Minutes of 50thUTLBC held on 09.02.2023 under the chairmanship of Sh. M Parmasivam, Executive Director,Punjab National Bank.

The 50th Meeting of the UT Level Bankers' Committee, Chandigarh to review the performance of banking system in UT, Chandigarh for the quarter ended Dec..2022 was held on 09.02.2023 under the Chairmanship of **Sh. M Parmasivam, Executive Director, Punjab National Bank .**Sh. Mahesh Kumar Mall, Regional Director Reserve Bank of India, Chandigarh. was the Chief Guest of the meeting. Besides, the meeting was attended by, Shri Sandeep Kumar Panigrahi, General Manager, PNB, Chandigarh Zone & Convener-UTLBC Chandigarh, Smt. Shalini Goyal , GM , Canara Bank, Sh. Sudhir Kumar DGM, Circle Head of Chandigarh circle, , and Senior Officers from RBI, Banks, State Government, Banks, Financial Institutions and various Corporations.

At the outset Shri Sandeep Kumar Panigrahi, General Manager, PNB, Chandigarh Zone welcome, **Sh. M Parmasivam, Executive Director, Punjab National Bank.**Chairman of the meeting, Sh. Mahesh Kumar Mall, Regional Director Reserve Bank of India Chief Guest of the meeting, by presenting flower Bouquet. He also welcomes all the participants from Banks, RBI, Officials from Govt. Deptt., who were present in the meeting

In his inaugural speech , Sk Panigrahi 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 December 2022 & broadly discuss many other important issues and ongoing campaigns, flagship schemes of Govt of India.

The Key parameters of UT Chandigarh as on December 2022 remained good during the review period. During the review period, deposits have registered QoQ growth of 1.51 %, However YoY growth is 3.74%. As regard advances there is increase of 5.34% on QoQ basis. However advances on YoY there is decline in advances by 0.29%, which is a cause of concern. During the period under review CD ratio has increased from 83.93% on 30.09.2022 to 87.10% as on 31.12.2022. However, CD Ratio has slipped from 91% (December 21) to 87% (December 22), but is still above the National Goal of 60%. Share of PS to Total Advances is 21%, and share of MSME advances is 14.49%, which is satisfactory but still below the national goal and member banks to improve the same up to respectable level.
I urge 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.

I congratulate all banks for achieving Annual Credit Plan during the period ended December 2022 by 173% (under Agriculture Sector – 342%, MSME – 191%, OPS – 37%). All bankers are requested to ensure that ACP targets are achieved during the current financial year also.

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

Sh. M Parmasivam, Executive Director, Punjab National Bank. Welcomes Sh. M.K. Mall, Regional Director**, RBI and all the participants and said it is proud moment for him to be a part of 50th UTLBC. Sh. M Parmasivam Congratulates all on Golden Jubilee of 50th UTLBC. He further said that bankers may not be called for review but on the basis of their performance they will be called for appreciation from Administration side. Our review should be for just 10 to 15 minutes. Our participation should be such that administration should always be happy. He advised bankers that my simple expectation from other banker to provide better services and be part of nation's growth. YoY growth of 3.74% in deposits is not a figure at all. He advised bankers to focus on lending as YoY growth in advances is decreased by 0.29 %. He said I want my bankers to participate in developing the nation, whenever any Govt sponsored scheme like PM Svanidhi, PKCC, Suraksha Schemes and other schemes was announced, it is our duty to achieve all target before time so that Administration should appreciate our efforts.**

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

Sh. M.K. Mall, Regional Director, **welcome Sh. M Parmasivam, Executive Director, Punjab National Bank. and all the participants in the meeting.**

Sh. Mall highlights Monetary Policy Statement for 2022-23 (February 08, 2023) and Other RBI Initiatives:

- Monetary Policy Committee increased the policy repo rate under the liquidity adjustment facility (LAF) by 25 basis points to 6.50 per cent with immediate effect. The MPC also decided to remain focused on withdrawal of accommodation to ensure that inflation remains within the target going forward, while supporting growth.
- Revised policy rate stands as: Repo Rate (6.50%), MSF and Bank Rate (6.75 %), Standing Deposit Facility (6.25%).
- CPI headline inflation moderated to 5.7 per cent (y-o-y) in December 2022 – after easing to 5.9 per cent in November – on the back of double-digit deflation in vegetable prices.

Above decisions are in consonance with the objective of achieving the medium-term target for consumer price index (CPI) inflation of 4 per cent within a band of +/- 2 per cent, while supporting growth.

Sh. M.K Mall Regional Director informed the House that: Reserve Bank of India (RBI) has been conducting Financial Literacy Week (FLW) every year since 2016 to propagate financial education messages on a relevant theme. The FLW 2019, FLW 2020, FLW 2021 and FLW 2022 were focused on *"Farmers", "MSMEs" and "Credit Discipline, Credit from Formal Institutions" and Go Digital, Go Secure"* respectively.

