Minutes of 51st UTLBC held on 10.05.2023 under the chairmanship of Sh. Binod Kumar, Executive Director, Punjab National Bank.

The 51st Meeting of the UT Level Bankers' Committee, Chandigarh to review the performance of banking system in UT, Chandigarh for the quarter ended Mar. 2023 was held on 10.05.2023 under the Chairmanship of **Sh. Binod Kumar, Executive Director, Punjab National Bank .** Dr. Vijay Namdevrao Zade Finance Secretary, UT, Chandigarh was the Chief Guest/Co Chairpeson of the meeting. Sh. Vivek Srivastava, Regional Director Reserve Bank of India, Chandigarh also attended the meeting. Besides, the meeting was attended by, Dr. Rajesh Prasad, General Manager, PNB, Chandigarh Zone & Convener-UTLBC Chandigarh, Sh. Sanjiv Singh Circle Head Punjab National Bank Chandigarh, Sh. Anil Dewani, DGM State Bank of India, Sh. Balbir Singh General Manager SIDBI, Sh. Sushil Kumar Dy General Manager NABARD , and Senior Officers from RBI, Banks, State Government, Banks, Financial Institutions and various Corporations.

At the outset Dr. Rajesh Prasad General Manager, PNB, Chandigarh Zone welcome, **Sh., Binod Kumar Executive Director, Punjab National Bank.**Chairman of the meeting, Dr. Vijay Namdevrao Zade Finance Secretary, UT, Chandigarh Chief Guest of the meeting, Sh. Vivek Srivastav Regional Director Reserve Bank of India by presenting flower Pot. He also welcomes all the participants from Banks, officials from RBI, and Officials from Govt. Deptt., who were present in the meeting

Dr Rajesh Prasad General Manager PNB and convener UTLBC in his inaugural speech, welcome all stake-holders in the meeting of UTLBC Chandigarh and greeted his heart-felt welcome to Dr. Vijay Namdevrao Zade Finance Secretary, UT, Chandigarh, Chief Guest/Co Chairpeson of the meeting. He also welcomes Shri Vivek Srivastava, Regional Director, Reserve Bank of India, who is attending UTLBC meeting for the first time. I also extend a very warm welcome to **Shri Binod Kumar, Executive Director, Punjab National Bank** & Chairman of today's meeting.

He also welcome Senior Officials from UT Chandigarh, Banks, Financial Institutions, Corporations who have joined this meeting.

Distinguished members, in today's meeting we will review the performance of banks in UT Chandigarh under various key parameters for the period ended March 2023 & broadly discuss many other important issues and ongoing campaigns, flagship schemes of Govt of India.

He informed the house that Department of Financial Services, MoF, has launched Gram Panchayat Level Campaign for Saturation under Jansuraksha Schemes vis. PMJJBY & PMSBY. Accordingly, UT Chandigarh has also been allocated target of 48,000 under PMJJBY and 1,13,000 under PMSBY. He appealed to all banker friends to ensure that all eligible persons, not already enrolled under PMJJBY and PMSBY, are enrolled during the Campaign period.

Dr Prasad Said, the Key parameters of UT Chandigarh as on March 2023 remained good during the review period. During the review period, deposits have registered YoY growth of 8.36% against YoY decrease in advances by 6.19%, which is a cause of concern. CD Ratio has slipped by 12 bps from 88% (March 2022) to 76% (March 2023), but is still above the National Goal of 60%. Share of PS to Total Advances is 21%, and share of MSME advances is 15.84%, which is satisfactory.

He urged upon all banker friends to ensure that all pending cases under Government run programs viz. PM SVANidhi, KCC for Animal Husbandry & Fisheries, are expeditiously disposed of.

He congratulates all banks for achieving Annual Credit Plan during the period ended March 2023 by 166% (under Agriculture Sector – 311%, MSME – 184%, OPS – 41%). All bankers are requested to ensure that ACP targets are achieved during the current financial year also.

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

Dr. Vijay Namdeorao Zade, IAS, Finance Secretary UT Chandigarh in his welcome address told that Administration is always a helping hand to banks and LDMs and always attend the functions organized by banks. Sh. Zade shows a concern regarding performance of some of the banks who are not contributing towards sanctioning of loans as well as flagship programs of GOI and in many other fields also. He also requests RBI to monitor the progress of these banks otherwise the purpose of holding meeting is just routine matter. Finance Secretary Sir pointed out that We have added a important agenda, embossing of stamps on loan agreement. Sh Zade informed the house that banks are not serious on the issue and giving the excuses that loans may be delayed. Sh Zade told that there is no compromise in rules. We will not tolerate any revenue loss. We have to start the audit of banks if banks do not agree with embossing of stamps. Sh Zade instruct the LDM that if banks have any problem in embossing, LDM should arrange a meeting of four to five major banks with Treasury Officer, Chandigarh so that matter regarding embossing of stamps be resolved. On the remaining matter we will discuss the agenda during the meeting.

Sh Binod Kumar Executive Director PNB and Chairman of the meeting, shown his pleasure by extend a very warm welcome on behalf of UTLBC Chandigarh, to all the members present here & on his personal behalf, to **Dr. Vijay Namdeorao Zade, IAS, Finance Secretary UT Chandigarh. and welcome him in as Chief Guest and Co-Chairperson of the meeting.**
Sh Binod Kumar also extend a very warm & hearty welcome to: -

- **Shri Vivek Srivastav, Regional Director, Reserve Bank of India;**
- **Sh. Sushil Kumar, Dy General Manager, NABARD**
- **Other dignitaries of State Govt. departments and UT/State Heads of Member Banks.**

He said, today we will be reviewing the performance of Banks in the UT Chandigarh for the quarter ended March 2023 and deliberating on road-map for FY 2023-24 for attaining the targets set-forth by Regulatory & other authorities.

The Chairperson while reviewing the performance under Annual Credit Plan, He said the banks in the UT Chandigarh have achieved 166.66% of the Annual targets for the year 2022-23. The achievement under Agriculture, MSME segment and Total Priority Sector is 311%, 184% and 166% respectively.

He informed that house that Total Deposit of Scheduled Commercial Banks has increased to ₹96431 crores as at March 2023 from ₹90798 crores as at March 2022, showing YoY growth of 6.20%, but the total advances during the review period of Scheduled Commercial Banks have Decreased from ₹86801 crores in March 2022 to ₹75970 crores as at March 2023 registering **YoY negative** growth of 12.47% which is cause of concern and member banks have to analyze their data and put extra efforts to increase the advances in UT Chandigarh which will help the economy of UT to improve further. The Chairperson also highlighted the following points:-

- The Priority Sector Advances of the System have decreased from 18805 crores in March 2022 to 17570 crores in March 2023 i.e. declined 6.57% on YoY basis and also decreased on QoQ basis. Agriculture advances have decreased by 195 crores (8.37%) in UT on YOY basis where-as MSME advances registered a YoY growth of 963 crores (7.99%).

- The over-all disbursement in Agriculture Sector during the FY 2022-23 stood Rs.1364.33 crores with a 62.57% YoY increase over the disbursement of ₹ 839 crore made during the corresponding year in last FY 2021-22.

