Minutes of UTLBC held on 16.08.2021under the chairmanship of DR Anil Kumar Yadav, General Manager, Reserve Bank of India.

The **44th Meeting** of the **UT Level Bankers' Committee, Chandigarh** to review the performance of banking system in UT, Chandigarh for the quarter ended June 2021 was held on 16.08.2021 through Video Conference under the **Chairmanship of Dr. Anil Kumar Yadav, General Manager, Reserve Bank of India, Chandigarh** and **Sh.Vijay N. Zade IAS, , Financial Secretary, UT, Chandigarh** was the Chief Guest of the meeting. Besides, the meeting was attended by **Shri Sandip Kumar Panigrahi, Zonal Manager, PNB, Chandigarh Zone & Convener-UTLBC Chandigarh, Sh.Anil Diwani, General Manager, State Bank of India, Sh. Prashant Baloda, District Development Manager, NABARD, Sh. P S Sardar, Dy. General Manager, SIDBI and Shri Sudhir Kumar, Dy. General Manger, Punjab National Bank** and Senior Officers from RBI, State Government, Banks, Financial Institutions and various Corporations.

The list of participants is as per **Annexure-I.**

At the outset Shri Sandip Kumar Panigrahi, Zonal Manager, PNB, Chandigarh Zone & Convener – UTLBC, Chandigarh welcome **Sh.Vijay N. Zade IAS, , Financial Secretary, UT, Chandigarh and Chief Guest of the meeting. Dr. Anil Kumar Yadav, General Reserve Bank of India with a request to chair the meeting, Sh.Anil Diwani, Dy. General Manager, State Bank of India, Shri Prashant Balboa, District Development Manager, NABARD, Chandigarh and Shri P S Sardar, Dy. General Manger, SIDBI,Sh Lokesh Behl LDO RBI** and Senior Officers from Banks, Financial Institutions, Corporations who have joined this meeting through VC.

He apprised that due to Covid-19 norms, the meeting is convened through VC. Due to COVID-19 first wave and second wave, there have been turbulent changes and instability in the banking sector in India and overall in the global market. It is quite likely that this impact has made a dent which may take quite some time to recover to the normal position. Though the impact of COVID-19 is seen in all the sectors yet in some areas its effect has been significantly higher.

The banks will have to take initiatives to support their customers, maintain their business, reinforce their organization, and play a positive role in the economy and society. All the business are adversely affected on account of highly disturbed business cycles and the cash flow and business continuity.

Distinguished members, in today's meeting we will review the performance of banks in UT Chandigarh under various key parameters for the quarter ended June 2021 & broadly discuss many other important issues and ongoing campaigns, flagship schemes of Govt. of India.
Before presenting the progress card, I would like to dwell upon the significant developments taken place recently, which have good impact on banking and economy of our country.

The Reserve Bank of India's (RBI) Monetary Policy Committee (MPC) kept the **repo rate unchanged** at **4 per cent** while maintaining an **'accommodative stance'** as long as necessary to mitigate the impact of the COVID-19 pandemic, RBI Governor announced on August 6, 2021.
The central bank Governor said that the MPC's decision was taken unanimously and added that the **reverse repo rate** too was kept **unchanged at 3.35 per cent**. The **Marginal Standing Facility (MSF)** rate and **bank rate** also remained **unchanged at 4.25 percent**.
The Key parameters of UT Chandigarh as on June 2021 remained good despite lockdown conditions in Chandigarh during April and May 2021. CD Ratio against National Goal of 60% is 99.91%. Share of PS to Total Advances is 19%, Agri. Adv. to Total advances is 3% (the reason being Chandigarh urban area), Share of MSME to Total advances 10%.

The performance under Annual Credit Plan during the quarter ended June 2021 remained at 52% (under Agriculture Sector - 61%, MSME – 55%, OPS – 27%). All bankers need to analyze the reasons of low achievement and ensure that ACP targets are achieved during the current financial year.

To conclude, I, on behalf of bankers, once again assure all concerned of full cooperation from banking fraternity towards strengthening and uplifting the socio-economic conditions of the people of Chandigarh UT.

DR Anil Kumar Yadav, General Manager, Reserve Bank of India welcome Sh.Vijay N. Zade IAS, , Financial Secretary, UT, Chandigarh and all the participants in the meeting. He apprised about important decisions in the monetary policy dated 06.08.2021,kept the **repo rate unchanged** at **4 percent** ,**reverse repo rate** too was kept **unchanged at 3.35 percent, Bank rate** also remained **unchanged at 4.25 percent and CPI for 2021.22 is 5.7%. Dr Yadav also informed that revision was done due to recession in the economy due to Pandemic situation. Dr.Yadav also advised to be vigilant in case of any new pandemic outcome and also advised all to get vaccination. Dr. A. K. Yadav also emphasized on implementation of Centre for financial literacy which is pilot project since 2017. RBI has planned to open CFL in each block of the country by 2024. In the 1st phase one CFL will be opened in Chandigarh by December 01, 2021 among other phase-1 CFLs. For this RBI has involved an NGOs to implement the project. LDM to come on platform and discuss with RBI to implement CFL Project. Meeting with nodal officer of NGO to be held in Sept, 2021. He also emphasized the importance of Digital Payment Ecosystem and also express his satisfaction of achievement of 96.11% in case of individuals and 86.66% in case Businessmen. Also emphasized to make extra efforts to provide POS Machines, Mobile Banking, Internet facilities to be provided to Business people. He also emphasized that data to be updated in UTLBC website and this data to be updated regularly for the benefit of the public. Dr. Yadav shows satisfaction of the progress of CD ratio which is 99% and advised the LDM to get the ATR from all banks whose CD Ratios is below the desired level of 60%. He also said that private sector banks are not doing well in this field and also ask them to inform the reasons for not performing. He also emphasized that BCA appointed by banks must have passed certified courses.AT last he advised to all member Banks to dispose of the pending applications under Pmsvanidhi, PKCC, PMEGP and applications sponsored by NULM Department .**

Sh.Vijay N. Zade IAS, , Financial Secretary, UT, Chandigarh has welcome Dr Anil Kumar Yadav, General Manager RBI and chairperson of the meeting . He also welcome Sh. S.K Panigarhi Zonal Manager PNB and convener UTLBC and also all the participants. He shown dissatisfaction under the performance under various Govt. sponsored schemes In many cases loans were sanction but disbursement not made and in case of rejected cases reasons for rejections must be analysed and disposal does not mean rejection, there should be maximum sanction of applications in a time bond manner and disbursement thereof after completion of the formalities. The Chief Guest Sh. Zade assured full support to banks from administration side.

