Minutes of 53rd UTLBC held on 10.11.2023 under the chairmanship of Sh. M Paramasivan Executive Director Punjab National Bank Corporate Office New Delhi.

The 53rd Meeting of the UT Level Bankers' Committee, Chandigarh to review the performance of banking system in UT, Chandigarh for the quarter ended Sep. 2023 was held on 10.11.2023 under the Chairmanship of Sh. M Paramasivan Executive Director Punjab National Bank Corporate Office New Delhi**.**

Regional Director Reserve Banks of India Sh. Vivek Srivastava also attended the meeting along with other Senior officials of RBI.

Smt.Hargunjit Kaur IAS Special secretary Finance UT Chandigarh co-Chair the Meeting. Besides, the meeting was attended by Dr. Rajesh Prasad, General Manager, PNB, Chandigarh Zone & Convener-UTLBC Chandigarh, Sh. R. P Singh General Manager NABARD, Smt.Savita K Verma DGM RBI, Sanjiv Singh Circle Head Punjab National Bank and other Senior officers from member Banks and officials from Govt department of UT Administration. Dy..

Director UIDAI has also participated in the meeting.

At the outset Sh. M Paramasivan Executive Director welcome MS Hargunjit Kaur IAS Special secretary Finance UT Chandigarh and co-chairperson of the meeting by presenting flower Plant. Dr Rajesh Prasad General Manager and convener UTLBC welcome Sh. M Paramasivan Executive Director PNB Corporate Office New Delhi by presenting flower plant. He also welcomes Sh**.** Vivek Srivastava Regional Director RBI by presenting Flower Plant. Dr. Rajesh Prasad GM, PNB, and Convener also welcome, Sh. R.P Singh General Manager NABARD by presenting Flower Plant. Dr Rajesh Prasad also welcomes all the participants from Banks, officials from Govt departments, RBI, UIDAI., who were present in the meeting

Dr Rajesh Prasad General Manager PNB and convener UTLBC in his inaugural speech, welcomes all Dignitaries and Senior Officials from UT Chandigarh, Banks, Financial Institutions, Corporations who have joined this meeting.

Dr Rajesh Prasad in his inaugural speech said, Distinguished members, in today's meeting we will review the performance of Banks in UT Chandigarh under various key parameters for the period ended Sep 2023 & broadly discuss many other important issues and ongoing campaigns, flagship schemes of Govt of India.

He said, Department of Financial Services, MoF, has launched Gram Panchayat Level Campaign for Saturation from 01.10.2023 to 31.12.2023 under Jan Suraksha Schemes vis. PMJJBY & PMSBY. Accordingly, UT Chandigarh has also been allocated target of 43678 under PMJJBY and 84418 under PMSBY. He appealed to all member Banks to ensure that all eligible persons, not earlier enrolled under PMJJBY and PMSBY, are enrolled during the Campaign period.

He informed the house that the Key parameters of UT Chandigarh as on Sept 2023 remained good during the review period. Deposits have registered YoY growth of 8.43% and under advances by 15.85%. CD Ratio has increased by 5.74 bps from 83.93% (Sep 2022) to 89.67% (Sep 2023), which is on increasing trend and above the National Goal of 60%. Share of PS to Total Advances is 19.13%, and share of MSME advances is 15%, which is satisfactory but required further improvement by sanctioning fresh cases under PS and MSME advances.

He urged upon all banker to ensure that all pending cases under Government run programmes viz. PM Savanidhi, NULM, PMEGP, are expeditiously disposed of.

He congratulates all banks for achieving Annual Credit Plan during the period ended Sep 2023 by 144% (under Agriculture Sector – 183%, MSME – 146%, OPS – 78%). All bankers are requested to ensure that ACP targets are achieved during the current quarter also so that at the end of FY overall target be achieved.

In his concluding note he 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.

He also accords his best wishes to all for happy Dhanteras and a very happy Deepawali to all of you. He said on this auspicious and sparkling festival of lights, may the glow of lamp illuminate your life and brings you joy, prosperity and happiness.

Sh. M Paramasivam Executive Director PNB at Corporate office in his Key Note address, He inform the house that Today we will review the performance of Banks in the UT Chandigarh for the quarter ended Sep 2023.

He said the Banks in the UT Chandigarh have achieved 144% of the proportionate Target for the first half year ended Sep 2023. The achievement under Agriculture, MSME segment and Other Priority Sector is 183%, 146% and 78% respectively.

He informed the house that the Total Deposit of Scheduled Commercial Banks has increased to ₹106529 crores as on Sep. 2023 from ₹91522 crores as on Sep 2022, showing YoY growth of 16.39%. However, on QoQ basis deposit has increased by 3.70%. As regards advances, he informed that the total advances of schedules commercial Banks during the review period have increased from Rs.77729 crores in Sep 2022 to ₹95969 crores as on Sep 2023 registering YoY growth of 23.46%. However, on QoQ basis advances has increased by 13.53%.(Increased from Rs.84529 crores in June 2023 to Rs.95969 crores as on Sep 2023)

As regards, Priority Sector Advances, he informed the house that PS advances of in UT have increased from Rs.17494 crores in Sep 2022 to Rs.18378 in Sep 2023, showing growth of 5.05 % on YoY basis. However, on QoQ basis it has increased by 1.12%. (increased from Rs.18187 on June 23 to rs.18378 crores) and Agriculture advances have decreased from Rs.2408 crores in Sep 2022 to Rs.2230 crores as on Sep 2023 showing negative growth of 7.39% in UT on YOY basis where-as MSME advances registered a YoY growth of 14.70%. (That is increased from Rs.12502 crores in Sep 22 to 14340 crores as on Sep 2023). He advised all Member Banks to focus on Agri. Advances.

He also highlighted that over-all disbursement in Agriculture Sector during the first half year of FY 2023-24 is Rs.785.21 crores with a 74.50% YoY increase over the disbursement of ₹ 449.96 crore made during the corresponding year in last FY 2022-23 and the disbursement in MSME sector during the first half year of current year 2023-24 stood at ₹7325 crores with a YoY increase of 42.64% over the disbursement of ₹ 5135 crore made during the corresponding period in last financial year 2022-23

The Chairman said that CD ratio of scheduled Commercial banks in the UT is 90.09% in Sep 2023 which is well above the bench Mark of 60%.

He also informed that banks have sanctioned 17405 fresh MUDRA Loans amounting to Rs.177.12 crores during the period April 2023 to Sep 2023 which is best if we compare the same corresponding period of 2022.-23, when in the first half year 2437 cases of 54.62 crores were sanctioned. As regards KCC 285 fresh accounts amounting to Rs 111.88 crores have been sanctioned during first half year of FY 2023-24. Total outstanding KCC accounts including PKCC (Pashu KCC) are 1706 accounts amounting Rs.167.85 crores in UT Chd.

He also informed the house that GOI, Agriculture Ministry has again started the campaign w.e.f 01.05.2023 to March 2024. During the campaign period up to 30.09.23, 66 applications were received out of which 40 have been sanction and 26 cases have been rejected and there is no pending case as on 30.09. 2023.

He advised the member banks that no applications be rejected on flimsy ground and all out efforts be made to sanction the cases. He advised the Member Banks to dispose of the applications as and when received within a fortnight.

Sh. M Paramasivan ED PNB and Chairman advised the Bankers that PMsvanidhi scheme is one of the important schemes which is very close to the heart of Prime Minister and progress is being monitored by Honorable Prime Minister Sir. He shown a concern over the pendency of Pmsvanidhi which has increased when compared with June 2023. Chief UTLBC informed the chair that already returned/rejected applications have been resubmitted to the banks for reconsideration and branch as well as MC officials are not authorized to reject these applications resulting thereof pendency is on higher side. He informed the house that with the coordination of MC officials who will arrange at least 5-10 venders per day to different banks and banks will disburse the cases after execution of loan documents.

He advised all banks to clear the pendency at the earliest by coordinating with the staff of Municipal Corporation Chandigarh.

The Chairperson has shown concern over High NPA under Agriculture, MSME which is still 29.77% under Agriculture and 16.53% under MSME. He said that NPA under MUDRA has increased from 6.19% in Sep 2022 to 12.17% on Sep 2023 and instructed all member banks to take care of NPA under Mudra. Although NPA under Agri, and MSME has reduced on YOY basis but still it on higher side which need to be reduced maximum extend possible for adopting effective recovery steps by all concerned Banks.

The Chairperson informed the house that DFS has again launched a campaign for saturation under social security schemes and all banks have to contribute towards achieving their respective targets. The banking fraternity is requested to facilitate speedy implementation of the economic activities in the UT Chandigarh and to seize upon the opportunities provided by the UT Administration for the all-round socio-economic growth of the Chandigarh.

