Minutes of 52nd UTLBC held on 08.08.2023 under the chairmanship of Sh. Vivek Srivastava Regional Director Reserve Bank of India

The 52nd Meeting of the UT Level Bankers' Committee, Chandigarh to review the performance of banking system in UT, Chandigarh for the quarter ended June. 2023 was held on 08.08.2023 under the Chairmanship of **Sh. Vivek Srivastava Regional Director Reserve Bank of India. MS Hargunjit Kaur IAS Special secretary Finance UT Chandigarh was the Chief Guest and the Co-Chairperson of the Meeting.** Besides, the meeting was attended by Sh. Kanwal Jit Shorey General Manager from corporate office PNB and Dr.. Rajesh Prasad, General Manager, PNB, Chandigarh Zone & Convener-UTLBC Chandigarh, Smt.Savita K Verma DGM RBI, Sh. Sushil Kumar DGM NABARD, Sanjiv Singh Circle Head Punjab National Bank AGM Ranjit Singh from SIDBI and other Senior officers from member Banks and officials from Govt department of UT Administration.

At the outset Sh. Kanwal Jit Shorey welcome Sh. Vivek Srivastava Regional Director RBI and Chairperson of the Meeting by presenting Flower Plant. Dr. Rajesh Prasad General Manager, PNB, Chandigarh Zone welcome, Sh. Kanwal Jit Shorey General Manager from Head office Punjab National bank by presenting Flower Plant. He also welcomes Chief guest MS Hargunjit Kaur IAS, Special secretary Finance UT, Chandigarh by presenting Flower Plant. Dr Rajesh Prasad also welcomes all the participants from Banks, officials from Govt departments, RBI, NABARD and SIDBI., who were present in the meeting

Dr Rajesh Prasad General Manager PNB and convener UTLBC in his inaugural speech, welcomes Shri Vivek Srivastava, Regional Director, Reserve Bank of India, and Requested Sh. Vivek Srivastava to please Chair the Meeting as due to some exigencies Executive Director of PNB could not attend today's meeting. He welcomes all stake-holders in the meeting of UTLBC Chandigarh and greeted his heart-felt welcome to MS Hargunjit Kaur IAS Special secretary Finance UT Chandigarh, Chief Guest/Co-Chairperson of the meeting.

He also welcome 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 June 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 Jan Suraksha 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. Rajesh Prasad Said, the Key parameters of UT Chandigarh as on June 2023 remained good during the review period. During the review period, deposits have registered YoY growth of 8% and in advances YOY growth is 5%, CD Ratio has slipped by 2% from 84% (June 2022) to 82% (June 2023), but is still above the National Goal of 60%. Share of PS to Total Advances is 21%, and share of MSME advances is 17%, which is satisfactory.

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

He congratulates all banks for achieving the Target of Annual Credit Plan during the period ended June 2023 by 216% (under Agriculture Sector – 261%, MSME – 226%, OPS – 48%). 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.

Sh. Kanwal Jit Shorey General Manager from corporate office of PNB in his Key Note Address welcome Sh. Vivek Srivastava, Regional Director RBI and MS Hargunjit Kaur IAS Special secretary Finance UT Chandigarh. He informed the house that today we will review the performance of Banks In UT Chandigarh for the quarter ended June 2023.

Sh. Shorey ji informed the house about the achievement of proportionate target of Annual credit plan by 216% and thanks the banks for this achievement.
He informed the house that Deposit of schedule Commercial banks has registered a YOY Growth of 15.48% and on Quarterly basis deposit has grown by 7.70%. Advances of Scheduled Commercial banks has registered YOY growth of 13.15% and QoQ basis advances has grown by 10.72%. He said that PS advances has declined by about 4% on YOY basis and urged the bankers to improve the same and contribution from each member bank is required for improving the same.

Sh. Kanwal Jit Shore GM from Corporate office of PNB highlighted that Agriculture Advances has shown a YOY growth of 4.35% and MSME advances has registered YOY growth of 14.16% . He also highlighted the disbursement under agriculture during first quarter of current FY and said that it has increased to 559.36 crores as compared to disbursement of corresponding period of last year when it was 257.26 crore showing growth of 117%. Similarly, disbursement under MSME has increased to 5654 crores where as in last year for the same period it was 2883 crores and has increased by 96%.

He also urged the bankers to clear the pendency under PKCC with in 10 days and pendency under Pmsvanidhi be cleared well before the review meeting scheduled on 25.08.2023 by the Central Minister Dr Bhagwat karad in Chandigarh.

He also advised the member banks to focus on recovery as NPA under Agriculture, MSME and under Govt sponsored schemes and MUDRA is on higher side. He also requested the sponsoring agencies to help the bankers in recovery also.

Sh. Shorey ji also highlighted the performance under social Security and he requested the banking fraternity to facilitate speedy implementation of the economic Activities in the UT Chandigarh and to seize upon the opportunities provided by UT Administration for all round socio-economic growth of Chandigarh.

Sh. Vivek Srivastava Regional Director RBI and Chairman of the meeting has appreciated the UTLBC Chandigarh for adopting standardized Portal (working on live portal) . Then he highlighted the performance of Banks in respect of share of PS

advances to total advances which is 21.48%, Share of MSME to total advances which is 17% only and share under agriculture is 2.58%. He shown his displeasure and advised the bankers to improve it to the level of national Goal of respective sectors as per RBI guidelines.

He also advised the UTLBC to resolve the issue of embossing the stamps duties as stated by the administration and again arrange a meeting with treasury officer of legal officers of the banks to resolve the issue at the earliest.

He also shown concern of higher level of NPA under Agriculture, MSME, MUDRA and all govt sponsored schemes. He also advised the sponsoring agencies to help the bankers in the recovery of NPA accounts sponsored by them.

Sh. Vivek Srivastava also advised the Bankers for adoption of Fintech technology for online credit facilities as it will help the people for getting easy credit as per their need and also help the bankers for improving the micro credit to general public. He also suggested the bankers, if any member bank has adopted this Fintech technology, please share the advantage and disadvantages of this technology so that the same can be informed to such venders.

MS Hargunjit Kaur IAS, Special Secretary Finance UT Chandigarh in her key Note address raised the issue of embossing the stamp and advised for resolution of the same at the earliest. She also emphasized on clearance of pendency under all Govt schemes at the earliest.

Item No.1	**Confirmation of Minutes of 51st meeting of UT Level Bankers' Committee (UT Chandigarh)**

Last Meeting of UTLBC	51st
Held on	10.05.2023
Minutes email / circulated on	20.05.2023
Comments Received	NIL

No comments have been received from any banks/department; hence house has confirmed the same.

Item No :2:- Action taken Report of last meeting held on 10.05.2023.