During deliberation on Agenda item no 2.1 progress under PKCC, Chairperson of the meeting shown dissatisfaction of higher rejection of 273 applications out of 575 total sponsored applications. LDM Chandigarh has replied that major reason for rejection of applications are (i) CIBIL report Not ok (ii) in various applications borrower not interest to take loan even after sanction as they are demanding whole sanctioned amount in one lot whereas as, In the scheme limit is sanction for one year fodder and medicines etc (II) In some cases on same animals, 2 to 3 family members have applied separately. LDM also informed that reasons of rejection of maximum applications already emailed to the concerned department.

Chief LDM also requested the member Banks to upload the status of sanction or rejection as the case may in the PMFBY portal as GOI is monitoring the progress from the portal. Still large nos of banks has not uploaded the progress in portal.

The Chairperson also shown concern on the progress made under loan to Weaker Sector and MSME and emphasised that targets allocated under different schemes must be achieved. Minutes of the meeting to be prepared in elaborate manner with action taken report..
Sh. S. K. Panigrahi assure that all the pending cases shall be disbursed in a time bond manner to improve the position.

Then Mr. Hari Singh Gumra sought the permission of the chair to start the meeting and read out the agenda items one by one.

Item No.1	**Confirmation of Minutes of 43rd meeting of UT Level Bankers' Committee (UT Chandigarh)**

Last Meeting of SLBC	43rd
Held on	20.05.2021
Minutes email / circulated on	29.05.2021
Comments Received	NIL

As no comments/observations were received from any banks. The House has confirmed the minutes of the 43rd meeting circulated on29.05.2021.

Item no. 2	**Prime Minister Street Vendor's Atma Nirbhar Nidhi (PM SVA NIDHI) SCHEME.**

The progress under Prime Minister Svanidhi scheme is being reviewed regularly by Municipal Commissioner, Chandigarh and DFS, MOF, Govt. of India

Dr. A.K Yadav has shown a concern regarding pendency of sanction and disbursement of cases under this scheme and instruct all banks to clear the pendency immediately.

Sh Sandeep Kumar Panigrahi Zonal Manager Punjab National bank and convener of UTLBC also advised to member banks to sanction Rs.20000/- as second trench to those borrowers who have repay the complete loan through normal recovery.

(Action : Member Banks)

Item no. 2.1	Pashu Kisan Cedit Card

LDM apprised the house that out of 575 applications submitted to different banks by Animal Husbandry Deptt, 286 have been sanction and 273 cases have been rejected due to various reasons and 200 applications have been disbursed so far. GM, RBI and chairperson of the 44th UTLBC shown a concerned over higher rejection that 273 applications and instructed the banks that disposal does not mean rejection of applications. The LDM informed the house that rejection is on account of various reasons, some of the reasons like CIBIL report not good/in default, In some cases borrower has given in writing not to take loan, and in some cases on same animals, more members of the family applied. Further in some cases where the applicants is already availing KCC limits and after sanction of PKCC total loan amount exceed than Rs.1.60 lacs (exempted limit for collateral security) and borrower do not want to extend the charge on existing security. These are the major reasons for rejection. However in maximum rejected application along with reason has already been provided to AH Deptt. The chairperson has advised the member' banks to disburse the sanctioned cases immediately.

The Chairman, GM RBI also instructed MC officials to analyses the reasons for rejection of cases under Pmsvanidhi schemes .The Chief Guest Sh. Zade Finance Secretary UT Chandigarh also instructed the banks to clear the pendency under the scheme and ask the reasons for rejection . Many banks informs the main reasons for rejection is default in CIBIL or customer is not interested.

(Action : Concerned Banks)

Item No. 3	**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 30.06.2021 is as under:-

- Total Saving Accounts : 2514964
- Aadhaar Seeding : 2216318(88.13%)
- Mobile Seeding : 2284442(90.83%)

LDM HAS REQUESTED all the member Banks to instruct the field staff to ensure 100% AADHAAR SEEDING AND LINKAGE OF MOBLE NOs IN PENDING ACCOUNTS ON DAILY BASIS so that 100% be achieved

(Action : Member Banks)

ITEM NO. 4	**IMPLEMENTATION OF PRADHAN MANTRI JAN-DHAN YOJANA (PMJDY)**

ITEM NO. 4.1	Status of Opening of Accounts under PMJDY

UT CHANDIGARH has been declared as Saturated under Pradhan Mantri Jan Dhan Yojana, and first UT/State to be declared saturated under the flagship programme of Govt. of India, which envisages, Accidental Insurance of ` 1 lac, Life Insurance cover of `30000/-, Issuance of Rupay Debit Card to every account holder. We all must feel proud that UT has already received PM award for this achievement.

Banks have opened 276597 accounts up-to 30.06.2021 under PMJDY since its launching on 28.08.2014. There is an increase of 4073 accounts during the review period.

Detail of Accounts opened under PMJDY upto 30.06.2021 is as under:-

Period	Total PMJDY accounts	Zero balance Accounts	Aadhaar Seeded Accounts	Rupee card issued	Rupee card Activated
31.03.21	272524	16934 6.21%	248257 91.10%	225479 82.74%	180487 80.05%
30.06.21	276597	18097 6.54%	253744 91.74%	212474 76.82%	178246 83.89%

The Chairperson further mentioned that all banks having Rupay card issuance and activation less than 80% may share monthly status with the LDM and in turn LDM will apprise the LDO regarding the status. LDM and LDO along with other concerned stakeholders may review the situation and conduct review meetings for the same if needed . All Banks whose achievement under Rupee card activation is less than the system such as Canara Bank (71.57%) SBI (54.01%) Central bank of India (62.56%) ,UCO Bank (54.35%) City Union Bank (53.39%), HDFC (61.85%), IDFC Bank(3.45%), Karnataka Bank ltd(48%) , Kotak Mahindra bank (22.22%), AU Small Finance Bank (49.55%), Capital small Fin. Bank (0%) RBL (0%) ESFA Small Fin bank (0%) Harco Bank (0%), Ropar central Coop Bank (0%), Pb state Coop bank (0%). All these banks to improve their progress under issuance of rupee cards and activation of rupee card on monthly basis.