- The disbursement in MSME sector during the financial year 2022-23 stood at ₹ 9042 crores with a YoY increase of 59% over the disbursement of ₹ 5682 crore made during the corresponding period in last financial year 2021-22.

- CD ratio of banks in the UT is 76.24% which is well above the bench March of 60%. However, if we compare on YOY as well as on QoQ, It has shown as decreasing trend.CD Ratio has decreased from 88.06% in March 2022 to 76.24% in March 2023. Member banks whose CD Ratio is below the bench March need to improve it at least up to level of 60% so that overall CD ratio of UT be improved.

- All member banks have sanctioned 30351 fresh MUDRA Loan of Rs.254.28 crores during the financial Year 2022.-23.
- 836 KCCs accounts amounting to Rs 127.61 crores have been sanctioned during the FY 2022.23.
- 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.
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- Sh. Binod Kumar place on record his thanks to the UT Administration and its various departments, RBI and NABARD for their excellent support, guidance and co-operation rendered to the banking sector in the Chandigarh over the years.
- While concluding ,he assured 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.
- He extend his sincere thanks to all for fruitful and conclusive deliberations on all agenda issues of the meeting.

He wish Chandigarh UTLBC a great success and best wishes to all bankers.

Sh. Vivek Srivastav, Regional Director, welcome Sh. Binod Kumar, Executive Director, Punjab National Bank. and all the participants in the meeting.

Sh. Srivastav informed the house that, he is attending UTLBC for the first time and it is his pleasure to attend the meeting. He informed that he has great interest in this field. He said his colleagues have informed him that since 2021 level of participation has grown up and since 2021 meeting was attended by Finance Secretary and from quarter Dec. 2022 meeting was also attended by Executive Director of Punjab National bank . This level of participation helps in keeping UTLBC rather active.

Sh Vivek Srivastava shown his concern over the consistent trend of decline in CD ratio during last three years from 94% in March 2021 to come down at 76% in March 2023. One of the reasons that deposits are grown up a lot more than the advances, but there is decline of 6% in advances itself. This is a cause of concern and he requested all banks to look into this decline as there is a decline in Priority Sector Advances, Agriculture advances and weaker sector also, but advances under weaker sector falls drastically. The good feature in advances is increase in MSME advances.

Regional Director RBI pointed out that we all knows that in year 2020, Chandigarh was selected as one district for 100% digitalization of banking transactions, while substantially progress has been made, we have yet to reach the target and keeping in view progress made by the state like Kerala, Telangana in the literally state like Chandigarh.

He urged all bankers to focus on this particular area, if need be special camps can be organized for spreading awareness among target groups.

Worthy Regional Director also informed that he is happy to known that financial literacy center are doing good job in Chandigarh. He noticed that there are 64 BCAs working in Chandigarh and advised sponsored banks to maintained and continue network of BCAs and also to review the performance of BCA from time to time.

Regional Director on behalf of RBI, committed themselves, close coordination with the all banks and UT Administration for achieving all goals.

Sh. Hari Singh Gumra LDM and Chief UTLBC 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 50th meeting of UT Level Bankers' Committee (UT Chandigarh)**

Last Meeting of UTLBC	50th
Held on	09.02.2023
Minutes email / circulated on	20.02.2023
Comments Received	NIL

As no comments were received from any bank/institution and the House has confirmed the circulated minutes.

Item No 2: Mr. Gumra also read out the Action taken reports of ATR of last meeting and informed the house about the improvement in this regard.

Item no. 3	Prime Minister Street Vendor's Atma Nirbhar Nidhi (PM SVA NIDHI) SCHEME.

Sh Hari Singh Gumra LDM Informed the house that during the period under review that is from 01.01.2023 to31.03.2023, 657 fresh applications added, 309 applications sanctioned and 280 applications disbursed during the period under review.

period	Total app	rejected	Net App.	sanctioned	Pending for sanction	Disbursed	Pending for dis.	Fresh Added 01.1.23 to 31.3.23
31.12.22	7863	2256	5607	5395	212	5184	211	
31.3.23	8520	2523	5997	5704	293	5464	240	657
Out of which 1st loan	"	1465	4081	4032	49	3967	65	
2nd loan	2861	1022	1839	1610	229	1443	166	
3rd loan	113	36	77	62	17	54	9	
26.4.23	8579	2783	5796	5735	61	5606	129	59 added
Out of which 1st trance	5553	1488	4065	4025	40	3991	34	
2nd loan	2886	1254	1632	1620	12	1540	80	
3rd loan	140	41	99	90	9	75	15	

He also informed that as per data of 26.04.2023 61 applications were pending for sanction and 129 were pending for disbursement and requested all the member banks to clear the pendency within 15 days .

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

Officials from MC office Sh. Vivek Trivedi appreciated the efforts of banks for sanctioning and disbursing cases of PM Svanidhi. However, he has shown concern regarding higher rate of rejections. He also intimated that main reason of rejection is that vendors are not turning up. Sh Trivedi advised the banker to reconsider the rejected cases where no solid reason of rejection is there. **Sh Vivek Trivedi has requested Banks to improve the turnaround time for sanctioning the fresh cases immediately and disbursement of loan cases on every Friday by organizing camps for disbursement with the help of MC officials. Further he also advised to fix a joint meeting once in a week /fortnightly basis. To resolve the issues/challenged faced by banks /street venders. He advised that whenever venders visit the branch all documents be got signed in one sitting so that re visiting of venders be avoided. Sh. Trivedi also raised the issue with member banks to credit linked all eligible SHGs which are in operation so that SHGs may start their economic activities**

LDM also informed the house as per the instructions of Jt. Secretary, special camps for sanctioning and disbursement of loans will be organized by banks and It has been decided to hold special camp on every Friday for sanctioning and disbursement of Savnidhi loans . LDM has also requested all controlling heads to instruct the branches to organize camps on every Friday and also request MC official to call vendors to visit the branches on Friday so that pendency under PM Svanidhi be reduced to Minimum Level. Dr Vijay Namdeorao Zade finance Secretary UT Chandigarh also Pointed out that for a small loan of Rs.10000/ how many time venders will visit the branches and advised the bankers to attend the venders on priority whenever he visits the branches as he has to forgo his daily earning. **House has agreed for a special day for street venders on every Friday.**

(Action: MC office and Member Banks)

Item no. 4	Pashu Kisan Cedit 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).

Sh. Hari Singh Gumra Chief UTLBC informed the house that GOI Ministry of Agri and farmer welfare has extended the campaign from Sep, 2022 to 15.03.2023. During this campaign AH Deptt, with coordination of LDM organized various camps on every Friday and sourced 377. Out of these the banks have sanctioned and disbursed 226 applications and disbursed the same. 151 cases have been rejected due various reasons and no applications remain pending as on 31.03. 2023.