This year FLW is being celebrated from February 13 to 17 and the theme for this year's Financial Literacy Week is **"Good Financial Behavior- Your Saviour**", which aligns with one of the strategic objectives of the National Strategy for Financial Education: 2020-2025

Sh. Mall advised all the banks to participate Financial Literacy Week with full enthusiasm and Zeal.

- **Operationalization of Central Bank Digital Currency (CBDC) – Retail (e₹-R) Pilot**

  Sh. Mall Regional Director, Reserve Bank of India also informed the house that RBI announced the launch of the first pilot for retail digital Rupee (e₹-R) on December 01, 2022. The pilot would cover select locations in closed user group (CUG) comprising participating customers and merchants. The pilot will test the robustness of the entire process of digital rupee creation, distribution and retail usage in real time.

  He said Eight banks have been identified for phase-wise participation in this pilot. The first phase will begin with four banks, viz., State Bank of India, ICICI Bank, Yes Bank and IDFC First Bank in four cities across the country. Four more banks, viz., Bank of Baroda, Union Bank of India, HDFC Bank and Kotak Mahindra Bank will join this pilot subsequently. ***The pilot would initially cover four cities, viz., Mumbai, New Delhi, Bengaluru and Bhubaneswar*** and later extend to Ahmedabad, Gangtok, Guwahati, Hyderabad, Indore, Kochi, Lucknow, Patna and Shimla. The scope of pilot may be expanded gradually to include more banks, users and locations as needed.

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

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 49th meeting of UT Level Bankers' Committee (UT Chandigarh)**

Last Meeting of UTLBC	49th
Held on	15.11.2022
Minutes email / circulated on	24.11.2022
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.**

Position on 31.12.2022 as under:

period	**Total app**	**rejected**	**Net App.**	**sanctioned**	**Pending for sanction**	**Disbursed**	**Pending for dis.**
30.09.2022	**6812**	**1280**	**5532**	**5136**	**396**	**4699**	**437**
31.12.2022	**7863**	**2256**	**5607**	**5395**	**212**	**5184**	**211**
23.01.23	**7933**	**2340**	**5593**	**5467**	**126**	**5250**	**217**
Out of which 1st loan	**5527**	**1459**	**4068**	**4006**	**62**	**3927**	**79**
2nd loan	**2347**	**858**	**1489**	**1429**	**60**	**1295**	**134**
3rd loan	**59**	**22**	**37**	**32**	**5**	**28**	**4**

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 those reasons for rejection not mentioned in some cases in the Portal and also shown concern regarding TAT of 32 days.

Sh Panigrahi Convener UTLBC advised the banks to analyze the reason of rejections and reasons must be reported in Portal

Sh. Mall has advised LDM to discuss complete details in Subcommittee meeting specially with banks who have huge pendency.

Sh. Mall also stressed all the cases will be timely taken up because nobody will wait for long time.

LDM informed the house that the applications which were earlier returned by the banks were again submitted in the portal with original date of applications which should be of fresh date when it is again forwarded to the banks in the portal. Due to this TAT is increasing. LDM requested SIDBI official to correct the data in portal as portal is maintained by SIDBI.

Sh. Panigrahi, Convenor advised the banks to clear the pendency. He also advised banker to clear the pendency by organizing different camps with the help of MC officials.

(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).

Period	**Total app. Received**	**No. Of apps sanctioned**	**No. Of applications disbursed**	**No of applications rejected**	**No. of pending applications**
06.01.2023	299	158	158	116	25
27.01.2023	335	191	191	133	11

GOI Ministry of Agri and farmer welfare has launched a 2nd campaign from 15.09.2022 to 15.03.2023. In this regard department of animal Husbandry, UT Chandigarh is organizing camps with coordination of LDM Chandigarh During the this campaign LDM with coordination of animal Husbandry departments organized various camps and sourced 185 applications up to 27.01.2023. Out of these the banks have sanctioned 116 applications and disbursed the same. 58 cases have been rejected and 11 applications are pending.

Representative from Animal Husbandry shows concerns regarding higher rejection rates and He requests all banker to participate in PKCC camps on every

Friday and sanction maximum no of cases as these relates to Marginal Farmers and this is also Flagship Programme by Govt. LDM informed the house that maximum rejection was due to default in CIBIL and as per banks guidelines collateral free loan can be given on upto Rs160000/- and many of the borrowers already availed KCC loan and they are not interested to give collateral security.

Sh. Mall expressed serious concern that why PNB and SBI are only sanctioning the loan under this scheme, why other banks are not participating. Sh Mall instructed private banks to participate in campaign of PKCC.

Sh. M Parmasivam, Executive Director, also instructed private banks to participate weekly camps held by Animal Husbandry deptt. LDM also advised the banks to take the help of Animal husbandry in case of recovery of irregular accounts.