All other banks to ensure 100% activation of rupee cards issued by their branches.

He also advised that percentage of Zero balance accounts be brought to zero at the earliest. He also advised the banks to contact the persons who are not operating the accounts,. LDM has advised the bankers to take the helps of their BCAs for getting small deposit from zero balance account holders varying from Rs.10 to 50 and credit their accounts so that Zero balance account be brought to NIL in UT Chandigarh.

(Action : ALL Banks)

ITEM NO. 5	**Appointment of Bank Mitras & Status of Micro ATMs , Verification Calls by Executives of State Call Centers/SLBC/LDMs to Bank Mitras.**

Up to30.06.2021, Out of 45 BCAs, Banks has provided 29 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**. Bank of Baroda is advised to please provide the MICRO ATM Machines to their BCA so that they can provide the cash withdrawal facility to the General Public at their location**.

LDM has advised all the members' banks to do a regular inspection of their BCA center and ensure that BCAs are working as per the guidelines of the banks/RBI.

(Action : Concerned Banks)

ITEM NO. 6	**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.

(i) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) :

The scheme is being implemented through **LIC of India**. 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.330/-. In the scheme Rs. 2 lacs is payable on member's death due to any reason. DFS, MOF, GOI vide their letter no. F.No.H-12011/2/2015-Ins.II dated 23.06.2021 have informed amendment in rules for implementation of PMJJBY. It has been decided by the competent authority to incorporate a lien clause in the rules of PMJJBY with effect from Ist June, 2021: whereby claims for death which occur during the first 30 days from the date of enrollment will not be paid. The risk cover will commence only after the completion of 30 days from the date of enrollment into the scheme by the subscriber. However death due to accident will be exempted from the Lien Clause.

Up to30.06.2021, banks have enrolled 73619 persons under the scheme. LDM has advised the bankers that keeping in view the nos. of active saving bank accounts, the progress needs to be improved. In this regard, help of BCAs may also be taken to enroll all the account holders in their areas under the schemes. Benefits of the schemes also need to be percolated to the customers.

(Action : All Member Banks)

(ii) Pradhan Mantri Suraksha Bima Yojana (PMSBY) :

The scheme is a one year cover, 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.12/- renewable on year to year basis. In the scheme Rs. 2 lakh is payable on member's death due to accident and in case of permanent disability Rs. 1.00 lakh
Up to 30.06**.2021**, banks have enrolled **216030** persons under the scheme.

LDM has advised the bankers, that this schemes be offered to every account holders newly opened accounts as well as existing account holders as per their eligibility and enroll maximum beneficiaries under the scheme. GOI is monitoring the progress under these schemes from time to time.

(Action : All Member Banks)

(iii) Atal Pension Yojana (APY) - Keeping in mind the concern about the old age income security of the working poor, to focus on encouraging and enabling them to save for their retirement, to address the longevity risks among the workers in unorganized sector and to encourage them to voluntarily save for their retirement, the Government of India launched this pension scheme namely Atal Pension Yojana (APY).

The scheme is being administered by Pension Fund Regulatory and Development Authority (PFRDA) through NPS Architecture.

Under APY, there is guaranteed minimum monthly pension for the subscribers ranging between Rs.1000/-to Rs.5000/- per month. The benefit of minimum pension will be guaranteed by Govt. of India.

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 **30.06.2021**, banks have enrolled 32820persons under the scheme. During the period under review, there is a decrease of 1649accounts. The major decrease is of SBI (1622 accounts). The Controlling Heads of the SBI is requested to please analyze the reason of such major decrease in one quarter.

Banks namely, Bandhan Bank, CSB Bank, Federal Bank, IDFC Fist Bank Ltd., RBL Bank, Capital Small Finance Bank, Utkarsh small Fin. Bank and Jana small finance Bank have not enrolled even a single person till date. LDM has advised their representative of these banks to enroll eligible persons under the schemes by explaining the benefits of the schemes.

(Action : All Member Banks)

Sh. S.K. Panigrahi, Zonal Manager, PNB and convener of UTLBC informed that though there is large scope under the Social Security Schemes and requested the banks to bring more and more people in its fold and also requested Chairperson to look into the progress under the schemes, keeping in view the pandemic prevailing in the country.

ITEM NO. 7	**Position of Claims lodged/Settled under PMJDY and Jan Suraksha Schemes.**

Out of 42 Claims lodged under PMJDY up to 30.06.2021 in the UT Chandigarh, 39 Claims stands settled while 1 cases is rejected while 2case is pending for disposal.

In Jansuraksha Schemes (under PMSBY) out of 119 claims lodged 110 claim cases stands settled while 7 claims are rejected and 2 case is pending.

In Jansuraksha Schemes (under PMJJBY) out of 188 claims lodged 170 claims cases stands settled, 12 claims are rejected and 6 cases are pending.

Sh. Hari Singh Gumra LDM informed the house that GOI vide their letter no. F.No.H-12011/2/2015-Ins.II dated 23.06.2021 have informed amendment in rules for implementation of PMJJBY,PMSBY and as per amended rules only scanned copies of documents to be submitted by the branch within 7 days from receipt of claim papers and insurance company shall settle the claim within 7 days .GM RBI emphasized that claim must be settled within 7 days, Banks to ensure the same and matter be taken up with the concern insurance companies for settlement of insurance claim if pending and adherence of guidelines relating to settlement of claims issued by GOI..

(Action to be taken by all the banks)

ITEM NO.8	Pradhan Mantri Mudra Yojana (PMMY)

PMMY segment mainly consists of non-farm enterprises in manufacturing, trading and services whose credit needs are upto Rs.10.00 lakh. The MUDRA loans have been classified as under:-

1. Shishu (Loans up to Rs.50000/-)
2. Kishore (Loans from Rs.50001-Rs.5.00 lacs)
3. Tarun (Loans above Rs.5.00 lac and up to Rs.10.00 lac)

The progress under PMMY during the current financial year up to the quarter ended **30.06.2021** is as under:-

(Amt. in laks)

	Sanction during FY up to March 2021		Outstanding	
	Accounts	Amount	Accounts	Amount
SHISHU	456	98.34	12900	3224.55
KISHORE	246	608.61	11636	17142.47
TARUN	149	1043.92	4047	17736.13
TOTAL	851	1750.87	28583	38103.15

All are advised to whenever any applications come to the branch, this required immediate attention of the incumbents and dispose the case in a time bound manner.