Detail discussion held on the Action taken Report of last meeting and Chief UTLBC has informed the house about the progress in the Action points raised by the authorities. Hari Singh Gumra also informed about the meeting of law officer of SBI and BOB held with the treasury officer to resolve the issue of embossing the stamp duty where law officers has pointed out that as per provision embossing is not mandatory and of optional in nature. The Treasury officer has also checked the records of some banks and irregularities pointed out of general in nature. Regional Director advised the UTLBC to again arrange a meeting with Treasury officer and resolve the issue as per guidelines of stamp duty.

Item No. 3	Review of Performance of Banks

Rs. in crores

Period	Nos of Branches		Deposits		Advances		CD Ratio
	URBAN	TOTAL	A/cs	Amt.	A/cs	Amt.	
30.06.2022	415	415	4319615	95693	542883	80363	83.98%
31.03.2023	416	416	4413011	107769	585307	82166	76.24%
30.06.2023	417	436	Not available	103381	Not available	84226	81.90%
Q to Q basis	1	20		-4388 (-4.07%)		2060 (2.51%)	5.66 %
YOY basis	2	21		**7688 (8.03%)**		**3863 (4.81%)**	-2.08%

The Chief UTLBC informed the house about the YOY growth in deposit and advances.

Dr Rajesh Prasad has also informed in his inaugural speech about the YOY growth in deposit and advances. He also informed the house that on YOY basis CD ratios has decreased from 84% in June 2022 to 82% in June 2023 and advised the member banks whose CD ratio is below the bench mark of 60%, to improve it up to 60% by Sep 2023.

(Bank wise details are as per Annexure- 1 {Page No 33. }

(Action by all banks whose CD ratio is below60%)

Item No 5:	PRIORITY SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.223

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.	
30.06.2022	**59777**	**2091**	**40916**	**12299**	**28662**	**4550**	**129355**	**18940**	**23.57%**
31.03.2023	**61189**	**2134**	**41714**	**13017**	**32829**	**2419**	**135732**	**17570**	**21.38%**
30.06.2023	**72104**	**2181**	**42639**	**14041**	**23923**	**1964**	**138666**	**18187**	**21.48%**
Qto Q growth	**+10915**	**+47 (2.15%)**	**+925**	**+1024 (7.86%)**	**-8906**	**-455 -21.47%)**	**+2934**	**+617 (3.51%)**	**+0.20%**
YoY growth	**+12327**	**+90 (4,30%)**	**+1723**	**+1742 (14.16%)**	**-4739**	**-2586 -56.83%)**	**+93311**	**-753 -(3.80%)**	**-(2.09%)**

Sh. Vivek Srivastava Regional Director RBI has pointed out that Share of PS advances to total advances is 21.48% which required to be improved. he also pointed out that PS advances has by 3.80% and advised the member banks to improve the share of PS advances to 40% as per national Goal.

(Bank wise details are as per Annexure- 2 ,2A,2 B {Page No. 34 -36 }

(Action By all Banks)

Item No. 6	**AGRICULTURE ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2023**

Rs. in crores

period	OUT OF PRIORITY SECTOR ADVANCES UNDER								% of Agr. adv to Total adv
	FARM CREDIT		AGRI. INFRASTRUCTURE		ANCILLARY ACTIVITIES		TOTAL AGRI.		
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	
30.6.22	58661	600.51	173	435.12	943	1055.34	59777	2091	2.60%
31.03.23	59950	736.90	96	245.11	1143	1151.67	61189	2133.67	2.60%
30.6.22	70671	812.15	76	234.36	1357	1135.30	72104	2181.82	2.58%

Regional Director Reserve Bank of India informed the member banks that share of Agriculture Advances is only 2.58% against a national goal of 18% which required more focus of the member banks to increase the same and contribution from each bank is must.

(Bank wise details are as per Annexure- 3 {Page No.37 }

(Action by all banks)

ITEM NO. 7	MSME SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2023

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
June 22	29202	4024	8459	4896	37661	8920	2435	3233	204	489	616	142	40916	12299
March 23	27624	4372	7576	5063	35200	9435	5883	3500	158	357	473	77	41714	13017
June 23	26391	4663	7611	4518	34002	9181	7798	3704	575	697	264	458	42639	14041
QoQ	- 233	+ 291	+ 35	- 545	- 4198	- 254	+ 1915	+ 204	+ 417	+ 340	- 209	+ 316	+ 925	+ 1024

YoY	-5811	+ 639	- 848	- 378	- 6659	+ 261	+ 5363	+ 471	+ 371	+ 208	- 352	+ 316	+ 1723	+ 1742

MICRO & SMALL ENTERPRISES WITHIN UT CHANDIGARH & SMALL ENTERPRISES WITHIN UT CHANDIGARH AS ON 30.06.2023

Amt in crores

As per above data Total MSME credit has increased from 12299 crores o 30.6.22 to 14041 cores a on 30.06.2023 showing a YOY growth of 14,16% and on QOQ basis MSME advances has increased from 13017 crores in March 2023 to 14041 crores in June 2023 showing a quarterly growth of 7.86% but Nos of account has decreased which need to be improved by sanctioning fresh credit under Micro and small enterprises.

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. However, position of UT under Micro enterprises is as under:**

b)

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	a/c	Amt in cr.	A/cs	Amt in cr	A/cs	Amt.in cr	%age	%age
30.6.22	542883	80362	40916	12299	29202	4023	32.70%	5%
31.3.23	585307	82166	41714	13017	27624	4372	33.59%	5.32%
30.6.23		84670	42639	14041	23391	4663	33.21	5.50%

Chief UTLBC informed the house that Share of Micro credit has increased from 5%% on June 2022 to 5.50% on June 2023 but which is still below the bench mark of 7.50% and advised all member banks are to increase the share of micro credit so that stipulated target of 7.5% be achieved by March 2024.

(Bank wise details are as per Annexure- 4 {Page No. 38 }

(Action by all banks)

MEDIUM ENTERPRISES ADVANCES, KVI AND OTHER MSME ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2023

(Rs. In Crores)

	Total Medium Enterprises	
	Accounts	Amount
30.06.2022	2435	3233.12
31.03.23	5883	3500.05
30.06.2023	7798	3704.41

	Total Advances		**TOTAL MSME**		**% of MSME Adv to Total Advances**
	A/C	**Amt**	**A/ Cs**	**Amt**	
30.06.2022	**542883**	**80362**	**40916**	**12299**	**15.30%**
31.03.2023	**585307**	**82166**	**41714**	**13017**	**15.84%**
30.06.2023	**NA**	**84670**	**42639**	**14041**	**16.58%**
Q0Q growth		**2504 (3.05%)**	**+ 925**	**+1024 (7.86%)**	**+0.74%**
YOY growth		**4308 (5.36%)**	**+1723**	**+1742 ((14,16%)**	**+1.28%**

Regional Director Reserve Bank OF India Sh. Vivek Srivastava inform the member banks that share of MSME to total advances is still about 17% and advised all member banks to increase their advances under MSME so that share of MSME be improved.