He advised the banker that rules and regulation framed by the Regulator be strictly followed by each bank and they have to work with in the Rules and Regulation framed by the Regulator and have to increase their business within the rules and regulations without any deviation

The Chairperson informed the house that business of Bakery may be explored and borrower under bakery may be easily available. Chief UTLBC informed that bakery product is also selected under one District one product (ODOP) but during various meeting under chairmanship of Dy. Commissioner UT Chandigarh, bakery business is not allowed from home by DC Chandigarh.

He concluded his key note address with assurance of full cooperation from banking fraternity to the UT Administration and other stakeholders towards strengthening and uplifting the socio-economic conditions of the people of Chandigarh.

Regional Director of RBI Sh. Vivek Srivastava highlighted the following issues when he addresses the House.

1.He informed that an MSME is in important sector which contribute more than 33% of GDP and also a sector who provide maximum employment in the country. Hence banks have to increase the advances to this sector as per prescribed guidelines and regulations.

2. He advised to small finance Banks to improve their CD ratio up to bench mark of 60%. He also advised LDM UT Chandigarh to call a meeting of Small Finance banks to review their performances under prescribed financial parameters and Govt sponsored schemes in the UT Chandigarh.

3. Regional Director RBI again informed that states like Kerla and Telangana have already covered all Distt 100% digitally enabled and raise his concern why Chandigarh is lagging behind.   He   advised Convener UTLBC and the member Banks to achieve 100% target at the earliest as time line has already been lapsed.

4. Regional Director said that RBI had come out with focused campaign of 100 days and 100 Pays. The primary objective of the campaign was to persuade the Banks to make concerted efforts to trace the depositors and settle their claims particularly of top Hundreds unclaimed deposit accounts in each District. However, the campaign has ended and Regional Director advised all Bankers to continue their efforts in this regard and trace the customers and make them aware about this issue on regular basis.

5.He also emphasized on creation of more awareness about cyber frauds and also advised member banks to work in coordination with Govt machinery to control cyber-crimes in Chandigarh. He further informed that a team of Cyber Soldiers is Trained by Chandigarh Police., Which mainly comprises of college students. They create and deliver financial literacy awareness with the help of innovative activities like Nooked Natak, skids etc. The Regional

Director further advised the stake holder that they can also avail the services of these Cyber soldiers in coordination with Cyber Crime cell of Chandigarh police.

The following are the items taking up for discussion in the UTLBC meeting for the quarter ended 30.09.2023: -

Item No.1	Confirmation of Minutes of 52nd meeting of UT Level Bankers' Committee (UT Chandigarh)

Last Meeting of UTLBC	**51st**
Held on	**08.08.2023**
Minutes email / circulated on	**18.08.23**
Comments Received	**NIL**

Chief UTLBC inform the house that 52ND UTLBC meeting held on 08.08.2023 and minutes were circulated on 18.08.2023. As No comment were received from any bank/institution. The House may confirm the circulated minutes. The house has confirmed the circulated Minutes.

Item No 2: Action taken report on the action points of 52nd UTLBC meeting.

1-In the last 52nd meeting for the quarter ended June 2023, Regional Director RBI pointed out that share of Agriculture is only 2.58% against national Goal of 18% and advised member Banks to improve the same

Chief UTLBC informed the house that Sir Share of Agriculture advances to Total advances under Agriculture has decreased from 2.58% in June 23 to 2.32% in Sep 2023.It is still below the target of 18%. In this regard, it is informed that Scope of Agriculture in Chandigarh is negligible but still we have advised all member banks to increase investment credit to existing customer as per their requirements so that share of Agriculture be improved.

2. In the last meeting, Regional Director RBI also pointed out that share of MSME outstanding to total advances is only 17% which required to be improved.

Chief UTLBC Chandigarh informed the house that Share of MSME Advances to total advances has decreased from 16.58% in June 2023 to 14.92.% in Sep 2023. We advised all Member Banks to improve share of MSME Advances to total Advances.

Regional Director RBI again emphasized that MSME is an Important Sector which contributing more than 33% of GDP of the country and is a large Sector for generating employment. He advised banks to contribute maximum by sanctioning and disbursing fresh cases under MSME for improving the share of MSME to total advances.

3. In the last, Regional Director RBI has shown concern of high NPA under Agriculture, MSME and overall NPA in Chandigarh

Chief UTLBC informed the house that as on 30.09.2023, NPA under Agriculture has declined to 29.77% from 32.49% in June 2023. Under MSME it has declined to 16.53% as on 30.09.23 from 20.39% in June 2023 and NPA under Priority Sector has declined to 14.81% in Sep 23, from 17.90% in June 2023. Overall NPA (PS+NPS) also declined from 8.73% in June 2023 to 7.05% in Sep 2023. However, under Agri, MSME and PS advances there is substantial decrease in NPA. However, it is still on higher side and in Sub Committee meeting it was advised to all Banks that effective recovery efforts are required to reduce it further. It was again reiterated in the meeting that all concerned banks have to take effective and corrective action to reduce the NPA under these sectors.

4. Regional Director RBI has also instructed Banks to improve the recovery under Govt Sponsored cases with the help of sponsoring Agencies and reduce the NPA

Chief UTLBC informed the house that as on 30.09.2023 Sir during the period under review NPA under Govt sponsored cases has declined.

PMEGP- NPA reduced to 19.94% IN SEP FROM 23.86% IN June 23.
NULM- NPA reduced to 12.38% in Sep 23 from 48.99% in June 23
Mudra loan- NPA slightly reduced to 12.17% in Sep 23 from 12.49% in June 23.

The Chairmen of UTLBC as well as of Regional Director RBI said that NPA under MUDRA is almost double if it is compared on YOY basis. It has increased from 6.19% in Sep 22 to 12.17% in Sep 2023 and required effective recovery steps for containing and reducing NPA under Mudra loan at each Bank level.

5. In the last 52nd meeting for the quarter ended June 2023, Regional Director RBI has shown concern that in Chandigarh 100% Digitalization has not been achieved yet as in other distt/state they have achieved 100% Digitalization and advised to achieve 100% by September 23

As per statement for the period 30.09.2023, Under Saving Bank accounts, any one of the digital products have been offered to 98.09% customers in saving accounts. and Under Business accounts this percentage is 93.75%.

Chief UTLBC informed the house that **a**s per statement for the period 30.09.2023, Under saving Fund any one of the digital products has been offered to 98.09% customers having accounts. With banks and Under Business accounts this percentage is 93.75%. Chief LDM informed the house and assured that 100% shall be achieved by 31.10.2023.

6. In the last meeting for the quarter ended June 2023, Regional Director RBI has shown concern regarding pendency of sanction and disbursement under PM SVANIDHI scheme and instruct all banks to clear the pendency immediately

Chief UTLBC and LDM Chandigarh informed the house that during the period under review, Banks have sanctioned 1893 applications and disbursed 1236 applications which are highest among all the previous quarters. It is due to collective efforts of MC officials as well as Bankers. However, pendency under sanction and disbursement has increased. 557 applications are pending for sanction and 814 applications ae pending for disbursement. The pendency has increased due to Re-submitting all returned/rejected applications again for consideration at banks level. Further more than 500 fresh applications also uploaded in the portal. In Resubmitted cases there is no option for marking rejections at branch level as well as at MC office level, resulting thereof pendency is on higher side. He also informed that during the Sub Committee meeting held on 27. 10..2023 under Chairmanship of Vikram Dhaanda AGM RBI, It was decided that MC officials will arrange 5-10 venders per day per banks for execution of loan documents and banks will accord priority for attending the venders and In this way by coordination of MC officials pendency shall be reduced.

7. In the last meeting, Regional Director RBI advised the LDM to get the issue of Stamp Duty/Embossing of Stamps be resolved by arranging the meeting of Law officers of the banks and Treasury Department officials

Chief LDM Chandigarh informed that as advised by Regional Director RBI to resolve the issue at the earliest. In this regard, second meeting held with Treasury officer UT Chandigarh held on 30.10.2023 with major Banks in presence of Treasury officer. It was decided in the meeting that issue of Embossing of stamps paper will be implemented when notification in this regard is issued by the UT Administration as in old notification nothing is mentioned about Embossing of stamps paper. Further it was also decided that No Bank will purchase stamps from Unauthorized venders.

8. In last meeting, Regional Director RBI instructed the Small Finance Banks to participate in social security schemes of Govt of India.

Chief LDM Chandigarh informed the house that Out of 7 Small finance Banks, 3 Small finance banks have started participating in social security's schemes of GOI India. But still Equitas Bank, Jana Small Finance bank Utkarsh small finance bank and Ujjivan Small Finance bank have not yet started But in Sub Committee meeting they have said, they have started the work on it.

General Manager of Convener Bank advised the LDM/UTLBC to call the meeting with Senior Officials of these Small finance Banks who are not contributing towards social security schemes. Regional Director RBI advised these banks that while issuing the banking license, various conditions are there including contribution towards Govt sponsored programme and flagship Schemes. Hence, they should look into these also and advised to contribute to maximum extend possible under flagship schemes of Govt of India.

