Minutes of UTLBC held on 11.05.2022 under the chairmanship of Sh. Mahesh Kumar Mall, Regional Director, Reserve Bank of India.

The 47th Meeting of the UT Level Bankers' Committee, Chandigarh to review the performance of banking system in UT, Chandigarh for the quarter ended Mar.2022 was held on 11.05.2022 under the Chairmanship of Sh. Mahesh Kumar Mall, Regional Director Reserve Bank of India, Chandigarh. Dr. Vijay Namdevrao Zade Finance Secretary, UT, Chandigarh was the Chief Guest and co-chairperson 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. Anil Diwani, Deputy General Manager, State Bank of India, Sh. Pronobesh Barua, DGM , RBI, Sh. J.K. Singh General Manager, IDBI Sh Balbir Singh General Manager SIDBI 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 Dr. Vijay Namdevrao Zade, Finance Secretary UT, Chandigarh, Chief Guest and Sh. Mahesh Kumar Mall ,Regional Director Reserve Bank of India and Chairman of the meeting, by presenting flower Bouquet. He also welcomes all the participants from Banks, GM IDBI, GM, SIDBI, LDO Sh. Lokesh Behl from RBI, officials from Govt. Deptt., who were present in the meeting.

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.

The Government announced a special economic and comprehensive package under Atma Nirbhar Bharat including measures taken by RBI amounting to about Rs. 27.1 lakh crore – more than 13 per cent of India's GDP– to combat the impact of the COVID-19 pandemic and to revive economic growth. The package included, among others, in-kind and cash transfer relief measures for households, employment provision measures under Pradhan Mantri Garib Kalyan Rojgar Abhiyaan and increased allocation under MGNREGA, credit guarantee and equity infusion-based relief measures for MSMEs and NBFCs and regulatory and compliance measures. Structural reforms were also announced as part of the Atam Nirbhar Bharat Package which, inter alia, included deregulation of the agricultural sector, change in definition of MSMEs, new PSU policy, commercialization of coal mining, higher FDI limits in defence and space sector, development of Industrial Land/Land Bank and Industrial Information System, revamp of Viability Gap Funding scheme for social infrastructure, new power tariff policy and incentivizing States to undertake sector reforms.

Before we review the performance of the Banks, I would like to briefly touch upon the evolving macro-economic conditions in the country and the measures being taken by Government of India and Reserve Bank of India to normalize economic activity and bring traction in the recovery of the Indian economy.

Economic Growth

The real Gross Domestic Product (GDP) expanded by 5.4% year-on-year (y-o-y) basis in Q3 FY2021-22, following a growth of 8.4% and 20.1% during Q2:2021-22 and Q1:2021-22. The momentum of economic activity has started gaining traction.

The manufacturing and services index continues to move in the positive zone, besides, other indicators such as electricity demand, railway freight traffic, port cargo, toll collections, and petroleum consumption registered robust growth suggesting normalization in economic activities.

Distinguished members, in today's meeting we will review the performance of banks in UT Chandigarh under various key parameters for the period ended March 2022 & broadly discuss many other important issues and ongoing campaigns, flagship schemes of Govt of India.

The Key parameters of UT Chandigarh as on March 2022 remained good during the review period. During the review period, deposits have registered YoY growth of 10% against YoY growth in advances by 3% only, which is a cause of concern. CD Ratio against National Goal of 60% is 88%. Share of PS to Total Advances is 21%, and share of MSME advances is 13.76%.

He urge upon all banker friends to ensure that all pending cases under Government sponsored programmes are expeditiously disposed of.

The performance under Annual Credit Plan during the period ended March 2022 remained at 57% (under Agriculture Sector - 59%, MSME – 56%, OPS – 65%). All bankers need to analyze the reasons of low achievement and ensure that ACP targets are achieved during the current financial year.

Department of Financial Services, Ministry of Finance, Government of India has decided to revise the timeline for saturation drive from 30.09.2022 to 30.09.2024. All banks are requested to achieve the allocated targets well before the time-line.

