Minutes of UTLBC held on 11.02.2022 under the chairmanship of Dr. Anil Kumar Yadav, General Manager, Reserve Bank of India.

The 46th Meeting of the UT Level Bankers' Committee, Chandigarh to review the performance of banking system in UT, Chandigarh for the quarter ended Dec 2021 was held on 11.02.2022 under the Chairmanship of Dr. Anil Kumar Yadav, General Manager, Reserve Bank of India, Chandigarh. Mrs. Hargunjit Kaur, Special. Secretary Finance, UT, 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, Sh. Sudhir Kumar DGM, circle Head of Chandigarh circle, Sh. H.K. Das Deputy General Manager, Union Bank of India, Sh. Mukesh Verma Deputy General Manager, Pb. And Sind Bank and DDM NABARD, and Senior Officers from RBI, Banks, State Government, Banks, Financial Institutions and various Corporations.

The list of participants is as per Annexure-I.

At the outset Shri Sandeep Kumar Panigrahi, General Manager, PNB, Chandigarh Zone welcome Mrs. Hargunjit Kaur, Special. Secretary Finance, UT, Chandigarh and Chief Guest/Co-chairperson of the meeting, Dr. Anil Kumar Yadav, General Manager, Reserve Bank of India and Chairman of the meeting, by presenting flower Bouquet. He also welcome all the participants from Banks, GM IDBI, DGM SIDBI, LDO Sh. Lokesh Behl from RBI, officials from Govt. Deptt. and DDM NABARD, Chandigarh, who were present in the meeting .

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In Inaugural Address of Sh. Panigrahi ji Convener UTLBC Chandigarh said that Before presenting the progress card, I would like to dwell upon the significant developments taken place recently, which have good impact on banking and economy of our country.

On the basis of an assessment of the current and evolving macroeconomic situation, Reserve Bank of India's (RBI) Monetary Policy Committee (MPC) at its meeting on February 10, 2022 decided to keep the policy repo rate under the liquidity adjustment facility (LAF) unchanged at 4.0 per cent.

The reverse repo rate under the LAF remains unchanged at 3.35 per cent and the marginal standing facility (MSF) rate and the Bank Rate at 4.25 per cent.

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

Recovery in domestic economic activity is turning increasingly broad-based, with the expanding vaccination coverage, slump in fresh COVID-19 cases, rural demand is expected to remain resilient. Further, spurt in contract-intensive activities and pent-up demand will continue to bolster demand.

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 2021 & broadly discuss many other important issues and ongoing campaigns, flagship schemes of Govt. of India.

The Key parameters of UT Chandigarh as on December 2021 remained good during the review period. CD Ratio against National Goal of 60% is 91%. Share of PS to Total Advances is 21% and shown YOY growth of 11.31% and MSME advances have shown 11% YoY growth.

The performance under Annual Credit Plan during the period ended December 2021 remained at 53% (under Agriculture Sector - 48%, MSME – 50%, OPS – 79%). All bankers need to analyze the reasons of low achievement and ensure that ACP targets are achieved during the current financial year.

GM PNB and convener of UTLBC, on behalf of bankers, assured all concerned of full cooperation from banking fraternity towards strengthening and uplifting the socio-economic conditions of the people of Chandigarh UT.

Smt. Hargunjit Kaur Special Secretary Finance UT Chandigarh in her inaugural address said that it is her proud privilege to be here with you in the 46th meeting of UTLBC Chandigarh.
She extended warm welcome to Dr. Anil Kumar Yadav Chairman of the meeting, GM PNB Sh. S.K Panigrahi Ji and convener of the UTLBC Chandigarh. I also extend warm welcome to all dignitaries sitting on the Dias and all the bankers and officials from state Govt. Deptt/financial institution and corporations present in the meeting.

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She appreciated the banker for bringing back the wheel of the economy on track. She also said that there is YOY growth of 10.03% in deposit but in advances there is a YOY decrease of 3.34% which is a cause of concern and banker needs to provide

maximum credit to the people for resuming their activities after pandemic. She said that Under Priority Sector YOY growth is 11.31% and in Agriculture advances YOY growth is only 0.33%. She agreed that scope of agriculture in Chandigarh is negligible but still bank may finance under Pashu credit card scheme (PKCC) to all farmers who are having milk animals, as Govt. of India is having agriculture as a thrust Area and launched various schemes for boosting up credit under agriculture. She advised Animal Husbandry Department to move maximum applications under PKCC to the banks.

As regards National Goal, Madam Hargunjit Kaur said that CD ratios is well above the bench mark of 60% but in parameters like PS advances, Agri advances is progress is not up to the mark and need improvement I urged the bankers to improve it up to national Goal by increasing investment credit under various allied activities.

As regards Flagship programme of Govt. of India She request the bankers to clear the pendency under PMsvanidhi, PMEGP and NULM and also improve the enrolments under Jan Suraksha schemes launched by Govt. of India. She also urged the banks to saturate PMJDY accounts with Jan Suraksha schemes with in the target date that is up to 30.09.2022.

