Minutes of UTLBC held on 20.05.2021 under the chairmanship of Dr. Anil Kumar Yadav, General Manager, Reserve Bank of India.

The **43rd Meeting** of the **UT Level Bankers' Committee, Chandigarh** to review the performance of banking system in UT, Chandigarh for the quarter ended **March 2021** was held on **20.05.2021** through Video Conference under the **Chairmanship of Dr. Anil Kumar Yadav, General Manager, Reserve Bank of India, Chandigarh** and **Sh. Sarpreet Singh Gill, IAS, Special Secretary, Finance, 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. Chander Shekhar Sharma, 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 **Shri S S Gill, IAS, Special Secretary, Finance, UT Chandigarh and Chief Guest of the meeting, Dr. Anil Kumar Yadav, General Reserve Bank of India Chairperson of the meeting, Sh. Chander Shekhar Sharma, General Manager, State Bank of India, Shri Prashant Baloda, District Development Manager, NABARD, Chandigarh and Shri P S Sardar, Dy. General Manger, SIDBI** and Senior Officers from Banks, Financial Institutions, Corporations who have joined this meeting through VC.

He apprised that due to Covid norms, the meeting is convened through VC. He further apprised that as the banks are struggling with many challenges posed by second wave COVID-19 crisis it becomes clear that, whatever the eventual outcome, they will learn many valuable lessons about their customers, their own capabilities and the market as a whole. He assured the Government that we will leave no stone unturned to meet the new challenges and will serve well in the years ahead. While the overall impact of COVID-19 on credit growth is expected to be negative across most sectors, the degree and nature of the impact is likely to vary based on the duration and extent of disruption.

While the long-term implications of the pandemic for the Indian financial services sector is unknown, when normalcy returns, banks will likely have learned a few lessons. These may include how to best retain operational resilience when confronted with future pandemics, and possibly how to redesign new operating models such as alternate work arrangements and innovative ways to interact with customers in a remote set-up. Furthermore, the pandemic may further accelerate migration to infrastructure of the future – digital channels and connectivity.

He further apprised that in the meeting the performance of banks in UT Chandigarh under various key parameters for the period ended March 2021 & broadly discuss many other important issues and ongoing campaigns, flagship schemes of Govt of India.

The Key parameters of UT Chandigarh as on March 2021 are good. CD Ratio against National Goal of 60% is 94%. 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 11%.

The performance under Annual Credit Plan during the period ended March 2021 remained at 52% (under Agriculture Sector - 67%, MSME – 54%, OPS – 28%). All bankers need to analyze the reasons of low achievement and ensure that ACP targets are achieved during the current financial year.

He assured all concerned of full cooperation from banking fraternity towards strengthening and uplifting the socio-economic conditions of the people of Chandigarh UT.

To conclude, he assured all concerned of full cooperation from banking fraternity towards strengthening and uplifting the socio-economic conditions of the people of Chandigarh UT and to bring back the economy on the track.

Dr. Anil Kumar Yadav, General Manager, Reserve Bank of India and Chairman of the meeting in his address to the house welcome all the participants in the meeting. Dr. Anil kumar Yadav, General Manager, RBI, Chandigarh apprised that the second wave of COVID-19 has hit **the Banking fraternity** hard. Banking being a essential service and having customer contact, our personal have been severely affected as they are more exposed to pandemic, nonetheless the banks have done a commendable job. IBA recommended SOP on essential banking activities and restricted banking hours extended in Chandigarh UT till May 31,2021. He thanked the UT Administration for accepting the IBA model and approving the SOPs for working of banks in UT, Chandigarh as proposed by UTLBC Chandigarh. He further apprised that the 2nd wave of Covid has hit the MSME sector very hard. Govt. has already announced the 2nd dose of measures to protect the small borrowers, individuals etc.

Dr. Anil Kumar Yadav, briefed the house of few COVID related measures taken by Reserve Bank of India. He further apprised the **Resolution Framework 2.0 for COVID Related Stressed Assets of Individuals, Small Businesses and MSMEs** where in **.**

(a) Borrowers i.e. individuals and small businesses and MSMEs having aggregate exposure of upto ₹25 crore and who have not availed restructuring under any of the earlier restructuring frameworks (including under the Resolution Framework 1.0 dated August 6, 2020), and who were classified as ‘Standard’ as on March 31, 2021 shall be eligible to be considered under Resolution Framework 2.0.

(b) In respect of small businesses and MSMEs restructured earlier, lending institutions are also being permitted as a one-time measure, to review the working capital sanctioned limits, based on a reassessment of the working capital cycle, margins, etc. He requested the banks to impress upon their branches to educate the eligible customers about this scheme and facilitate.