Period	Total app. Received	No. Of apps sanctioned	No. Of applications disbursed	No of applications rejected	No. of pending applications
31.03.2023	377	226	226	151	0

LDM has informed the house that Now again GOI Ministry of Agri and farmer welfare has launched a campaign starting from 01.05,2023 to 31.03.2024. Schedule of camps to be held during this period has been received from AH Department and has been shared with all the members. He requested all member banks to participate in these camps

Sh. Binod Kumar Chairman of the meeting, in his address advised the member banks to dispose of the sourced applications with in Turn around Time.

(Action: Animal Husbandry department and Member Banks)

Item No. 5	Loan cases under Pradhan Mantri Food & Micro Enterprises (PMFME)

LDM informed the house that no case was sponsored by DIC during the Financial Year. Sh. Sushil Kumar DGM, NABARD sought the reasons from DIC why no case was sponsored during the year. Official from DIC informed the house as per Chandigarh Administration guidelines, no FSSAI license was issued to the manufacture beyond the Indl. Area Ph. 1 and Ph 2 . Small manufactures cannot afford to have Unit at Indl. Area Chandigarh. DIC officials also informed the house that during review meeting with Advisor Sir matter has been discussed to draft the food policy for the manufacturer who have annual turnover less than Rs. 12 Lac so that they can manufacture their item from home.

(Action: DIC)

Item No. 6	Aadhaar and Mobile seeding in Saving Bank Accounts.

Sh. Hari Singh Gumra informed the House that Government has already instructed banks to link all savings accounts with mobile and Aadhaar numbers and enable mobile banking for such customers. He informed the house about the percentage achieved up to March 2023 that is 86.88% under Aadhar seeded accounts and 90.94% under Mobile seeded.

The progress as on 31.03.2023 is as under: -

period	No. of active Saving A/Cs In lacs	Seeding with Aadhaar		Seeded wit Mobile	
		Number in lacs	%age	Number in lacs	%age
31.03.2022	25.62	22.32	87.25%	22.32	87.25%
31.12.2022	26.26	22.76	86.68%	24.32	92.61%
31.03.2023	26.75	23.24	86.88%	24.33	90.94

LDM Has named the banks whose achievement was below the system and advised them to improve the same up the level of system by June 2023.

Sh Vivek Srivastav Regional Director RBI instructed all the member Banks to instruct the field staff to ensure 100% AADHAAR SEEDING AND LINKAGE OF MOBLE NOs IN PENDING ACCOUNTS ON DAILY BASIS so that 100% be achieved at the earliest.

(Action: Member Banks)

ITEM NO. 7	IMPLEMENTATION OF PRADHAN MANTRI JAN-DHAN YOJANA (PMJDY)
I	Status of Opening of Accounts under PMJDY

The progress under PMJDY accounts is as under as on 31.03.2023:-

Period	Total PMJDY A/cs	Zero balance A/cs	Aadhar Seeded A/cs	Rupee card issued	Rupee card Activated
31.12.2022	**303663**	**31022(10.22%)**	**272104 (89.61%)**	**252110 (83.02%)**	**189080 (75%)**
31.03.2023	**312350**	**31902(10.21%)**	**276454(88.51%)**	**257647(82.49%)**	**192259(74.62%)**
+- in qtr	**9187**	**-(.02%)**	**+1.37%**	**+0.94%**	**-0.26%**

LDM informed the house that banks have opened 312350 accounts up to 31.03.2023 under PMJDY since its launching on 28.08.2014. There is an increase of 9187 accounts during the quarter under review and requested banks to continue to open the accounts of the needy persons under the scheme. LDM has named the banks whose performance under Aadhar seeded and Rupee card issued is less than the System and requested them to improve the same.

Sh. Binod Kumar Executive Director and Chairman of the meeting instructed concern banks whose activation of Rupee Card is below the system to improve it on monthly basis. He advised all the bankers to improve the position in the coming quarter.

He informed that without activation of card, how the account holders get the benefit of hidden insurance cover of Accident death when their Rupay card is inactive. All member banks to ensure 100% activation of rupee cards issued by their branches.

LDM has also requested all the member Banks whose zero balance is above 10% to bring it below 10% by persuading the account holders to deposit some small amount in the accounts so that over all position of zero Balance accounts be reduced from present level.

(Action: ALL Banks)

Item No 7: - Saturation Drive for covering all PMJDY accounts with Jan suraksha Schemes.

LDM has informed the house that DFS has launched a special saturation Drive. With effect from 02.10.2021 to enroll every eligible PMJDY account holders under PMSBY, PMJJBY and APY.

PARAETER	Eligible A/Cs	Proportionate Target Mar.23	Proportionate Achievement	% ach
PMSBY	173375	95356	81057	85%
PMJJBY	144737	79605	35138	24.27%

LDM informed the house that as per the instructions of Finance secretary we have organized different camps in different dept. to enroll maximum employees under Jan Suraksha Schemes. But still progress under PMJJBY is hardly 24.27% and all concerned banks has to achieve up to 70% up to Sep 2023.

ITEM NO. 8	**Appointment of Bank Mitra's & Status of Micro ATMs , Verification Calls by Executives of State Call Centers/SLBC/LDMs to Bank Mitra's.**

LDM has informed the house that Up to 31.03.2023 64 BCAs are working in Chandigarh , Out of 64 BCAs, Banks has provided 49 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.

Sh. Binod Kumar ED informed the house that there is Lack of awareness about the BC Certification amongst BCs and bankers. Thus, efforts can be made to create more awareness among the BCs regarding BC Certification and their functioning also instructed Bank of Baroda to issue Micro ATMs to all BCAs. Officials from Bank of Baroda informed that banks have already purchased the machines and these will be allotted to all BCAs.

LDM Has also advised member banks to provide Micro ATMs to all BCAs so that all the facilities be provided to customers. LDM also 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. 9	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.

9(1) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY):

Year	PMJJBY a/c	Male	Female
31.03.2022	93818	61403	32415
31.12.2022	128888	83816	45702
31.03.2023	133498	84639	48859
+/- during the qtr	+4610	+823	+3157
+/- during y to y	+39680	+23236	+16444

LDM informed the house that up to 31.03.2023, banks have enrolled 133498 since inception of the scheme and during the quarter under review 4610 fresh beneficiaries added under the scheme. LDM has also informed the house that GOI has launched a Drive to saturate all eligible account holders with Jan suraksha schemes and requested the member banks to sensitize their field staff to saturate the same by making enrollments on daily basis. LDM has also requested the Banks to provide the weekly progress on priority as DFS is monitoring the same on weekly basis.

Sh. Binod Kumar ED has advised all the banks to participate in flagship programs actively. Every member bank has to contribute towards saturation under the scheme.

(**Action: All Member Banks)**

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

LDM/Chief UTLBC has informed the house that up to 31.03.2023 banks have enrolled 401332 persons under the scheme and during the quarter under review 28347 fresh beneficiaries added under the scheme.