(Bank wise details are as per Annexure-4 {Page No.38 }

(Action by all member bank)

Item No.8	**PROGRESS UNDER WEAKER SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2023**

Rs.in crores

Period	**Disbursement during the F.Y upto June 23**		**Weaker Sector Advances outstanding as on Mar.23**		**% of W.S. adv to Total advances.**
	A/Cs	**Amount**	**A/Cs**	**Amount**	
30.06.2022	**1340**	**51.08**	**71717**	**910.09**	**1.13%**
31.03.2023	**34462**	**416.48**	**78269**	**1067.12**	**1.30%**
30.06.2023	**9078**	**150.22**	**81796**	**2013.17**	**2.38%**
+-(QoQ)				**946.05((88.65%)**	
+-_(YOY)				**1103.08(121%)**	

Chief UTLBC informed the hose that advances to weaker Section has improved and registered a YOY growth of 121% but share of WS advances to total advances is 2.38% only against a national goal of 12% and requested all participating banks to classify the advances properly in the CBS system.

(Bank wise details are as per Annexure- 5 {Page No. 39 }

(Action By all banks)

Item No.9 :	CREDIT FLOW TO WOMEN BENEFICIARIES WITHIN UT CHANDIGARH AS ON 30.06.2023

Rs. In crore

period	Fresh disbursement upto quarter June 23		O/s advances as at 30.06.23		%age of adv. To women to total adv. As at 30.6.2023
	A/c.	Amt.	A/c.	Amt.	
30.6.22	13552	397.41	129082	4548.83	5.66%
31.03.23	70157	1797.77	144185	5276.72	6.42%
30.06.23	89198	3586.20	292217	22534	26.61%

Chief LDM informed the house that share of women beneficiaries to total advances is 26.61% as on June 2023 which is satisfactory .and o action point has emerged.

(Bank wise details are as per Annexure- 6 {Page No. 40 }

Item No. 10	DISBURSEMENT AGAINST ANNUAL TARGETS OF ANNUAL DISTRICT CREDIT PLAN WITHIN UT CHANDIGARH AS ON YEAR ENDED 30.06.2023

Rs. in Lacs

SECTOR	TARGETS	ACHIEVEMENTS	% Achievement.
Agriculture	**21367**	**55936**	**261**
MSME	**250181**	**566449**	**226**
OTHER PRIORITY SECTOR	**20743**	**10030**	**48**
TOTAL PRIORITY SECTOR	**292292**	590373	**201**
Non Priority Sector	**2165314**	2155490	**99.54**
Grand Total (PS +N.P.S)	**2457607**	2745989	**111.73**

Chief LDM informed the house about the achievement of proportionate target under Annual credit plan. All authorities have appreciated the achievement of ACP target. However regional Director has pointed out about not achieving the target under other priority sector which is only 48% of the target. Chief LDM has informed the house that asin the Chandigarh housing loan and education loan are sanction more than 35 lacs and Rs.20 lacs respectively which are not covered under priority sector due to this target of other priority sector . Authority has advised to sanction small loan also under under both the schemes so that target under other PS be achieved.

Sushil Kumar DGM NABARD pointed out that scope of Agriculture is minimum under Agriculture in Chandigarh then how achievement of 261% is achieved under Agriculture. Chief UTLBC informed that some time anu big bucket advance proposal under agriculture sourced by some banks other than the Chandigarh Area which is sanctioned in Chandigarh branches of the banks. All banks try to achieve their respective budget under Agriculture

that is why some time proposal relating to agriculture like Poultry, RICE sheller is sourced by banks other than Chandigarh also. He suggested to call the figures from the banks for such big advances where utilization is out of Chandigarh.

(Bank wise details are as per Annexure- 7 {Page No. 41 }

(Action by all banks)

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 30.06.23 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.

No action point emerged.

ITEM NO. 12	**HOUSING LOANS WITHIN UT CHANDIGARH AS ON 30.06.2023**

Fresh disbursement during 01.04.2023-30.06.2023		**O/S as on 30.06.2023**	
A/cs.	Amount in **lacs**	A/cs.	Amount in **lacs**
7745	61914	51850	937452

Chief UTLBC informed the house that 7745 fresh housing loan to HL beneficiaries amounting Rs.619 crores. and as on 30.06.2023, 51850 housing loan accounts were outstanding with amount Rs.9374.52 crores.

No action point emerged in the meeting.

(Bank wise details are as per Annexure- 8 {Page No.42 }

Item No.13	**POSITION UNDER EDUCATION LOAN SCHEME WITHIN UT CHANDIGARH AS ON 30.06.2023**

Rs. in Lakh

EDUCATION LOANS SANCTIONED and disbursed WITHIN UT CHANDIGARH						**NPA under Education loan**	
Sanction During 01.04.23 to 30.6.2023		Education loan disbursed		O/s as on 30.06.2023		30.06.2023	
A/cs.	**Amt**	**A/cs.**	**Amt**	**A/cs.**	**Amt**	**A/C**	**Amt**
301	**2951**	**301**	**2951**	**3940**	**34900**	**111**	**492.22(1.41%)**

Chief UTLBC informed that during te 1st quarter of current FY 301 fresh education loan accounts have been sanctioned and disbursed amounting Rs.29.51 crores. he informed 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.

No Action point has emerged

(Bank wise details are as per Annexure- 9 ,9A {Page No 43-44 }

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 30.06.2023 is as under:

	Sanction during FY up to June 23		Outstanding 30.06.2023	
	Accounts	Amt (n lacs)	Accounts	Amt (n lacs)
SHISHU	7488	3126.80	58133	14527
KISHORE	1688	2766.80	14555	14636
TARUN	672	4944.12	3675	23059
TOTAL	9848	10847.72	76363	52223

Chief UTLBC informed the house that during the period of 3-month banks have sanction 9848 fresh MUDRA loan to the beneficiaries and total portfolio under MUDRA loan is 522.23 crores to 76363 beneficiaries. LDM has also informed that Department of Financial services has launched special saturation drive w.e.f. 02.10.2021 to enroll every eligible Mudra account holder under Prime Minister Jan Suraksha Schemes i.e PMSBY, PMJJBY. All banks are requested to enroll maximum number of mudra borrower under Jan Suraksha schemes.

(Action by all Banks)

(Bank wise details is as per Annexure - 10 ,10 A {Page No. 45-46 }.