He expressed his pleasure that the website of UTLBC has started working. He advised UTLBC to ensure placing of the prescribed minimum information / data on the UTLBC websites and keep the website updated regularly, at least on quarterly basis However, he expressed his displeasure on the non-working of FLC in UT Chandigarh and advised the banks having FLC responsibility to appoint the FLC counsellors immediately.

Sh. Sarpreet Singh Gill, IAS, special secretary, Finance, UT, Chandigarh while addressing the house informed that due to 2nd wave of Covid, the state is going through very difficult time. He requested the banks to extend support during this difficult times to small business men. He assured of full support from the administration side to banks.

After welcoming all the participants, LDM 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 42nd meeting of UT Level Bankers' Committee (UT Chandigarh)

Last Meeting of SLBC	42nd
Held on	18.02.2021
Minutes email / circulated on	03.03.2021
Comments Received	NIL

No comments were received from any banks. The House has confirmed the minutes of the 42nd meeting held on 18.02.2021.

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

The progress under Prime Minister SVA Nidhi scheme is being reviewed regularly by Municipal Commissioner, Chandigarh and DFS, MoF, GoI.

LDM and representative from MC office has shown a concern that despite repeated reminders to all members bank to expedite the process of sanction and disbursement of pending cases on day to day basis. But still progress is not up to the mark. LDM has informed that house that out of total applications of 3916 entered and submitted to various banks as per portal, 2287 applications have been sanctioned and 2095 applications have been disbursed. LDM has requested all the member banks to sanction all pending applications and disbursed the sanctioned applications on daily basis so that pendency in the portal be brought to nill at the earliest.

General Manager, RBI advised the representative of Municipal corporation to send the latest list of pending cases to banks for expending so that the remaining vendor are also covered. He advised the bankers that these venders are adversely effected to pandemic and this small of Amount of Rs.10000/ will help them restart their livelihood so immediate disbursement is required to help these people.

(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, 275 have been sanction and 257 cases have been rejected due to various reasons and 184 applications have been disbursed so far. GM, RBI instructed all the banks having pendency to improve the progress under disbursements and dispose of all pending applications at the earliest. The representative of Chandigarh state cooperative bank informed that house that the scheme for financing under the scheme has been got approved from the concerned authority and 6 cases have been sanctioned. The remaining cases will be disposed of at the earliest. LDM has also requested the Participants from SBI to disburse the sanctioned cases at the earliest.

(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 31.03.2021 is as under:-

- Total Saving Accounts : 2476774
- Aadhaar Seeding : 2178606 (87.96%)
- Mobile Seeding : 2267938 (91.57%)

LDM has requested all the member banks to guide and instruct their branches to ensure 100% aadhar seeding and linkage of mobile number in pending saving accounts on daily basis so that 100% be achieved.

(Action: All 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 272524 accounts up-to 31.03.2021 under PMJDY since its launching on 28.08.2014. There is an increase of 12100 accounts during the review period.

Detail of Accounts opened under PMJDY upto 31.03.21 is as under:-

Period	**Total PMJDY accounts**	**Zero balance Accounts**	**Aadhar Seeded Accounts**	**Rupee card issued**	**Rupee card Activated**
31.03.20	**253967**	**15550 6.12%**	**226963 89.37%**	**217003 85.45%**	**182511 84.11%**
31.03.21	**272524**	**16934 6.21%**	**248257 91.10%**	**225479 82.74%**	**180487 80.05%**

LDM has informed the house about the banks who has percentage of zero balance accounts and requested the bankers to please source between

Rs.10 to 50/- from the account holders so that zero balance account be brought to Nil.

Dr. Anil Kumar Yadav, GM, RBI and Chairman to the meeting advised all the bankers to increase the percentage under issuance of Rupay card to all eligible PMJDY account holders and also ensure to reduce the zero balance accounts be brought to zero at the earliest by taking up with the concerned account holders.

The representative of AU Small Finance Bank who is having more than 50% zero balance accounts informed the house that their banks is working on bringing down the zero balance accounts and assured the house that there will be marked improvement under the parameter of zero balance accounts from next quarter.

(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 to 31.03.2021, Out of 35 BCAs, Banks has provided 30 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.

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 20.05.2016 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, 2016: whereby claims for death which occur during the first 45 days from the date of enrollment will not be paid. The risk cover will commence only after the completion of 45 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 to **31.03.2021**, banks have enrolled 74424 persons under the scheme. There is an increase of 6133 during the financial year 2020-21 . LDM has advised the bankers that keeping in view the nos of active saving bank accounts, there is a large scope of improvement under the scheme. 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 **31.03.2021**, banks have enrolled **216030** persons under the scheme. YoY Increase during the period is 15980 accounts.