(Action: Animal Husbandry department and Member Banks)

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

Department of Industries, UT, Chandigarh vide its letter no. DIC/PMFME/2021/9448 dated 12.07.2021 informed that the 5 cases under the scheme were forwarded in UT, Chandigarh. All five cases were sanctioned by banks. LDM informed the house that no application was sponsored by the Deptt. in the last 9 months. **Sh. M Parmasivam, Executive Director,** shows concern regarding non sponsoring of application by Departments.. how banks can sanction the loans under this scheme. LDM has advised the Representative of DIC to submit applications under PMFME scheme..

(Action: DIC)

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

The government has instructed banks to link all savings accounts with mobile and Aadhaar numbers and enable mobile banking for such customers.

All banks have been advised to undertake this in campaign mode. Mobile number seeding and enabling the same for m-banking are a pre-requisite for making mobile payments while Aadhaar number seeding is a pre-requisite for using Aadhaar Enabled Payments System (AEPS).

The progress as on 31.12.2022 is as under: -

- Total operative Saving Accounts : 2626777
- Aadhaar Seeding : 2276831(86.68%)
- Mobile Seeding : 2432764 (92.61 %)

Sh. Mahesh Kumar Mall 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

Banks have opened 303663 accounts up to 31.12.2022 under PMJDY since its launching on 28.08.2014. There is an increase of 3150 accounts during the quarter under review.

The progress under PMJDY accounts is as under as on31.12.2022:-

Period	Total PMJDY A/cs	Zero balance A/cs	Aadhar Seeded A/cs	Rupee card issued	Rupee card Activated
30.09.2022	300513	24610(8.19%)	270778(90.11%)	251182(83.58%)	187647(74.71%)
31.12.2022	303663	31022(10.22%)	272104 (89.61%)	252110 (83.02%)	189080 (75%)
+- in qtr	+3150	+2.03	-0.50	-0.56	+0.29%

Sh. Mahesh Kumar Mall Regional Director and Chief Guest of the meeting shown great concern regarding the progress of activation of rupee card and instructed the banks whose activation is below the system to improve it on monthly basis. 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 in active. All other banks to ensure 100% activation of rupee cards issued by their branches.

LDM has 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. LDM has advised the bankers to take the helps of their BCAs for getting small deposit from zero balance account holders varying from Rs.10 to 50 and credit their accounts so that Zero balance account be brought to NIL in UT Chandigarh. **Sh. M Parmasivam, Executive Director, instructed all the bankers to improve the position in the coming quarter.**

(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.

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.

LDM has advised all the member banks to cover their eligible accounts under Jan Suraksha scheme up to 70% (target given by DFS) up to Sept..2023. LDM advised the member Banks to achieve proportionate target of 55% of eligible accounts and cover these accounts with Jan Suraksha schemes up to March 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.**

Up to 31.12.2022, 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. Mahesh Kumar Mall 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.

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):

The scheme is being implemented through LIC of India. Under the scheme all saving bank holders with the age-group of 18-50 years can enroll themselves to avail benefits of the scheme on payment of annual premium of Rs.330/-. In the scheme Rs. 2 lacs is payable on member's death due to any reason. DFS, MOF, GOI vide their letter no. F.No.H-12011/2/2015-Ins.II dated 23.06.2021 have informed amendment in rules for implementation of PMJJBY. It has been decided by the competent authority to incorporate a lien clause in the rules of PMJJBY with effect from Ist June, 2021: whereby claims for death which occur during the first 30 days from the date of enrollment will not be paid. The risk cover will commence only after the completion of 30 days from the date of enrollment into the scheme by the subscriber. However, death due to accident will be exempted from the Lien Clause.

Up to 31. 12..2022, banks have enrolled 128888 persons under the scheme. LDM has appreciated the bankers for improving the position as 3908 account holders were enrolled during this quarter. In this regard Banks may take help of BCAs to enroll all the account holders in their areas under the schemes. Benefits of the schemes also need to be percolated to the customers. LDM has also informed the house that GOI has launched a Drive to saturate all PMJDY accounts 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. Mall has advised all the banks to participate in flagship programmes actively.

Sh. M Parmasivam, Executive Director, also instructed banks to put banners of these schemes in the banks so that everyone can avail the benefits of this scheme.

(**Action: All Member Banks)**

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

The scheme is a one-year cover, renewable from year to year, Accidental Insurance Scheme offering insurance on accidental death and disability cover for disability on account of an accident. All Saving bank account holders in the age group of 18-70 years can enroll themselves in participating banks on payment of an annual premium of Rs.12/- renewable on year-to-year basis. In the scheme Rs. 2 lakh is payable on member's death due to accident and in case of permanent disability Rs. 1.00 lakh
Up to 31.12.2022 banks have enrolled 372985 persons under the scheme.

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.

(Action: All Member Banks)

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

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

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

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

Up 31.12.2022, banks have enrolled 53561 persons under the scheme.