AS regards Annual Credit Plans (ACP) of UT Chandigarh. Achievement under Agri culture sector is 48.09%, MSME 50% and PS achievement is 53.42%. Bankers to sanction maximum fresh cases for achieving the Target under Annual Credit Plan. She advised the DDM NABARD and LDM to fix the target of ACP, keeping in view the potential in Chandigarh city so that target be fixed on realistic basis and should be achievable.

She also request all the concerned department to coordinate with the LDM on fortnightly basis with pendency of their department and work to support each other for achieving the

targets under Govt. sponsored schemes. At last she again thanks all the participants

- **Dr. Anil Kumar Yadav, General Manager, Reserve Bank of India welcome Mrs. Hargunjit Kaur Special Secretary Finance, UT, Chandigarh and all the participants in the meeting. He apprised about important decisions in the Monetary Policy Statement for 2021-22 (February 10, 2022) : Monetary Policy Committee has maintained status quo with regard to the policy repo rate and retained the accommodative policy stance. The objective is to revive and sustain growth on a durable basis and continue to mitigate the impact of COVID-19 on the economy. Dr. Anil Yadav informed the key rates that is Repo Rate (4.0%), Reverse Repo Rate (3.35%), MSF and Bank Rate (4.25 %) which remained unchanged to rretained the real GDP growth projection for 2021-22 @ 9.2 %**

  Dr Anil Yadav advised the house that Real GDP growth is projected at 7.8 per cent for 2022-23. CPI inflation is projected @ 5.3% for 2021-22. MPC also noted that consumer price inflation.

- **Dr. Anil Kumar Yadav, General Manager, Reserve Bank of India also inform the house about Centre for Financial Literacy (CFL) Project. He informed the house that CFL project was started in 2017 on a pilot basis. It aims to cover each block in the country by CFL by March 2024. Project involves selected NGOs (CRISIL Foundation in Punjab, Haryana and UT Chandigarh) to spread financial literacy in an innovative way through community led participatory approach at Block level. In phase-1 One CFL had to be opened in Chandigarh and the same has been made operational in Chandigarh (Dhanas) on November 01.**
- **Dr. Anil Kumar Yadav, General Manager, Reserve Bank of India also inform 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 and FLW 2021 were**

focused on "Farmers", "MSMEs" and "Credit Discipline and Credit from Formal Institutions" respectively. The theme for this year's Financial Literacy Week is "Go Digital, Go Secure", which aligns with one of the strategic objectives of the National Strategy for Financial Education: 2020-2025.

Dr. Anil Kumar Yadav, GM, Reserve Bank of India and chairman of the meeting rated the satisfactory achievement of UT Chandigarh under Expanding and Deepening of Digital Payment Ecosystem. The achievement for Chandigarh, UT with respect to digital coverage is 94.32% for individuals under saving fund customers (at least one digital facility from amongst Debit/ Rupay cards/ Net Banking/ Mobile Banking/ UPI/ USSD/ AEPS etc.) and 87.80% for business (at least one digital facility from amongst Net Banking/ POS/ QR/ Mobile Banking etc.) as on December 31, 2021. Dr. Yadav advised the bankers to improve the progress under Net Banking/ POS/ QR/ Mobile Banking etc.) to current account holders/business man. Dr. Anil Kumar Yadav again requested to all the bankers to make extra effort in respect of business customers. Special literacy camps for Micro and Small Enterprises can be organized to create awareness about the digital products / facilities provided by the banks.

- **Dr. Yadav also advised Lead District Manager to update UTLBC Website https://mypnb.in/slbc_chandigarh/ on regular interval.**
- **Dr. Anil Kumar Yadav, General Manager, Reserve Bank of India shows concern regarding progress under CD ratio. Even though the CD Ratio is around 90.62%, which is well above the national goal of 60%; however, there is decline from the last quarter. Last quarter this ratio was at 97.10%. The performance of all major banks especially private sector banks have worsened since last quarter.**

Dr. Anil Kumar Yadav, General Manager, Reserve Bank of India shows concern regarding progress under achievement of Annual Credit Plan. The ACP targets for Priority Sector have been significantly under achieved at only 53 % during the

period under review. UTLBC is requested to look into the matter and take necessary steps to improve the performance under the Annual Credit Plan.

After the speech of the chairman Mr. Hari Singh Gumra LDM 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 44th meeting of UT Level Bankers' Committee (UT Chandigarh)**

Last Meeting of UTLBC	**45th**
Held on	**15.11.2021**
Minutes email / circulated on	**25.11.2021**
Comments Received	**NIL**

As no comments/observations were received from any banks. The House has confirmed the minutes of the 45th meeting circulated on 25.11.2021.

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

The progress under Prime Minister Svanidhi scheme is being reviewed regularly by Municipal Commissioner, Chandigarh and DFS, MOF, Govt. of India.

Sh. Trivedi Social Development officer of NULM Deptt. Informed that TAT for sanctioning of loans is 29 days which is on very high side.