Year	Total enrolment PMSBY	Male	Female
31.03.2022	265245	172425	92820
31.12.2022	372985	229475	143510
31.03.2023	401332	247766	153566
+/- during qtr	+28347	+18291	+10056
+/- y to y	+136087	+75341	+60746

DGM RBI Sh. Pronobesh Barua has informed the house that total population is app. 12 lac in Chandigarh and approximately 5.75 lacs population is eligible for suraksha schemes and we have already enrolled approximately four lac population. He suggested that UTLBC to take up with DFS suitable for amending the targets.

Sh. Binod Kumar, ED advised Chief LDM/ UTLBC to take up with DFS regarding eligible population under suraksha schemes in Chandigarh so that they may update their data which also reflects better position of Suraksha Schemes in Chandigarh.

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

Sh. Vivek Trivedi official from MC informed that they are also providing all suraksha schemes to beneficiaries

(Action: All Member Banks)

9(iii) Atal Pension Yojana (APY) –

LDM Informed the house that Up to31.03.2023, banks have enrolled 54939 persons under the scheme. During the quarter there is a increase of 1378 fresh enrollments in the quarter and during the FY 2022-23, beneficiaries added under the scheme 10535

Period	APY enrolments	Male	Female
31.03.2022	44404	30286	14118
31.12.2022	53561	35010	18551
31.03.2023	54939	36022	18917
+/- during qtr	+1378	+1012	+366
+/- y to y	+10535	+5736	+4799

LDM informed that PFRDA has allocated a target for the FY 2022-23 to all the Banks as under:
All Public Sector Banks- Target is 80 APY per Branch
All Private Sector Banks—Target is 30 APY per Branch
All Small Finance banks—Target is 30 APY per branch
But achievement is remained 52% only during the FY 2022.23

Shri Rajesh Prasad, General Manager, PNB, Chandigarh Zone 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 LDM to Monitor the progress of banks under the schemes.

(Action: All Member Banks)

ITEM NO. 10	**Position of Claims lodged/Settled under PMJDY and Jan Suraksha Schemes.**

-Out of 44 claims lodged under PMJDY up to 31.03.2023 in UT CHANDIGARH, 37 Claim cases stands settled and 2 cases are rejected while 5 cases are pending for disposal.
-Under PMJJBY out of 122 claims lodged ,110 claim cases stand settled, 10claims are rejected and 2 cases are pending for settlement.
--In Jan Surekha Schemes (under PMSBY) out of 224 claims lodged, 216 claim cases stands settled while 3 claims are rejected and 5 cases are pending.
LDM requested the member banks to follow the guidelines of the GOI for filing the claim under these schemes and follow up for settlement of claim with in the stipulated time.

(Action to be taken by all the banks)

ITEM NO.11	Pradhan Mantri Mudra Yojana (PMMY)

PMMY segment mainly consists of non-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 up to Rs.50000/-)
2. Kishore (Loans from Rs.50001-Rs.5.00 lacs)
3. Tarun (Loans above Rs.5.00 lac and up to Rs.10.00 lac)

The progress under PMMY during FY 2022-23 is as under:

(Amt. in lakhs)

	Sanction during FY up to Mar..23		Outstanding 31.03.2023	
	Accounts	Amt (n lacs)	Accounts	Amt (n lacs)
SHISHU	24800	9897.35	56085	13950.61
KISHORE	4405	6514.95	15748	17382.70
TARUN	1146	9016.69	4529	22277.74
TOTAL	30351	25428.99	76362	53611.05

LDM/Chief UTLBC informed the house that during the FY 2022-23 30351 benificiaries have been provided Mudra Loan for Rs.254.28 crores and total Mudra portfolio is 536.11 crores to 76362 beneficiaries. 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 concerned banks)**

ITEM No. 12	Review of progress of Digital Transactions.
	Expanding and Deepening of Digital Payments Ecosystem

. As per progress report up to March 2023 progress 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
Dec.22	SF	2640866	90.07%	53.17%	66.27%	75.38%	92.55%
Mar.23	**SF**	**2676598**	**86.43**	**52.05%**	**66.73%**	**74.93%**	**93.04%**
Change in qtr		+35732	-3.64	-1.12	+0.46	-0.45	-0.49%
	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 A/C holders covered under AEPS**	**%age of Total nos of eligible account hordes who have taken at least one digital facility**
Dec.22	CA	107066	83.33%	25.83%	77.28%	--	87.96%
Mar.23	**CA**	**112369**	**93.08%**	**26.26%**	**76.61%**	---	**92.28%**
Change in qtr		+5303	+9.75%	+0.43	-0.67%	--	+4.32%

LDM informed the house that up to 31.03.2023 banks have provided any one of the digital products to 93.04% of saving account holders ..Similarly under CA any one of the digital product has been given to 92.28% customers, showing a increase of 4.32% increased from 87.96% in Dec.22 to 92.28% in March.23.

LDM has requested the controlling head of the bank to provide the list of account holders who have not been provided any digital product facility to their branches and special focus be given to provide any of the digital products to these remaining account holders so that we may achieve 100% at the earliest.

Member Banks are advised to offer digital products to all eligible account holders and achieve 100% digitalization under at least any one product to each customer

Sh. Vivek Srivastav instructed the banks to improve percentage under CA category. He also instructed the bankers to analyze the reasons for low percentage in Net Banking.

(Action: LDM & All Member Banks)

ITEM No. 14	**OPENING OF FINANCIAL LITERACY CENTRES (FLCs) AT UT CHANDIGARH**

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

1. State Bank of India – Working
2. ICICI Bank – Working
3. Punjab National Bank – Resigned and again process for appointment is started.
4. Punjab & Sind Bank – Working

LDM Informed that in addition of FLCs operating in Chandigarh one CFL Center is also working at Chandigarh as per the direction of Reserve Bank of India. RBI has tied up with CRISEL to open a CFL (center for financial literacy in each Block). In Chandigarh CFL opened in Dhanas on 01.11.2021 and CFL has started working.

During the period under review FLCs in Chandigarh have organized 75 camps in UT, Chandigarh.

Sh. Vivek Srivastava Regional Director advised that maximum awareness be created through FLC councilors as well as by CFL center and progress of these be monitored from time to time.

(Action: LDM- Agency approved by RBI and LDO RBI)

Item No. 15	**Stand-up India Program me of Ministry of Finance.**

LDM Has informed the house that during the Financial Year 2022-23 , 83 cases of Stand Up India has been sanctioned in UT Chandigarh which is better then the previous years performance. He said Stand India is a flagship program me of GOI and all member banks have to contribute under the scheme.

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

The progress under the scheme up to 31.03.2023 is as under:

Total No. of SCB Branches	Loan Sanctioned during FY up to Mar.2023 Rs.in lacs				Outstanding as on 31.03.2023 in lacs			
	SC/ST		WOMEN		SC/ST		Women	
	A/cs	Amt.	A/cs	Amt.	A/c	Amt	A/c	Amt
392	32	429.82	51	779.15	90	972.05	203	2661.32

During deliberation, DR. Rajesh Prasad expressed concern over low performance and advised the banks to make advances to SC/ST and women to improve the performance under the scheme. He reiterated about the target of 2 cases per bank branches in a year and advised to all present bankers to adhere the guidelines of target on half yearly basis and achievement of the same.