(Action to be taken by all the banks)

ITEM No. 9	Review of progress of Digital Transactions.

Item no. 9.1	Expanding and Deepening of Digital Payments Ecosystem

As all the members bank are aware that Chandigarh Distt has been selected by RBI for 100% Digitalization up to March 2021(extended 30.06.21) . The progress up to June 2021 has already been provided to RBI . As per progress report up to June 2021 progress is as under:-

Parameters	Total Number of eligible accounts	%age in debit card/rupee card holders	%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 any one digital facility
SF Account	2116162	88.07%	48.46%	60.02%	93.02	96.11

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
CA	102351	80.41	18.48	81.69	---	86.66%

Banks have covered 96.11% customer under saving Fund customer s by providing any one of the Digital products. As regards current Accounts that business community has been covered 86.66% under any one of digital products which is justifiable, keeping in view the literacy rate of 86.77%

Further some traditional business men are adamant in taking digital products despite repeated requests from the banker with the fear of cybercrime frauds are committed by fraudster which are increasing day by day.

GM RBI has emphasized and advised the bankers to achieve 100% digitalization and bankers whose performance under providing at least any one of digital facility is less than 90% should improve it as per the system which is 96% as on 30.06.2021.The banks whose performance is below 90% under any one facility provided are as under:

BOI (83.75%) BOM (79.40%), CBI(89.16%),Karnataka Bank ltd(83.13%), Utkarsh Small fin Bank (75.10%),RBL Bank(86.94%)

(Action : All Member Banks)

Item no. 10	**DOUBLING THE FARMER'S INCOME BY 2022**

The Hon'ble Union Finance Minister in his Union Budget Speech for 2016-17 had announced doubling of Farmer's income by 2022. Hon'ble Prime Minister expressed desire on 28.2.2016 to double the income of farmers by the year 2022, when the country completes 75 years of independence. He unveiled a seven-point strategy to double the income of farmers in six years with measures to step up irrigation, provide better quality seeds and prevent post-harvest losses. He said "In the past, the emphasis has been on agricultural output, rather than on farmers' incomes".

With a good strategy, well-designed programmes, adequate resources and good governance in implementation, this target is achievable."

PM's Seven strategies:

1. Special focus on irrigation with large budgets, with the aim of "per drop, more crop."

2. Provision of quality seeds and nutrients based on soil health of each field.
3. Large investments in warehousing and cold chains to prevent post-harvest crop losses.
4. Promotion of value addition through food processing.
5. Creation of a national farm market, removing distortions and creation of e-platform across 585 stations.
6. Introduction of a new crop insurance scheme to mitigate risks at affordable cost.
7. Promotion of ancillary activities like poultry, beekeeping and fisheries.

LDM HAS ADVISE THE Member BANKS TO MAKE MORE AND MORE ADVANCES TO ALLIED ACTIVITIES RELATING TO AGRICULTURE TO INCREASE THE INCOME OF THE FARMERS.LDM HAS ADVSIED THAT SCOPE OF KCC IS NEGLIGIBEL NOW BUT SCOPE OF INVESTMENT CREDIT UNDER FARM MECHNIZATION, POLY HOUSES,PROJECT UNDER FPO, BIG DAIRY PROJECTS IS THERE. AOS BE ADVSIED TO SOURCE BIG BUCKETS ADVANCES UNDER INVESMTNET CREDIT THIS WILL ALSO HELP TO IMPROVE AGRICULTURE SHARE IN TOTAL ADVANCEES.

(Action to be taken by all the banks)

ITEM No. 11	OPENING OF FINANCIAL LITERACY CENTRES (FLCs) AT UT CHANDIGARH

To carry on the Financial Literacy Mission ahead it was decided to open Financial Literacy Centers in the Chandigarh. 4 FLCs are operative in the state of UT Chandigarh, as per detail given below:-

1. State Bank of India Working
2. ICICI Bank – Working
3. Punjab National Bank –Recruitment process completed and expected to join in first week of September 2021
4. Punjab & Sind Bank Working

Due to prevailing covid-19 pandemic, very few camps have been organized by the FLCs during the period under review. LDM has requested that now as per unlock guidelines various activities have been allowed and advise their FLCs to start conducting the camps with all safeguards of COVID-19.

General Manager, RBI advised that CFL (Center for Financial literacy) in Chandigarh block is to be established by PNB with the help of NGO approved by RBI.

(Action: LDM & NGO approved by RBI and LDO RBI)

Item No. 12	Stand-up India Programme of Ministry of Finance.

Stand-Up India Scheme has been launched by the Hon'ble Prime Minister on 5th April, 2016. The objective of the scheme is to facilitate bank loans more than Rs.10 lakh and up to Rs. 100 lakh to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one women borrower per bank branch of all scheduled commercial banks for setting up a green field enterprise. This enterprise may be in manufacturing, service or trading sector. In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or Women Entrepreneur.

An interactive portal (www.standupmitra.in) has also been launched by the Hon'ble Prime Minister which hosts information about various entities providing handholding support to the borrower. It has been advised to route the loan applications through the portal.

Being one of the flagship programmes of the Government of India, the progress of implementation of Stand-Up India scheme is being closely monitored by a National Level Steering Committee for Stand-Up India Scheme under the Chairmanship of Hon'ble Minister of Finance and 5 Ministers from Union Cabinet, 3 Members of Parliament, besides, CMDs of NABARD, SIDBI and Chairman, DICCI as members of the Committee.