Dr. Yadav has shown a concern regarding pendency of 303 applications for sanction and 305 applications for disbursement of cases under this scheme and instruct all banks to clear the pendency immediately and sanction the loans in time. He advised the concerned department i.e. NULM to co-ordinate with the LDO RBI through LDM office in case if any bank is not cooperating.

(Action: MC office and Member Banks)

Item no. 2.1	Pashu Kisan Cedit Card

LDM apprised the house that out of 575 applications submitted to different banks by Animal Husbandry Deptt, 286 have been sanction and 287 cases have been rejected due to various reasons and 205 applications have been disbursed so far. Dr. Kanwaljit Singh Joint Director Animal Husbandry informed the house that physical sanction made by the banks does not match with the portal. All Member banks are advised to Mark the sanction in portal.

GM RBI, Dr. Yadav Chairman of the meeting showed concerns regarding high rate of rejections and instructed all the banks to inform Lead District Manger the reasons of rejections and also guided LDO RBI to coordinate with Lead District Manager and Agriculture Deptt. to reduce the rejections and uploading of application in Portal in time.

GM RBI, Dr. Yadav Chairman of the meeting instructed the member Banks to complete the task of matching the sanction in portal within 15 days. However, some applications are pending for disbursement of SBI. SBI was advised to disburse all the cases within 15 Days. The Chair instructed the Animal Husbandry department to coordinate with the banks for reconciliation of the pending application through LDM office and also involve LDO RBI in the process, if required. Comparative data (quarter wise will be shown from next meeting onwards)

(Action: Animal Husbandry department and Member Banks)

Item No. 2.2	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 has advised the Representative of DIC to submit more applications under one Distt. one product so the target of 23 cases be completed before March 2022.

(Action: DIC)

Item No. 3	Aadhaar and Mobile seeding in Saving Bank Accounts.

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

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

The progress as on 31.12.2021 is as under: -

- **Total Saving Accounts : 2562764**
- **Aadhaar Seeding : 2245187(87.61%)**
- **Mobile Seeding 2370308(92.49%)**

GM RBI instructed all the member Banks to instruct the field staff to ensure 100% AADHAAR SEEDING AND LINKAGE OF MOBLE NOs IN PENDING ACCOUNTS ON DAILY BASIS so that 100% be achieved. Banks will also provide the reasons for low Aadhar seeding.

(Action: Member Banks)

ITEM NO. 4	IMPLEMENTATION OF PRADHAN MANTRI JAN-DHAN YOJANA (PMJDY)

ITEM NO. 4.1	Status of Opening of Accounts under PMJDY

Banks have opened 281368 accounts up-to 31.12.2021 under PMJDY since its launching on 28.08.2014. There is an increase of 2973 accounts during the review period.

Detail of Accounts opened under PMJDY up to 31.12.2021 is as under: -

Period	Total PMJDY accounts	Zero balance Accounts	Aadhar Seeded Accounts	Rupee card issued	Rupee card Activated
31.03.21	272524	16934 6.21%	248257 91.10%	225479 82.73%	180487 80.04%
30.09.2021	278395	18288 6.57%	255781 91.88%	241193 86.64%	183687 76.16%
31.12.2021	281368	20096	258804	2213179	182929

		7.14%	91.98%	75.77%	85.81%
Increase in qtr	+2973	+0.57%	+0.10%	-10.87%	+9.65%

Dr. Anil Kumar Yadav Chairman 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 also informed the house that %age of Zero Balance account has also increased from 6.57% on sept. 21 to 7.14% on 31.12.2021. He 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 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.

(Action: ALL Banks)

ITEM NO. 5	**Appointment of Bank Mitras & Status of Micro ATMs , Verification Calls by Executives of State Call Centers/SLBC/LDMs to Bank Mitras.**

Up to 31.12.2021, Out of 64 BCAs, Banks has provided 54 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. During the deliberation LDM has informed that 12 BCA do not have Micro ATM which relate to Bank of Baroda (10) and PNB (2). Participant of BOB has informed the house that Micro ATMs will be provided be provided to all the BCAs within this month.

Dr. Yadav GM RBI 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 informed the house that as regards Micro ATM not having with 2 BCA of PNB, reason being 4-5 ATM of other banks are installed around the BCA center hence viability of micro ATM with these BCA is not possible. 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. 6	Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY)

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

(i) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY):

The scheme is being implemented through LIC of India. Under the scheme all saving bank holders with the age-group of 18-50 years can enroll themselves to avail benefits of the scheme on payment of annual premium of Rs.330/-. In the scheme Rs. 2 lacs is payable on member's death due to any reason. DFS, MOF, GOI vide their letter no. F.No.H-12011/2/2015-Ins.II dated 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 31.12.2021, banks have enrolled 79654 persons under the scheme. LDM has advised the bankers that keeping in view the nos. of active saving bank accounts, the progress needs to be improved. In this regard, help of BCAs may also be taken to enroll all the account holders in their areas under the schemes. Benefits of the schemes also need to be percolated to the customers. 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.