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

NO. OF BRANCHES OF BANKS, THEIR DEPOSITS AND ADVANCES WITHIN UT CHANDIGARH AS ON 30.09.2023

Rs. in crores

Period	**Nos of Branches**		**Deposits**	**Advances**	**CD Ratio**
	URBAN	**TOTAL**	**Amt.**	**Amt.**	
30.09.2023	442	442	107166	96092	89.67%
30.09.2022	407	407	98828	82941	83.93%
30.06.2023	417	436	103381	84670	81.90%
Q to Q basis	5	5	+3785(+3.66%)	11422 (13.49%)	4.77 %
YOY basis	7	26	**8338 (8.43%)**	**13151 (15.85%)**	5.75%

Sh. M Paramasivam Executive Director Punjab National Banks and Chairperson of the meeting informed the house that the Total Deposit of Scheduled Commercial Banks has increased to ₹106529 crores as on Sep 2023 from ₹91522 crores as on Sep 2022, showing YoY growth of 16.39%. However, on QoQ basis deposit has increased by 3.70%. As regards advances, he informed that the total advances of Schedules Commercial Banks during the review period have increased from Rs.77729 crores in Sep 2022 to ₹95969 crores as on Sep 2023 registering YoY growth of 23.46%. However, on QoQ basis advances has increased by 13.53%. (Increased from Rs.84529 crores in June 2023 to Rs.95969 crores as on Sep 2023)

Dr Rajesh Parsad General Manager PNB and Convener UTLBC Informed the house that the Key parameters of UT Chandigarh as on Sept 2023 remained good during the review period. Deposits have registered YoY growth of 8.43% and under advances by 15.85%. CD Ratio has increased by 5.74 bps from 83.93% (Sep 2022) to 89.67% (Sep

2023), which is on increasing trend and above the National Goal of 60%. Share of PS to Total Advances is 19.13%, and share of MSME advances is 15%, which is satisfactory but required further improvement by sanctioning fresh cases under Priority Sector particularly under MSMEs.

(Action By All member Banks)

Item No. 4	CD RATIO WITHIN UT CHANDIGARH AS ON 30.09.2023

Chief UTLBC Informed the house that during the period under review CD ratio has increased from 81.90 % on 30.06.2023 to 89.67 % as on 30.09. 2023.On YOY basis it has increased from 83.92% in September 2022 to 89.67 % as on September 2023 which is above the national goal of 60% and is on increasing the trend. However following Banks are still having CD ratio below the bench mark of 60%

Bank Name	CD ratio 30.09.23	Bank name	CD Ratio 30.09.23
Punjab and Sind Bank	35.18 %	Yes bank	57.01 %
Union Bank of India	53.86 %	AU SMALL FINANCE BANK	11.24 %
Bandhan Bank	14.13%	CAPITALSMALLFINANCE BANK	43.55 %
Catholic Syrian	17.45 %	EQUITAS BANK	0.85 %
City Union	1.57 %	JANA SMALL FINANCE	5.43 %
ICICI Bank	39.07 %	Ujjivan small fin. bank	5.73%
IDBI	37.94	UTKARSH SMALL FINANCE BANK	0.64 %
Indian post payment bank	0%	ESAF	23.75 %
IndusInd Bank	13.81 %	CHD STATE COOP BANK	19.35 %
J&K Bank	45.69	HARCO BANK	0.15 %
Karnataka	18.71 %	ROPAR CENT COOP BANK	4.62 %
South Indian Bank	37.89 %		

The Chairman of the meeting said that CD ratio of scheduled Commercial banks in the UT is 90.09% in Sep 2023 which is well above the bench Mark of 60%. However, He pointed out that CD ratio of maximum banks is still below the bench Mark of 60% and advised these banks to improve their CD ratios up to level of 60% by next quarter**.**

(Action by Concerned Banks Having CD ratio below 60%)

(Bank wise details are as per Annexure- 1 {Page No.30 }

Item No 5:	PRIORITY SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.09.223

Rs. in Crores

Period	Agri. & Allied Sector (Primary)		MSME (Secondary)		Other Priority Sector (Tertiary)		Total Priority Sector		% of PS adv to Total adv. Amt
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt	A/c.	Amt.	
30.9.23	**60998**	**2230**	**44076**	**14340**	**21297**	**1819**	**126371**	**18390**	**19.13 %**
30.9. 22	**62051**	**2408**	**36998**	**12502**	**25289**	**2614**	**124338**	**17524**	**21.13%**
30.6. 23	**72104**	**2181**	**42639**	**14041**	**23923**	**1964**	**138666**	**18187**	**21.48%**
QtoQ growth	**-11106**	**+49 2.24%**	**+1437**	**+299 2.13%**	**-2626**	**-145 7.38%**	**-12295**	**+203 (1.12%)**	**-2.00%**
YoY growth	**-1053**	**-178 -7.39%**	**+7078**	**+ 1838 14.70%**	**+3992**	**- 795 -30.41%**	**+2033**	**+866 (4.94%)**	**-2.35%**

Sh. M Paramasivam Chairman of the meeting said that PS advances of in UT have increased from Rs.17494 crores in Sep 2022 to Rs.18378 in Sep 2023, showing growth of 5.05 % on YoY basis. However, on QoQ basis it has increased by 1.12%. (increased from Rs.18187 on June 23 to rs.18378 crores) and Agriculture advances have decreased from Rs.2408 crores in Sep 2022 to Rs.2230 crores as on Sep 2023 showing negative growth 7.39% in UT on YOY basis where-as MSME advances registered a YoY growth of 14.70%. (That is increased from Rs.12502 crores in Sep 22 to 14340 crores as on Sep 2023). He advised all member Banks to focus on Agri. Advances.

Chief UTLBC requested al member banks to ensure that the data reporting about priority sector submitted to UTLBC should be strictly according to the guidelines of Priority Sector issued by RBI from time to time and sanctioned more and more advances under priority sector so that a momentum of growth be maintained for whole of the year.

(Action by all Banks)

(**Bank wise details are as per Annexure- 2 {Page No.31 }**

Item No. 6	**AGRICULTURE ADVANCES WITHIN UT CHANDIGARH AS ON 30.09.2023**

Period	OUT OF PRIORITY SECTOR ADVANCES UNDER								% of Agr. adv to Total adv
	FARM CREDIT		AGRI. INFRASTRUCTURE		ANCILLARY ACTIVITIES		TOTAL AGRI.		
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	
30.9.23	59558	762	97	248	1343	1219	60998	2230	2.32%
30.9.22	60972	844	170	444	909	1119	62051	2408	2.90%
30.6.23	70671	812	76	234	1357	1135	72104	2181	2.58%
QoQ	-11113	-50	+21	+14	-14	+ 84	-11106	+49 2.24%	-0.26%
YOY	-1414	-82	-73	-196	+ 434	+ 100	-1053	- 178 -7.39 %	-0.58 %

Sh. M Paramasivam Chairman of the meeting said that Agriculture advances have decreased from Rs.2408 crores in Sep 2022 to Rs.2230 crores as on Sep 2023 showing negative growth 7.39% in UT on YOY basis where-as MSME advances registered a YoY growth of 14.70%. (That is increased from Rs.12502 crores in Sep 22 to 14340 crores as on Sep 2023). He advised all member Banks to focus on Agri. Advances.

Regional Director RBI Sh. Vivek Srivastava again emphasized that all banks have to look into their percentage of agriculture to total advance and make all out efforts to improve share of agri. Advances to total advances is hardly 2.32% against national Goal of 18% and again advised all member banks to improve their respective share so that overall share of UT under agriculture be improved.

(Action by all Banks)

(Bank wise details are as per Annexure- 3 {Page No.32 }

ITEM NO. 7	MSME SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.09.2023

MICRO & SMALL ENTERPRISES WITHIN UT CHANDIGARH & SMALL ENTERPRISES WITHIN UT CHANDIGARH AS ON 30.09.2023.
Amt in crores

Period	Micro Enterprises		Small enterprises		Total Micro & Small enterprises		Medium enterprises		Khadi and village industries		Other under MSME		Total MSME	
	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
9.23	29762	5106	7662	5315	37424	10421	6403	3874	114	29	135	15	44076	14340
9. 22	25856	4053	8096	4982	33952	9036	2337	3327	171	3	538	134	36998	12502
6. 23	26391	4663	7611	4518	34002	9181	7798	3704	575	697	264	458	42639	14041
QOQ	+3371	+443	+51	+797	+3422	+1240	-1395	+170	-461	-668	- 129	- 443	+1437	+299 2.13 %
YoY	+3906	+ 1053	-434	+333	+3472	+ 1385	+4066	+547	-57	-26	- 403	-119	+7078	+1838 14.70 %

Sh. M Paramasivam Chairman of the meeting said that MSME advances registered a YoY growth of 14.70%. (That is increased from Rs.12502 crores in Sep 22 to 14340 crores as on Sep 2023). Which is satisfactory.