Item No. 15	Position of NPA within UT CHANDIGARH. As on 30.06.2023

Rs. In Crores

	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	A mt
o/s 30.6.22	59777	2091	40916	12299	28662	4550	129355	18940	413528	76227	542883	803 63
NPA	8421	905 43.29%	6143	2632 21.39%	2874	6595 1.44%	17438	3603 19.02%	10763	4991 6.54%	28201	8594 10.69%
O/s 31.3.23	61189	2134	41714	13017	32829	2419	135732	17570	449575	64596.87	585307	82166.6 4
NPA	7687	1024 48.02%	5381	2907 22.33%	3453	568 23.46%	16521	4500 25.60%	12007	5398 8.35%	28528	9897.21 12.0 4%
o/s 30.6.23	72104	2182	42639	14041	23923	1964	138666	18187	523949	58821.76	801281	95195.7 6
NPA	6039	7093 2.49%	6593	2863 20.39%	2348	84 4.27%	18240	3256 17.90%	14837	5056.88 8.59%	33077	8312.70 8.73 %

GM Head office PNB, Sh. Kanwal Jit Shore has shown concern over high NPA under Agriculture, MSME and PS advances and advised all member banks to take the corrective recovery action timely to reduce the NPA under these sector.

Reginal Director RBI said that Although NPA on YOY basis has reduced but still it is on very higher side and advised the member banks to focus on NPA recovery as NPA under Agriculture, MSME and PS advances is on higher side which required immediate recovery action for reducing the NPA.

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

Parameters	30.06.2022	31.03.2023	30.06.2023
Agriculture	43.29%	48.02%	32.49%
MSME	21.39%	22.33%	20.39%
Other P. sector	1.44%	23.46%	4.27%
Priority sector	19.02%	25.60%	17.90%
Non P, Sector	8.12%	8.35%	8.59%
Grand Total	10.69%	12.04%	8.73%

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

(Bank wise details are as per Annexure- 11 ,11 A {Page No 47-48}

(Action by all banks)

Item No. 16	Position of NPA in Pradhan Mantri Mudra Yojana (PMMY) Loan Accounts within UT Chandigarh as on 30.06.2023

Rs. In Lakhs

Sector	Shishu		Kishore		Tarun		Mudra (Total)	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
Outstanding **30.06.22**	13492	4593	11881	14949	4276	19920	29649	39462
NPA	2030	419 **9.12%**	923	1233 **8.24%**	177	812 **4.08%**	3130	2464 **6.24%**
Outstanding **31.03.23**	56085	13950	15748	17382	4529	22277	76362	53611
NPA	2225	384 **2.75%**	1655	2220 **12.77%**	404	1899 **8.52%**	4284	4504 **8.40%**
30.06.23	58133	14527	14555	14636	3675	23059	76363	52223
NPA	4599	1130 **7.78%**	1612	2143 **14.64%**	499	3250 **14.09%**	6710	6524 **12.49%**

Regional Director RBI Sh. Vivek Srivastava shown concern over NPA under Mudra loan which has increased from 6.24% in June 2022 to 12.49% as on June 2023 which required immediate recovery action.

(Action By all banks)

(Bank wise details are as per Annexure- 12 {Page No. 49 }

Item No. 17	Position of NPA in Govt. Sponsored Schemes within UT Chandigarh as on 30.06.2023

Outstanding advances under Govt. sponsored schemes and NPA position

Year	Total PMEGP adv.in lacs		Total NULM outstanding in lacs		MUDRA	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
30.06.22	162	769.92	67	51.99	24191	39462
NPA	58	208.85 **(22.12%)**	26	10.30 (**19.81%)**	3130	2464 (**6.24%)**
31.3.23	174	817.64	64	51.34	76352	53611
NPA	58	192.91(**23.59%)**	19	9.91 (**19.30%)**	4284	4504 (**8.40%)**
30.06.2023	125	574	72	69.99	76363	52223
NPA	52	137 (**23.86%)**	29	34.29 (**48.99%)**	6710	6524(**12.49%)**

Chief UTLBC highlighted the NPA under Govt sponsored scheme under PMEGP,NULM and MUDRA which has increased if compared on YOY basis.

Sh. Vivek Srivastava Regional Director RBI and Chairman of the meeting shown concern regarding High NPA under sponsored schemes and MUDRA scheme. He advised the sponsored agencies to help the bankers in recovery of NPA accounts under sponsored schemes. As NPA under PMEGP is about 24%, under NULM almost 49% and Mudra is 12.49. Also advised the bankers to take the all possible steps of recovery for reducing the NPA under these schemes.bankes to provide the list of NPA accounts to the agencies for follow up at their end.

(Bank wise details are as per Annexure- 13 ,13A {Page No.50--51}

(Action By all Banks and sponsoring agencies)

Item No.18	CGTMSE SCHEME WITHIN UT CHANDIGARH AS ON 30.06.2023		
Sanctioned during the month		**Outstanding as on 30.06.2023**	
No. of A/cs	**Amt. in lacs**	**NO. of A/cs covered**	**Amt. in lacs**
144	**1547**	**5052**	**51779**

The scheme is meant to provide credit guarantee cover primarily to MSE units. Banks should take advantage of the scheme so that maximum numbers of MSE units are covered under credit guarantee**.**

Chief UTLBC inform the bankers to cover all cases up to 10 lacs under CGTSME which is mandatory as per RBI guidelines

(Bank wise details are as per Annexure - 14 {Page No. 52}.

(Action by all banks)

tem 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 30.6.2023 to RBI and as per report dated 30.06.2023, the position 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
Mar.23	**SF**	**2676598**	**86.43 %**	**52.05 %**	**66.73%**	**74.93%**	**93.04%**
June.23		2698459	89.45 %	55.00 %	70.47 %	76.03 %	95.31%
Change in qtr		+ 21861	**+0.48**	+3.05	+3.74	+ 1.10	+2.27
	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**
Mar.23	**CA**	**112369**	**93.08%**	**26.26%**	**76.61%**	---	**92.28%**
June23		115772	90.36	27.80	79.60 %	---	93.58 %
Change in qtr		+ 3403	-2.72	+1.54	+2.99	--	+1.30%

Chief LDM inform the House that under any one of digital product has been proved to 95.31% to eligible Saving banks accounts and under Current account his percentage is 93.58%.as on 30.06.2023. he requested all member banks to generate the list of left out account holders and be provided to their respective branches for focusing on these account so that 100% be achieved by December 2023 as decided in the sub committee meeting .he also inform the house that **they have formed a subcommittee of UTLBC for digital payment system.**

Regional Director pointed out that in some state like Telangana has already achieved 100% Digitization and how the chandigarh is left behind. He advises the member banks to look into this area and try to achieve 100% well before December 2023, rather try to achieve 100% by September 2023.

(The Bank wise Achievement is annexed as per annexure 15 ,15 A {page 53-54 }

(Action By all member Banks)

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).

All member banks are requested to report the progress on monthly basis.

The progress as on 30.06.2023 is as under: -

period	No. of active Saving A/Cs In lacs	Seeding with Aadhaar		Seeded with Mobile	
		Number in lacs	%age	Number in lacs	%age
30.06.2022	25.32	22.00	86.89%	23.23	91.74%
31.03.2023	26.75	23.24	86.88%	24.33	90.94%
30.06.2023	26.61	19.36	72.75%	Not available	Not available

Bank wise position is given on Annexure No. 16 {Page No. 55}.