(Action: All Member Banks)

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

The scheme is a one year cover, renewable from year to year, Accidental Insurance Scheme offering insurance on accidental death and disability cover for disability on account of an accident. All Saving bank account holders in the age group of 18-70 years can enroll themselves in participating banks on payment of an annual

premium of Rs.12/- renewable on year to year basis. In the scheme Rs. 2 lakh is payable on member's death due to accident and in case of permanent disability Rs. 1.00 lakh
Up to 31.12.2021, banks have enrolled 228990 persons under the scheme.

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

(Action: All Member Banks)

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

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

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 to 31.12.2021, banks have enrolled 38554 persons under the scheme.

Banks namely, Bandhan Bank, CSB Bank, IDFC Fist Bank Ltd., RBL Bank, AU small finance Bank, Capital Small Finance Bank, Utkarsh small Fin. Bank,Jana small finance Bank and Ropar Central Coop bank have not enrolled even a single person till date. LDM has advised the representative of these banks to enroll eligible persons under the schemes by explaining the benefits of the schemes. LDM has also informed that PFRDA has allocated target of 70 enrolment per branch up to Mar.2022, keeping in view the same, member banks to adopt the strategy for achieving the same by March 2022.

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 look into the progress under the schemes.

(Action: All Member Banks)

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

Out of 51 Claims lodged under PMJDY up to 31.12.2021 in the UT Chandigarh, 48 Claims stands settled while 1 cases are rejected while 2 case is pending for disposal.

In Jansuraksha Schemes (under PMSBY) out of 144 claims lodged 137 claim cases stands settled while 6 claims are rejected and 1 cases are pending.

In Jansuraksha Schemes (under PMJJBY) out of 246 claims lodged 233 claims cases stands settled, 4 claims are rejected and 9 cases are pending.

LDM has informed the house that claim pending are less than 15 days outstanding.

Sh. Hari Singh Gumra LDM informed the house that 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,PMSBY and as per amended rules only scanned copies of documents to be submitted by the branch within 7 days from receipt of claim papers and insurance company shall settle the claim within 7 days .GM RBI emphasized that claim must be settled within 7 days, Banks to ensure the same and matter be taken up with the concern insurance companies for settlement of insurance claim if pending and adherence of guidelines relating to settlement of claims issued by GOI...

Action to be taken by all the banks)

ITEM NO.8	Pradhan Mantri Mudra Yojana (PMMY)

PMMY segment mainly consists of non-farm enterprises in manufacturing, trading and services whose credit needs are up to Rs.10.00 lakh. The MUDRA loans have been classified as under:-

1. **Shishu (Loans up to Rs.50000/-)**
2. **Kishore (Loans from Rs.50001-Rs.5.00 lacs)**
3. **Tarun (Loans above Rs.5.00 lac and up to Rs.10.00 lac)**

The progress under PMMY during the current financial year up to the quarter ended 31.12.2021 is as under: -

(Amt. in lakhs)

	Sanction during FY up to Dec 2021		Outstanding 31.12.21	
	Accounts	Amount	Accounts	Amount
SHISHU	1964	509.74	11947	3493.67
KISHORE	1268	3124.65	10565	15586.44
TARUN	699	6328.82	4210	18825.24
TOTAL	3931	9963.21	26722	37905.35

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.

Dr. Hargunjit Kaur Special Secretary Finance instructed all the banks to finance new start ups in the city and also instructed DIC deptt. to impart training to students for starting start ups for the products which are easily marketable so that they can earn their livelihood . Representative of Bank of Baroda has informed they have set up separate cell to finance start ups.

(Action to be taken by all the banks)

ITEM No. 9	Review of progress of Digital Transactions.
Item no. 9.1	Expanding and Deepening of Digital Payments Ecosystem

. As per progress report up to Dec. 2021 progress is as under: -

Parameters	Total Number of eligible accounts	%age in debit card	%age of A/C holders having Net Banking	%age of Mobile banking Holders	%age of A/cs holders covered under AEPS	%age of Total nos of eligible account hordes who have taken at least one digital facility
SF	2639147	90.81%	52.82%	62.95%	86.39%	94.32%
Parameters	Total Number of eligible accounts	holders having Net	%age of A/C holders taken POS	%age of Mobile banking	%age of account holders	%age of Total nos of eligible account hordes who have taken at

		Banking	**machine/QR code**	**Holders**	**covered under AEPS**	**least one digital facility**
CA	**111545**	**84.01**	**21.72**	**80.35**		**87.80%**

Banks have covered 94.32% customer under saving Fund by providing any one of the Digital products to them. As regards current Accounts that business community has been covered 87.80% under any one of digital products which is justifiable, keeping in view the literacy rate of 86.77%.

GM RBI appreciated the progress of banks under SF category (individual) and also instructed the banks to improve percentage under CA category. He has also pointed out that the progress under both the parameter has decline from last quarter. All the banks are requested to make extra efforts in respect of business customers, especially literacy camp for Micro enterprises can be organized to create awareness about the digital product /facilities provided by the banks.