Reserve Bank of India vide circular RPCD.MSME & NFS.BC.NO. 54/60.02.31/2015-16 dated 23.04.2015 has apprised that lending to Micro, Small and Medium Enterprises (MSME) banks are advised to ensure that: -

a) 7.5% of ANBC or Credit Equivalent amount of Off- Balance sheet exposure, whichever is higher, has been prescribed for MICRO ENTERPRISES.

b) However, position of UT under Micro enterprises is as under:

Year	Total Advances	Total MSME Advance		Total Share of Micro advances		%age of Micro advance to total MSME adv	%age of Micro credit to total advances
period	Amt in cr.	A/cs	Amt in cr	A/cs	Amt.in cr	%age	%age
30.9.23	96092	44076	14340	29762	5106	35.60 %	5.31%
30.9.22	82941	36998	12502	25856	4053	32.41%	4.88%
30.6.23	84670	42639	14041	26391	4663	33.21 %	5.50%

Chief LDM informed the house that Share of Micro credit to tot al advances have slightly increased on YOY basis from 4.88% to 5.31% but this required to be improved further by every respective bank by sanctioning fresh loan to Micro enterprises so that target of 7.50% be achieved.

(Action by all banks

(Bank wise details are as per Annexure- 4 {Page No. 33 }

MEDIUM ENTERPRISES ADVANCES, KVI AND OTHER MSME ADVANCES WITHIN UT CHANDIGARH AS ON 30.09.2023

(**Rs. In Crores)**

	Total Medium Enterprises	
	Accounts	Amount
30.09.23	6403	3874.24
30.09.22	2337	3327.49
30.06.23	7798	3704.41

		Total Advances	TOTAL MSME		% of MSME Adv to Total Advances
		Amt	**A/Cs**	**Amt**	
30.09.2023		**96092**	**44076**	**14340**	**14.92%**
30.09.2022		**80362**	**36998**	**12502**	**15.07%**
30.06.2023		**84670**	**42639**	**14041**	**16.58%**
Q0Q growth		**+11422(13.49%)**	**+1437**	**+299 (2.13 %)**	**-1.66 %**
YOY growth		**+15730(19.57%)**	**+7078**	**+1838 (14.70 %)**	**-0.15 %**

Regional Director RBI again advised the member banks to improve the share of MSME advances to total advances which has reduced from 17% to 15% on YOY basis.

The Chairman of the meeting has already commented as above that YOY growth of 14.70% under MSME is satisfactory and every bank has to work and sanctioned loan to MSME units with in the set rules and regulation set by the regulator and improve the finance to MSME sector.

Chief LDM requested all Member Banks to classify the MSME accounts as per new definition to avoid any data loss and ensure to upload accurate data to UTLBC portal.

(Action by all banks)

(Bank wise details are as per Annexure-4 {Page No. 33 }

Item No.8	PROGRESS UNDER WEAKER SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.09.2023

Period	Disbursement during the F.Y up to Sept 23		Weaker Sector Advances outstanding as on Sep 23		**% of W.S. adv to Total advances.**
	A/Cs	Amount	A/Cs	Amount	
30.09.2023	16779	246.33	70361	2282	**2.37%**
30.09.2022	12311	169.65	71845	788	**0.95%**
30.06.2023	9078	150.22	81796	2013	**2.38%**
(QoQ)		+96.11(64%)		+269(13.36%)	
(YOY)		+76.68 (45 %)		+1494(189.59%)	

Rs.in crores

Chief LDM informed the house that advances under weaker sector has increased on YOY basis by 189% and on quarterly basis it has grown by 13.36%.and requested all member banks to classify the weaker sector advances under proper CBS code so that there should not be any data loss and it will help in increasing the share of WS advances to total advances which is hardly 2.37% against a target of 12% for March 2024.

Regional Director RBI also shown a concern over the share of WS advances to total advances and instructed all member banks to analyze their data as various segments of PS advances come under WS advances.

(Action By all banks)

(Bank wise details are as per Annexure- 5 & 5 A {Page No.34 &35 }

Item No.9 :	CREDIT FLOW TO WOMEN BENEFICIARIES WITHIN UT CHANDIGARH AS ON 30.09.2023

Rs. In crore

period	Fresh disbursement up to quarter Sep 23		O/s advances as at 30.09.23		%age of adv. To women to total advance
	A/c.	Amt.in cr	A/c.	Amt.in cr	
30.09.23	38864	2190	153290	5752	5.99 %
30.09.22	32394	871	132094	5548	5.66%
30.06.23	89198	3586	292217	22534	26.61%

Chief UTLBC that 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. As on 30.09.23, outstanding figures of advances to women is Rs.5752 crore to women borrowers which is 5.99 % of total net bank credit and above the Target of 5%. This is for the information of the house. Member Banks are requested to continue financing to women beneficiaries.

However, he requested the Banker to compare their data of June 23 and Sep 2023 to look into the reasons for higher percentage in June 23 as compared to Sep 23 as advances to women beneficiaries has decreased drastically in Sep 2023. It may be due to wrong reporting of data by some banks either of June 2023 or Sep 2023.

(Action by al Banks)

(Bank wise details are as per Annexure- 6 {Page No. 36}

Item No. 10	DISBURSEMENT AGAINST ANNUAL TARGETS OF ANNUAL DISTRICT CREDIT PLAN WITHIN UT CHANDIGARH AS ON YEAR ENDED 30.09.2023

Rs. in Lacs

SECTOR	TARGETS	ACHIEVEMENTS	% Achievement.
Agriculture	**42735**	**78521**	**183**
MSME	**500362**	**732546**	**146**
OTHERPRIORITY SECTOR	**41487**	**32463**	**78**
TOTAL PRIORITY SECTOR	**584585**	**843531**	**144**
Non-Priority Sector	**4330629**	**8158738**	**188**
Grand Total (PS +N.P. S)	**4915214**	**9002269**	**183**

Dr. Rajesh Prasad Convener UTLBC congratulate all banks for achieving Annual Credit Plan during the period ended Sep 2023 by 144% (under Agriculture Sector – 183%, MSME – 146%, OPS – 78%). All bankers are requested to ensure that ACP targets are achieved during the current quarter also so that at the end of FY overall target be achieved.

Sh. M Paramasivam Chairman of the meeting said that Banks in the UT Chandigarh have achieved 144% of the proportionate Target for the first half year ended Sep 2023. The achievement under Agriculture, MSME segment and Other Priority Sector is 183%, 146% and 78% respectively and is good. He also highlighted that over-all disbursement in Agriculture Sector during the first half year of FY 2023-24 is Rs.785.21 crores with a 74.50% YoY increase over the disbursement of ₹ 449.96 crore made during the corresponding year in last FY 2022-23 and the disbursement in MSME sector during the first half year of current year 2023-24 stood at ₹7325 crores with a YoY increase of 42.64% over the disbursement of ₹ 5135 crore made during the corresponding period in last financial year 2022-23

Regional Director RBI pointed out that target under other priority sector Advances is not achieved and asked the reason of the same. During deliberation it was informed that there is fixed limit under education loan and Housing loan beyond which it comes under Non priority sector (education loan up to rs.20 lacs and Housing loan under Chandigarh is Rs 35 lacs) beyond which it is classified under Non PS, as in Chandigarh cost of house is on very higher side and maximum advances are made above PS limits similar is the case under education loan.

(Action by all banks)

(Bank wise details are as per Annexure- 7 {Page No. 37}

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

As per the instructions of DFS we have taken up the progress of National warehouse receipts and will make it a regular agenda item of UTLBC meeting. During this Quarter. No Fresh Advance under this scheme was given. However, there is only 1 Account outstanding as on 30.09.23 with Rs 766.89 lacs pertaining to PNB All banks are requested to explore the possibility of sourcing proposal cases under the category Negotiable Warehouse receipt.

LDM informed the house that there is no scope for such advances in Chandigarh, hence no action point emerged.

ITEM NO. 12	**HOUSING LOANS WITHIN UT CHANDIGARH AS ON 30.09.2023**

Fresh disbursement during 01.04.2023-30.09.2023		**O/S as on 30.09.2023**	
A/cs.	Amount in **lacs**	A/cs.	Amount in **lacs**
4326	100228	50344	925497

LDM informed the house that during the year 2023-24 fresh housing loan sanctioned and disbursed to 4326 borrowers for Rs.1002.28 crore and as on 30.09.2023, 50344 housing loan accounts were outstanding with amount Rs.9254.97 crores.