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.
GM Reserve Bank of India emphasize the need to disseminate the benefits of the scheme to general public through FLCs and BCAs

(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.

All bank account holders which are citizen of India and in the age-group of 18-40 years can join APY and avail benefits of the scheme on payment of subscription according to their entry age and required minimum monthly pension ranging between Rs.1000/-to Rs.5000/- per month.
Complete details are available with the participating banks and on the website of PFRDA and PMJDY as well.

Up to **31.03.2021**, banks have enrolled **33726** persons under the scheme. During the year fresh enrolment was made of 6955 customers.

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

Sh. Sandip 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.

(Action : All Member Banks)

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

Out of 42 Claims lodged under PMJDY up to 31.03.2021 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 106 claim cases stands settled while 7 claims are rejected and 6 case is pending.

In Jansuraksha Schemes (under PMJJBY) out of 177 claims lodged 158 claims cases stands settled, 12 claims are rejected and 7 cases are pending.

These are for the information of the house. However LDM advised that while submitting the claim form under any schemes, all claim documents be submitted in one lot so that claim be settled without any observations

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

The progress under PMMY during the current financial year up to the quarter ended **31.03.2021** is as under:-

(Amt. in crores)

	Sanction during FY up to March 2021		Outstanding	
	Accounts	Amount	Accounts	Amount
SHISHU	6783	12.25	13874	33.71
KISHORE	2761	57.53	11631	170.44
TARUN	1236	82.86	3910	169.60
TOTAL	10780	152.64	29415	373.75

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

Reserve Bank of India vide its circular No. FIDD.CO.LBC.BC.No.13/ 02.01.001/2019-20 dated October 7, 2019 has identified the District Chandigarh to make 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.

General Manager, RBI informed the house that the achievement for Chandigarh, UT with respect to digital coverage is 95.64% for individuals (at least one digital facility from amongst Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD/ AEPS etc.) and 83.84% for business (at least one digital facility from amongst Net Banking/ POS/ QR/ Mobile Banking* etc.) as on March 31, 2021. **He requested the banks to make extra effort, especially in respect of small business customers. If required, special literacy camps for micro and small business customers (SME) can be made to educate them.**
Though the progress of UT Chandigarh is satisfactory, Dr. Anil Kumar Yadav, GM RBI advised the banks improve their position regarding bringing all the customers on digital mode so that the UT, Chandigarh can be 100% digitized. He advised the banks to popularize the QR code for small payments and to provide QR code to all small business houses for digital payments.

(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.

Chief Manager UTLBC/LDM has requested the banks to make more efforts to sanction loan under allied activities relating to agriculture to supplement the income of the farmers. LDM has advised the that scope of KCC is negligible now but scope of investment credit may be there under farm mechanization, Poly houses, projects under FPO and big dairy project may be there and requested to explore the proposals to augment credit under agriculture.

(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 – Persons retired and recruitment of new one is Under process
2. ICICI Bank – Persons retired and recruitment of new one is Under process
3. Punjab National Bank – Persons recruited and appointment letter issued but he has not turned back to join yet due to 2nd wave of corona.
4. Punjab & Sind Bank – Persons retired and recruitment of new one is Under process

The representative of State Bank of India that they have already issued advertisement to fill the post of Financial Literacy Counselor. The representative of Punjab & Sind Bank informed that the counselor for their FLC will be appointed shortly while the PNB has already completed the process and appointment letter has already been issued.

Due to prevailing covid pandemic, No FLC camps have been organized by the FLCs /branches during the period under review. LDM has requested to the concerned banks to complete the recruitment process immediately and in the meantime advise the members bank to ask their branches to hold small camps at branch level and advise their FLCs/DCOs to start conducting the camps with all safeguards of COVID-19 through VC mode also.

General Manager, RBI requested all the concerned banks to look into the matter on urgent basis.

(Action: All Banks and The banks having FLC responsibility were requested to appoint the FLC counsellor at the earliest wherever they are not working.)

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 set targets.

The progress under the scheme up to 31.03.2021 is as under:

Total No. of Schedule Commercial Bank Branches	Participating Branches	Loan Sanctioned during FY up to 31.03.21				Outstanding as on 31.03.21			
		SC/ST		WOMEN		SC/ST		Women	
		A/cs	Amt.	A/cs	Amt.	A/c	Amt	A/c	Amt
377	105	20	223.09	39	886.79	85	798.05	164	1831.61

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. GM, RBI has 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 these. He advised to fill up the gap.