To conclude, he, on behalf of bankers, once again assure all concerned of full cooperation from banking fraternity towards strengthening and uplifting the socio-economic conditions of the people of Chandigarh UT.
Dr. Vijay Namdevrao Zade , Finance Secretary UT, Chandigarh in her inaugural address said that it is his proud privilege to be here with you in the 47th meeting of UTLBC Chandigarh. He extended warm welcome to Sh. Mahesh Kumar Mall, Regional Director , RBI Chairman of the meeting, GM PNB Sh. S.K Panigrahi Ji and convener of the UTLBC Chandigarh. I also extend warm welcome to all the bankers and officials from state Govt. Deptt/financial institution and corporations present in the meeting.

Dr. Zade expresses dissatisfaction under the performance under various Govt. sponsored schemes in many cases loans were sanctioned but disbursement not made and in case of rejected cases reasons for rejections must be analyzed and disposal does not mean rejection, there should be maximum sanction of applications in a time bond manner and disbursement thereof after completion of the formalities. Sh. Zade also advised that detail of no of applications received under different schemes were added in the agenda. The Chief Guest Sh. Zade assured full support to banks from administration side
.

He said that Under Priority Sector YOY growth is 13.45% and in Agriculture advances YOY growth is negative by -8.51%. He 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. He advised Animal Husbandry Department to move maximum applications under PKCC to the banks.

As regards Flagship programme of Govt. of India Sh. Zade advised 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. He also urged the banks to saturate PMJDY accounts with Jan Suraksha schemes with in the target date which is now extended upto 30.9.2024.

AS regards Annual Credit Plans (ACP) of UT Chandigarh. Sh Zade expressed his concern regarding Achievement under Agri culture sector is 58.95%, MSME 55.69% and PS achievement is 57.22%. Bankers to sanction maximum fresh cases for achieving the Target under Annual Credit Plan. He also emphasized that there is great scope of MSME Loans.
He advised the 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.. At last Dr. Zade again thanks all the participants .

1. Sh. Mahesh Kumar Mall, Regional Director Reserve Bank of India welcome Dr. Vijay Namdevrao Zade Finance Secretary, UT, Chandigarh, Sandeep Kumar Panigrahi Convenor UTLBC and all the participants in the meeting. Sh M.K Mall highlights the key parameters of Monetary Policy Statement for 2022-23 (May 04, 2022) :
    - Monetary Policy Committee increased the policy repo rate under the liquidity adjustment facility (LAF) by 40 basis points to 4.40 per cent with immediate effect. The MPC also decided to remain accommodative while focusing on withdrawal of accommodation to ensure that inflation remains within the target going forward, while supporting growth.

- The above stand was taken with an 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.
- Revised policy rate stands as: Repo Rate (4.4%), Reverse Repo Rate (3.35%), MSF and Bank Rate (4.65 %), Standing Deposit Facility (4.15%).
- In March 2022, headline CPI inflation surged to 7.0 per cent from 6.1 per cent in February, largely reflecting the impact of geopolitical spillovers. Food inflation increased by 154 basis points to 7.5 per cent and core inflation rose by 54 bps to 6.4 per cent. Core inflation is likely to remain elevated in the coming months, reflecting high domestic pump prices and pressures from prices of essential medicines.

FIDD Initiatives and Issues pertaining to UTLBC, Chandigarh:

Centre for Financial Literacy (CFL) Project:

- 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 select NGOs (CRISIL Foundation in Punjab, Haryana and Chandigarh UT) 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.

Expanding and Deepening of Digital Payment Ecosystem: Reserve Bank of India had identified a few districts in 2020 wherein endeavor to make the district 100% digitally enabled within one year will be put, in order to enable every individual in the district to make/ receive payments digitally in a safe, secure quick, affordable and convenient manner. The scheme started from April 01, 2020 and it was targeted that by March 31, 2021, 100% digitization target will be achieved. Later achievement date was extended to September 30, 2021.

UT Chandigarh was identified as one of the district to achieve 100% Digitization; however, the achievement for Chandigarh, UT with respect to digital coverage is 92.60% for individuals (at least one digital facility from amongst Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD/ AEPS etc.) and 85.28% for business (at least one digital facility from amongst Net Banking/ POS/ QR/ Mobile Banking etc.) as on March 31, 2022. There is almost 300 basis point decline in both the parameters since last quarter.