Chief UTLBC inform the house that %age under Aadhar Seeding has declined from 86.89% in June 2022 to 72.75% in June 2023 which may be the impact of extracting the data from CBS system directly. He requested the bankers to analyzed the data and take the corrective action for improving he same.

(Action by all member banks)

Item no. 21	DOUBLING THE FARMER'S INCOME BY 2022

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

With a good strategy, well-designed programmers, adequate resources and good governance in implementation, this target is achievable.". However, no such data is available with Agriculture Dept. to find the increased income of the farmers.

No action point has emerged in the meeting

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 UTLBC inform the house that Up to 30.06.2023, 99 BCAs are working in Chandigarh and all 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 also informed the house that NO SSA is unbanked in Chandigarh. all has been covered either by bank branches or BCA outlet.

Bank wise status of Bank Mitra and Micro ATMs is given on Annexure No. 17 {Page No. 56 }

No Action point has emerged during deliberation.

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 – Working
2. ICICI Bank – Working
3. Punjab National Bank – Working (Appointed on 22.07.2023 but not yet Joined)
4. Punjab & Sind Bank – Working

During the period under review FLCs in Chandigarh have organized 83 camps

FLC Progress Report JUNE 23			
S.No.	**Special Camps conducted**	**Target Specific Camps conducted**	**Total**
1	**27**	**56**	**83**

No action point has emerged during the deliberations.

Item No 23(i) OPENING OF Center for financial literacy (CFL) AT UT CHANDIGARH

Recently Reserve Bank of India 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 working since November 2021.

During the period under review CFL organized 130 camps in UT, Chandigarh during the quarter.

GM Sh. Kanwal Jit Shorey advised the LDM to keep monitoring the working of CFL center

(Action by LDM Chandigarh)

(The Bank wise Achievement is annexed as per annexure -18 ,18 A {page 57-58 }

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

The progress under PMJDY accounts is as under as on 30.06.2023: -

Period	Total PMJDY A/cs	Deposit balance in A/Cs	Aadhar Seeded Accounts	Rupee card issued	Rupee card Activated
30.06.2022	283191		260182(91.88%)	241706(85.35%)	183228(77.22%)
31.03.2023	312350		276454(88.51%)	257647(82.49%)	192259(74.62%)
30.06.2023	313820	170.75 crores	260008(82.85)%	202224(64.43%)	195111 (96.48%)
+- in qtr	1470		-5.66 %	-18.06 %	+21.86%
+- in y to y	30629		--9.03%	-20.92%	+19.26%

Chief UTLBC inform the house that Banks have opened 313820 accounts up to 30.06.2023 under PMJDY since its launching on 28.08.2014. There is an increase of 1417 accounts during the quarter under review and on YOY basis 30629 fresh account opened

GM PNB from Corporate office, Sh. Kanwal Jit Shorey shown concern over declined of percentage under Aadhar seeded from 91.88% in June 2022 to 82.85% as on June 2023. Similarly, %age under Rupee card issuance has also declined on YOY basis from 85.35% in June 2022 to 64.43% in June 2023 which is cause of concern. He advised all the bankers to check their data and analyzed the reason for such major declined.

(Action By all member Banks)

(Bank wise progress as per Annexure- 19 Page No 59)

Item No 24 (i): - Saturation Drive for covering all PMJDY accounts with Jan Suraksha schemes. that is to provide social security cover 100% to all eligible PMJDY accounts holders by Sep 2024 and proportionate target for June. 23 was 62.50% of eligible accounts.

Department of Financial services had launched special saturation drive i.e. 02.10.2021 to enroll every eligible PMJDY account holder under Prime Minister Jan Suraksha Schemes i.e. PMSBY, PMJJBY and APY as per their eligibility. DFS is getting

weekly reports of all PSBs and J&K bank. The achievement up 30.6.23 is attached in annexure.

PARAETER	Eligible A/Cs	Proportionate Target June 23 62.50%	Proportionate Achievement	% ach	Target for Sep 2023	Gap
PMSBY	173375	108359	82645	76.26 %	70%	Nil (Achieved)
PMJJBY	144737	90460	35861	39.64 %	70%	30.36%

Chief UTLBC Chandigarh has informed the house that as per data received from the banks, Target under PMSBY is achieved but still there is huge Gap under PMJJBY where all banks need to improve by taking up with their filed branches so that up to September 2023, Target of 70% of eligible account be achieved.

(Action By all banks)

(Bank wise Annexure per Annexure -20 (page no 60)

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

Moving from Jan-Dhan Yojana to Jan-Suraksha, Hon'ble Prime Minister launched 3 Social Security Schemes namely Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), and Atal Pension Yojana (APY) from Kolkata on 09.05.2015.

Item no 25(i) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY):

The scheme is being implemented through **LIC of India**. Under the scheme all saving bank account 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-. In the scheme Rs. 2 lacs is payable on member's death due to any reason.

However, lien clause of 30 days is there, the risk cover will commence only after the completion of 30 days from the date of enrollment into the scheme by the subscriber. However, death due to accident will be exempted from the Lien Clause.

Further DFS, GOI, MoF issued the guidelines regarding lodging of claims under PMJJBY. There should not be physical movement of claim documents, only electronic images/scan copy of claim documents will be transmitted to designate insurance company for claim settlement. Maximum time limit for transmitting the claim documents is 7 days and insurance company will approve the claim in 7 days.

Year	PMJJBY a/c	Male	Female
30.06.2022	94614	62144	32470
31.03.2023	133498	84639	48859
30.06.2023	142928	Not available	Not available
+/- during the qtr	+9430		
+/- during y to y	+48314		

Chief LDM has informed the house that Up to 30.06.2023 banks have enrolled 142928 account holders under the scheme. There is a increase of 9430 enrollment during the quarter under review and 48314 enrolments on YOY basis. LDM has also named the Banks whose performance is Zero under PMJJBY account. The banks are:

Bandhan Bank, Dhan Laxmi Bank, J&K BANK, KARUR VYSYA BANK, DBS Bank, Yes Bank, SOUTH INDIAN BANK, RBL Bank, South Indian bank, Jana Small Fin. Bank, Ujjivan Small Fin bank a Utkarsh bank, PUNJAB STATE COOP BANK, ROPAR CENT COOP BANK, have not enrolled even a single account holder till date.

Regional Director RBI has again emphasized that contribution towards social security schemes is required from each member banks and advised the banks to contribute towards Govt run programme.

(Action by all Banks)

(Bank wise Progress is given on Annexure No. 20 {Page No.60 }.