Shri S.K Panigrahi, 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 31.12.2022 in UT CHANDIGARH, 36 Claim cases stands settled and 2 cases are rejected while 6 cases are pending for disposal.

-Under PMJJBY out of 209 claims lodged ,200 claim cases stands settled, 2claims are rejected and 7 cases are pending for settlement

In Jan suraksha Schemes (under PMSBY) out of 112 claims lodged, 104 claim cases stands settled while 8 claims are rejected.

Sh. Hari Singh Gumra LDM again informed the participants that as per GOI guidelines presently claim case to be settled with in 15 days' time. Member banks are advised to adhere the GOI guidelines and follow up accordingly and ensure that no claim remain outstanding for more than 15 days.

Sh. M.K Mall has advised all bankers to inform the benefits of insurance to all customers, so that in case of any mishappening insurance benefit can be availed by the family.

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)

(Amt. in lakhs)

The progress under PMMY during FY up 31.12.2022 is as under:

	Sanction during FY up to Dec..22		**Outstanding 31.12.2022**	
	Accounts	**Amt (n lacs)**	**Accounts**	**Amt (n lacs)**
SHISHU	**2334**	**658.98**	**12559**	**3473.29**
KISHORE	**1020**	**2627.57**	**11376**	**15064.9**
TARUN	**750**	**5710.73**	**4418**	**21388.58**
TOTAL	**4104**	**8997.28**	**28353**	**39926.77**

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 December 2022 progress is as under: -

	Param eters	**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**
Sep 22	SF	2338094	90.05%	53.3%	89.56%	74.90%	92.95%
Dec.22	SF	2640866	90.07%	53.17%	66.27%	75.38%	92.55%
Change in qtr		+302772	+0.02	-0.13	-23.29	+.48%	-0.40%
	Param eters	**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**
Sep 22	CA	105547	83.24%	25.38%	76.39%		87.87%
Dec.22	CA	107066	83.33%	25.83%	77.28%		87.96%

Change in qtr		+1519	+.09	+0.45	+0.89%		+.09%

During the quarter under review overall at least any one of digital product has been given to 92.55 % of the saving fund customers as on 31.12.22 which has marginally decreased by 0.40% as on 31.12.2022. Similarly, under CA any one of the digital products has been given to 87.96% customers, showing a marginal increase of 0.09% increased from 87.87% in Sep.22 to 87.96% in Dec 22.

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. Mall advised all banks to provide digital facilities to all the new account holders also.

Sh. Mahesh Kumar Mall 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**

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

1. State Bank of India – Working
2. ICICI Bank – Working
3. Punjab National Bank – Working
4. Punjab & Sind Bank – Working

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 CFL has started working.

During the period under review FLCs in Chandigarh have organized 194 camps in UT, Chandigarh.

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

Item No. 15	**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 lakhs to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one women borrower per bank branch of all scheduled commercial banks for setting up a green field enterprise. This enterprise may be in manufacturing, service or trading sector. In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or Women Entrepreneur.

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

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

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

The progress under the scheme up to 31. 12..2022 is as under:

Total No. of SCB Branches	**Loan Sanctioned during FY up to Dec.2022 Rs.in lacs**				**Outstanding as on 31.12.2022 in lacs**			
	SC/ST		**WOMEN**		**SC/ST**		**Women**	
	A/cs	**Amt.**	**A/cs**	**Amt.**	**A/c**	**Amt**	**A/c**	**Amt**
400	**28**	**336.32**	**37**	**543.54**	**85**	**886.72**	**195**	**2508.84**

During deliberation, Sh. Mahesh Kumar Mall 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 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 number of Bank branches as on 30.09.22 were 411 As on 31.12.2022, the Number of branches in urban area are 411. We have not taken the no. of branches of foreign banks, **there is no rural area in UT, Chandigarh**. **During the period under review 4 branches opened (BOM-1, HDFC-2, RBL -1)**

The total deposits in UT Chandigarh as on 31.12.2022 stood at Rs.100318 crores Whereas on 30.09.2022, the deposits of the banks in Chandigarh were Rs 98828 crore, showing an increase of Rs. 1490 crore that is 1.51%

The total advances in Chandigarh as on 31.12.2022 are Rs. 87377 crore against the advances of Rs.82941 crores on 30.09.2022, showing Q to Q growth of Rs.4436 crores that is 5.34%.

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 S.K Panigrahi ji convener has advised all the member Banks to analyze their data and make efforts to boost up the Advances figures particularly MSME advances.

(Action by all member banks)

Item No. 17	**CD RATIO WITHIN UT CHANDIGARH AS ON 31.12.2022**

During the period under review CD ratio has increased from 83.93% on 30.09.2022 to 87.10% as on 31.12.2022. CD ratio in Chandigarh is well above the national goal of 60%

Sh. Mahesh Kumar Mall Regional Director RBI and Chief Guest of the UTLBC meeting 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.