All the banks are advised to make monitor able action plan for the achievement of digitization target and report the progress to UTBLC members on periodic basis. Special literacy camps for Micro and Small Enterprises can be organized to create awareness about the digital products / facilities provided by the banks.

UTLBC Website: The UTLBC, Chandigarh website https://mypnb.in/slbc_chandigarh/ has been updated since last meeting. It is advised that website may be updated on regular intervals as per RBI guidelines.

CD Ratio: Even though the CD Ratio stands at 88.06%, which is well above the national goal of 60%; however, there is decline from the last quarter. Last quarter this ratio was at 90.62%. Major banks having low CD ratio:

BOB (49%), PS&B (37%), SBI (51%), HDFC (41%), ICICI (36%, IDBI (56%),

ACP Targets:

Progress under Annual Credit Plan during the year ended March 31, 2022 is given below:

(Amount Rs. In Lakh)

SECTOR	TARGETS	ACHIEVEMENT	% ACHIEVEMENT
Agriculture	142312	83907	58.95
MSME	1020320	568287	55.69
Other Priority Sector	170028	110441	64.95
Total Priority Sector	1332662	762636	57.22

The ACP targets for Priority Sector have been significantly underachieved at only 57% 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.

Sh. Mall shows concern regarding the structure of UTLBC and emphasized that of UTLBC will be the same as State Level Banker Committee. He also expressed concerns regarding the preparation of PLP by NABARD, he mentioned that it should be prepared on the basis of potential available in the Chandigarh also advised NABARD to revisit the instruction of RBI while preparing PLP . PLP must be prepared after consultation of all stake holders.

Sh Mall also emphasized that in UT Chandigarh there is a huge scope of MSME lending and banks should explore the possibilities regrading the same.

(Action BY NABARD and UTLBC Chandigarh)

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 46th meeting of UT Level Bankers' Committee (UT Chandigarh)

Last Meeting of UTLBC	46th
Held on	11.02.2022
Minutes email / circulated on	21.02.2022
Comments Received	NIL

As no comments/observations were received from any banks. The House has confirmed the minutes of the 46th meeting circulated on 21.02.2022.

Item No. 2 relates action taken report on the action points of 46^{th} UTLBC meeting.

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

Position on 31.03.2022 as under:

Period	Total app	rejected	Net App.	sanctioned	Pending for sanction	Disbursed	Pending for dis.
31.12.2021	4734	870	3864	3563	301	3177	386
31.03.2022	5417	1161	4256	3887	369	3562	325
26.04.2022	5650	1176	4474	4011	463	3629	382

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 30 days which is on very high side. Sh. Trivedi informed the house TAT is on higher side due to private banks like HDFC Bank, Karnataka Bank and IDBI Bank.

Sh. Mahesh Kumar Mall RD , RBI and Chairman of the meeting has shown a concern regarding pendency of 463 applications for sanction and 382 applications for disbursement of cases under this scheme and instruct all banks to clear the pendency immediately and sanction the loans in time.

(Action: MC office and Member Banks)

Item no. 4	Pashu Kisan Cedit Card

LDM apprised the house that Department of Financial services had started special campaign from 08.11.2021 for financing under scheme Pashu Kisan Credit Card and during the campaign LDM with coordination of animal Husbandry organized various camps and sourced 78 applications. Out of these the banks have sanctioned 40 applications, 40 cases have been disbursed as on date and 38 cases have been rejected. **LDM has also inform the House that GOI has again started a campaign KISAN BHAGIDARI PRATHMIKTA HAMARI from 24.04.22 to 31.07.2022 to saturate all PM Kisan beneficiaries by providing KCC/PKCC to all**.

Sh. M.K Mall expressed his concerns regarding no of rejections which are on very high side. LDM informed the house that maximum number of rejections are from State Bank Of India and requested the representative from SBI to revisit the rejected applications as Nodal officer from Animal Husbandry Deptt has to face the farmers whose applications have been rejected without any solid reasons. RD Sir has advised the Animal Husbandry deptt to sponsor maximum no of applications under this scheme.