(Action: All Member Banks)

ITEM No. 11	**OPENING OF FINANCIAL LITERACY CENTRES (FLCs) AT UT CHANDIGARH**

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

1. **State Bank of India Working**
2. **ICICI Bank – Working**
3. **Punjab National Bank – New recruited FLC has resigned and again new recruitment process started.**
4.
5. **Punjab & Sind Bank Working**

. LDM has requested all banks to advise their FLCs to start conducting the camps with all safeguards of COVID-19.

GM RBI informed the house that RBI has tied up with CRISIL to open a CFL (Centre for financial literacy in each block.). CFL opened in Dhanas at Chandigarh and functioning since on 01.11.2021. He advised the LDM to keep monitoring the CFL center.

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

Item No. 12	Stand-up India Programme of Ministry of Finance.

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

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

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

NABARD and SIDBI have been nominated as Nodal Agencies for implementing the Stand-Up India Scheme. The chairperson reminded the member banks about the Target of Standup India and instructed to sensitize field staff to achieve the target. The progress under the scheme up to 31.12.2021 is as under:

Total No. of Schedule Commercial Bank Branches	Loan Sanctioned during FY up to December 2021 in lacs				Outstanding as on 31.12.2021 in lacs			
	SC/ST		WOMEN		SC/ST		Women	
	A/cs	Amt.	A/cs	Amt.	A/c	Amt.	A/c	Amt.
355	2	45	9	157.72	86	825.84	144	2017.2

During deliberation, GM RBI 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 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. 13	Review of Performance of Banks

NO. OF BRANCH OF BANKS, THEIR DEPOSITS AND ADVANCES WITHIN UT CHANDIGARH AS ON 31.12.2021.

Rs. in Crore

Number of Branches		Deposits		Advances	
URBAN	TOTAL	No. of A/cs	Amt.	No. of A/cs	Amt.
414	414	4152325	96697.78	516823	87630.28

Bank wise details are as per Annexure-10 {Page No. 56}.

The number of branches of banks as on 31.12.2020 were 426. As on 31.12.2021, the Number of branches in urban area are 414, there is no rural area in UT, Chandigarh.

The total deposits in UT Chandigarh as on 31.12.2021 stood at Rs. 96697 Crore. Whereas on 31.12.2020 the deposits of the banks in Chandigarh were Rs. 87882 Crore. Thus showing an increase of Rs. 8815 crores and YoY growth of 10.03%.

The total advances in Chandigarh as on 31.12.2020 were Rs.90664 crores. As on 31.12.2021, the advances of the banks in Chandigarh have decreased to Rs. 87630 Crores. Advances of the banks have decreased by Rs. 3034 crores on 31.12.2021 showing an annual decrease of 3.34%.

Madam Hargunjit kaur has shown concern over decrease in advances on YOY basis and urged the bankers to improve the same by sanction fresh lending to the people of UT Chandigarh who required fund from the banks.

(Action by all member banks)

Item No. 13A	CD RATIO WITHIN UT CHANDIGARH AS ON 31.12.2021

During the period under review CD ratio has decreased from 97.10% on 30.09.21 to 90.62% as on 31.12.2021. CD ratio in Chandigarh is well above the national goal of 60%. However, following Banks are having CD Ratio below 60%.

When compared with sept. 21.

BOB (48% from 41% on Sep 30)), PS&B (36% from 35%)), SBI(53% from 51%), Bandhan Bank (1% same), City Union Bank (51% same), HDFC(37% same), ICICI(35% same), IDBI(60% from 37%), IndusInd Bank(10% from 9%), Karnataka Bank(28%- same), South Indian Bank(14% from 42%),DBS Bank (30% from 25%) AU Small Finance Bank (17% from 16%), Jana Bank (4% same), Utkarash Bank (0%), and all Cooperative banks are having CD ratio even below 24%.

GM RBI and chairman of the UTLBC meeting informed that though the CD Ratios is above the national goal BUT CD ratio has decline from last quarter from 97.10% to 90.62% during the quarter under review. He pointed out that performance of some major banks specially private sector banks have worsened since last quarter and advised to make efforts to improve the CD ratio by sanctioning fresh cases. He further mentioned that banks can provide the reasons for low CD ratio.

(Action: All concerned bank)

Item No. 14:	PRIORITY SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.12.2021

Rs. in Crore

Agriculture & Allied Sector(Primary)		MSME(Secondary)		Other Priority Sector(Tertiary)		Total Priority Sector		% of PS adv to Total adv.
A/c.	Amount	A/c.	Amount	A/c.	Amount	A/c.	Amount	Amount
55353	2124.38	40333	11329.54	30120	5155.43	125806	18609.95	21.24%

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%.

.GM RBI advised all banks that there are 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. He also advised the house that facility of bank lending to NBFC (other than MFI) for on lending was allowed to be classified as priority sector up to September 2021.