(No action point emerged)

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

Item No.13	**POSITION UNDER EDUCATION LOAN SCHEME WITHIN UT CHANDIGARH AS ON 30.09.2023**

Rs. in Lakh

EDUCATION LOANS SANCTIONED and disbursed WITHIN UT CHANDIGARH						**NPA under Education loan**	
Sanction During 01.04.23 to 30.9.2023		**Education loan disbursed**		**O/s as on 30.09.2023**		**30.09.2023**	
A/cs.	**Amount**	**A/cs.**	**Amount**	**A/cs.**	**Amount**	**A/C**	**Amount**
598	**6122**	**598**	**6122**	**3989**	**37166**	**104**	**410 (1.10%)**

Chief LDM/UTLBC informed the house that 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. He also highlighted the NPA under Education loan which is 1.10% only

The Chairman of the meeting advised the bankers to focus on this sector for improving their advances as NPA under this sector is only 1.10%.

(Action by all banks)

(Bank wise details are as per Annexure- 8 ,8 A, 8 B {Page No 38,39 & 40 }

ITEM NO.14	**Pradhan Mantri Mudra Yojana (PMMY)**

PMMY segment mainly consists of non-farm/farm enterprises in manufacturing, trading and services whose credit needs are up to 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 up to Rs.10.00 lac)

The progress under PMMY during FY up to 30.09.2023 is as under:

	Sanction April Sep 23		**Outstanding 30.09.2023**		**NPA 30.9.23**		**%age**
	A/cs	**Amt (In lacs)**	**A/cs**	**Amt (In lacs)**	**A/cs**	**Amt**	
SHISHU	**13137**	**4953**	**57157**	**14431**	**4624**	**1095**	**7.58%**
KISHORE	**3331**	**5200**	**14778**	**14969**	**1487**	**2269**	**15.16%**
TARUN	**937**	**7558**	**3535**	**22525**	**447**	**2960**	**13.14%**
TOTAL	**17405**	**17712**	**75470**	**51925**	**6558**	**6324**	**12.17%**

Sh. M Paramasivam Executive Director PNB and Chairman of the meeting informed the house that banks have sanctioned 17405 fresh MUDRA Loans amounting to Rs.177.12 crores during the period April 2023 to Sep 2023 which is best if we compare the same corresponding period of 2022.-23, when in the first half year 2437 cases of 54.62 crores were sanctioned during the first half year of FY 2023-24. However, he has shown concern over the increasing NPA under MUDRA and advised all Banks to contain the same and take effective steps to reduce the NPA under MUDRA Laon.

(Action by all Banks)

(Bank wise details is as per Annexure - 9 ,9 A {Page No. 41&42 }.

Item No. 15	Position of NPA within UT CHANDIGARH. As on 30.09.2023

Rs. In Crores

period	Agriculture		MSME		Other Priority Sector		Total Priority sector		Non-Priority sector		Grand Total	
	A/C	Amt	A/c	Amt	A/c	Amt	a/c	Amt	a/c	Amt	a/c	
o/s 9.23	60998	2230	44076	14340	21297	1819	126371	18390	557100	70125	683471	88515
NPA	5683	664 29.77%	6071	2371 16.53%	1878	83 4.56%	17280	2725 14.81%	16278	3520 5.01%	33558	6245 7.05%
o/s 9.22	62051	2408	36998	12502	25289	2614	124338	17524	424420	65417	548758	82941
NPA	7693	926 38.44%	5877	2676 21.40%	2871	47.52 1.82%	16441	3649. 20.82%	11169	5151 7.87%	27610	8800 10.61 %
o/s 6.23	72104	2182	42639	14041	23923	1964	138666	18187	523949	58821	801281	77008
NPA	6039	709 32.49 %	6593	2863 20.39 %	2348	84 4.27 %	18240	3256 17.90 %	14837	5057 8.59%	33077	8312.70 8.73%

NPA Level on Sep 2022, June 2023 and Sep 2023 sector wise is as under:

Parameters	30.09.22	30.06.2023	30.09.2023
Agriculture	38.44 %	32.49 %	29.77 %
MSME	21.40 %	20.39 %	16.53 %
Other P. sector	1.82 %	4.27 %	4.56%
Priority sector	20.82 %	17.90 %	14.81 %
Non P, Sector	7.87 %	8.59 %	5.01%
Grand Total	10.61 %	8.73 %	7.05 %

The Chairperson of the meeting Sh. M Paramasivam as well as Regional Director RBI has pointed out that although NPA on YOY basis as well as on quarterly basis has declined and reduced but still on very higher side and required effective recovery steps to reduce the NPA.

Special focus is required to accelerate the NPA recovery under various schemes of priority sector that is necessary for recycling of bank fund and improve the profitability of the banks.

(Action by all banks)

(Bank wise details are as per Annexure- 2 & 10 {Page No 31 & 43}

Item No. 16	Position of NPA in Pradhan Mantri Mudra Yojana (PMMY) Loan Accounts within UT Chandigarh as on 30.09.2023

Rs. In Lakhs

Sector	Shishu		Kishore		Tarun		Mudra (Total)	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
Outstanding 30.09.23	57157	14431	14778	14969	3535	22525	75470	51925
NPA	4624	1094 7.58%	1487	2269 15.15 %	447	2960 13.14 %	6558	6324 12.17 %

Outstanding 30.09.22	**13265**	**3531**	**11903**	**16070**	**4399**	**21250**	**29567**	**40852**
NPA Sep 22	**1950**	**328 9.29 %**	**975**	**1282 7.97 %**	**198**	**916 4.31 %**	**3123**	**2526 6.19%**
30.06.23	**58133**	**14527**	**14555**	**14636**	**3675**	**23059**	**76363**	**52223**
NPA june 23	**4599**	**1130 7.78%**	**1612**	**2143 14.64%**	**499**	**3250 14.09 %**	**6710**	**6524 12.49%**

The Chairperson of the meeting Sh. M Paramasivam as well as Regional Director RBI has pointed out that NPA on YOY basis under MUDRA Loan has increased and is almost double the figures of NPA level as compared he level of NPA in Sep 22 with SEP 2023 and required effective recovery steps to contain /reduce the NPA under Mudra loan.

(Action by all banks)

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

Item No. 17	**Position of NPA in Govt. Sponsored Schemes within UT Chandigarh as on 30.09.2023**

Outstanding advances and NPA position under Govt. sponsored schemes

Year	**Total PMEGP adv.in lacs**		**Total NULM outstanding in lacs**		**MUDRA**	
	A/Cs	**Amt.**	**A/Cs**	**Amt.**	**A/Cs**	**Amt.**
30.09.23	**142**	**607.60**	**74**	**94.73**	**75044**	**51925**
NPA	**59**	**121.16 (19.94 %)**	**28**	**11.73 (12.38 %)**	**6508**	**6324 (12.17%)**
30.06.2023	**125**	**574**	**72**	**69.99**	**76363**	**52223**
NPA	**52**	**137 (23.86%)**	**29**	**34.29 (48.99%)**	**6710**	**6524 (12.49%)**
30.09.2022	**173**	**804**	**69**	**52.49**	**29567**	**40852**
NPA	**62**	**200 (24.87%**	**28**	**11.78 (21.29 %**	**3123**	**2526 (6.19%)**

The Chairperson has advised the sponsoring agencies to help the bankers in recovery of NPA under Govt sponsored schemes. He also advised bankers to sanction quality advances under Mudra with in set rules and regulations and follow up with the borrower from very beginning of the default made by the borrowers.

LDM informed the house that NPA Under MUDRA has increased but NPA under PMEGP, NULM has decreased during the quarter

(Action by sponsoring dept. And Banks))

(Bank wise details are as per Annexure- 11 {Page No 45 }

Item No.18	**CGTMSE SCHEME WITHIN UT CHANDIGARH AS ON 30.09.2023**
NO. of A/cs covered	**Amt. in lacs**
6566	**108771**

Chief LDM informed the house that in UT chandigarh 6566 beneficiaries have been covered under CGTMSE having outstanding of Rs.1087.71 cores and requested all Bankers to cover 100% of Loan sanctioned up to 10 lacs under CGTSME and do not ask for any collateral and guarantee for loan up to Rs.10 lacs. All MSME units with loan up to Rs.10 lacs under these CGTSME.

(Action by all Banks)

(Bank wise details are as per Annexure - 12 {Page No. 46 }.

Item No. 19	**Review of progress of Digital Transactions-Expanding and Deepening of Digital Payments Ecosystem**

Reserve Bank of India vide its circular No. FIDD.CO.LBC.BC. No.13/ 02.01.001/2019-20 dated October 7, 2019 have advised to identify the district that shall be allotted to a bank having significant footprint which will endeavor to make the district 100% digitally enabled within one year, in order to enable every individual in the district to make/ receive payments digitally in a safe, secure quick, affordable and convenient manner. This would, inter alia, include providing the necessary infrastructure and literacy to handle such transactions. The target date for 100% achievement was 31.03.2021 which was extended up to 30.09.21.