Item 25(ii) Pradhan Mantri Suraksha Bima Yojana (PMSBY):

The scheme is a one-year cover, renewable from year to year, Accidental Insurance Scheme offering insurance on accidental death and disability cover for disability on account of an accident. All Saving bank account holders in the age group of 18-70 years can enrol themselves in participating banks on payment of an annual premium of Rs.20/- renewable on year-to-year basis. In the scheme Rs. 2 lakh is payable on member's death due to accident and in case of permanent disability Rs. 1.00 lakh is payable.

Up to 30.06.2023, banks have enrolled 253167 account holders under the scheme. Decrease during the during the quarter is 148165 enrolments which is due to Uploading text files generated from CBS directly.

Year	Total enrolment PMSBY	Male	Female
30.06.2022	266346	173629	92717
31.03.2023	401332	247766	153566
30.06.2023	253167	Not available	Not available
+/- during qtr	-148165		
+/- y to y	-13179		

Chief LDM has informed the house that on YOY basis there is declined of 13179 enrollments under PMSBY. However, on quarterly basis declined is 148165 beneficiaries .and the banks who has major declined in PMSBY enrolments is as under and requested these banks to look into their data of march 2023 and June 2023 and find out the reason for such huge variations in enrollments of PMSBY beneficiaries

Bank name	As per old system on 31.03.23 (PMSBY	As per live portal data (standardized portal) 30.0623(PMSBY)	Difference	%age
BOB	29650	4384	25266	85.21%
BOM	19978	6124	13854	69.34%
Canara bank	25218	17496	7722	30.62%

CBI	**13940**	**12461**	**1479**	**10.68%**
IOB	**5445**	**1586**	**3859**	**70.87%**
SBI	**177760**	**53218**	**124542**	**70.06%**
ICICI Bank	**9814**	**10**	**9804**	**99.89%**
J&K Bank	**652**	**181**	**471**	**72.23**
Karnataka bank	**6906**	**337**	**6589**	**95.40%**
Kotak M Bank	**1486**	**1306**	**180**	**12.11%**
Harco Bank	**1291**	**1206**	**85**	**6.58%%**

LDM has also pointed the banks whose enrollment is Zero since inception of the scheme . and advise these banks to contribute in social securities schems which is a Govt run programme.

Banks namely, Bandhan Bank, Karur Vysya Bank ,RBL, South Indian Bank, Capital Small Finance Bank, Utkarsh small Fin. Bank, Jana small finance Bank , ESAF Bank, Equitas Small Finance Bank, Ujjivan Small Finance Bank and , Ropar cent Coop bank have not enrolled even a single person since inception of the scheme.

(Action by all banks)

(Bank wise Progress is given on Annexure No. 20 {Page No. 60 }.

Item no 25(iii) Atal Pension Yojana (APY) –

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

The scheme is being administered by Pension Fund Regulatory and Development Authority (PFRDA) through NPS Architecture. Under APY, there is guaranteed minimum monthly pension for the subscribers ranging between Rs.1000/-to Rs.5000/- per month. The benefit of minimum pension will be guaranteed by Govt. of India.

All bank account holders who are citizen of India and in the age-group of 18-40 years can join APY and avail benefits of the scheme on payment of subscription according to their entry age and required minimum monthly pension ranging between Rs.1000/-to Rs.5000/- per month.

Complete details are available with the participating banks and on the website of PFRDA and PMJDY as well.

Up to 30.06.2023 banks have enrolled 53540 account holders under the scheme. During the period under review there is a decrease of 1399 beneficiaries during the quarter under review. However, on YOY there is a increase of 6444 fresh enrollments in the Year

Period	**APY enrolments**	**Male**	**Female**

30.06.2022	47096	32018	15078
31.03.2023	54939	36022	18917
30.06.2023	53540	Not available	Not available
+/- during qtr	-1399		
+/- y to y	+6444		

Chief UTLBC inform the house that on YOY basis enrollments under APY has increased by 6444 beneficiaries but on quarterly basis the same has decreased by 1399 enrollments .He requested all member banks he also named the banks who have not enrolled any beneficiaries since the inception of the scheme such as Federal Bank, IDFC First Bank, J&K Bank, Karur Vyasa Bank, RBL Bank, Laxmi Vilas Bank ,RBL Bank, South Indian Bank , Capital Small Finance Bank, Utkarsh small Fin. Bank Jana small finance Bank, Equitas Small finance bank, Ujjivan Small Finance Bank and Ropar Central coop bank have not enrolled even a single person since inception of the scheme.

These banks are required to contribute towards this scheme so that over all position of UT be improved

(Action by all member banks)

(Bank wise Progress is given on Annexure No. 20 {Page No. 60}.

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

Out of 31claims lodged under PMJDY up to 30.06.2023 in UT CHANDIGARH, 30 Claim cases stands settled and 1 case is rejected. There are 0 cases are pending for disposal.

-Under PMJJBY out of 163 claims lodged ,160 claim cases stand settled, 1 claim are rejected and 2 cases are pending for settlement

In Jan Suraksha Schemes (under PMSBY) out of 72 claims lodged, 67 claim cases stands settled while 3 claims are rejected and 2 cases are pending for disposal.

(Bank wise Progress is given on Annexure No. 21 ,21 A, 21 B {Page No.61-63}.

No action point emerged during deliberation

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

It is a small Interest Based grant Loan facility to start Livelihood/Employment for Urban Street Vendors affected under lock down period. The Scheme is available for street vendors belonging to only those which have notified rules and schemes under Municipal Corporation Chandigarh Scheme period from 2020-21 to 2021-22.**NOW IT HAS been EXTENDED up 2024 and loan under 3rd tranche will be Rs.50000/ -for those venders who have repaid their 2nd loan of Rs.20000/-**

Position on 30.06.2023 as under: During the period under review that is from 01.04.2023 to 30.06.2023, 310 fresh applications added, 305 applications sanctioned and 387 applications disbursed during the period under review.

period	Total app	Ret/Rejected	Net App.	sanctioned	Pending for sanction	Disbursed	Pending for dis.	Fresh Added 01.4.23 to 30.06.23
31.3.23	8520	2523	5997	5704	293	5464	240	
30.6.23	8830	2690	6140	6009	131	5851	158	310
Out of which 1st loan	5681	1396	4285	4183	102	4082	101	135
2nd loan	2944	1250	1694	1670	24	1632	38	78
3rd loan	205	44	161	156	5	137	19	88
27.7.23	8936	2701	6235	6077	158	5935	142	102 July onwards
Out of which 1st trance	5726	1412	4314	4217	97	4133	84	45
2nd loan	2970	1242	1728	1684	44	1647	37	26
3rd loan	240	47	193	176	17	155	21	31

Chief UTLBC informed the house that as on 30.06.2023, 131 applications were pending for sanction and 158 applications were pending for disbursement.