NABARD and SIDBI have been nominated as Nodal Agencies for implementing the Stand-Up India Scheme. The chairperson reminded the member banks about the Target of Standup India and instructed to sensitize field staff to achieve the target.The progress under the scheme up to 30.06.2021 is as under:

Total No. of Schedule Commercial Bank Branches	Loan Sanctioned during FY up to Jun 21				Outstanding as on 30.06.2021			
	SC/ST		WOMEN		SC/ST		Women	
	A/cs	Amt	A/cs	Amt.	A/c	Amt	A/c	Amt
379			2	35.70	79	690.08	155	1633.41

During deliberation, Chairman of the meeting expressed concern over low performance and advised the banks to make advances to SC/ST and women to improve the performance under the scheme. He reiterated about the target of Bank branches and advised to all

present bankers to adhere the guidelines of target on half yearly basis and achievement of the same. He advised to fill up the gap. GM RBI instructed the LDM, SIDBI, NABARD to hold seminars and target to be relooked and instruct SIDBI and NABARD to sponsor more and more cases.

(Action All Member Banks& SIDBI & NABARD)

Item No. 13	Review of Performance of Banks

NO. OF BRANCH OF BANKS, THEIR DEPOSITS AND ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2021.

Rs. in Crore

Number of Branches		Deposits		Advances	
URBAN	TOTAL	No. of A/cs	Amt.	No. of A/cs	Amt.
428	428	4116675	91025.47	503202	90947.84

Bank wise details are as per Annexure-10 {Page No. 55}.

The number of branches of banks as on 30.06.2020were 417. As on 30.06.2021, the Number of branches in urban area are 428, **there is no rural area in UT, Chandigarh**.

The total deposits in Chandigarh as on 30.06.2021 stood at Rs. 91025 Crore. As on 31.03.2020 the deposits of the banks in Chandigarh were Rs. 79070 Crore. Thus showing an increase of Rs. 11955 crores, thus showing a YoY growth of 15.11% as compared to YoY increase of 7.86% during previous year.

The total advances in Chandigarh as on 30.06.2020 were Rs 86138 crores. As on 30.06.2021, the advances of the banks in Chandigarh have increased to Rs.90920 Crores. Advances of the banks have increased by Rs. 4782 crores on 30.06.2021 showing an annual increase of 5.55% as compared to 13.09% during the previous year

The performance was satisfactory, no action point emerged.

Item No. 13A	CD RATIO WITHIN UT CHANDIGARH AS ON 30.06.2021

CD ratio in Chandigarh as on 30.06.2020 was 108.94% and as on 30.06.2021, it has decreased to 99.89%, thus showing a decline of 9.05% over the previous year. CD ratio in Chandigarh is well above the national goal of 60%.However GM RBI has instructed all banks whose CD Ratio below 60% to improve it on monthly basis Specialy to private banks to improve the CD ratio. The banks whose CD ratio is below 60% are PSB (37%) SBI (55%) and Private Banks are Bandhan Bank (0%) , City Union Bank (35%), HDFC (40%) , ICICI Bank (43%) IDBI Bank (31%) Indusind Bank (13%) Karnataka Bank (27%) South Indian Bank (37% , , Laxmi Vilas Bank ltd (20%) , Au Small Fin Bank (17%) , Utkash small fin bank (0%) , Jana Small Fin Bank (2%) and all cooperative banks whose CD Ratio is below 24% . All are advised to improve the CD ratio to the desired level of 60% in time bond manner that is up to Sep, 2021. Bandhan bank whose figure is Zero has assured to improve up to Sept 21.

(**Action: All concerned bank)**

Item No. 14:	PRIORITY SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2021

Rs. in Crore

Agriculture & Allied Sector(Primary)		MSME(Secondary)		Other Priority Sector(Tertiary)		Total Priority Sector		% of PS adv to Total adv. Amount
A/c.	Amount	A/c.	Amount	A/c.	Amount	A/c.	Amount	
53176	**2396.29**	**36698**	**9160.82**	**28892**	**5624.76**	**117974**	**17052.66**	**18.75%**

Sh.Vijay N. Zade IAS, Finance Secretary, UT, Chandigarh suggested all the banker present here to make more advances under priority sector so as to achieve the national goal of 40%. LDM informed that 25000 accounts were reduced in RBL Bank and ask representative of RBL Bank to inform the reason for reduction.GM RBI instruct RBL Bank to inform correct position within a week.

(Action : Member Banks)

Item No. 15:	AGRICULTURE ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2021

Rs. in Crore

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.	
51638	848.46	380	462.32	1158	1085.51	53176	2396.28	2.63%

Sh.Vijay N. Zade IAS, , Finance Secretary, UT, Chandigarh suggested all the banker present here to make more advances under Agriculture sector so as to achieve the national goal of 18%.. He suggested banks should implement all Agriculture investment credit related schemes to existing Borrowers so that advance under Agriculture be improved.

(Action: Member Banks)

ITEM NO. 16:	MSME SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2021

Micro & Small Enterprises within UT Chandigarh as on 30.06.2021

Rs.in Crore

Micro Enterprises				Total Micro Enterprises	
Manufacturing Sector		Service Sector			
Accounts	Amount	Accounts	Amount	Accounts	Amount
3818	648.56	22195	1897.71	26013	2546.27

Small Enterprises				Total Small Enterprises	
Manufacturing Sector		Service Sector			
Accounts	Amount	Accounts	Amount	Accounts	Amount
2864	2164.95	5994	1954.73	8358	4119.64

Total Micro & Small Enterprises	
Accounts	Amount
34371	6665.91

Banks are aware that there exists a Credit Linked Capital Subsidy Scheme for Micro and Small Enterprises floated by GOI. It is requested to avail the benefits of the scheme so that more and more borrowers are financed under MSE.

MEDIUM ENTERPRISES ADVANCES, KVI and Other MSME advances WITHIN UT CHANDIGARH AS ON30.06.2021:-

Rs. in Crore

Total Medium Enterprises	
Accounts	**Amount**
1481	2176.56

TOTAL MSME		% of MSME Advances to Total Advances
Accounts	Amount	
36698	9160.82	10.07%

During deliberations, member banks were advised to provide more and more credit to MSME units.

Action : Member Banks

Item no. 16.1	Emergency Credit Line Guarantee Scheme (ECLGS)

As a part of the "Atam Nirbhar Bharat Package", GoI has introduced the Emergency Credit Line Guarantee Scheme (ECLGS) to support eligible Micro, small & Medium Enterprises (MSME) and business enterprises meet their operational liabilities and restart their business, in the context of unprecedented situation caused by COVID-19 and the consequent lockdown. The scheme provides for 100% credit guarantee coverage for the Guaranteed Emergency Credit Line (GECL) facility which may be up to 20% of the outstanding of eligible entities as on 29.02.2020.