However, RBI is asking this data on monthly/quarterly basis continuously. We have submitted the progress up to 30.9.2023 to RBI and as per report dated 30.09.2023, the position is as under:

However, %age wise achievement is as under:

	Parameters	Total Number of eligible accounts	%age in debit card	%age of A/C holders having Net Banking	%age of Mobile banking Holders	%age of account holders covered under AEPS	%age of Total nos of eligible account hordes who have taken at least one digital facility
30.09.23	**SF**	**2729012**	**90.24**	**54.97%**	**70.72%**	**75.86%**	**98.09**
30.06.23	**SF**	**2698319**	**86.91%**	**54.99%**	**69.58%**	**75.35%**	**95.31%**
	Parameters	Total Number of eligible accounts	holders having Net Banking	%age of A/C holders taken POS machine/QR code	%age of Mobile banking Holders	%age of account holders covered under AEPS	%age of Total no s of eligible account hordes who have taken at least one digital facility
30.09.23	**CA**	**117679**	**90.80%**	**27.89%**	**79.48%**	**---**	**93.75%**
30.06.23	**CA**	**115769**	**89.83%**	**27.53%**	**78.55%**	**------**	**92%**

As per statement as on Sep 2023, Under Saving Fund Account 98.09% account holders have been provided at least one of the digital products. However, under Business account this percentage is 93.75 %. RBI has instructed to achieve 100% Digitalization in Chandigarh by 31.10.2023 as against the target date 31.12.23 decided in the last UTLBC Meeting held on 08.08.2023.

Chief LDM Informed the house that under saving Fund account under any digital product have been provided to 98.09% account holders and under Business loan 93.75% account holders have been provided at least one of the digital products and assured the house that up to 30.11.23, 100% shall be achieved.

(Action by all Banks)

(The Bank wise Achievement is annexed as per annexure 13,13 A {Page 47 &48 }

Item No. 20	Aadhaar and Mobile seeding in Saving Bank Accounts.

The government has instructed banks to link all savings accounts with mobile and Aadhaar numbers and enable mobile banking for such customers. All banks have been advised to undertake this in campaign mode. Mobile number seeding and enabling the same for m-banking are a pre-requisite for making mobile payments while Aadhaar number seeding is a pre-requisite for using Aadhaar Enabled Payments System (AEPS).

The progress as on 30.09.2023 is as under: -

period	No. of active Saving A/Cs In lacs	Seeding with Aadhaar	
		Number in lacs	%age
30.09.2023	25.17	18.14	72.07%
30.06.2023	26.61	19.36	72.75%
30.09.22	25.63	22.10	86.23%

Chief LDM informed the house that during the period under review %age of Aadhar seeding has decreased slightly from 72.75% in June 23 to 72.07 % in September 23. However, if we compare the data on YOY basis then there is declined from 86.23 % on Sep 22 to 72.07 % in Sep 23 and advised all member Banks are requested to guide the branches under them to ensure 100 % Aadhar seeding and linkage of Mobile No in pending Account on daily basis and analyzed their data to find out the reason for such low percentage of Aadhar seeding in all accounts.

ITEM NO. 22	Appointment of Bank Mitras& Status of Micro ATMs, Verification Calls by Executives of State Call Centers/SLBC/LDMs to Bank Mitras.

Chief LDM informed the house that Up to 30.09.2023, 99 BCAs are working and concerned, Bank has provided Micro ATMs to their BCAs. This will enable the account holders to swipe their ATM Cards at BCA locations and they need not to go to the far-flung areas for swiping the ATM cards.

He informed the house that In UT Chandigarh 99 BCAs have been appointed and not even a single SSA has been left without the service of Bank Mitra/BCA or Bank branches. Member banks are advised to inform inactive BCA from time to time to UTLBC.

(Action by all banks)

Bank wise status of Bank Mitra and Micro ATMs is given on Annexure No. 15 {Page No. 50 }

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

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

1. State Bank of India – Not Working in QE Sep 23 Fresh Appointed in Oct 23
2. ICICI Bank – Working
3. Punjab National Bank – Working
4. Punjab & Sind Bank – On Leave since 1st April 2023

During the period under review FLCs in Chandigarh have organized 81 camps

FLC Progress Report Sep 23			
S.No.	**Actual Special Camps conducted**	**Actual Target Specific Camps conducted**	**Total**
1	**37**	**44**	**81**

During deliberation no action point has emerged.

The Bank wise Achievement is annexed as per annexure -16 {page 51}

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

LDM informed that during the period under review CFL organized 220 camps in UT against the target of 193 camps plans in Chandigarh during the quarter. He informed that necessary instruction has been issued to CFL in charge to achive the planed Target every quarter.

(No action point emerged)

The Bank wise Achievement is annexed as per annexure -17 {page 52 }

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

The progress under PMJDY accounts is as under as on 30.09.23

Period	Total PMJDY A/Cs	Aadhar Seeded Accounts	Rupee card issued	Rupee card Activated
30.09.2023	**319228**	**263236 (82.46%)**	**217558 (68.15)**	**208963 (96.05%)**
30.09.2022	**300513**	**270738 (90.09)**	**251182 ((83.58%)**	**187647 (74.70%)**
30.06.2023	**313820**	**260008 (82.85%)**	**202224 (64.43%)**	**195111 (96.48%)**
+- in qtr	**+5408**	**-3228 (-0.65%)**	**15334 (3.72%)**	**-(0.43%)**
+- in y to y	**+18715**	**-7502 (-7.63%**	**-33624 -15.43%)**	**+21316(+21.45%)**

Chief UTLBC Informed the house that #figures of 30.09.22 is on the basis of old Portal system where scope of manual intervention was there. However as per data 30.06.23 and 30.09.2023 is on the basis of standardized portal. On quarterly basis %age of Aadhar seeded has reduced from 82.85% in June 2023 to 82.46% on Sep 2023 showing a decline of 0.39.bps. he also informed that Rupee card issuance has slightly increased from 64.43% tin June 23 to 68.15% in Sep 23. As Regards Rupee Card Activation %age of activation of Rupee card has shown a growth of 21.45%). However, on quarterly basis it has decreased by 0.43%. Member banks to look into their position and improve it on daily basis.

He requested all member Banks to ensure that all fresh account opened under PMJDY, Aadhar be seeded and Rupee card be issued to the account holder at the time of opening the account and also activate the same side by side.

(Action by all Banks)

(Bank wise progress as per Annexure- 18 Page No 53)

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

DFS has allocated target for achieving 100% Coverage of eligible PMJDY accounts with Jan Suraksha schemes as per their eligibility up to 30.09.2024. Govt of India through DFS is monitoring the weekly progress of PSBs and J&K Banks. Progress of these Banks up to 30. 09.23 is as per Annexure attached. All are advised to put maximum efforts for achieving proportionate target. As 100% is to be achieved by Sep 2024 in PMJDY accounts.

Target for PMJDY accounts saturation with social security scheme.

parameter	Eligible Nos of A/C	Proportionate target up to Sep 2023 (70%)	Ach up to 30.09.23	%age achievement
PMSBY	173375	121362	87072	71.74%
PMJJBY	144737	101315	37080	36.60%

Chief UTLBC informed the house that Target for Sep 2023 is 70% under the above parameters. Target under PMSBY has been achieved but Progress under PMJJBY is not up to the mark and achievement is only 36.60% against target of 70%. He urged al the participating banks to focus on PMJJBY and enrolled maximum customers under the schemes as per their eligibility so that 100% be achieved by Sep 2024 and proportionate Targe for Quarter ending December 2023 be achieved under both the schemes.

(Action by all banks)

(Bank wise Annexure per Annexure -19 (page no 54)

Further DFS has also started 3 Months saturation campaign at Gram Panchayat (GP) level from 01.10.2023 to 31.12.2023 for active enrolments under PMJJBY and PMSBY. Target for PMJJBY is 43678 and PMSBY is 84418 which is further allocated to all the member banks.

Dr Rajesh Prasad Convener UTLBC informed the Bankers that GOI has already given the target for the campaign period which is to be achieved by every Banks as per target allocated to them by UTLBC.

(Action by all the banks)

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

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)-The scheme is being implemented through LIC of India/other insurance companies willing to offer product on similar terms with necessary approvals and tie ups with banks for this purpose. Under the scheme all saving bank holders with the age-group of 18-50 years can enroll themselves to avail benefits of the scheme on payment of annual premium of Rs.436/-. Under the scheme Rs. 2 lacs is payable on member's death due to any reason. Details of the scheme are available on PMJDY website and is applicable in all banks. Up to 30.9.23, banks have enrolled 89882 persons/beneficiaries.

Year	PMJJBY a/c
30.09.2023	89882
30.09.22	124980
30.06.2023	142928
+/- during the qtr	-53046
+/- during y to y	-35098

The declined in no's of beneficiaries are on account of following Banks

	PMJJBY		
Bank Name	30.06.23	30.09.23	Difference
SBI	74587	19417	55170
Total			55170

Chief LDM informed the house that enrollments under PMJJBY has declined from 142928 to 89882 enrollments up to 30.09.2023 and also informed that major decrease during the quarter is of SBI and requested SBI representative to look into the data of June 23 and Sep 2023 and analyzed the reason of such decline and ensure that data reporting is correct.