(Action : All Member Banks)

Item No. 13	Review of Performance of Banks

NO. OF BRANCH OF BANKS, THEIR DEPOSITS AND ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2021.

Rs. in Crore

Number of Branches		Deposits		Advances	
URBAN	TOTAL	No. of A/cs	Amt.	No. of A/cs	Amt.
426	426	4071717	90392.55	529638	85269.38

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

The number of branches of banks as on 31.03.2020 were 417. As on 31.03.2021, the Number of branches in urban area are 426, **there is no rural area in UT, Chandigarh**.

The total deposits in Chandigarh as on 31.03.2021 stood at Rs. 90392 Crore. As on 31.03.2020 the deposits of the banks in Chandigarh were Rs. 74511 Crore. Thus showing an increase of Rs. 15881 crores, thus showing a YOY growth of 21.31% as compared to YOY increase of 6.09% during previous year.

The total advances in Chandigarh as on 31.03.2020 were Rs. 84224 crores. As on 31.03.2021, the advances of the banks in Chandigarh have increased to Rs. 85269 Crores. Advances of the banks have increased by Rs. 1045 crores on 31.03.2021 showing an annual increase of 1.24% as compared to 13.28% during the previous year

Chief Manager UTLBC requested all the banks to improve the loan portfolio and advised them to analyzed the progress of their respective bank to formulate a strategy keeping in view the current scenario of covid and sensitize their field functionaries to provide credit to existing customers under various covid related schemes of Govt/RBI to boost up the credit of banks.

(Action by all banks)

Item No. 13:	**CD RATIO WITHIN UT CHANDIGARH AS ON 31.12.2020**

CD ratio in Chandigarh as on 31.03.2020 was 113.04% and as on 31.03.2021, it has decreased to 94.33%, thus showing a decline of 18.71 PPs over the previous year. CD ratio in Chandigarh is well above the national goal of 60%. **However GM, RBI has advised and instructed all the member banks to look into their progress and the banks whose CD ratios is below the 60%, analyzed the reasons for such decline in CD ratios and take all corrective steps to increase the same up to desired level.**

Action : All Banks.

Item No. 14:	**PRIORITY SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.21**

Rs. in Crore

Agriculture & Allied Sector(Primary)		MSME(Secondary)		Other Priority Sector(Tertiary)		Total Priority Sector		% of PS adv to Total adv.
A/c.	Amount	A/c.	Amount	A/c.	Amount	A/c.	Amount	Amount
78164	**2549.21**	**47878**	**9528.84**	**27389**	**4615.55**	**152575**	**16675.79**	**19.44%**

The Chief Manager UTLBC, Hari Singh Gumra requested the member banks that though there is no scope of Agriculture, but there is immense scope of MSME advances to increase the progress under priority sector. He also requested the bankers that before submitting the data to UTLBC, please ensure that data is correct and strictly according to the revised definition of priority sector issued by RBI from time to time.

Sh. Sarpreet Singh Gill, IAS, Special Secretary, Finance, UT Chandigarh suggested all the banker present here to make more advances under priority sector so as to achieve the national goal of 40%.

Action : Member Banks

Item No. 15:	**AGRICULTURE ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2021**

As per Annexure 10.2 {Page No. 57}.

Rs. in Crore

OUT OF PRIORITY SECTOR ADVANCES UNDER				% of Agr. adv to
FARM CREDIT	AGRI. INFRASTRUCTURE	ANCILLARY ACTIVITIES	TOTAL AGRI.	

A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	Total adv
76539	**937.64**	**281**	**445.14**	**1344**	**1166.40**	**78164**	**2549.21**	**2.99%**

The records as per Annexure 10.2 corroborate that under Farm Credit 76539 entities were granted loan amounting Rs. 937.64 crore, 281 borrowers were provided Rs. 445.14 crore in Agriculture Infrastructure and 1344 borrowers were provided with Ancillary agriculture loans worth Rs. 1166.40 crore. Thus, total agriculture advances were extended to 78164 entities with Rs. 2549.21 crore as on 31.03.2021. The agriculture advances constitute 2.99% of advances against a national goal of 18%. **However, agriculture advances on 31.03.2020 was 2.42% of total advances.**

Chief Manager UTLBC/LDM has informed the house there there is no scope of Agriculture in Chandigarh being urban area and no rural area. But still he requested the Member Banks to lay special emphasis on increasing of Agriculture advances under allied activities to existing borrowers so that progress under Agriculture be improved.

ITEM NO. 16:	**MSME SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2021**

As per annexure 10.3 {Page No. 58-59}.