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. 15:	AGRICULTURE ADVANCES WITHIN UT CHANDIGARH AS ON 31.12.2021

Rs. in Crore

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.	
54215	802.94	222	423.39	916	898.05	55353	2124.38	2.42%

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.

Madam Hargunjit kaur Special Secretary Finance advised the bankers to sanction maximum loan under investment credit and allied activities relating to agriculture to improve the progress.

(Action: Member Banks)

ITEM NO. 16:	MSME SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.12.2021

Micro & Small Enterprises within UT Chandigarh as on 31.12.2021

Rs.in Crore

Micro Enterprises				Total Micro Enterprises	
Manufacturing Sector		Service Sector			
Accounts	Amount	Accounts	Amount	Accounts	Amount
4599	1032.21	23297	2425.58	27896	3457.79

Small Enterprises				Total Small Enterprises	
Manufacturing Sector		Service Sector			
Accounts	Amount	Accounts	Amount	Accounts	Amount
3031	2399.41	6093	2230.02	9124	4629.44

Total Micro & Small Enterprises	
Accounts	Amount
37020	8087.23

MEDIUM ENTERPRISES ADVANCES, KVI and Other MSME advances WITHIN UT CHANDIGARH AS ON - 31.12.2021: -

Rs. in Crore

Total Medium Enterprises	
Accounts	Amount
2228	2770.94

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

During deliberations, member banks were advised to provide more and more credit to MSME units.

Action: Member Banks

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

As a part of the "Atam Nirbhar 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 and amendment made from time to time by GOI.

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 10230 eligible borrowers and sanctioned loan of Rs.848 crores who opted the schemes and disbursed loan of Rs.650 crores. Banks whose cases are pending for disbursement are requested to disburse the same immediately.

During deliberations, member banks are requested to make disbursements in all the cases sanctioned cases under GECL Scheme to achieve the 100% coverage under the scheme.

(Action by All Member Banks)

Item No. 17:	**PROGRESS UNDER WEAKER SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.12.2021**

Disbursement during the F.Y up to 31.12.2021		**Weaker Sector Advances outstanding as on 31.12.21.**		**% of W.S. adv to Total advances.**
Account	**Amount cr**	**Account**	**Amount cr**	
35431	**518.81**	**91014**	**1514.33**	**1.73%**

During the deliberation, Dr. Yadav 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 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.GM RBI emphasized to increase the credit under Weaker Sector to achieve the target of National Goal of 10%.

(Action: Member Banks)

Item No. 18:	**CREDIT FLOW TO WOMEN BENEFICIARIES WITHIN UT CHANDIGARH AS ON 31.12.2021**

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 crore

Fresh disbursement during 01.04.2021 to 31.12.2021		**O/s advances as at 31.12.2021**		**%age of adv. To women to total adv. As at 31.12.2021**
A/c.	**Amt.**	**A/c.**	**Amt.**	
22976	**3513.97**	**114967**	**6989.62**	**7.98%**

Bank in the UT Chandigarh have made 7.98% of total advances to women beneficiaries against the annual targets of 5% up to 31.12.21. Progress is satisfactory and No action point emerged during deliberation

The progress is satisfactory and No action point emerged.

Item No. 19	DISBURSEMENT AGAINST ANNUAL TARGETS OF ANNUAL DISTRICT CREDIT PLAN WITHIN UT CHANDIGARH AS ON YEAR ENDED 31.12.2021

Rs. in Lacs

SECTOR	TARGETS	ACHIEVEMENTS	% ACHIEVEMENT
Agriculture	106734	51331	48.09%
MSME	765240	382286	49.95%
OTHER PRIORITY SECTOR	127521	100381	78.71%
TOTAL PRIORITY SECTOR	999496	533999	53.42%

The above figures denote that the achievement under Priority Sector is 53.42% whereas, against proportionate targets, the achievement in agriculture sector is only 48.09% while the same is 49.95% in MSME.

Dr. Yadav GM RBI shows concerns that ACP targets for Priority Sector have been significantly underachieved at only 53 % during the period under review. UTLBC is requested to look into the matter and take necessary steps to improve the performance under the Annual Credit Plan. He also advised that a separate meeting of all the relevant stakeholders may be conducted to finalize the ACP targets for the upcoming year.

During the deliberations the member Banks were requested to make efforts to achieve the ACP Target for the FY 2021-2022

Shri S.K. Panigrahi, Dy. General Manager, PNB, Chandigarh Zone requested the member banks to sensitize their field staff to sanction maximum loan to achieve proportionate target quarter wise so that total ACP target for FY 2021-22 be achieved.

Madam Hargunjit kaur advised the DDM NABARD and LDM to fix the ACP target keeping in view the potential available in Chandigarh City and target should realistic and achievable.

(Action: LDM office and All Member Banks)

Item No. 20	Position of NPA within UT CHANDIGARH.