Sh. M Parmasivam, Executive Director, also advised the bankers to improve CD ratio whose CD ratio is less than 60%.

(Action: All concerned bank)

Item No. 18:	**PRIORITY SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.12.2022**

Rs. in Crore

Period	Agri. & Allied Sector(Primary)		MSME (Secondary)		Other Priority Sector(Tertiary)		Total Priority Sector		% of PS adv toTotal adv. Amt
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt	A/c.	Amt.	

31.12.2021	55353	2124	40333	11329	30120	5155	125806	18609	21.24
30.09.2022	**62051**	**2408**	**36998**	**12502**	**25289**	**2614**	**124338**	**17524**	**21.13%**
31.12.2022	**58899**	**2963**	**36202**	**12662**	**26382**	**2437**	**121483**	**18062**	**20.67%**
Q to Q growth	**-3152**	**+555**	**-796**	**+160**	**+1093**	**-177**	**-2855**	**+538 (3.07%)**	
YoY growth	**+3546**	**+839**	**-4131**	**+1333**	**--3738**	**-2718**	**-4323**	**-547 (-2.93%)**	

Shri S.K. Panigrahi, 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%.

The Regional Director RBI Sh. M. K Mall expressed his dissatisfaction that PS advances to total advances has decreased from 21.13% % In Sept. 2022 to 20.67%% in Dec 2022. He had advised the bankers to improve performance under priority sector by sanctioning fresh advances under priority sector. He also advised to analyse the reason for downward trend in Priority Sector advances and all the account to be proper classified as per guidelines of priority sector.

Sh. Mahesh Kumar Mall 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 31.12.2022**

Rs. in Crore

Period	Agri. & Allied Sector(Primary)		MSME (Secondary)		Other Priority Sector(Tertiary)		Total Priority Sector		% of PS adv toTotal adv. Amt
	A/c.	**Amt.**	**A/c.**	**Amt.**	**A/c.**	**Amt**	**A/c.**	**Amt.**	
31.12.2021	**55353**	**2124**	**40333**	**11329**	**30120**	**5155**	**125806**	**18609**	**21.24**
30.09.2022	**62051**	**2408**	**36998**	**12502**	**25289**	**2614**	**124338**	**17524**	**21.13%**
31.12.2022	**58899**	**2963**	**36202**	**12662**	**26382**	**2437**	**121483**	**18062**	**20.67%**
Q to Q growth	**-3152**	**+555**	**-796**	**+160**	**+1093**	**-177**	**-2855**	**+538 (3.07%)**	

YoY growth	**+3546**	**+839**	**-4131**	**+1333**	**-- 3738**	**- 2718**	**-4323**	**-547 (-2.93%)**	

Shri S.K. Panigrahi, General Manager, PNB, Chandigarh Zone 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.

Sh. Mall, Regional Director, RBI advised the bankers to sanction maximum loan under investment credit and allied activities relating to agriculture to improve the progress.

(Action: Member Banks)

period	*Micro Enterprises (Amt in Crores)*				*Total Micro Enterprises*	
	Manufacturing Sector		*Service Sector*			
	Account	*Amount*	*Account*	*Amount*	*Account*	*Amount*
31.12.2021	*4599*	*1032.21*	*23297*	*2425.58*	*27896*	*3457.79*
30.09.2022	*4564*	*1357.16*	*21292*	*2696.31*	*25856*	*4053.48*
31.12.22	*5067*	*1446.14*	*20280*	*2743.48*	*25347*	*4189.62*
Q to Q +_						***+136.14 (3.36%)***
YOY+_						**+731.83 (21.16%)**

period	*Small Enterprises (amt in crores)*				*Total Small Enterprises*	
	Manufacturing Sector		*Service Sector*			
	Account	*Amount*	*Account*	*Amount*	*Account*	*Amount*
31.12.21	*3031*	*2399.41*	*6053*	*2230.02*	*9124*	*4629.43*
30.09.22	*2934*	*2529.32*	*5162*	*245356*	*8096*	*4982.89*
31.12.22	*2919*	*2645.31*	*4952*	*2446.13*	*7871*	*5091.44*
Q to Q +_						***+108.55 (2.17%)***
YOY+_						***+462.01 (9.98%)***

ITEM NO. 20:	**MSME SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.12..2022**

Micro & Small Enterprises within UT Chandigarh as on 31.12.2022

Rs.in lac

	Total Medium Enterprises	
	Accounts	**Amount**
Dec 21	2228	2770.94
Sep 22	2337	3327.49
Dec22	2342	3300.30

	TOTAL MSME		**% of MSME Advances to Total Advances**
	Accounts	Amount	
Dec21	40333	11329.53	12.92%

Sep 22	36998	12502.11	15.07%
Dec 22	36202	12661.83	14.49%

During deliberations, Sh. Mall 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)**

As a part of the "Atmanirbhar Bharat Package", GOI has introduced the Emergency Credit Line Guarantee Scheme (ECLGS) to support eligible Micro, small & Medium Enterprises (MSME) and business enterprises meet their operational liabilities and restart their business, in the context of unprecedented situation caused by COVID-19 and the consequent lockdown. The scheme provides for 100% credit guarantee coverage for the Guaranteed Emergency Credit Line (GECL) facility which may be up to 20% of the outstanding of eligible entities as on 29.02.2020. It has been amended from time to like ECGL,1,2,3 and ECGL 4.