Micro & Small Enterprises within UT Chandigarh as on 31.03.2021

Rs.in Crore

Micro Enterprises				Total Micro Enterprises	
Manufacturing Sector		Service Sector			
Accounts	Amount	Accounts	Amount	Accounts	Amount
4149	675.27	30714	2223.27	34863	2898.54

Small Enterprises				Total Small Enterprises	
Manufacturing Sector		Service Sector			
Accounts	Amount	Accounts	Amount	Accounts	Amount
3021	2111.98	7426	2184.21	10447	4296.19

TOTAL MICRO & SMALL ENTERPRISES

Account	Amount

45310	7194.73

The outstanding of Micro & Small Enterprises advances as on 31.03.2020 was Rs. 7857.99 Crore. The outstanding of Micro & Small Enterprises advances as on 31.03.2021 is Rs. 7194.73 Crore showing a decrease of Rs. of 663.26 crores.

GM RBI Dr. Anil Kumar Yadav ji instructed the all participating banks to provide benefits to MSME sector of all covid related relief schemes for MSME sector which has badly effected due to COVID-19 Pandemic and advised them to formulate their strategy to increase MSME advance under current covid scenario.

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 facility under the scheme so that more and more borrowers are financed under MSE.

MEDIUM ENTERPRISES ADVANCES, KVI and Other MSME advances WITHIN UT CHANDIGARH AS ON 31.03.2021 :-

Rs. in Crore

Total Medium Enterprises	
Accounts	**Amount**
2568	2332.11

TOTAL MSME		**% of MSME Advances to Total Advances**
Accounts	Amount	
47878	9526.84	11.17%

Loans granted by Commercial Banks to Micro, Small & Medium enterprises (MSME-Manufacturing & Services) are eligible for classification under priority sector, provided such enterprises satisfy the definition of MSME sector as defined by Govt. of India/ Ministry of Finance in June 2020.

Chief Manager UTLBC has requested all Member Banks to classify the MSME accounts as per new definition to avoid any data loss.

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

The Bankwise position is as per annexure- 10.4 (Page No 60).

As a part of the "Atmanirbhar 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.

Given the criticality of the Scheme in mitigating the hardships being currently 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 borrower. The banks have identified the eligible borrowers and are extending loans to all the eligible borrowers.

General Manager RBI and chairperson of the meeting advised the bankers to provide benefits of Emergency credit line Guarantee schemes, 01, 02 to all eligible beneficiaries so that MSME sector come out of the distress being faced by the MSME unit including Rehabilitation and restructuring of facility wherever required.

(Action : All Member Banks)

Item No. 17:	**PROGRESS UNDER WEAKER SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2021.**

As per Annexure 10.5 {Page No. 61}.

Rs. in crore

WEAKER SECTOR ADVANCES		**% of W.S. adv to Total advances.**
Account	**Amount**	
96048	**1110.27**	**1.30%**

As far as weaker sector advances are concerned, 92382 persons belonging to weaker sector of the society were financed amounting Rs. 1110.27 crores upto 31.03.2021 as compared to Rs. 1006.18 crore as on 31.03.2020 thus showing YoY increase of Rs. 104.09 Cr i.e 10.34% over the previous year. But still we are far behind the target of National Goal of 10%.

All Member Banks are requested to check the data fed in the system to ensure that Weaker sector loans are classified properly.

LDM Sh Hari Singh Gumra informed the house that against the national Goal of 10% achievement is only 1.30% and requested the member banks to increase the credit flow to beneficiaries of this sector and classify the loan properly while opening the accounts of these beneficiaries.

Item No. 18:	CREDIT FLOW TO WOMEN BENEFICIARIES WITHIN UT CHANDIGARH AS ON 31.03.2021

As per Annexure 10.6 {Page No. 62}.

Rs. In crore

Fresh disbursement during 01.04.2020 to 31.03.2021		O/s advances as at 31.03.2021		%age of adv. To women to total adv. as at 31.03.2021
A/c.	**Amt.**	**A/c.**	**Amt.**	
28149	1269.88	138695	5690.66	6.67%

Bank in the UT Chandigarh have made 6.67% of total advances to women beneficiaries against the annual targets of 5% upto 31.03.2021. Percentage of advance to women to total advance indicates that the banks in the UT have surpassed the national goal of 5.00% of ANBC. Member Banks are requested to continue financing to women beneficiaries.

(Action by all Banks)

Item No. 19	DISBURSEMENT AGAINST ANNUAL TARGETS OF ANNUAL DISTRICT CREDIT PLAN WITHIN UT CHANDIGARH AS ON YEAR ENDED 31.03.2021

As per Annexure 11 {Page No. 63}.