Item No. 20.1:	Position of NPA as on31.12.2021

Rs. In crore

Agriculture		MSME		Other Priority Sector		Total Priority sector		Non Priority sector		Grand Total	
Outstanding as on 31.12.2021 and NPA Sector wise.											
55353	2124	40333	11329	30120	5155	125806	19011	391020	69021	516823	87630
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)
6316	995 37.42 %	5852	2517 22.21 %	3482	106.76 2.07%	15650	3828 20.14 %	12165	5814.5 8.42%	27815	9233 10.53 %

More focus is required to accelerate the NPA recovery under various schemes of priority sector. LDM has informed the house that NPA under agriculture, MSME and Priority sector has declines as compared to last quarter.

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, GM, RBI has advised to segregate data of those cases of NPA which are transferred from other Districts/State due to ARMB of the concerned bank.

LDM has informed the house that Punjab & Haryana High Court has imposed a stay on SARFASI action and auction of property as per order dt.28.04.2021 which has now further been extended up to 28.02.2022 It will further has affected the recovery in NPA accounts also. GM RBI advised the bank to study the order of High Court and take the opinion of Law Officers and by taking up with UTLBC further course of action be decided. He also mentioned that UTLBC may send representation against SARFESI ban by the court.

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(Action : All Member Banks)

Item No. 21	Position of NPA in Pradhan Mantri Mudra Yojana (PMMY) Loan Accounts within UT Chandigarh as on 31.12.2021.

Rs. In Lakhs

LDM has informed the house that NPA under PMMY has decreased from 6.29% on

Sector	Shishu		Kishore		Tarun		Mudra (Total)	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
Outstanding	11947	3494	10565	15586	4210	18825	26722	37905
NPA	1823	285 8.16%	785	991 6.35%	157	766 4.06%	2765	2042 5.39 %

Sept 2021 to 5.38% as on 31.12.2021 and requested the Bankers to make efforts to contain the NPA under MUDRA schemes by timely recovery action.

(Action by all Banks)

Item No. 21 -A	Position of NPA in Govt. Sponsored Schemes within UT Chandigarh as on 31.12.2021.

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.
30.09.21	157	639	68	30.84	28365	37771
31.12.21	143	620	36	16.63	26722	37905

Year	Sector	PMEGP		NULM		MUDRA	
		A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.

30.09.21	NPA	70	241 (37.72%)	16	7.54 (24.44%)	2732	2377 (6.30%)
31.12.21	NPA	62	208 (33.54%)	4	2.89 (17.38%)	2765	2042 (5.39%)

More focus is required to accelerate the NPA recovery under various Govt. sponsored schemes and must be reported promptly, so that purpose of review of NPA position of banks could be achieved under the same.

GM RBI and chairman of the meeting advised the banks who's NPA above the system level are required to take effective steps for recovery of bank dues from the defaulter/NPA holders

Action: All Member Banks

Item No. 22:	HOUSING LOANS WITHIN UT CHANDIGARH AS ON 31.12.2021

Fresh disbursement during 01.04.2021-31.12.2021		O/S as on 31.12.2021	
A/cs.	Amount in cr	A/cs.	Amount in cr
5366	896.16	36077	8048.79

No action point has emerged during meeting.

Item No. 22.1	Pradhan Mantri Awas Yojana Housing for all by 2022-Credit Linked Subsidy Scheme-(CLSS).

The progress under PMAY up to 31.12.21 is as under:-

No. of Loan Applications Received	No. of Loan applications sanctioned		No. of cases in which subsidy has been received	Amount in (lakhs)
	No	Amount (Rs. In Crores)		
4623	4521	835.76	2022	46.63

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.

(Action: Member Banks)

Item No. 23:	POSITION UNDER EDUCATION LOAN SCHEME WITHIN UT CHANDIGARH AS ON 31.12.2021.

EDUCATION LOANS SANCTIONED WITHIN UT CHANDIGARH				NPA under Education loan	
During 01.04.2021 to 31.12.2021		O/s as on 31.12.2021		31.12.2021	
A/cs.	Amount	A/cs.	Amount	A/C	Amount
1372	11901	4168	34925	130	406.28 (1.16%)

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.

Item No. 24:	CREDIT FLOW TO MINORITY COMMUNITIES WITHIN UT CHANDIGARH AS ON 31.12.2021

Rs. in Lakhs

MUSLIMS	SIKHS	CHRISTIANS	NEO-BUDHISTS	ZOROASTRIANS	JAIN	TOTAL	

A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	% to total
5862	28378	20736	197527	496	7382	251	1596	3	40.36	202	6615	27550	241540	2.76

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

Item No. 25:	CGTMSE SCHEME WITHIN UT CHANDIGARH AS ON 31.12.2021

Rs. in Lakhs

As on 31.12.2021	
NO. of A/cs covered	Amt.
5154	37685

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. LDM has requested the member banks to adhere the instruction of RBI and cover all eligible cases under CGTMSE.