(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 has advised the Representative of DIC to submit more applications under one Distt. one product during the current financial and provide the list to the LDM for immediate action on the part of the Bankers.

(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 31.03.2022 is as under: -

- **Total operative Saving Accounts : 2562764**
- **Aadhaar Seeding : 2232235(87.25%)**
- **Mobile Seeding : 2351044(91.89%)**

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. Banks will also provide the reasons for low Aadhar seeding.

(Action: Member Banks)

ITEM NO. 7	IMPLEMENTATION OF PRADHAN MANTRI JAN-DHAN YOJANA (PMJDY)

Banks have opened 280791 accounts up-to 31.03.2022 under PMJDY since its launching on 28.08.2014. There is a marginal decrease of 577 accounts during the quarter under review.

Detail of Accounts opened under PMJDY up to 31.03.2022 is as under: -

Period	Total PMJDY A/cs	Zero balance A/cs	Aadhar Seeded A/cs	Rupee card issued	Rupee card Activated
31.03.21	272524	16934(6.21%)	248257(91.10%)	225479 (82.73%)	180487 (80.04%
31.03.2022	280791	20455`(7.28%)	257984(91.87%)	209909(74.76%)	176614(84.14%)
YOY +-	8267	3521	9727	-15570	-3873
31.12.2021	281368	20096 (7.14%)	258804 (91.98%)	213179 (75.77%)	182929 (85.81%
31.03.2022	280791	20455`(7.28%)	257984(91.87%)	235445 (83.85%)	179109 (76.07%)
+- in qtr	-577	+0.14%	-0.11%	8.08%	--9.74%

Sh. Mahesh Kumar Mall 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 **inactive**. 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 7.14% on Dec.. 21 to 7.28% on31.03.2022. 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 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. Zade instructed all the bankers to improve the position in the coming quarter.

(Action: ALL Banks)

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

LDM informed the house that up to 31.03.2022, Out of 64 BCAs, Banks has provided 52 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. Sh Mall also advised the participants for security of ATMs to avoid incident of ATM theft etc and advised that ATM should be grounded properly to avoid such incidence.

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(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 31.03.2022, banks have enrolled 93818 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)

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 lakhs is payable on member's death due to accident and in case of permanent disability Rs. 1.00 lakh
Up to31.03.2022, banks have enrolled 265245 persons under the scheme.

LDM has advised the bankers, that these 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)

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 to31.03.2022, banks have enrolled 44404 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

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. 10	Position of Claims lodged/Settled under PMJDY and Jan Suraksha Schemes.

Out of 51 Claims lodged under PMJDY up to 31.03.2022 in the UT CHANDIGARH, 48 Claim cases stands settled and 1 case is rejected while 2 case is pending for disposal.

In Jan suraksha Schemes (under PMJJBY) out of 243 claims lodged 235 claim cases stands settled, 3 claims are rejected and 5 cases are pending for settlement

In Jan suraksha Schemes (under PMSBY) out of 149 claims lodged, 142 claim cases stands settled while 6 claims are rejected and 1 case is 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.11	**Pradhan Mantri Mudra Yojana (PMMY)**

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

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

The progress under PMMY during the current financial year up to the quarter ended 31.03.2022 is as under: -

(Amt. in lakhs)

	Sanction during FY up to Mar. 2022		Outstanding 31.03.2022 (Amt in lacs)	
	Accounts	Amount	Accounts	Amount
SHISHU	2799	725.09	12390	3435.48
KISHORE	1565	3853.23	11498	15896.78
TARUN	881	7785.35	4340	20639.17
TOTAL	5245	12363.67	28228	39971.43

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.

Sh. Zade instructed the bankers to maintain the records of application received , sanctioned and rejected along with the reasons of rejection.