Rs. in Lacs

SECTOR	TARGETS	ACHIEVEMENTS	% ACHIEVEMENT
Agriculture	**141584**	**94186**	**66.52%**
MSME	**857318**	**463008**	**54%**
OTHER PRIORITY SECTOR	**184189**	**52315**	**28.40%**
TOTAL PRIORITY SECTOR	**1183092**	**609509**	**51.52%**

The above figures denote that the achievement under Priority Sector is 51.52% whereas, against annual targets, the achievement in agriculture sector is only 66.52% while the same is 54% in MSME. **The reasons for non-achievement of ACP targets is due to spread of pandemic in whole of India/world, resulting thereof all activities have come to halt, hence the targets could not be achieved.**

Chief Manager UTLBC, has read out the name of the various banks who have not achieved their ACP targets.

The chairperson Dr. Anil Kumar Yadav GM RBI advised the house that they have to work for some more time under the same situation but they should re-plan their strategy as per the current situation so that in the current financial year ACP Target be achieved.

General Manager PNB Sh. Sandeep Kumar Panigrahi Convener UTLBC Chandigarh also requested the members banks to make their strategy from current quarter and sensitize their field staff to sanction fresh loans on monthly basis to achieve the quarterly budgets of ACP during current quarter for the FY 2021-22.

All member banks are again advised to sensitize your branches for sanction and disbursement of maximum loans under Agriculture, MSME and other segments, so that ACP targets of current financial year be achieved.

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

Item No. 20.1:	**Position of NPA as on 31.03.2021.**

Bank wise position is given in Annexure No. 12 {Page No.64}.

Rs. In crore

Agriculture		**MSME**		**Other Priority Sector**		**Total Priority sector**		**Non Priority sector**		**Grand Total**	
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)
2237	882.19	6047	2261.70	1343	78067	9627	3222.56	8973	7954	18600	11176.95

GM RBI has shown a concerned over rising NPA and advised the member banks that more focus is required to accelerate the NPA recovery under various schemes of priority sector, by adopting all tools of recovery action.

(Action By all banks)

Item No. 21	**Position of NPA in Pradhan Mantri Mudra Yojana (PMMY) Loan Accounts within UT Chandigarh as on 31.03.2021.**

Bank wise position is given in Annexure No. 13 {Page No.65}

Rs. In Lakhs

Sector	Shishu		Kishore		Tarun		Mudra (Total)	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
NPA	1126	229.97 (6.82%)	667	883.45 (5.18%)	119	736.84 (4.14%)	1912	1850.30 (4.95%

LDM Chandigarh has requested the member banks to make proper due diligence while sanctioning the fresh cases of MUDRA loan and also make the follow up of recovery from first default made by the borrower to contain the NPA level.

Item No. 21 -A	**Position of NPA in Govt. Sponsored Schemes within UT Chandigarh as on 31.03.2021.**

Bank wise position is given in Annexure No. 13A {Page No.66}

Outstanding advances under Govt sponsored schemes

Year	Total PMEGP adv.in lacs		Total NULM		Total MUDRA	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
2019-20	172	523.70	57	34.94	23919	45271
2020-21	154	623.03	108	507.30	29415	37375

Year	Sector	PMEGP		NULM		MUDRA	
		A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
2019-20	**NPA**	78	237.50 (45.34%)	20	14.77 (42.27%)	1145	2536.35 (5.6%)
2020-21	**NPA**	74	251.30 40.34%	22	20.38 4.02%	1912	1850.30 4.95%

The chairperson Dr. Anil Kumar Yadav advised the official of DIC to scrutinize the applications received by them before submission to the banks that project is viable and the applicants has proper knowledge of the business proposed/activity proposed so that bank may feel comfortable while sanction the loans to such applicants. He has also shown a concerned of high NPA under PMEGP schemes and advised the officials of DIC to help the bank branches in recovery of public money so that bank may not hesitate in sanction loan under the said schemes.

He also advised the bankers to pay More focus to accelerate the NPA recovery under PMEGP cases by taking all measures of recovery from date of first default. DIC officials are advised to help the bank branches in making the recovery in NPA accounts of PMEGP.

Item No. 22:	**HOUSING LOANS WITHIN UT CHANDIGARH AS ON 31.03.2021**

As per Annexure 14 {Page No. 67}.

Rs. in Crore

O/S as on 31.03.2021		Fresh disbursement during 01.04.2020-31.03.2021	
A/cs.	Amount	A/cs.	Amount
33997	6504.08	8740	1645.55

The bank wise progress as on 31.03.2021 is given at **Annex. 14.1** (page-68).