In order to mitigate the hardships being faced by eligible entities in view of the economic distress caused by the COVID pandemic, the banks were requested to extend financial help to all the eligible borrowers under ECGL 01, ECGL 02 and ECGL 03, The schemes is applicable up to 30.09.2021. All member Banks are advised to cover all the left out borrowers if any and make the disbursement up to 30.09.2021 of sanctioned cases.

During deliberations, it was requested the banks to make disbursements in all the cases sanctioned cases under GECL Scheme to achieve the 100% coverage under the scheme.

(Action By All Member Banks)

Item No. 17:	**PROGRESS UNDER WEAKER SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2021**

Rs. in crore

Disbursement during the F.Y up to 30.06.2021		**Weaker Sector Advances outstanding as on 30.06.21.**		**% of W.S. adv to Total advances.**
Account	**Amount**	**Account**	**Amount**	
5741	**83.04**	**67318**	**989.02**	**1.09%**

During the deliberation, Dr A K Yadav advised the banks that there are various types of borrowers come under weaker section category like Small and marginal farmers, Artisans , Village and cottage industries , Govt. sponsored schemes loan under NRLM,NULM and self-employment scheme for rehabilitation of Manual scavenger(SRMS) , advance to SC/ST, beneficiaries of DRI, Loan to SHGs, , Loan to distressed Farmers and loan to other than distressed farmers up to Rs.1.00 lacs , Loan to women beneficiaries up to Rs.1.00 lacs per borrowers, Loan to person with disabilities , and all loan to minorities communities are part of weaker section loan. He advised all the member banks to re look their classification as large nos of borrowers are as mentioned above are part of weaker section category.GM RBI emphasized to increase the credit under Weaker Sector so that %age of weaker section advance be increased.

(Action : Member Banks)

Item No. 18:	CREDIT FLOW TO WOMEN BENEFICIARIES WITHIN UT CHANDIGARH AS ON 30.06.2021

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.

Rs. In crore

Fresh disbursement during 01.04.2021 to 30.06.21		O/s advances as at 30.06.21		%age of adv. To women to total adv. as at 30.06.21
A/c.	Amt.	A/c.	Amt.	
6443	227.43	110630	5758.39	6.33%

Bank in the UT Chandigarh have made 6.33% of total advances to women beneficiaries against the annual targets of 5% upto30.06.2021. **Progress is satisfactory and No action point emerged during deliberation**

Item No. 19	DISBURSEMENT AGAINST ANNUAL TARGETS OF ANNUAL DISTRICT CREDIT PLAN WITHIN UT CHANDIGARH AS ON YEAR ENDED 30.06.2021

Rs. in Lacs

SECTOR	TARGETS	ACHIEVEMENTS	% ACHIEVEMENT
Agriculture	35578.24	21868.06	61.47
MSME	255080.22	140037.86	54.90%
OTHER PRIORITY SECTOR	42507.19	11586.48	27.26%
TOTAL PRIORITY SECTOR	333165.65	173492.40	52.07%

The above figures denote that the achievement under Priority Sector is 52.07% whereas, against proportionate targets, the achievement in agriculture sector is only 61.47% while the same is 54.90% in MSME.

During the deliberations the member Banks were requested to make efforts to achieve the ACP Target for the FY 2021-2022 and also proportionate target of Quarter ending September 2021.

Convener UTLBC, Sh. S K Panigarhi GM PNB has advised the member banks that now situation of pandemic is normal and all economic activities have been opened. He requested the member banks to sensitize their field staff to sanction maximum loan to achieve proportionate target quarter wise so that total ACP target for FY 2021-22 be achieved.

Action : All Member Banks

Item No. 20	**Position of NPA within UT CHANDIGARH.**

Item No. 20.1:	**Position of NPA as on30.06.2021.**

Rs. In crore

Agriculture		**MSME**		**Other Priority Sector**		**Total Priority sector**		**Non Priority sector**		**Grand Total**	
Outstanding as on30.06.2021											
A/C	Amt.o/s	a/c	Amt.o/s	a/c	Amt.o/s	a/c	Amt.o/s	a/c	Amt.o/s	a/c	Amt.o/s
53176	2396	36698	9161	28892	5625	117974	17053	385228	73895	621968	108130
No. of A/cs	Amt. (NPA)	No. of A/cs	Amt. (NPA)	No. of A/cs	Amt. (NPA)	No. of A/cs	Amt. (NPA)	No. of A/cs	Amt. (NPA)	No. of A/cs	Amt .(NPA)
2491	896	6065	2326	2053	40	10609	3263	11070	8653	21679	15178
%age NPA	37.39%		25.39%		0.71%		19.12%		11.71%		14.04

More focus is required to accelerate the NPA recovery under various schemes of priority sector.

Member Banks are advised to take all possible steps for Recovery of Banks dues and follow up SMA accounts on Priority to contain NPA. Keeping in view the higher NPA in various sectors, GM, RBI has advised to segregate data of those cases of NPA which are transferred from other Districts/State due to ARMB of the concerned bank. **Further Punjab & Haryana High Court has imposed a stay on SARFASI action and auction of property up to 30.06.2021 as per order dt.28.04.2021 which has now further been extended up to 31.08.2021 It has affected the recovery in NPA accounts also.GM RBI advised to study the order of High Court and take the opinion of Law Officers and take up the matter with High Court and update the house in the next meeting.**

Members banks are requested to please provide amount of NPA under Agri, MSME and other PS and total PS and NPS NPA accounts and amount transferred from other region/distt/state in their ARMB branches so that Net amount of NPA in chandigarh be arrived.