(Action by all Banks and SBI)

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

Up to 30.09.2023, banks have enrolled 285246 persons under the scheme.

Year	Total enrolment PMSBY
30.09.23	285246
30.09.22	365565
30.06.2023	253167
+/- during qtr	+32081
+/- y to y	- 80317

Chief UTLBC informed the house that Data on quarterly basis up to 30.09.2023 shows increase of 32081 beneficiaries, however on YOY basis decline is 80317 beneficiaries. He said Keeping in view the overall active saving banks accounts progress is not up to the mark and advised all participating Banks to instruct their branches and field staff to make maximum enrolment under the scheme and explain the benefits of the schemes to the account holders. Decrease is due to data pick up from standardized portal which is as per CBS system of the banks.

Atal Pension Yojana (APY) :- Position as on 30.09.2023.

Up to 30.09.2023, banks have enrolled 57787 beneficiaries under the APY scheme since inception pf the scheme. However, during the quarter under review there is increase of 3247 enrolments during the quarter. However, on YOY basis increase of 56787 beneficiaries

Period	APY enrolments
30.09.2023	56787
30.09.2022	51562
30.06.2023	53540
+/- during qtr.	+3247
+/- y to y	+5225

Chief UTLBC Informed that GOI and Chandigarh Administration is monitoring the progress under the schemes on monthly basis. The members' banks are requested to send the information immediately at the end of every month. Progress is not much satisfactory, keeping in view the nos of saving accounts in Chandigarh. Once again, all member Banks are advised to enroll maximum beneficiaries under the scheme.

(Action by all member banks)

(Bank wise Progress is given on Annexure No. 20 {Page No. 55 }.

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

Chief UTLC informed the house that Under PMJDY during the period April to Sep 23, Banks have received 29 claims and lodged the 29 claims up to 30.09.2023 in UT CHANDIGARH, 28 Claim cases stands settled and 1 case is rejected. There are 0 cases are pending for disposal.

-Under PMJJBY, During the period April to Sep 23, Banks have received 143 claims and lodged all the claims. Out of 143 claims lodged ,141 claim cases stand settled, 1 claim are rejected and 1 case are pending for settlement

Under PMSBY, During the period April to Sep 23, Banks have received 70 claims, out of 70 claims lodged, 65 claim cases stands settled while 2 claims are rejected and 3 cases are pending for disposal. Out of 3 pending cases, one case of Central bank of India is pending for more than 15 days.

Chief UTLBC advised the representative of these Banks to look after their pending cases and got the settle/dispose of immediately by taking up concern insurance company.

(Action by the concern banks)

(Bank wise Progress is given on Annexure No. 21 ,21 B, 21 A {Page No. 56,57 & 58

Item no. 27	**Prime Minister Street Vendor's Atma Nirbhar Nidhi (PM SVA NIDHI) SCHEME.**

Position on 30.09.2023 as under:

Up to 30.09.2023, 9838 applications have been uploaded by MC office Chandigarh out of that 880 applications has been rejected/returned by the banks and 6008 applications have been sanction and 5851 applications have been disbursed. During the period under review Total 1893 applications sanctioned and 1236 applications got disbursed. However, during the quarter from July 23, 509 fresh applications added in the portal (1^{st} trance-29, 2^{nd} 243 and 3^{rd} tranche 141applications uploaded in the portal).

Due to resubmitting of retuned/rejected applications, rejected/returned %age has improved from 30.46% in June 23 to 9.42% at the end of 30.09.2023.

Position as on 30.09.23 is as under:

UTS	Total apps	Rejected	Rejected %age	Net app	Sanctioned	Pending For sanction	%ag of sanction-vs-net applications	Disbursed	Pending for Dis.	%age of disbursement To sanction	Fresh added from 01.7.23
30.9.23	**9338**	**880**	**9.42**	**8458**	**7901**	**557**	**93.41**	**7087**	**814**	**89.69**	**509**
1^{st}	**5788**	**421**	**7.27**	**5367**	**5108**	**259**	**95.17**	**4777**	**331**	**93.51**	**29**
2nd	**3173**	**414**	**13.04**	**2769**	**2490**	**279**	**89.92**	**2040**	**450**	**81.92**	**243**
3rd	**377**	**45**	**12.03**	**332**	**303**	**29**	**91.26**	**270**	**33**	**89.10%**	**141**
30.6.23	**8830**	**2690**	**30.46**	**6140**	**6008**	**131**	**97.86%**	**5851**	**97.37%**	**158**	**312**
1^{st} loan	**5681**	**1396**	**24.57**	**4285**	**4183**	**102**	**97.61**	**4082**	**97.58%**	**101**	**135**
2^{nd} loan	**2944**	**1250**	**42.45**	**1694**	**1670**	**24**	**98.58**	**1632**	**97.72%**	**38**	**78**
3^{rd} loan	**205**	**44**	**21.56**	**161**	**156**	**5**	**96.89**	**137**	**87.82%**	**19**	**88**
5.11.23	**9605**	**903**	**9.40**	**8702**	**8139**	**563**	**93.53**	**7204**	**935**	**88.51**	**794**
1^{st}	**5813**	**423**	**7.28**	**5390**	**5169**	**221**	**95.89**	**4814**	**355**	**93.13**	**55**
2nd	**3376**	**423**	**12.62**	**2953**	**2625**	**328**	**88.89**	**2090**	**535**	**79.61**	**446**
3rd	**416**	**46**	**11.02**	**370**	**345**	**25**	**93.24**	**300**	**45**	**86.95%**	**180**

As on 30.09.2023, 557 applications are pending for sanction and 814 cases are pending for disbursement.

Chief UTLBC informed that In Sub-Committee meeting on 27.10.2023 it has been decided that MC office Chandigarh will daily send 5 to 8 Venders for availing disbursement of PM Savanidhi to different banks and also intimate to concerned Banks/DCO's. All member banks are also advised to also link all the sanction/disbursed cases with social security schemes on daily basis and ensure their entry in Svanidhi Se Samridhi portal and onboarding of venders digitally by providing QR code to them and imparting training to them.

The Chairperson of the meeting Sh. M Paramasivam executive Director PNB advised the member Banks to clear the pendency in a time bond manner with the help of MC officials. Regional Director RBI also endorsed the same and instructed the member banks that for such a small loan to poor people be disbursed on priority.

(Action by all banks)

Bank wise position is given on Annexure No. 22 {Page No. 59 }

Item no. 28	Pashu Kisan Credit Card

The government has recently introduced ‘Pashu Kisan Credit Card’ for animal farmers to increase the animal husbandry business across the country. Moreover, it has been decided by RBI to extend the KCC facility for a working capital requirement for activities related to Animal Husbandry and Fisheries. The borrower will get the interest subvention on timely payment as available in KCC within overall limit of Rs.3.00 lakhs (KCC & PKCC).

Period	Total app. Received	No.of apps sanctioned	No.Of applications disbursed	No of applications rejected	No. of pending applications
30.09.2023	66	40	40	26	0

Chief UTLBC informed the house that GOI Ministry of Agri and farmer welfare has launched a campaign from 01.05.2023 to 15.03.2024. In this regard department of animal Husbandry, UT Chandigarh are organizing camps in coordination with LDM Chandigarh. During this campaign 66 applications sourced. Out of these the banks have sanctioned 40 applications and disbursed the same. 26 cases have been rejected and as on 30.09.2023 and there is NIL Pending.

(Bank wise position is given on Annexure No.23 {Page No. 60 }

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

During the financial year 2023-24 no application has been sponsored by the DIC till 30.09.2023. Hence No pendency.

Item No 30	POSITION UNDER NATIONAL URBAN LIVELIHOOD MISSION (NULM) SCHEME WITHIN UT CHANDIGARH AS ON 30.9.2023

In Lacs

Target for FY	Applications received	sanctioned		Disbursed		Rejected	Pending
		Nos.	Amt.	Nos.	Amt.		
100	86	14	18.70	10	15.20	40	32

The Chairperson of the meeting Sh. M Paramasivam Executive Director PNB advised the member Banks to clear the pendency in a time bond Banner. He also pointed out that pendency is on higher side and instructed the participating banks not to reject the applications on flimsy ground and dispose off the pending applications at the earliest.

(Action by all banks)

(Bank wise details are as per Annexure - 24 {Page No. 61}.