LDM Chandigarh inform that this is a informatory items for the house and no action point is emerged during deliberation

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

The progress under PMAY up to **this quarter up to 31.03.2021** 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)**			
2934	**2894**	**52284**	**2543**	**1460**	**2405.97**

The bank wise position under the scheme is given at Annx. 14.2 {Page No. 69}.

Hari Singh Gumra LDM Chandigarh requested the member banks to continue to sanction the cases under PMAY as per the eligibility of the applicants so that benefits of the schemes be availed by the beneficiaries.

(Action by all banks)

Item No. 23:	POSITION UNDER EDUCATION LOAN SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2021.

As per Annexure 15 {Page No. 70}.

Rs. in Lakhs

EDUCATION LOANS SANCTIONED WITHIN UT CHANDIGARH			
During 01.04.2020 to 31.03.2021		O/s as on 31.03.2021	
A/cs.	Amount	A/cs.	Amount
1434	9076.12	4696	37474.60

The bank wise position under the scheme is given at Annx. 15.1(page-71).

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 continue to financing the 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".

Dr. Anil Kumar Yadav, General Manager, RBI advised the UTLBC to also sought the information from the banks regarding NPA under education loan sanctioned by the banks in UT Chandigarh

(Action by all banks and UTLBC chandigarh)

Item No. 24:	CREDIT FLOW TO MINORITY COMMUNITIES WITHIN UT CHANDIGARH AS ON 31.03.2021

As per Annexure 16 {Page No.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	
5425	9566.67	20937	175251.46	453	6822.59	200	1535.72	3	23.77	187	3396.85	27205	196597.06	2.31

The above evidence reflects that out of total 27205 borrowers, 20937 Sikhs, 5425 Muslims & 453 Christians were benefited through various banks. Since Chandigarh is having a sizeable population of Sikh community, as such, the maximum numbers of the said minority community were financed through various banks. However, much remains to be done for financing of minority community by banks.

Item No. 25:	CGTMSE SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2021

As per Annexure -17 {Page No. 73}.

Rs. in Lakhs

As on 31.03.2021	
NO. of A/cs covered	Amt.
3424	24902.40

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.

Item No. 26:	POSITION UNDER NATIONAL URBAN LIVELIHOOD MISSION (NULM) SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2021

As per Annexure 18.1 {Page No. 74}.

Annual Target (Physical)	Applications Sponsored	Sanctioned		Disbursed		Rejected/ Returned	Applications pending for sanction	Mudra cases	
		A/cs	AMT	A/C	Amount			A/C	Amount
45	103	50	14.58	50	14.58	63	0	50	14.58

Member banks are requested to sanction the cases received under the scheme on priority. I**t is requested that bank branches who have sanctioned loan cases under SEP Component of DAY-NULM should claim subsidy as early as possible as the Ministry is pressing hard to utilize the funds available in this component.**

Item No. 27:	POSITION UNDER PMEGP SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2021

POSITION UNDER DIC, KVIC & KVIB.

(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	Margin Money (Amt)			
39	82	21	42.75	13	23.72	51	11	5

As per Annexure 18.2 & 18.3 {Page No. 75-76}.

All member banks are requested to sanction & disburse all cases within a fortnight so that the pendency of previous year be cleared. General Manager, RBI advised the department of Industries to provide margin money where claims have been lodged immediately. Further, he advised the member banks to sanction/disburse the pending cases on priority and lodge claim for margin money at the earliest.

Item No. 28:	FINANCING TO EXSERVICEMEN & WIDOWS OF EX SERVICEMEN WITHIN UT CHANDIGARH AS ON 31.03.2021

As per Annexure 19 {Page No. 77}.

Rs. In lakh

O/s as on 31.03.2021		Disbursed during 01.04.20 to 31.03.2021	
A/c	Amt.	A/c	Amt.
3331	6539.63	27	110.88

The item was for information only, no action point emerged.

Item No. 29:	FINANCING TO DISABLED PERSONS WITHIN UT CHANDIGARH AS ON 31.03.2021.

As per Annexure 20 {Page No. 78}.

Rs. in Lakhs

O/s as on 31.03.2021		Disbursed during 01.04.20 to 31.03.2021	
A/c	Amt.	A/c	Amt.
87	226.45	34	37.52

The item was for information only, no action point emerged.

Item No. 30:	FINANCING TO SC/ST WITHIN UT CHANDIGARH AS ON 31.03.2021

As per Annexure 21 {Page No. 79}.

Rs. in Lakhs

O/s as on 31.03.2021		Disbursed during 01.04.20 to 31.03.2021	
A/c	Amt.	A/c	Amt.
34453	28494.53	15684	9550.13

The item was for information only, no action point emerged

Item No. 31 :	EXPORT/ IMPORT FINANCING WITHIN UT CHANDIGARH AS ON 31.03.2021.