GM PNB Corporate office Sh. Kanwal Jit Shore ji advised the member banks it is flagship program of GOI and is being monitored by PM office as well as DFS/MoUHA , hence urged all the participating banks to clear the pendency well before the Review meeting By Dr. Bhagwat Karad on 25.08.2023.

Dr Vivek Trivedi official form MC Chandigarh requested all participating banks that as per instruction from Ministry, they will resubmit all the returned applications to banks and all are requested to please sanction and disburse the same at the earliest before the review meeting scheduled on 25.08.2023.

(Action by All Member Banks)

Bank wise position is given on Annexure No. 22,22A {Page No.64-65}

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). **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**

has organizing camps with coordination of LDM Chandigarh. During this campaign 46 applications sourced. Out of these the banks have sanctioned 24 applications and disbursed the same. 11 cases have been rejected and as on 30.06.23 and 11 were pending

Period	Total app. Received	No. Of apps sanctioned	No. Of applications disbursed	No of applications rejected	No. of pending applications
30.06.2023	46	24	24	11	11

Sh. Vivek Srivastava Regional Director RBI and Chairman of the meeting advised all the member banks to clear the pendency on priority. Dr Rajesh Prasad Convener UTLBC in his inaugural address has also advised all member banks to clear the pendency within 10 days.

(Action by all banks)

(Bank wise position is given on Annexure No.23 {Page No.66}

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

Chief UTLBC inform the House that During the financial year 2023-24 no application has been sponsored by the DIC till 30.06.2023. hence No pendency.

(No action Point emerged)

Item No 30	POSITION UNDER NATIONAL URBAN LIVELIHOOD MISSION (NULM) SCHEME WITHIN UT CHANDIGARH AS ON 30.6.2023

In Lacs

Target for FY	Applications received	sanctioned	disbursed		Rejected	Pending

94		Nos.	Amt.	Nos.	Amt.		
	31	4	2.50	4	2.50	6	21

Chief UTLBC inform the house that all 21 pending applications be disposed of with in 10 days as this item has already been discussed in length in Sub Committee Meeting held on 01.08.23.

(Action by all concerned bank)

(Bank wise details are as per Annexure - 24 {Page No.67}.

Item No. 31	**POSITION UNDER PMEGP SCHEME WITHIN UT CHANDIGARH AS ON 30.06.2023**

Progress under PMEGP as on 30.06.2023 is as under :

Agency	Target project	MM target	Employement	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	07	22.88	56	8	4	5.29	2	7.50	0	0	2	7.50	1	3
KVIB	06	19.56	48	9	0	0	1	2.13	0	0	1	2.13	8	1
KVIC	06	19.56	48	2	1	1.50	0	0.00	0	0	0	0	0	1
2nd loan	1	10.00	8	0	0	0	0	0	0	0	0	0	0	0
Total	**20**	**72.00**	**160**	**19**	**5**	**6.79**	**3**	**9.63**	**0**	**0**	**3**	**9.63**	**9**	**5**

Sr No	Name of applicant	Name Of Bank	No of pending applications	Pending Since
1	**Yashvir Singh**	**BOI**	1	**02.06.23**
2	**Lagan**	**BOM**	**1**	**27.06.23**
3	**Kalpana**	**IOB**	**1**	**15.06.23**
4 5	**Sobiya Ahuja** **Rajesh Kumar**	**PNB**	**2**	**17.04.23- returned** **01.06.23**

Chief LDM has inform the house that 5 applications are pending as on 30.06.2023. and requested concern banks to clear the pendency at the earliest and lodge the claim immediately after first disbursement. He also pointed out that subsidy claim of 9.63 lacs has been lodged by banks what the same is pending at KVIC level and requested the officials from KVIC to get the same disbursed at the earliest.

(Action By banks and KVIC)

Annexure - 25 {Page No. 68}.

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

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

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

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

NABARD and SIDBI have been nominated as Nodal Agencies for implementing the Stand-Up India Scheme.

The progress under the scheme up to 30.06.2023 is as under:

Loan Sanctioned during FY up to June .2023 Rs.in lacs			
SC/ST		WOMEN	
A/cs	Amt.	A/cs	Amt.
0.00	0.0	49	809.17

Chief UTLBC inform the house that during the current FY up to June 2023 Banks have sanction 49 cases under Standup India. He also reiterates the target that is one case per branch per half year and progress according to this is not much satisfactory and requested all member banks to sanction maximum cases under the scheme.

(Action by all banks)

(Bank wise details are as per Annexure- 26 {Page No. 69}.

Item No.33:	POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 30.6.2023

POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 30.6.2023

SAVING LINKED **In Lacs**

Achievement up to 30.6.2023	
NO.	Amount in lacs

29	**0.41**

LDM has informed the house that during the quarter April to June 29 new SHG account has been opened by the banks and requested all member banks to open Saving accounts of SHG on priority.

(Action by all banks)

(Bank wise details are as per Annexure – 27 {Page No.70}.

CREDIT LINKED **In lacs**

Achievement up to 30.6.2023		**Outstanding as on 30.06.23**	
A/C.	**Amt in lacs**	**A/C.**	**Amt in lacs**
6	**5.22**	**58**	**151.88**

The scheme is meant to provide bread and butter to the poor people, banks are requested to whole- heartedly promote nurturing of SHGs. All member banks are requested to please credit link all eligible SHG.

Chief UTLBC has informed the house that during 1st quarter only 6 SHGs have been credit linked and requested all member banks to credit linked all those SHGs account where revolving fund has been received and also fulfilling the criteria for credit linked that is Panch Sutra.

(Action by all Banks)

(Bank wise details are as per Annexure - 27 ,27 A {Page No.70 -71}

Item No.34:	**POSITION UNDER KCC WITHIN UT CHANDIGARH AS ON 30.6.2023**

(Rs.in lacs)

Sanctioned from 01.04.2023 to 30.06.2023			**O/S AS ON 30.6.2023**	
	NO.	**Amount**	**NO.**	**Amount**
30.06.2023	**243**	**3925.17**	**2197**	**12993.46**

Chief UTLBC informed the house that During the FY 2023-2024, up to June 2023, 243 fresh KCC issued amounting Rs.3925.17 lacs have been opened and 2197 KCC outstanding amounting to Rs.12993.46 Lacs as on June 2023.

He informed the house that -Due to rapid urbanization and expansion of the city and consequent shrinkage in net sown area, the scope for issuing fresh KCCs is negligible in Chandigarh. he requested whenever any farmer approached for KCC they should be sanction KCC on priority.

(Action by all Banks)

(Bank wise details are as per Annexure - 28{Page No.72}.

ITEM NO.36:	100 Days 100 Pays

The Reserve Bank of India announced a '100 Days 100 Pays' campaign for banks to trace and settle the top 100 unclaimed deposits of every bank in the Distt.

This measure will reduce the quantum of unclaimed deposits in the banking system and return such deposits to their rightful owners/ claimants.