(Action All Member Banks& Nodal agencies)

Item No. 16	Review of Performance of Banks

The Chief UTLBC informed the House that number of Bank branches has increased from 414 as on March 2022 to 416 branches as on 31.03.2023 and QoQ basis nos of branches increased from 411 in Dec 2022 to 416 As at March 2023. **During the period under review 4 branches opened or due merger and amalgamation of banks and branches (BOM-1, HDFC-2, RBL -1)**

He informed that deposits has grown by 8.36% on YOY basis but advances has shown negative growth of 6.18% on YOY basis which is a cause of concern

During the deliberation it is observed that some big sized sanctioned limits could not be availed by the borrowing firms as well As settlement of some big accounts in different banks advances has reduced. **Sh. Vivek Srivastav, RD, RBI has advised all the member Banks to analyze their data and make efforts to boost up the advance's figures particularly MSME advances.**

(Action by all member banks)

Item No. 17	CD RATIO WITHIN UT CHANDIGARH AS ON 31.03.2023

Chief UTLBC Sh. Hari Singh informed the house that during the period under review CD ratio has decreased to 76.24% on 31.03.2023 from 88.06% as on 31.03. 2022..he mentioned the name of banks whose CD ratios is till below 60% and requested them to improve the same up to 60% at least in the coming quarter. However, CD ratio in Chandigarh is still above the national goal of 60%. . The Chairperson has shown concerned over decreasing trend in CD Ratio. He said as on March 2021, CD ratio was 94.33% which slipped to 88.06% in March 2022 and further slipped to 76.24 at the end of March 2023.

Sh. Binod Kumar Executive Director informed that though the CD Ratios is above the national goal. He pointed out that performance of some major banks especially private sector banks has worsened since last quarter and advised to make efforts to improve

the CD ratio by sanctioning fresh cases and improving the credit outstanding. He further mentioned that banks can provide the reasons for low CD ratio.

Dr. Rajesh Prasad GM, PNB, also advised the bankers to improve CD ratio whose CD ratio is less than 60% so that over all CD ratio of UT be improved.

(Action: All concerned bank)

Item No. 18:	**PRIORITY SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2023**

Rs. in Crore

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.	
31.03.2022	63402	2329	40703	12053	30017	4557	134119	18805	21.47%
31.12.2022	**58899**	**2963**	**36202**	**12662**	**26382**	**2437**	**121483**	**18062**	**20.67%**
31.03.2023	**61189**	**2134**	**41714**	**13017**	**32829**	**2419**	**135732**	**17570**	**21.38%**
Q to Q growth	**+2290**	**-829 -27.97%**	**+5512 15.22 %**	**+354 2.80%**	**+6447**	**-18 - 0.73 %**	**+14249**	**-493(-2.73%)**	
YoY growth	**-2213**	**-195 -8.37%**	**+1011 2.48%**	**+963 7.99%**	**+2812**	**-2138 - 46.91 %**	**+1613**	**-1236 (6.57%)**	

Dr. Rajesh Prasad, General Manager, PNB, Chandigarh Zone suggested all the banker present in the meeting to make more advances under priority sector so as to achieve the national goal of 40%. Which is still at 21.38%.

The Regional Director RBI Sh. Vivek Srivastav expressed his dissatisfaction that PS advances to total advances is below the national goal. He had advised the bankers to improve performance under priority sector by sanctioning fresh advances under priority sector. He also advised to analyze the reason for downward trend in Priority Sector advances and all the account to be proper classified as per guidelines of priority sector.

Sh. Binod Kumar, Executive Director advised all banks that there is immense scope for MSME advances and instruct them to push up priority sector advances to achieve National Goal, keeping in view the revised definition of MSME Units.

LDM requested all members to ensure that the data reporting about priority sector submitted for UTLBC should be strictly according to the revised Priority sector guidelines issued from time to time.

(Action: Member Banks)

Item No. 19:	AGRICULTURE ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2023

Rs. in Crore

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.	
31.03.22	54215	802	222	423	916	898	55353	2329	2.42%
31.12.22	57909	797.37	96	233.96	894	1932.04	58899	2963.37	3.39%
31.03.23	59950	736.90	96	245.11	1143	1151.67	61189	2133.67	2.60%

Shri Binod Kumar, Executive Director, PNB, suggested all the banker present here to make more advances under Agriculture sector so as to achieve the national goal of 18%. He suggested banks should implement all Agriculture investment credit related schemes to existing Borrowers so that advance under Agriculture be improved.

Dr. Rajesh Prasad advised the bankers to sanction maximum loan under investment credit and allied activities relating to agriculture to improve the progress under Agriculture credit.

(Action: Member Banks)

ITEM NO. 20	MSME SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2023

MICRO & SMALL ENTERPRISES WITHIN UT CHANDIGARH & SMALL ENTERPRISES WITHIN UT CHANDIGARH AS ON 31.03.2023

Period	Micro Enterprises (Amt. in Crores)				Total Micro Enterprises	
	Manufacturing Sector		Service Sector			
	Account	Amount	Account	Amount	Account	Amount
31.03.2022	4596	1241.74	24296	2615.50	28892	3857.24
31.12.2022	5067	1446.14	20280	2743.48	25347	4189.62
31.03.2023	7898	1536.06	19276	2836.08	27624	4372.14
Q to Q						+4.36%
YOY						+13.35%

Period	Small Enterprises (Amt. in Crores)				Total Small Enterprises	
	Manufacturing Sector		Service Sector			
	Account	Amount	Account	Amount	Account	Amount
31.03.2022	2996	2474.61	5600	2503.09	8596	4977.70
31.12.2022	2919	2645.31	4952	2446.13	7871	5091.44
31.03.2023	2813	2493.74	4763	2569.94	7576	5063.69
Q to Q						-0.54%

YOY						1.73%

Period	Total MICRO and Small Enterprises (Amt. in Crores)				Total Micro & Small Enterprises	
	Manufacturing Sector		Service Sector		Mfg. & Service Sector	
	Account	Amount	Account	Amount	Account	Amount
31.03.2022	7592	3716.35	29896	5118.59	37488	8834.94
31.12.2022	7986	4091.45	25232	5189.61	33218	9281.06
31.03.2023	10711	4029.80	24039	5406.02	35200	9435.83
Q to Q	+2725	-61.65	-1193	+216.42	+1982	+154.77(+1.66%
YOY	+3119	+313.45	-5857	+287.43	-2218	+600.89 6.80%

MEDIUM ENTERPRISES ADVANCES, KVI AND OTHER MSME ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.203

(Rs. In Crores)

	Total Medium Enterprises	
	Accounts	Amount
31.03.22	2399	3087.12
31.12.22	2342	3300.30
31.03.23	5883	3500.05

During deliberations, Sh. Binod Kumar ED advised member banks to provide more and more credit to MSME units and also advised banks to ensure the accuracy of data.