As per Annexure 22 {Page No. 80}.

Rs. in crore

Exports O/S as on 31.03.2021		Imports O/s as on 31.03.2021	
A/c	Amount	A/c	Amt.

81	168.88	33	68.38

The item was for information only, no action point emerged.

Item No. 32:	**ATMs INSTALLED WITHIN UT CHANDIGARH AS ON 31.03.2021**

As per Annexure 23 {Page No. 81}.

No.of ATMs as on 31.03.2020	ATMs installed From 01.04.20 to 31.03.2021	Total number of ATMs as on 31.03.2021
688	51	739

General Manger, RBI and Chairman of the meeting informed that the security of ATMs is of prime importance specially where foot fall is very low. He further desired that preferably the ATM should be embedded in the earth. He advised the UTLBC to held a separate security committee meeting.

Item No. 33:	**Issues of UIDAI**

Issues of Unique Identification Authority of India (UIDAI)

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

Population on 2020 (projected) as per the HQ Report				
Age	**Total Population**	**Aadhaar Generated**	**Pending Population**	**%Aadhaar Generation**
Upto 5 Year	89005	39,654	49,351	44.55%
5 to 18 Year	265914	2,51,408	14,506	94.54%
18 year & Above	803554	8,97,451	-	111.68%
Total	11,58,473	11,88,513	63857	102.59%

The pending population is mostly in the age group 0-5 years & 5-18. Population of more than 18 years is almost covered. 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 May, 2021)

Branch Name	No of Identified Branches	Active as on 3rd May 2021	Not Working	Enrollments/ updation during Last 30 Days
Axis Bank Ltd	1	1	0	106
Bandhan Bank Ltd.	1	1	0	37
Bank of Baroda+ Vijaya Bank	2	1	1	219
Bank of India	1	1	0	197
Bank of Maharashtra	1	0	1	0
Canara Bank + Syndicate Bank	2	0	2	0
Catholic Syrian Bank	1	0	1	0
Central Bank of India	1	1	0	108
City Union Bank	1	1	0	34
Equitas Small Finance Bank	1	1	0	52
Federal Bank	1	1	0	61
HDFC Bank Ltd	2	1	1	394
ICICI Bank	1	0	1	0
IDFC Bank Ltd	1	1	0	39
Indian Bank + Allahabad Bank	2	0	2	0
IndusInd Bank Ltd	2	2	0	574
J&K Bank	1	1	0	3
Kotak Mahindra Bank	2	2	0	111
Laxmi Vilas Bank	1	1	0	332
Punjab & sind Bank	1	1	0	0
Punjab National Bank+ OBC + United Bank	6	0	6	0
RBL Bank	1	0	1	0
State Bank of India	7	6	1	447
UCO BANK	1	1	0	168
Union Bank of India+ Andhra Bank + Corporation Bank	4	4	0	549
Ujjivan Small Finance Bank	1	1	0	0
Yes Bank	1	1	0	22
Grand Total	**47**	**30**	**17**	**3654**

- Out of the 47 locations, 30 are operational as on date. **Overall average in Bank is just above 5 instead of minimum 8 required.**
- Out of total 19801 Aadhaar Enrolments and Updations done in last 30 days in Chandigarh on 95 kits, the contribution of banks stands at 3654 with 30 active kits, which is approximately only 18 % of the total enrolments and updation.
- **Efforts may be made to run Aadhaar centres 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 organised an online training session for all operators of Chandigarh on 26th Feb 2021. 12 operators out of 30 running centres had attended the session.

Next training has been scheduled on 27th May 2021 through Microsoft Teams App. Time and web link will be shared separtely. LDM office is requested to make sure that all bank operators participate in the training as during last training only 12 out of 30 active operators had joined.

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 30 active branches, only 3(HDFC-2, AXIS-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.

The representative of the UIDAI requested the banks having Aadhaar Centres to depute all the operators for training which the department is conducting thorugh VC on 27.05.2021 as in the earlier training only 12 out of 70 operators attended the training. Further, the General Manger, RBI also advised to depute concerned person for training of UIDAI.

Item No. 34:	ANY OTHER ITEM WITH THE PERMISSION OF CHAIR

UITLBC raised the issue of vaccination to Bank Staff and requested Sh. S S Gill, IAS, Special secretary Finance, UT, Chandigarh to help in the matter. The Chief Guest requested the UTLBC to provide them a tentative list of staff between 18 to 45 Years and the same has been provided on 21.02.2021.

The meeting ended with a vote of Thanks to the Chair by Sh. Sudhir Kumar, DGM, Circle Head, Punjab National Bank, Chandigarh.