Given the criticality of the Scheme in mitigating the hardships being currently faced by eligible entities in view of the economic distress caused by the COVID pandemic, the banks were requested to extend financial help to all the eligible borrower. . The banks have identified the eligible borrowers and are extending loans to all the eligible borrowers. Up to31.12.2022, banks have sanctioned loan of Rs.1245.12 crores to 6207 eligible borrowers and disbursed loan of Rs.1177.44 crores to 5203 borrowers.

During deliberation No Action point has been emerged.

Item No. 22:	**PROGRESS UNDER WEAKER SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.12.2022**

In lacs

Period	**Disbursement during the F.Y upto DEc22**		**Weaker Sector Advances outstanding as on Dec. 22**		**% of W.S. adv to Total advances.**
	A/Cs	**Amount**	**A/Cs**	**Amount**	
31.12.21	**35431**	**518.81**	**91014**	**1514.33**	**1.73%**
30.09.22	**12311**	**169.65**	**71845**	**788.95**	**0.95%**
31.12.22	**19102**	**300.82**	**69318**	**1577.80**	**1.81%**

During the deliberation, Sh. Mahesh Kumar Mall 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 1.81% 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 analyse the data and see their classification in CBS properly under weaker sector.

Sh. M Parmasivam, 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 31.12..2022

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 quarterDEc.22		O/s advances as at 31.12.2022		%age of adv. To women to total adv. As at 31.12.22
	A/c.	Amt.	A/c.	Amt.	
31.12.21	22976	3513.97	114967	6989.62	7.77%
30.09.22	32394	871.24	132094	5548.83	6.69%
31.12.22	52495	1481.18	132096	5609.87	6.42%

Bank in the UT Chandigarh have made 6.42% of total advances to women beneficiaries against the annual targets of 5% up to 30.09.2022. **Progress is satisfactory and 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 31.12..2022

Rs. in Lacs

SECTOR	TARGETS	ACHIEVEMENTS	% Achievement.

Agriculture	**32846**	**112354**	**342**
MSME	**367630**	**703065**	**191**
OTHER PRIORITY SECTOR	**89738**	**33861**	**37**
TOTAL PRIORITY SECTOR	**490214**	849280	**173**

NABARD officials informed the house that PLP targets for the period was reduced due to this Achieving %age has increased. Sh. Sandip Panigrahi 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. Sh Mall advised NABARD officials to prepare the PLP in consultation with the banks in view of the potential available in Chandigarh.

Item No. 24 A:	**ACP Target for 2023-24 in crores**

ACP target for FY 2023-2024

Amount in Lacs

Parameter	Agriculture	MSME	Other PS	Total Priority Sector
PLP Target	**85472.55**	**1000725.00**	**153525.00**	**1239722.55**
Target UTLBC	**85472.55**	**1000725.00**	**82923.18**	**1169120.73**

LDM has proposed the targets of ACP for FY 2023-24 for approval, Targets for agriculture and MSME remains the same as per PLP and targets for other priority sector are reduced due to potentials available in Chandigarh.

No comments were received from any bank/institution. The House has approve the ACP targets for FY 2023-24

. (Action: LDM office and All Member Banks)

Item No. 25	**Position of NPA within UT CHANDIGARH. As on 31.12.2022**

Rs. In lacs

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
58899	**2963**	**36202**	**12661**	**26382**	**2436**	**121483**	**18062**	**439892**	**69316**	**561375**	**87378**

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)
6806	956 32.26%	5588	3152.29 24.89%	3557	48.13 1.97%	15951	4156.89 23.01%	11293	5551.1 8.08%	27244	9707.99 11.11%

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

Member Banks are advised to take all possible steps for Recovery of Banks dues and follow up SMA accounts on Priority to contain NPA. Keeping in view the higher NPA in various sectors, Sh. Mall has advised to segregate data of those cases of NPA which are transferred from other Districts/State due to ARMB of the concerned bank.

(Action : All Member Banks)

Item No. 26	Position of NPA in Pradhan Mantri Mudra Yojana (PMMY) Loan Accounts within UT Chandigarh as on 31.12.2022

Sector	Shishu		Kishore		Tarun		Mudra (Total)	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
31.12.21O/S	11947	3494	10565	15586	4210	18825	26722	37905
NPA	1823	**285 8.16%**	785	**991 6.35%**	157	**76 4.06%**	2765	**2042 5.39%**
30.09.22	13265	3531	11903	16070	4399	21250	29567	40852
NPA	1950	328 **(9.29 %)**	975	1282 **(7.97 %)**	198	916 **(4.31%)**	3123	2526 **(6.19 %)**
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%**

NPA under MUDRA Loan on QoQ basis has increased from 6.19 % on Sept. 2022 to 7.05% on Dec. 2022

More focus is required to accelerate the NPA recovery under various Govt. sponsored schemes by taking all measures of recovery from date of first default.