(Action: Member Banks)

Item no. 21	Emergency Credit Line Guarantee Scheme (ECLGS)

Chief UTLBC has informed the House that banks have sanction loan to eligible borrowers under ECGL for Rs.1249.97 crores to 6246 borrowers and disbursed loan of Rs.1182.34 crores to 5242 borrowers. He also informed the house that scheme was valid up to 31.03.2023. **Sh. Binod Kumar Executive Director also informed that the date has not yet been extend**ed.

During deliberation No Action point has been emerged.

Item No. 22:	PROGRESS UNDER WEAKER SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2023

In lacs

Period	Disbursement during the F.Y upto Mar 23		Weaker Sector Advances outstanding as on Mar.23		% of W.S. adv to Total advances.
	A/Cs	Amount	A/Cs	Amount	
31.03.22	48744	594.60	98806	1542.45	1.76%
31.12.22	19102	300.82	69318	1577.80	1.81%
31.03.23	34462	416.48	78269	1067.12	1.30%

During the deliberation, Dr. Rajesh Prasad, GM, PNB advised the banks that there are various types of borrowers come under weaker section category like Small and marginal farmers, Artisans , Village and cottage industries , Govt. sponsored schemes loan under NRLM,NULM and self-employment scheme for rehabilitation of Manual scavenger(SRMS) , advance to SC/ST, beneficiaries of DRI, Loan to SHGs, , Loan to distressed Farmers and loan to other than distressed farmers up to Rs.1.00 lacs , Loan to women beneficiaries up to Rs.1.00 lacs per borrowers, Loan to person with disabilities , and all loan to minorities communities are part of weaker section loan. He expressed his dissatisfaction on the progress of 1.30% of total advance against the target of 10% He advised all the member banks to re look their classification as large nos of borrowers are as mentioned above are part of weaker section category and analyze the data and see their classification in CBS properly under weaker sector.

Sh Binod Kumar, Executive Director, also expresses concern regarding loan sanction to Weaker sector against the targets of 10%. He advised the bankers to check their data in CBS and classification WS advances properly.

(Action: Member Banks)

Item No. 23:	CREDIT FLOW TO WOMEN BENEFICIARIES WITHIN UT CHANDIGARH AS ON 31.03.2023

The empowerment of women is one of the Primary objectives of Government of India. RBI has already issued instructions to the banks to advance to women beneficiaries at least 5% of their Net Bank Credit.

Rs. In lacs

period	Fresh disbursement upto quarter Mar 23		O/s advances as at 31.03.2023		%age of adv. To women to total adv. As at 31.03.2023
	A/c.	Amt.	A/c.	Amt.	
31.03.22	34562	6347.38	122182	9877.36	11.28%
31.12.22	52495	1481.18	132096	5609.87	6.42%
31.03.23	70157	1797.77	144185	5276.72	6.42%

Hari Singh Gumra LDM informed the house that against target of 5% of total advances, Bank in the UT Chandigarh have made 6.42% of total advances to women beneficiaries. Progress is satisfactory .

(No action point emerged during deliberation)

Item No. 24	DISBURSEMENT AGAINST ANNUAL TARGETS OF ANNUAL DISTRICT CREDIT PLAN WITHIN UT CHANDIGARH AS ON YEAR ENDED 31.03.2023

Rs. in Lacs

SECTOR	TARGETS	ACHIEVEMENTS	% Achievement.
Agriculture	43794	136433	311
MSME	490174	904262	184
OTHER PRIORITY SECTOR	119651	50180	41
TOTAL PRIORITY SECTOR	653619	1090875	166

Sh. Sushil Kumar DGM NABARD informed the house that targets fixed were on lower side Sh. Binod Kumar Executive Director enquired the whether ACP fixed were on Lower side. Targets fixed in such a way, their achievement will be a challenging task. LDM informed the house during UTLBC meeting for the qtr. ended DEC 2021, the chair person has advised to fix the target keeping in view the potential available in Chandigarh area as well as outstanding under particular sector. Hence for the FY 2022-23, target was fixed keeping in view the potential available in chandigarh and allocated the target accordingly. Now for financial year 2023-2024, targets fixed as per the figures in PLP.

LDM has further explained the house that some time any big ticket advances sourced by the banks outside the Chandigarh boundary and ACP Target are achieved and sometime no big ticket size advances not fetched by any banks resulting thereof ACP target remained unachieved. Hence for the year 2023-24 ACP Target fixed keeping in view the PLP prepared by NABARD as well as achievement made by the banks for the FY 2022-23.

Item No. 24 A	**Loans under Negotiable Warehouse receipt**

LDM has informed the house that this agenda item has been made as regular agenda items of UTLBC as per direction received from DFS. He advised the member banks to source leads under Negotiable warehouse receipt advances and provide the data on quarterly basis.

During deliberation no action point emerged.

Item No. 25	**Position of NPA within UT CHANDIGARH. As on 31.03.2023**

Agriculture		**MSME**		**Other Priority Sector**		**Total Priority sector**		**Non-Priority sector**		**Grand Total**	
a/c	Amt	a/c	Amt	a/c	Amt	a/c	Amt	a/c	Amt	a/c	Amt
61189	2133.67	41714	13016.93	32829	2419.16	135732	17569.77	449575	64596.87	585307	82166.64
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)**
7687	**1024.6 48.02%**	**5381**	**2907.48 22.33%**	**3453**	**567.52 23.46%**	**16521**	**4499.60 25.60%**	**12007**	**5397.61 8.35%**	**28528**	**9897.21 12.04%**

Parameters	**31.03.2022**	**31.12.2022**	**31.03.2023**
Agriculture	**42.23%**	**32.26%**	**48.02%**
MSME	**20.81%**	**24.89%**	**22.33%**
Other Priority sector	**1.27%**	**1.97%**	**23.46%**
Priority sector	**18.88%**	**23.01%**	**25.60%**
Non P,sector	**8.90%**	**8.08%**	**8.35%**
Grand Total	**11.05%**	**11.11%**	**12.04%**

Chief UTLBC informed the house about the rising NPA /High NPA under Agriculture sector and MSME and Priority sector advances and overall NPA position in Chandigarh.

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

Hari Singh Gumra advised the Member Banks to take all possible steps for Recovery of Banks dues and follow up SMA accounts on Priority to contain NPA.

Sh. Pronobesh Barua DGM RBI informed the house that due to the presence of ARMB of different banks in Chandigarh Accounts of different states were transferred to chandigarh for better monitoring and accordingly NPA of Chandigarh increases.

(Action: All Member Banks)

Item No. 26	Position of NPA in Pradhan Mantri Mudra Yojana (PMMY) Loan Accounts within UT Chandigarh as on 31.03.2023

Sector	Shishu		Kishore		Tarun		Mudra (Total)	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
31.03.2022	12390	3435	11498	15896	4340	20639	28228	39971
NPA		319 9.28%	787	1112 7%	171	929 4.90%	2868	2360 5.90%
31.12.22	12559	3473	11376	15064	4418	21388	28353	39926
NPA	2252	378 (10.88%)	1020	1409 9.36%	219	1030 4.82%	3491	2818 7.05%
31.03.23	56085	13951	15748	17383	4529	22277	76362	53611
NPA	2225	384 2.75%	1655	2220 12.77%	404	1899 8.52%	4284	4503 8.40%

LDM Informed the House that NPA under MUDRA Loan on QoQ basis has increased from 7.05% on Dec. 2022 to 8.40% in Mar.2023 and on YOY Basis NPA under MUDRA scheme has increased from 5.90% on March 2022 to 8.40% in March 2023.