(Action : All Member Banks)

Item No. 21	**Position of NPA in Govt. Sponsored Schemes within UT Chandigarh as on30.06.2021.**

Rs. In Lakhs

Year	Total PMEGP adv. Outstanding in lacs		Total NULM outstanding		Total MUDRA Outstanding	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
31.03.21	154	623	108	507	29415	37375
30.06.21	156	638	110	500	28583	38103

Year	Sector	PMEGP		NULM		MUDRA	
		A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
31.03.21	**NPA**	74	251 (40.29%)	20	20 (3.94%)	1912	1850 (4.94%)
30.0621	**NPA**	72	243 (38.08%	22	20 4.%	2365	2205 (5.79)%

More focus is required to accelerate the NPA recovery under various Govt. sponsored schemes and must be reported promptly, so that **purpose of review of NPA position of banks could be achieved under the** same.GM RBI advised the banks whose NPA above the system level are required to take effective steps for recovery of bank dues from the defaulter/NPA holders

During the deliberations, LDM requested the banks to give reasons for high level of NPAs from next time for onwards, submission to RBI

Action : All Member Banks

Item No. 22:	**HOUSING LOANS WITHIN UT CHANDIGARH AS ON 30.06.2021**

Rs. in Crore

O/S as on30.06.21		Fresh disbursement during 01.04.2021-30.06.21	
A/cs.	Amount	A/cs.	Amount
38459	**7098.56**	**1492**	**263.21**

(A) Pradhan Mantri Awas Yojana Housing for all by 2022-Credit Linked Subsidy Scheme-(CLSS).

The progress under PMAY **up to 30.06.21** is as under:-

No. of Loan Applications Received	No. of Loan applications sanctioned		No. of cases in which subsidy claim has been lodged	No. of cases in which subsidy has been received	Amount in (lakhs)
	No	Amount (Rs. In Lacs)			
4006	3966	73068	3966	1887	4194

Member banks was requested to cover all the eligible cases to under PMAY scheme out of the housing loans sanctioned quarter to quarter basis. This will provide more security to the banks as subsidy be received by the respective banks for all those accounts covered under PMAY scheme. Member Banks may continue to sanction and disburse cases and cover the cases under PMAY as per the eligibility of the borrower. **The Chief Guest Sh Zade Ji advised the bankers to provide loan to all eligible persons under PMAY**.

(**Action : Member Banks**)

Item No. 23:	POSITION UNDER EDUCATION LOAN SCHEME WITHIN UT CHANDIGARH AS ON30.06.2021.

Rs. in Lakhs

EDUCATION LOANS SANCTIONED WITHIN UT CHANDIGARH			
O/S as on 30.06.21		During 01.04.2021 to 30.06.21	
A/cs.	Amount	A/cs.	Amount
4662	40891.50	235	1411.95

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.

The banks are aware that Ministry of Human Resource, GOI has launched a model scheme of education loan. The model scheme is called

"Central scheme to provide interest subsidy for the period of moratorium on education loans taken by students from economically weaker sections from scheduled banks under the educational loan scheme of the Indian Bank's Association to pursue technical/professional education studies in India".

No action point emerged as the item was for information only.

Item No. 24:	CREDIT FLOW TO MINORITY COMMUNITIES WITHIN UT CHANDIGARH AS ON 30.06.2021

Annexure -16 page 72

Rs. in Lakhs

MUSLIMS		SIKHS		CHRISTIANS		NEO-BUDHISTS		ZOROASTRIANS		JAIN		TOTAL		% to total
A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	
4988	9418.15	19928	169324.81	448	6934.22	224	1615.88	2	19.65	180	2961.49	25770	190274.20	2.09

The above evidence reflects that out of total 25770 borrowers, 19228Sikhs, 4988 Muslims & 448 Christians were benefited through various banks.

No action point emerged as the item was for information only.

Item No. 25:	CGTMSE SCHEME WITHIN UT CHANDIGARH AS ON 30.06.2021

Rs. in Lakhs

As on30.06.2021	
NO. of A/cs covered	Amt.
4673	32346.54

The scheme is meant to provide credit guarantee cover primarily to MSE units. Banks should take advantage of the scheme and cover all the eligible cases of MSE units under credit guarantee scheme. Member's banks are advised to adhere the instruction of RBI as well as of their respective banks and cover all eligible cases under CGTMSE.

The Chairperson, Dr. A.K Yadav GM RBI instructed all eligible cases under credit guarantee Scheme.

(Action By all member Banks)

Item No. 26:	POSITION UNDER NATIONAL URBAN LIVELIHOOD MISSION (NULM) SCHEME WITHIN UT CHANDIGARH

Annual Target (Physical)	Applications Sponsored	Sanctioned		Disbursed		Rejected/ Returned	Applications pending for sanction	Applications pending for disbursement
		A/cs	AMT	A/C	Amt.			
150	26	0	0	0	0	3	23	0

DR. Vijay N Zade Finance secretary UT Chandigarh advised the bankers to sanction and disburse all pending cases as per TAT so the benefit of loan be reached to the applicants at the earliest. The representative of NULM Department requested all the banks to make more advances under the scheme and ensure achievement of the targets for the year 2021-2022.Chairperson and Chief Guest advised the banks to clear the pendency by 30.09.2021 and adhere to the guidelines for disposal of sponsored applications.

Action : All Member Banks

Item No. 27:	POSITION UNDER PMEGP SCHEME WITHIN UT CHANDIGARH AS ON 30.06.2021

POSITION UNDER DIC RURAL & URBAN. (Rs. in lakhs)

Annual Target (Physical)	Applications Sponsored	Sanctioned		Disbursed		Rejected/ Returned	Applications pending for sanction	Applications pending for disbursement
		A/cs	Margin Money (Amt)	A/cs	MM (Amt)			
33	7	1	2.5	0	0	5	1	1

The representative of DIC requested all the banks to dispose of the cases forwarded to them immediately instead of keeping pending with them. LDM has advised all the banks that no application remained outstanding for more than 30 days and dispose all application pending for more than 30 days within a week time and claim the subsidy / margin money in time.

(Action : All Member Banks)

Item No. 28	ATMs INSTALLED WITHIN UT CHANDIGARH AS ON 30.06.21	
No.of ATMs as on 30.06.2021	ATMs installed From 01.04.21 to 30.06.2021	Total number of ATMs as on 30.06.2021
738	3	741

Dr. A.K Yadav GM RBI inform the House that in case of ATM remained out of cash, now there is a provision of penalty w.e.f 01.10.2021. He informed that if ATM remained out of cash in 10 hours in a month then penalty of Rs.10000/- is chargeable. He has also suggested that information of no. of ATMs shutdown during the quarter be also enclosed along with agenda item.