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(Action by all member Banks)

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

Target	Appl. Sponsored.	Cases Sanctioned		Cases Disbursed		Appl. Rejected	Cases pending for disposal
150		Nos.	Amt.	Nos.	Amt.		
	89 plus 68 (PMMY cases	2 plus 68(PMMY	2.45 plus56.18 (PMMY	70	58.63	52	36

	covered under NULM)	cases covered under NULM)	cases covered under NULM)				

Shri S.K.Panigrahi, General Manager, PNB, Chandigarh Zone advised the bankers to sanction and disburse all pending cases as per TAT so the benefit of loan be reached to the applicants at the earliest. The representative of NULM Department requested all the banks to make more advances under the scheme and ensure achievement of the targets for the year 2021-2022.Chairperson and Chief Guest also advised the banks to clear the pendency within 2 weeks and adhere to the guidelines for disposal of sponsored applications.

Action: All Member Banks

year	Target	Applications sponsored	Cases sanctioned		Claim lodged		Margin money claimed in dis. cases		Rejection/return	Pending for sanction
			nos	MM involved			Nos	Amt.		
					31.12.21					
DIC	37	18	3	7.37	8	21.18	9	23.90	12	4
KVIC	28	27	8	23.24	3	9.99	2	8.74	10	8
KVIB	28	1	0	0	0	0			1	0
Total	93	46	11	30.61	11	31.17	11	32.64	23	12
					24.01.22					
DIC	37	18	3	7.37	8	21.18	9	23.90	12	4
KVIC	28	28	9	24.49	5	18.74	3	9.99	9	9
KVIB	28	2	0	0					2	0
Total	93	48	12	31.86	13	39.92	12	33.89	23	13

Madam Hargunjit kaur in her speech advise the bankers to clear the pendency immediately. LDM has requested all the member banks to clear the pendency before 28.02.2022 and after disbursement of loan, lodge the claim for subsidy immediately after disbursement.

(Action: All Member Banks)

Item No. 28:	ATMs INSTALLED WITHIN UT CHANDIGARH AS ON 31.12.2021

As per Annexure 20 {Page No. 75}.

No action point emerged in this regard.

Item No. 29	Issues of Unique Identification Authority of India (UIDAI)

Agenda from Unique Identification Authority of India (UIDAI)

Age Band wise Aadhaars Saturation (Status as on 31st Dec, 2021)

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*	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 representative of UIDAI informed the house that still large nos of Aadhar enrolment center are not active. He requested the Banks to start the AEC immediately. Position of AEC in Banks as on 10.01.2022 is as under:

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. Overall average enrolment in Bank is 8.**
- **Out of total 33760 Aadhaar Enrolments and Updation done in last 30 days in Chandigarh on 113 kits, the contribution of banks stands at 5181 with 30 active kits, which is approximately only 15 %(1 % lesser than previous quarter) of the total enrolments and updation.**
- **Efforts may be made to run Aadhaar centers by taking all due precautions as advised by District Administration from time to time. Lead Bank PNB has no active centers.**

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

Online Inspection

UIDAI has developed a google form for inspection of Enrolment centers. Link of this Google form has already shared with all the banks. Banks are requested to get inspections done through their district representatives/ DCo/ Bank Managers and upload responses on Google Form. For Reference Link of the Google form is as below: -

https://docs.google.com/forms/d/18blmuV0JZJZjnOd5McsQHovO56FcEP7rAfbj3tNq_zo/edit#responses

Dr. Yadav instructed all the Banks who have Aadhar enrolment centers at their branches to made their Centre operational immediately and now normal function should be there. Those center which were not operational during Covid-19 pandemic need to be operational immediately so that facility of Aadhar generation or amendment be provided to the General Public.

(Action: Banks having Aadhaar Centre)

Item No. 30:	**POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 31.12.2021**

POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 31.12.2021: - As per Annexure 21 {Page No. 76}.

SAVING LINKED

Achievement up to 31.12.2021	**O/S AS ON 31.12.2021**

NO.	Amount	NO.	Amount
9	0.22	224	16.92

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: -As per Annexure 22 {Page No.77}.

Achievement up to 31.12.2021		O/S AS ON 31.12.2021	
NO.	Amt. in lacs	NO.	Amt. in lacs
10	7.63	20	3.29

LDM Sh. Hari Singh Gumra requested all member banks to credit linked all accounts of SHGs in their bank branches which are more than 6 months old and instruct the concern branches to provide the credit to the eligible SHGs.

Dr. Anil Kumar Yadav informed the house that collateral free loan to SHG has been enhanced from rs.10 lacs to Rs.20 lacs and he also advised the bankers to no lien should be marked against the saving account of the SHGs.

(Action By All banks and NULM Deptt.)

Item No. 31:	POSITION UNDER KCC WITHIN UT CHANDIGARH AS ON 31.12.2021

(Rs.in lacs)

Sanctioned from 01.04.2021 to 31.12.2021		O/S AS ON 31.12.2021	
NO.	Amount	NO.	Amount
387	2321.18	1338	18277.02

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

(Action by All Banks)

The meeting ended with vote of thanks by Shri.H.K Das, Dy. General Manager, Union Bank of India.