Sh. Mall advised the bankers that More focus is required to accelerate the NPA recovery under various Govt. sponsored schemes 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 31.12.2022

Rs. In Lakhs

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.
31.12.21	143	620	36	16.63	26722	37905
30.09.22	173	804	69	52.49	29567	40852
31.12.22	175	809	69	51.53	28353	39926

Year	Sector	PMEGP		NULM		MUDRA	
		A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
31.12.21	NPA	62	208 33.54%	4	2.89 17.38 %	2765	2042 5.39%
30.09.22	NPA	62	200 24.92%	28	11.18 21.29 %	3123	2527 6.19 %
31.12.22	NPA	60	183.56 22.67%	18	10.54 20.45 %	3491	2818 7.05%

More focus is required 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..

Action: All Member Banks and Sponsoring Agencies)

ITEM NO. 28	HOUSING LOANS WITHIN UT CHANDIGARH AS ON 31.12.2022

Fresh disbursement during 01.04.2022-31.12.2022		**O/S as on 31.12.2022**	
A/cs.	Amount in **lacs**	A/cs.	Amount in **lacs**
6461	163879	41779	870577

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 31.12.2022 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)**		
5003	**4720**	**131864**	**2140**	**5044**

LDM has requested all Member banks to cover all the eligible cases to under PMAY scheme out of the housing loans sanctioned quarter to quarter basis. This will provide more security to the banks as subsidy be received by the respective banks for all those accounts covered under PMAY scheme. Member Banks may continue to sanction and disburse cases and cover the cases under PMAY as per the eligibility of the borrower. Advised the bankers to provide loan to all eligible persons under PMAY.

No action point emerged

Item No. 29:	**POSITION UNDER EDUCATION LOAN SCHEME WITHIN UT CHANDIGARH AS ON 31.12.2022**

Rs. in Lakh

EDUCATION LOANS SANCTIONED WITHIN UT CHANDIGARH				**NPA under Education loan**	
During 01.04.22 to 31.12.2022		O/s as on 31.12.2022		31.12.2022	
A/cs.	**Amount**	**A/cs.**	**Amount**	**A/C**	**Amount**
998	**6974**	**3928**	**29448**	**111**	**364.67 (1.24%)**

Chandigarh is an educational hub having many colleges conducting professional education, engineering colleges, medical colleges, dental college and a university. Considering all these aspects. The banks should explore financing to fresh students eligible for admission in professional/ other courses.

The banks are aware that Ministry of Human Resource, GOI has launched a model scheme of education loan. The model scheme is called “Central scheme to provide interest subsidy for the period of moratorium on education loans taken by students from economically weaker sections from scheduled banks under the educational loan scheme of the Indian Bank’s Association to pursue technical/professional education studies in India”.

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

Rs. in Lakhs

Item No.30	**CGTMSE SCHEME WITHIN UT CHANDIGARH AS ON 31.12.2022**
NO. of A/cs covered	**Amt. in lacs**
4024	**39850**

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.

No action point emerged as the item was for information only

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

	Applications received	**sanctioned**		**disbursed**		**rejected**	**pending**
94 upto 30.09.2022)		**Nos.**	**Amt.**	**Nos.**	**Amt.**		
	59 plus 97 (PMMY cases covered under NULM) 156	**104**	**91.46**	**104**	**91.46**	**52**	**0**

No action point emerged as the item was for information only

Item No. 32	**POSITION UNDER PMEGP SCHEME WITHIN UT CHANDIGARH AS ON 31.12.2022**

(Rs. in lakhs)

Agency	**Target projec t**	**MM target**	**Applic ations spons ored**	**Cases sanctioned**		**Claim lodged**		**Margin money claimed in dis. cases**		**Claim pending due to observation**		**Reje ctio n**	**Pending for sanction/ disposal**
	Proj.	**Amt**	**cases**	**Nos**	**MM involved**	**Nos**	**Amt**	**Nos**	**Amt**	**Nos**	**Amt**		
DIC	**11**	**31.50**	**9**	**2**	**3.25**	**5**	**8.88**	**3**	**6.28**	**4**	**6.38**	**8**	**2**
KVIB	**10**	**31.50**	**29**	**10**	**27.78**	**3**	**14.14**	**1**	**5.39**	**2**	**8.75**	**14**	**1**
KVIC	**10**	**35.75**	**12**	**5**	**11.04**	**3**	**6.93**	**1**	**3.10**	**2**	**3.83**	**8**	**1**
2nd loan	**1**	**9.74**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Total	**31**	**108.49**	**50**	**17**	**42.07**	**11**	**29.95**	**5**	**14.77**	**8@**	**18.96**	**30**	**4**

Sh. Mall 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 so that target 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 .In this way target will be achieved and advised all the banks to clear the pendency with in 15 days and ensure that each bank will achieve their respective target up to March 2023.