Progress report of 100 days 100 Pays- District wise

Sr. No.	Name of the District	Upto July 2023	
		Number of accounts settled	Amount settled(in Rs.)
1	Chandigarh	66	10354401.08

Regional Director RBI and Chairperson of the meeting advised all the member banks to make this campaign successful, hence every banks has to settled at least 100 accounts in each Distt. Progress up to June 2023 is not satisfactory and which required immediate attention of each bank.

(Action by all banks)

(Bank wise details are as per Annexure - 29{Page No.73}.

ITEM NO.37:	ISSUES OF UIDAI

Agenda from Unique Identification Authority of India (UIDAI)

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

Age	Total Population	Aadhaar Generated	Pending Population	% Aadhaar Generation
Up to 5 Year	109,807	47,960	61847	43.68%
5 to 18 Year	262,143	243,766	18377	92.99%
18 year & Above	859,050	871,743		101.48%
Total	1,231,000	1,163,469	80224	94.51%

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

<u>Present status of Aadhaar Enrolment Centers in Banks, in the UT, Chandigarh (1st May'23)</u>

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	172		7
Bank of India_New_649	Bank of India	1	171		7
Canara Bank_New_657	CANARA BANK	1	106		4
Capital Small Finance Bank Ltd	Capital Small Finance Bank Ltd	1	3		0
Central Bank of India_New_650	CENTRAL BANK OF INDIA	1	0	1	0
Corporation Bank	CORPORATION BANK	1	48		2
Equitas Small Finance Bank	Equitas Small Finance Bank Limited	1	13		1
HDFC Bank Limited	HDFC Bank Limited	1	382		16
IDFC BANK LIMITED	IDFC BANK LIMITED	1	0	1	0
INDIAN OVERSEAS BANK_NEW_659	Indian Overseas Bank	1	114		5
IndusInd Bank	IndusInd Bank Limited	1	256		11
Kotak Mahindra Bank	Kotak Mahindra Bank	1	127		5
STATE BANK OF INDIA_New_654	LHO CHANDIGARH	4	641		7

YES Bank Limited	YES Bank Limited	1	53		2
Grand Total		**17**	**2086**	**2**	5

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	2
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	1
Ujjivan Small Finance Bank	1	1
Grand Total	**36**	**27**

Out of the 49 locations, 17 are operational as on date. Overall average enrolment in Banks is 5 which is less than the required average of 8.

During last UTLBC 23 branches were working. Efforts may be made to activate all Aadhaar centres

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

Recent Initiative: Document update of 10-Year-Old Aadhaar

Keeping in view the importance of Aadhaar in public life, it is very important that Aadhaar be kept updated with the latest and correct demographic information. In order to help residents on this account, UIDAI has started a campaign for updation of Aadhaar data along with uploading of corresponding POI/POA documents. Suitable instructions to the concerned officials may be issued

Chief UTLBC informed the House that ss per Office Memorandum in continuation to and partial modification of the OM dated 12.01.2023 on the subject Strengthening of Aadhaar Enrolment Ecosystem –Aadhaar services by Registrars/EAs not working under in-house model.

In order to ensure proper monitoring and to ensure enrolment at a secured environment, the concept of in-house model was introduced. The enrolment centres functioning under the prescribed conditions shall be considered as working under **in-house model**

LDM has informed that In house model be decided by the individual Banks with the approval of the Board. Hence unless it is approved by individual bank Board, Aadhar enrolment centre will not be operative unless, this new policy will be implemented subject to approval from the individual Banks Approved Policy.

(action By all banks)

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

As regards the issue of embossing of the stamp duty, as advised in the UTLBC held on 10.05.2023, Meeting of some major banks were called on 23.05.2023 along with legal officers of BOB and SBI, in presence of Treasury officer UT Chandigarh. In the meeting detailed discussion were held and legal officers have raised some issue regarding various provision of the stamp duty Act. Then TO advised that both legal officers should come to his office for further clarification. Legal officer of SBI Sh. Rajesh Arora and Mr. Kunal from BOB visited TO office Chandigarh on 07.06.2023, to discuss and understand the legal issues involved in relation to the payment of stamp duty on loan documents in the Union Territory of Chandigarh.

The legal officers have informed that discussions were held on the subject of mode of payment of stamp duty and proper stamp duty applicable. They apprised the Treasury officer about the legal provisions related to embossing and **its optional nature**. Then Treasury officer informed them that he will take the same for further consideration internally. "

But still this issue has not been resolved.

Further treasury officer has also sent his team for checking the record of some Banks to find out revenue Leakage **and observation observed are as under: -**

1. Observations/irregularities noticed in Axis Bank:

1During the course of checking record, in some cases Axis Bank has used Stamp papers of another state i.e. from the state of Maharashtra, Punjab and Haryana.

2.Stamp paper purchased from E-Sampark Centre under Article 5, Article 15 bond agreement contains the name of the first party i.e. Axis Bank instead of name of both the parties i.e. signatory to the agreement.

3.On the request of the Axis Bank authorities the time limit to check their record was allowed but later they refused to provide the data/record in a prescribed format which was given by the Checking team team..

5. Axis bank was getting its loan cum hypothecation agreement (skeleton/ printed form) embossed by the Finance Department, Chandigarh earlier **and now embossing is not done**

instead of embossing loan cum hypothecation agreement they are purchasing stamp papers from the Stamp Vendor who is putting his vendor stamp on the printed skeleton form supplied by the Bank to him i.e., using the power of Finance Department, which is otherwise serious irregularity and come under a criminal offence.

2. ICICI Bank: -ICICI Bank has also refuse to provide the record for checking.

3. HDFC Bank: -Following observations noticed by the Recording Checking team.

1.HDFC Bank has got selected record Checked in which various irregularities were found. However, checking team has not mentioned the nature of irregularities

Other observation-. Canara Bank, Punjab National Bank, UCO Bank is charging Rs 20/- for loan agreements.

2.Banks are purchasing Stamp papers in bulk in their own name which is totally against Indian Stamp Act.

No Stamp Duty of revenue stamps received by any Bank is also noticed while Checking

For loan cum hypothecation agreement, (skeleton/ printed forms) embossing is mandatory.

The procedure of the same is given in Chapter VI of the Indian Stamp Manual 1899.

LDM informed the house that still this issue has not been resolved as legal officers pointed out legal provisions related to embossing and **its optional nature and some observations raised while checking the record not related to revenue likeage.**

Sh. Vivek Srivastava Regional Director RBI and Chairperson of the meeting advised the UTLBC to resolve this issue at the earliest as the matter is already been delayed. He advised to call a further meeting with treasury officer along with legal officer to resolve the issue.

Ms. Hargunjit Kaur IAS , Special secretary finance has also flagged this issue in her speech to look into the same at the earliest .

The meeting ended with Vote of thanks by Shailendra Nath Sheeth DGM Canara Bank.

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