITEM NO.39:	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	No of Kits	Current Status
1	101	JK Bank	1	Inactive
2	604	Corporation Bank	1	Inactive
3	620	UCO Bank	1	Inactive
			1	Active
4	623	Andhra Bank	1	Inactive
5	628	Kotak Mahindra Bank	1	Active
			1	Active
			1	Inactive
6	629	Laxmi Vilas Bank	1	Inactive
7	630	Bandhan Bank	1	Inactive
8	631	The Catholic Syrian Bank Ltd,	1	Inactive
9	632	City Union Bank	1	Inactive
10	634	Federal Bank	1	Inactive
11	635	HDFC Bank	1	Inactive
			1	Active
12	636	ICICI Bank	1	Inactive
13	637	IDFC Bank	1	Active
14	638	Indusind Bank	1	Inactive
			1	Active
			1	Inactive
			1	Active
15	646	Yes Bank	1	Inactive
16	647	Axis Bank Ltd	1	Inactive
			1	Inactive
17	648	Bank of Baroda	1	Active
18	649	Bank of India	1	Active
19	650	Central Bank of India	1	Inactive
			1	Inactive

20	651	Indian Bank	1	Inactive
21	652	OBC Bank	1	Inactive
			1	Inactive
			1	Inactive
			1	Inactive
22	653	PNB /Himachal Gramin Bank	1	Inactive
		PNB	1	Inactive
			1	Inactive
			1	Inactive
			1	Inactive
			1	Inactive
		PNB/ Sarv Himachal Pradesh Gramin Bank	1	Inactive
23	654	SBI	1	Inactive
			1	Inactive
			1	Active
			1	Inactive
			1	Inactive
			1	Inactive
			1	Inactive
			1	Active
24	655	United Bank of India	1	Inactive
25	656	Union Bank of India	1	Inactive
			1	Active
26	657	Canara Bank	1	Inactive
27	658	Syndicate Bank	1	Inactive
28	659	IOB	1	Inactive
29	660	Punjab & Sind Bank	1	Inactive
			1	Inactive
30	661	Allahabad Bank	1	Inactive
			1	Inactive
31	662	Bank of Maharashtra	1	Inactive
32	691	Equitas Small Finance Bank	1	Active
33	689	Capital Small Finance Bank	1	Active
34	696	Ujjivan Small Finance Bank	1	Inactive
35	642	RBL Bank	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.

	ANY OTHER ITEM WITH THE PERMISSION OF CHAIR