(Action: All Member Banks)

Item No.33:	**ATMs INSTALLED WITHIN UT CHANDIGARH AS ON 31.12.2022**

Sh. Mall advised all the banks to comply all the RBI guidelines while installing the ATMs and ensure that cash is loaded in the ATM in time to avoid penalty.

No.of ATMs on 31.03.2022	**ATMs installed From 01.04.2022 to 31.12.2022**	**Total nos of ATMs as on 31.12.2022**
691	5	696

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 Dec, 2022)

Population on 2021 (projected) as per the HQ Report				
Age	**Total Population**	**Aadhaar Generated**	**Pending Population**	**%Aadhaar Generation**
Up to 5 Year	86959*	53,266	33693	58.43%
5 to 18 Year	185929* 265914	2,47,141	-	132.92%*

18 year & Above	935112	8,48,606	86506	90.75%
Total	12,08,000	11,49,013	1,20,199	95.12%

***The population of the age groups 0-5 and 5-18 is under review by UIDAI. Total population and saturation level will be revised accordingly.**

The pending population is mostly in the age group 0-5 years and above 18. Besides, the count of pending mandatory biometric updates, which are done on attaining the age of 5 and 15, is approximately 3.2 lakhs in Chandigarh.

Present status of Aadhaar Enrolment Centres in Banks, in the UT, Chandigarh (10th Jan'23)

Branch Name	**No of Identified Branches**	**Active as on 29th Oct'21**	**Not Working**	**Enrollments/ updation during Last 30 Days**	**Average**
Axis Bank Ltd	1	1	0	280	12
Bandhan Bank Ltd.	1	1	0	27	1
Bank of Baroda+ Vijaya Bank	2	1	1	411	17
Bank of India	1	1	0	319	13
Bank of Maharashtra	1	0	1	0	0
Canara Bank + Syndicate Bank	2	1	1	242	10
Catholic Syrian Bank	1	0	1	0	0
Central Bank of India	1	1	0	140	6
City Union Bank	1	1	0	68	3
Equitas Small Finance Bank	1	1	0	85	4
Federal Bank	1	0	1	0	0
HDFC Bank Ltd	2	2	0	555	12
ICICI Bank	1	0	1	0	0
IDFC Bank Ltd	1	1	0	92	4
Indian Bank + Allahabad Bank	2	0	2	0	0
IndusInd Bank Ltd	2	2	0	378	8
J&K Bank	1	1	0	0	0
Kotak Mahindra Bank	2	2	0	347	7
Laxmi Vilas Bank	1	1	0	252	11
Punjab & sind Bank	1	0	1	0	0
Punjab National Bank+ OBC + United Bank	6	0	6	0	0
RBL Bank	1	1	0	15	1
State Bank of India	7	6	1	1566	11
UCO BANK	1	0	1	0	0

Union Bank of India+ Andhra Bank + Corporation Bank	4	3	1	342	6
Ujjivan Small Finance Bank	1	0	1	0	0
Yes Bank	1	1	0	67	3
Grand Total	**47**	**28**	**19**	**5181**	**8**

- Out of the 47 locations, 28 are operational as on date. During last UTLBC, 27 centers were functioning. **Overall average enrolment in Banks is less than 8 which requirement improvement. LDM has advised Member banks to bring their Aadhar center in operational at the earliest .**

(Action: Banks having Aadhaar Centre)

Item No.35:	POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 31.12.2022

POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 31.12.2022:-

SAVING LINKED **In Lacs**

Achievement up to 31.12.2022		O/S AS ON 31.12.2022	
NO.	Amount	NO.	Amount
26	52.23	243	21.08

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 31.12.22		O/S AS ON 31.12.22	
NO.	Amt in lacs	NO.	Amt in lacs
0	0	26	12.12

Chief UTLBC , Sh. Hari Singh Gumra shown concern over the Zero credit linkage during the 9 month period and requested all member banks to credit linked all accounts of SHGs

in their bank branches which are more than 6 months old and instruct your concern branches to provide the credit to the eligible SHGs.

(Action By All banks and NULM Deptt.)

Item No. 36:	**POSITION UNDER KCC WITHIN UT CHANDIGARH AS ON 31.12.2022**

(Rs.in lacs)

Sanctioned from 01.04.2022 to 31.12.2022		**O/S AS ON 31.12.2022**		**NPA in KCC**	
NO.	**Amount**	**NO.**	**Amount**	**a/c**	**Amt**
536	**11522**	**2057**	**19751**	**256**	**4367(22.11%)**

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 LDM and all member banks)

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