He advised the member banks that More focus is required to accelerate the NPA recovery under MUDRA schemes by taking all measures of recovery from date of first default.

Sh. Binod Kumar ED advised the bankers that More focus is required to accelerate the NPA recovery under MUDRA Scheme by taking all measures of recovery from date of first default.

(Action by all Banks)

Item No. 27	Position of NPA in Govt. Sponsored Schemes within UT Chandigarh as on 31.03.23

Amt In Lacs

Year	Total PMEGP adv.in lacs		Total NULM outstanding in lacs		Total MUDRA Outstanding in lacs	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
31.03.2022	155	620	36	16.63	26722	37905
31.12.2022	175	809	69	51.53	28353	39926
31.03.2023	174	817	64	51.34	76362	53611

Year	Sector	PMEGP		NULM		MUDRA	
		A/C	Amt.	A/C	Amt.	A/C	Amt.
31.03.22	NPA	61	216 (29.63%)	19	9.06 (23.14%)	2868	2360 (5.90%)
31.12.22	NPA	60	183.56 22.67%	18	10.54 (20.45%)	3491	2818 (7.05%)
31.03.23`	NPA	58	192.91 23.61%	19	9.91 (19.30%))	4284	4503 (8.40%)

LDM has informed the percentage of NPA under PMEGP, NULM and Mudra Loan and requested member banks to pay More focus to accelerate the NPA recovery under various Govt. sponsored schemes. **The Chairperson has advised the sponsoring agencies to also**

help the banks in recovery of public money from the defaulter, so that NPA position of banks could be improved and also advised concern agency to help in recovery also.

Action: All Member Banks and Sponsoring Agencies)

ITEM NO. 28	**HOUSING LOANS WITHIN UT CHANDIGARH AS ON 31.03.2023**

Fresh disbursement during 01.04.2022-31.03.2023		**O/S as on 31.03.2023**		
A/cs.	Amount in **lacs**	A/cs.	Amount in **lacs**	
7875	272551	42731	883391	

LDM informed the house that during the year 2022-2023, fresh housing loan sanctioned and disbursed to 7875 borrowers for Rs.2725.51 crore and As on 31.03.2023, 42731 housing loan accounts were outstanding with amount Rs.8833.91 crores

No action point has emerged during meeting.

Item No. 28A	**Pradhan Mantri Awas Yojana Housing for all by 2022-Credit Linked Subsidy Scheme-(CLSS).**

The progress under PMAY up to **this quarter up to 31.03.2023** is as under:-

No. of Loan Applications Received	**No. of Loan applications sanctioned**		**No. of cases in which subsidy has been received**	**Amount in lacs**
	No	**Amount (Rs. lacs)**		
6724	**4964**	**145144**	**2202**	**5204**

LDM has informed the house that Chandigarh Housing Board is the agency for sponsoring the cases But No case has been sponsored by CHB. However, banks are identifying the Housing loan applications received by them which are eligible under Credit linked subsidy schemes and sanctioning the loan accordingly under the Pradhan Mantri Awas Yojna. He advised the Member Banks to continue sanction and disburse cases and cover the cases under PMAY as per the eligibility of the borrower. Advised the bankers to provide loan to all eligible persons under PMAY.

No action point emerged during deliberation.

Item No. 29:	**POSITION UNDER EDUCATION LOAN SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2023**

Rs. in Lakh

EDUCATION LOANS SANCTIONED and disbursed WITHIN UT CHANDIGARH				**Outstanding**		**NPA under Education loan**	
Sanction During 01.04.22 to 31.03.2023		Education loan disbursed		O/s as on 31.03.2023		31.03.2023	
A/cs.	**Amount**	**A/cs.**	**Amount**	**A/cs.**	**Amount**	**A/C**	**Amount**
1212	**15008**	**1139**	**8573**	**4018**	**30968**	**102**	**354.25(1.14%)**

LDM has 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.

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".

Sh. Binod Kumar, ED appreciated that NPA under Education loan is only 1.14% which is Good and Banks should sanction loan to all needy students.

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

Rs. in Lakhs

Item No.30	**CGTMSE SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2023**
NO. of A/cs covered	**Amt. in lacs**
5966	**53349**

The scheme is meant to provide credit guarantee cover primarily to MSE units. Banks should take advantage of the scheme and cover all the eligible cases of MSE units under credit guarantee scheme.

Sh Binod Kumar Executive Director has pointed that claims are not lodged in time . He advised all the banks to lodge the claim in time which will be beneficial to banks.

Action: All Member Banks

Item No. 31:	POSITION UNDER NATIONAL URBAN LIVELIHOOD MISSION (NULM) SCHEME WITHIN UT CHANDIGARH

Target for FY	**Applications received**	sanctioned		disbursed		**rejected**	pending
94)		Nos.	Amt.	Nos.	Amt.		
	67 plus 104 (PMMY cases covered under NULM) 171	105	91.96	105	91.96	66	0

Sh. Trivedi, Social Development officer, MC Chandigarh has informed the house that targets were achieved only by conversion of Mudra Loans. Otherwise, all the sponsor cases were rejected by banks. It is a flagship programme of govt of India, banks must sanction the loans under this scheme.

Sh Binod Kumar, ED PNB and Chairman of the meeting advised the bankers to sponsor at least 1 case by each branch and sanction one case so that targets of NULM can be achieved.

Action: All Member Banks

Item No. 32	POSITION UNDER PMEGP SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2023

(Rs. in lakhs)

Agency	**Target project**	**MM target**	**Applications sponsored**	**Cases sanctioned**		**Claim lodged**		**Margin money disbursed up to 31.3.23**		**Claim pending due to observation**		**Rejection**	**Pending for sanction/disposal**
	Proj.	**Amt**	**cases**	**Nos**	**MM involved**	**Nos**	**Amt**	**Nos**	**Amt**	**Nos**	**Amt**		
DIC	**11**	**31.50**	**37**	**4**	**10.75**	**5**	**8.88**	**5**	**11.28**	**2**	**1.38**	**21**	**13**
KVIB	**10**	**31.50**	**33**	**12**	**40.89**	**9**	**29.27**	**7**	**24.64**	**2**	**4.63**	**20**	**1**
KVIC	**10**	**35.75**	**16**	**5**	**11.04**	**4**	**9.43**	**3**	**8.66**	**1**	**0.83**	**10**	**2**
2nd loan	**1**	**9.74**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Total	**31**	**108.49**	**86**	**21**	**62.68**	**18**	**47.58**	**15**	**44.52**	**5**	**@6.84**	**51**	**16**

Dr Rajesh Prasad has advised the bankers to clear the pendency immediately in a time bond manner and advised the sponsoring agency to sponsor maximum cases to the banks timely so that target for next year be achieved. LDM has requested all the member banks to clear the pendency and requested the concerned agency to sponsored maximum cases LDM also requested the member banks to route the direct cases under MSME through the agencies.