(Action by All member Banks)

Item No. 29	Issues of Unique Identification Authority of India (UIDAI)

Age Band wise Aadhaar Saturation (Status as on 3rd August, 2021)

Population on 2021 (projected) as per the HQ Report				
Age	Total Population	Aadhaar Generated	Pending Population	%Aadhaar Generation
Upto 5 Year	86959	42257	44702	48.59%
5 to 18 Year	185929	245194	-	131.88%
18 year & Above	935112	846945	88167	90.57%
Total	1208000	1134396	132869	93.91%

The pending population is mostly in the age group 0-5 years and above 18. Besides, the count of pending mandatory biometric updates, which are done on attaining the age of 5 and 15 is approximately 3 lakhs in Chandigarh.

Present status of Aadhaar Enrolment Centres in Banks, in the UT, Chandigarh (3rd August, 2021)

Branch Name	No of Identified Branches	Active as on 3rd August 2021	Not Working	Enrollments/ updation during Last 30 Days
Axis Bank Ltd	1	1	0	138
*Bandhan Bank Ltd.	1	0	1	0
Bank of Baroda+ Vijaya Bank	2	1	1	279
Bank of India	1	1	0	269
Bank of Maharashtra	1	0	1	0
Canara Bank + Syndicate Bank	2	1	1	52
Catholic Syrian Bank	1	0	1	0
Central Bank of India	1	1	0	65

City Union Bank	1	1	0	59
Equitas Small Finance Bank	1	1	0	49
*Federal Bank	1	0	1	0
HDFC Bank Ltd	2	2	0	257
ICICI Bank	1	0	1	0
IDFC Bank Ltd	1	1	0	59
Indian Bank + Allahabad Bank	2	0	2	0
IndusInd Bank Ltd	2	2	0	666
J&K Bank	1	1	0	1
Kotak Mahindra Bank	2	2	0	201
Laxmi Vilas Bank	1	1	0	200
Punjab & sind Bank	1	0	1	0
Punjab National Bank+ OBC + United Bank	6	0	6	0
RBL Bank	1	1	0	1
State Bank of India	7	6	1	817
UCO BANK	1	1	0	53
Union Bank of India+ Andhra Bank + Corporation Bank	4	3	1	452
Ujjivan Small Finance Bank	1	1	0	1
Yes Bank	1	1	0	40
Grand Total	**47**	**29**	**18**	**3659**

*Centre was functional during last UTLBC.

- Out of the 47 locations, 29are operational as on date. **Overall average in Bank is just above 5 instead of minimum 8 required.**
- Out of total 23049 Aadhaar Enrolments and Updations done in last 30 days in Chandigarh on 120 kits, the contribution of banks stands at 3659 with 30 active kits, which is approximately only 18 % of the total enrolments and updation.
- **Efforts may be made to run Aadhaar centers by taking all due precautions as advised by District Administration from time to time.**

Training

All officials working as enrolment operators must have gone at least one extensive / detailed training from UIDAI. But it is observed that Operators are not completely aware about the Latest UIDAI guidelines. A lot of Operators are committing errors and violating UIDAI guidelines. This also results in more grievances. As per the suggestions of the Chair during last meeting, UIDAI had organized an online training session for all operators of Chandigarh on 27th May 2021. 31 operators had attended the session.

Further **UIDAI has recently updated the list of prescribed documents which may be download from** https://uidai.gov.in/images/commdoc/valid_documents_list.pdf

Online Inspection

UIDAI has developed a google form for inspection of Enrolment centres. Link of this Google form has already shared with all the banks. Banks are requested to get inspections done through their district representatives/ DCo/ Bank Managers and upload responses on Google Form. For Reference Link of the Google form is as below: -

https://docs.google.com/forms/d/18blmuV0JZJZjnOd5McsQHovO56FcEP7rAfbj3tNq_zo/edit#responses

Bank Branches on Appointment Portal with slots

Out of 29 active branches, only 3(HDFC-2, CBI-1) have made slots available for the residents on appointment portal. It is suggested that all branches should on-board on the appointment portal to avoid rush at the enrolment centres.

Dr. A.K Yadav instructed all the Banks who have Aadhar enrolment centers at their branches to start the same immediately and now normal function should be ther. Those center which were not operational during Covid-19 pandemic need to be operational immediately so that facility of Aadhar generation or amendment be provided to the General Public..

(**Action : Banks having Aadhaar Centre**)

Item No. 30:	**POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 30.06.2021**

POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 30.06.2021 :- **As per Annexure 21 {Page No. 76}.**

SAVING LINKED

Rs. IN LAC

Achievement up to 30.06.2021		**O/S AS ON 30.06.2021**	
NO.	**Amount**	**NO.**	**Amount**
3	**0.01**	**221**	**18.40**

Chief UTLC/LDM informed the house that during the period under review only 3 accounts New SHG account opened and as on 30.06.2021 total 221 account of SHGs are there in Chandigarh. However NULM Deptt of MC office is engaged in formation of the groups in the area which were earlier classified Rural area. LDM has advised all the member banks that whenever any SHG approach in your branches for opening the accounts, please open their accounts without delay.

CREDIT LINKED:-As per Annexure 22 {Page No.77}.

Rs. IN LAC

Achievement up to 30.06.2021		**O/S AS ON 30.06.2021**	
NO.	**Amount**	**NO.**	**Amount**
0	**0**	**21**	**15.16**

LDM Sh. Hari Singh Gumra requested all member banks to credit linked all accounts of SHGs in their bank branches which are more than 6 month old and instruct the concern BM to please link these account with credit before 30.09.2021.

(Action By All banks and NULM Deptt.)

Item No. 31:	**POSITION UNDER KCC WITHIN UT CHANDIGARH AS ON 30.06.2021**

As per Annexure 23 {Page No.87}.

(Rs.in lacs)

Achievement up to 30.06.2021		**O/S AS ON 30.06.2021**	
NO.	**Amount**	**NO.**	**Amount**
33	**549.88**	**1181**	**19806.92**

Due to rapid urbanization and expansion of the city and consequent shrinkage in net sown area, the scope of KCC is very negligible. But still some farmers may be left out and members banks are requested to source and sanction KCC accounts through their branches or as per requirement of the farmers enhance their existing limits as per scale of finance revised from time to time.

(Action by All Banks)

The meeting ended with vote of thanks by Sh. Anil Dewani, Dy. General Manager, State Bank of India.