Item No. 31	POSITION UNDER PMEGP SCHEME WITHIN UT CHANDIGARH AS ON 30.09.2023

Agency	Target project	MM target	Emp. target	Applications sponsored	Cases sanctioned		Claim lodged		Margin money disbursed up to 30.06.23		Claim pending		Rejection	Pending for sanction/disposal
	Proj.	Amt	Emp. Target	cases	Nos	MM involved	Nos	Amt	Nos	Amt	Nos	Amt		
DIC	7	22.88	56	13	4	5.29	3	8.13	3	8.13	0	0	10	1
KVIB	6	19.56	48	25	2	6.75	4	9.87	2	4.37	2	5.50	18	5
KVIC	6	19.56	48	10	3	7.97	2	3.46	1	0.83	1	2.63	0	3
Total	19	62.00	152	48	9	20.01	9	21.46	6	13.33	3	8.13	29	8

Chief UTLBC informed that during financial year 2023-24, up to 30.09.23, Agencies have sponsored 48 applications and banks has sanctioned 9 applications having involved margin Money of Rs.20.01 lacs, 28 applications have been returned/rejected and 9 applications are pending as on 30.09.23. The pendency is high due to sponsoring the applications in the 3rd and 4th week of the Sep 2023. Banks have lodged claim in 3 cases involving MM of 9.63 lacs, out of which No claim has been settled and all claims are pending.

Dr Rajesh Prasad General Manager PNB and Convener UTLBC advised all Banks to accord priority on Govt sponsored applications and pending applications be disposed off within 15 days. Also advised the Agencies to sponsor quality applications so that rejection rate can be reduced and ensure that Target of UTLBC Chandigarh be achieved well before the financial year ending.

(Action by all Banks and Agencies- DIC, KVIB and KVIC)

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

The progress under the scheme up to 30.09.2023 is as under:

Loan Sanctioned during FY up to Sep .2023 Rs.in lacs			
SC/ST		WOMEN	
A/cs	Amt.	A/cs	Amt.
		58	960

Chief UTLBC informed the house that during the first half year of current financial year 58 cases of Stand-Up India have been sanction amounting to Rs.960 lacs. He has raised the point that No case has been sanctioned to SC/ST beneficiaries and requested all participating banks to sanction at least one case per Branch during current half year and also view the cases sanctioned by them during first half year that if any of the beneficiaries belong to SC/ST and rectify the same in the CBS system so that correct report be generated during next quarter.

(Action by all Banks)

(Bank wise details are as per Annexure- 25 {Page No 62}.

ItemNo.33:	**POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 30.9.2023**

POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 30.9.2023

SAVING LINKED **In Lacs**

Achievement up to 30.9.2023	
NO.	Amount in lacs
21	6.67

CREDIT LINKED In lacs

Achievement up to 30.9.2023		Outstanding as on 30.09.23	
A/C.	Amt in lacs	A/C.	Amt in lacs
20	171.30	68	260

Chief UTLBC informed the house that during the half year 21 SHG linked with saving accounts and 20 account has been credit linked. he also advised all the bankers to credit link all eligible SHGs account who are fulfilling Panch Sutra rules during current quarter and ensure that no bank branch will refuse to open saving account of SHGs.

(Action by all Banks)

(Bank wise details are as per Annexure - 26 {Page No. - 63}

Item No.34:	**POSITION UNDER KCC WITHIN UT CHANDIGARH AS ON 30.9.2023**

(Rs.in lacs)

Sanctioned from 01.04.2023 to 30.09.2023			**O/S AS ON 30.9.2023**	
	NO.	**Amount**	**NO.**	**Amount**
30.09.2023	**285**	**11188**	**1706**	**16785**

Chief UTLBC informed the house that during the FY 2023-2024, 285 fresh KCC (KCC-203+PKCC-43+ Fisheries—39) issued amounting Rs.111.88 crores and 1706 KCC outstanding amounting to Rs.16785 Lacs.

Sh. R.P Singh General Manager NABARD informed that GOI has launched a Ghar Ghar KCC Abhiyan from 1st oct to 31.12.2023. and advised all banks to sanction KCC to maximum formers for saturation and saturate with KCC/PKCC particularly beneficiaries of PM kisan Saman Nidhi .

(Action by all banks)

(Bank wise details are as per Annexure - 27{Page No. 64}.

ITEM NO.37:	**ISSUES OF UIDAI**

Agenda from Unique Identification Authority of India (UIDAI)

Age Band wise Aadhaar Saturation (Status as on 30th August, 2023 as per Factsheet)

Age	**Total Population**	**Aadhaar Generated**	**Pending Population**	**%Aadhaar Generation**
Up to 5 Year	1,09,807	49,480	60,327	45.06%
5 to 18 Year	2,62,143	2,43,993	18,150	93.08%
18 year & Above	8,59,050	8,71,805	-	101.48%
Total	12,31,000	11,65,278	78,477	94.66%

The pending population is mostly in the age group 0-5 years and 5-18. Besides, the count of pending mandatory biometric updates is as below:

Row Labels	Sum of Count
140308	1
140603	18
140901	49
160001	87
160002	5818
160003	1091
160004	44
160009	353
160011	317
160012	344
160014	8288
160015	915
160017	51
160018	220
160019	3162
160020	824
160022	1288
160023	659
160025	1712
160030	1959
160036	7084
160047	6944
160055	2084
160062	70

160101	7109
160102	4238
160103	880
Grand Total	**55609**

Above 17

Row Labels	Sum of Count
140308	8
140603	78
140901	99
160001	477
160002	18057
160003	3160
160004	82
160009	1703
160011	2144
160012	1876
160014	28450
160015	5801
160017	191
160018	995
160019	11375
160020	4197
160022	6645
160023	3406
160025	11184
160030	6889
160036	27484
160047	28411
160055	6301
160062	230
160101	26265
160102	17138
160103	3854
Grand Total	**216500**

Present status of Aadhaar Enrolment Centres in Banks, in the UT, Chandigarh (30th Oct '23)

Registrar Name	Agency Name	Count of EA + Station ID	Sum of Total Cases in last 30 Days	Average (24 Days)
Bank of Baroda_New_648	Bank of Baroda	1	260	11
Bank of India_New_649	Bank of India	1	132	6
Canara Bank_New_657	CANARA BANK	1	23	1
Capital Small Finance Bank Ltd	Capital Small Finance Bank Ltd	1	31	1
Corporation Bank	CORPORATION BANK	1	22	1
Equitas Small Finance Bank	Equitas Small Finance Bank Limited	1	19	1
HDFC Bank Limited	HDFC Bank Limited	1	242	10
IDFC BANK LIMITED	IDFC BANK LIMITED	1	32	1
INDIAN OVERSEAS BANK_NEW_659	Indian Overseas Bank	1	59	2
IndusInd Bank	IndusInd Bank Limited	2	168	4
Kotak Mahindra Bank	Kotak Mahindra Bank	2	41	1
STATE BANK OF INDIA_New_654	LHO CHANDIGARH	4	437	5
YES Bank Limited	YES Bank Limited	1	16	1
Grand Total		**18**	**1482**	**3**

Branch Name	No of Identified Branches	Not Working
Axis Bank Ltd	1	1
Bandhan Bank Ltd.	1	1
Bank of Baroda+ Vijaya Bank	2	1
Bank of Maharashtra	1	1
Canara Bank + Syndicate Bank	2	1
Catholic Syrian Bank	1	1
City Union Bank	1	1
Federal Bank	1	1
HDFC Bank Ltd	2	1
ICICI Bank	1	1
Indian Bank + Allahabad Bank	2	2
J&K Bank	1	1
Laxmi Vilas Bank	1	1
Punjab & Sind Bank	1	1
Punjab National Bank+ OBC + United Bank	6	6
RBL Bank	1	1
SBI	6	2
Union Bank of India+ Andhra Bank + Corporation Bank	4	3
Ujjivan Small Finance Bank	1	1
Grand Total	**36**	**28**

Dy. Director UIDAI Sh. R.P Singh informed the house that out of 36 enrollment centers 28 are not operational. In this regard Chief LDM informed that there is change in the policy for appointing the operator of Aadhar Centers as informed their representative in last meeting that Banks will work in house model at their own. Hence it depends upon the Board approved policy of the respective banks. These centers will be in operation when in house model guidelines received by respective banks from their Head office.

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

Chief LDM informed the house that in second meeting held with Treasury officer UT Chandigarh held on 30.10.2023 with major Banks in presence of Treasury officer. It was decided in the meeting that issue of Embossing of stamps paper will be implemented when notification in this regard is issued by the UT Administration and as in old notification nothing is mentioned about Embossing of stamps paper.

Smt. Hargunjit Kaur IAS Special Secretary Finance UT Chandigarh has raised this issue and Chief LDM informed that two rounds of meeting held with the treasury officer as well as major banks and it was decided the embossing of stamp will be implemented when Notification in this regard received from UT administration as nothing is mentioned in the old notification of UT administration. Further it was also decided that No Banks will purchase stamp paper from unauthorized stamp venders with immediate effect. Minutes of the meeting sent on email to all member banks.

The meeting ended with Vote of thanks to the chair By Sh. Sekhar DGM Central Bank of India.