(Action: All Member Banks)

Item No.33:	ATMs INSTALLED WITHIN UT CHANDIGARH AS ON 31.03.2023

No.of ATMs on 31.03.2022	ATMs installed from 01.04.2022 to 31.03.2023	Total nos of ATMs as on 31.03.2023
747	5	749

Sh. Binod Kumar ED advised LDM during present scenario there is no need of this item and advised all bankers to **ensure that cash is loaded in the ATM in time to avoid penalty.**

No action point emerged.

Item No.34:	Issues of UIDAI

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Agenda from Unique Identification Authority of India (UIDAI)

Age Band wise Aadhaar Saturation (Status as on 31st March, 2023 as per Factsheet)

Age	Total Population	Aadhaar Generated	Pending Population	%Aadhaar Generation
Up to 5 Year	109,807	44,084	65,723	40.15%
5 to 18 Year	262,143	242,883	19,260	92.65%
18 year & Above	859,050	871,626		101.46%
Total	1,231,000	1,158,593	84,983	94.12%

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:

Age wise Pending Mandatory Biometric Cases	
Above 7	Above 17
68,908	2,14,141

Present status of Aadhaar Enrolment Centres in Banks, in the UT, Chandigarh (1st May'23)

Registrar Name	Agency Name	Count of EA + Station ID	Sum of Total Cases in last 30 Days	Count of Zero Enrolments	Average (24 Days)
Bank of Baroda_New_648	Bank of Baroda	1	565		24
Bank of India_New_649	Bank of India	1	65		3
Canara Bank_New_657	CANARA BANK	1	128		5
Central Bank of India_New_650	CENTRAL BANK OF INDIA	1	10		0
Corporation Bank	CORPORATION BANK	1	32		1
Equitas Small Finance Bank	Equitas Small Finance Bank Limited	1	30		1
HDFC Bank Limited	HDFC Bank Limited	1	265		11
IDFC BANK LIMITED	IDFC BANK LIMITED	1	33		1
INDIAN OVERSEAS BANK_NEW_659	Indian Overseas Bank	1	128		5
IndusInd Bank	IndusInd Bank Limited	2	449		9
KotakMahindra Bank	Kotak Mahindra Bank	2	114		2
STATE BANK OF INDIA_New_654	LHO CHANDIGARH	6	1072	1	7
UCO BANK	UCO BANK	1	131		5
Union Bank Of India_New_656	Union Bank Of INDIA	2	0	2	0
YES Bank Limited	YES Bank Limited	1	44		2
Grand Total		**23**	**3066**	**3**	**6**

Present status of Aadhar enrolment center.

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
Capital Small Finance Bank	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	1
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
Union Bank of India+ Andhra Bank + Corporation Bank	4	1
Ujjivan Small Finance Bank	1	1
Grand Total	**31**	**24**

- The representative of UIDAI informed that Out of the 49 locations, 23 are operational as on date. **Overall average enrolment in Banks is 6 which is less than the required average of 8**
- Out of total 35800 Aadhaar Enrolments and Updation done in last 30 days in Chandigarh on 171 kits, the contribution of banks stands at 3066, which is only 8 % of the total enrolments and updation.
- **Efforts may be made to activate all Aadhaar centres**

UIDAI officials has informed the house UIDAI is revalidating the Aadhar cards which are 10 years old. Sh Vivek Srivastav RD enquired from UIDAI officials whether revalidation is mandatory. UIDAI official informed the house that revalidation is not mandatory. Sh. Srivastav advised the UIDAI officials to publicise the schemes of UIDAI.

(Action: Banks having Aadhaar Centre)

Item No.35:	POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 31.03.2023

POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 31.03.2023

SAVING LINKED **In Lacs**

Achievement up to 31.03.2023		O/S AS ON 31.03.2023	
NO.	Amount	NO.	Amount
26	52.25	251	29.36

LDM has advised all the member banks that whenever any SHG approach in your branches for opening the accounts, please open their accounts without delay.

CREDIT LINKED **In lacs**

Achievement up to 31.03.2023		O/S AS ON 31.03.2023	
NO.	Amt in lacs	NO.	Amt in lacs
0	0	26	14.19

Chief UTLBC , Sh. Hari Singh Gumra shown concern over the Zero credit linkage during the FY 2022-23 and requested all member banks to credit linked all accounts of SHGs in their bank branches which are more than 6 months old and advised to instruct their branches to provide the credit to the eligible SHGs.

Sh Binod Kumar ED has informed the house that NPA under the head Self Help Group is very low. He advised all the bankers to link all the eligible SHG to Credit.

(Action By All banks and NULM Deptt.)

Item No. 36:	POSITION UNDER KCC WITHIN UT CHANDIGARH AS ON 31.03.2023

(Rs.in lacs)

Sanctioned from 01.04.2022 to 31.03.2023		O/S AS ON 31.03.2023		NPA in KCC	
NO.	Amount	NO.	Amount	a/c	Amt
836	12761	2358	20972	298	3734(17.80%

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

(Action by all member banks)

Item no 37: Campaign for Saturation under Jansuraksha Schemes at GP level in all districts

LDM informed the house that DFS has started Three months saturation campaign at Gram Panchayat (GP) level from 01-04-2023 to 30-06-2023 for active enrolments under PMJJBY and PMSBY. Target for the same has also been by given DFS which has further been allocated to all the member banks. He advised all member banks to achieve the targets by organizing different camps. He advised all bankers to send us the details of camps and details of enrolments enabling us to submit the same to DFS.

(Action by LDM and all member banks)

ITEM NO. : 38	**Addition of Inda Post Payment Bank as member of UTLBC Chandigarh**

LDM has informed the house that India Post Payment Bank has requested UTLBC to add the name of their bank in the list of members of UTLBC.. As no objection has been raised by any member, we may add the name of India Post Payment Bank as member of UTLBC Chandigarh.

Item No 39	**Payment of stamp duty as require under schedule 1-A of the Indian Stamp Act. 1899**

Dr.Vijay Namdeorao Zade Finance Secretary UT Chandigarh and Co-chairperson of the meeting has instructed the banker that stamps must be embossed on the agreement before execution of document . Sh Zade has shown serious concern on the issue. Sh. Zade told that banks are not serious on the issue and giving the excuses that loans may be delayed. Sh Zade told that there is no compromise in rules. We will not tolerate any revenue loss. We have to start the audit of banks if banks do not agree with embossing of stamps. Sh Zade instruct the LDM that if banks have any problem in embossing, LDM should arrange a meeting of five to six banks with Treasury Officer, Chandigarh so that matter regarding embossing of stamps be resolved.

Sh. Rajesh Prasad has also instructed the LDM to arrange meeting of major five to Six banks with Treasury Officer to find out a solution which is acceptable to UT administration as well as to the banks. In the meantime, He also instructed all the banks to use stamp papers purchased from Chandigarh.

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