(Action to be taken by all the banks)

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

. As per progress report up to Mar 2022 progress is as under: -

Parameters	Total Number of eligible accounts	%age in debit card	%age of A/C holders having Net Banking	%age of Mobilie 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
SF	2548320	90.02%	51.67%	61.42%	80.62%	92.60%
Parameters	Total Number of	holders having	%age of A/C holders	%age of Mobilie	%age of account	%age of Total nos of eligible account

	eligible accounts	Net Banking	taken POS machine/QR code	banking Holders	holders covered under AEPS	hordes who have taken at least one digital facility
CA	102136	82.85%	22.13%	75.90%		85.28%

Banks have covered 92.60% customer under saving Fund by providing any one of the Digital products to them. As regards current Accounts that business community has been covered 85.28% under any one of digital products which is justifiable, keeping in view the literacy rate of 86.77%.

Sh. Mahesh Kumar Mall 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. He also instructed the bankers to analyze the reasons for low percentage in Net Banking and take steps to improve the same.

(Action: 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 – New recruited FLC has Resigned and again New recruitment process initiated
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 **Sh. Mall also instructed LDM to invite representative of CFL in the meeting**.

During the period under review FLCs in Chandigarh have organized 40 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 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 Mar2022 in lacs				Outstanding as on 31.03.2022 in lacs			
	SC/ST		WOMEN		SC/ST		Women	
	A/cs	Amt.	A/cs	Amt.	A/c	Amt	A/c	Amt
356	3	55	14	369.72	78	756.7	148	2033.06

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 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 total deposits in UT Chandigarh as on 31.03.2022 stood at Rs 9945526 lacs. Whereas on 31.03.2021 the deposits of the banks in Chandigarh were Rs 9039255 lacs. Thus showing an increase of Rs. 906271 lacs, thus showing a YoY growth of 10.02 %

The total advances in Chandigarh as on 31.03.2022 are Rs. 8758492 lacs As on 31.03.2021, the advances of the banks in Chandigarh were Rs.8526938 lacs. Advances of the banks have increased by Rs.231554 lacs showing an YOY increase of 2.71%.

During deliberation, the chairperson advised the bankers to sanctioned maximum cases of loan including weaker section loan so that Target stipulated be archived by the Bankers.

(Action by all member banks)

Item No. 17	CD RATIO WITHIN UT CHANDIGARH AS ON 31.03.2022

NO. OF BRANCH OF BANKS, THEIR DEPOSITS AND ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2022.

Rs. in lacs

Number of Branches		Deposits		Advances		CD Ratio
URBAN	TOTAL	No. of A/cs	Amt.	No. of A/cs	Amt.	
414	414	4204755	9945526	533960	8758492	88.06%

LDM informed the house that number of branches of banks as on 31.03.2021 were 426. As on 31.03.2022, the Number of branches in urban area are 414, there is no rural area in UT, Chandigarh. The decrease in branches is on account of merger and amalgamation of Banks and their branches.

During the period under review CD ratio has decreased from 90.62% on 31.12.2021 to 88.06% as on 31.03.2022. CD ratio in Chandigarh is well above the national goal of 60%.

Sh. Mahesh Kumar Mall 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 90.62% to 88.06% 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. 18:	PRIORITY SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2022

Rs. in Crore

Agriculture & Allied Sector (Primary)		MSME(Secondary)		Other Priority Sector (Tertiary)		Total Priority Sector		% of PS adv to Total adv.Amt
A/c.	Amount	A/c.	Amount	A/c.	Amount	A/c.	Amount	
63402	232951	40703	1205321	30017	455796	134119	1880586	21.47%

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%.

Sh. M.K Mall RD RBI and chairperson of the meeting expressed great concern over low percentage of banks under Priority Sector advances. Sh. Mall specially pointed out Indian Bank, Pb and Sind Bank to inform the reasons for low percentages, both the banks assured that we will improve our position in the next quarter. Sh. Panigrahi informed that the reasons for low percentage in Punjab National Bank is due to existence of Large Corporate

Branch where large advances were sanctioned which fall under Non priority sector and assured the chair that we will instruct our branches to sanction maximum cases under priority sector advances.

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 31.03.2022**

As per Annexure 22 {Page No. 58}.

OUT OF PRIORITY SECTOR ADVANCES UNDER (Rs. In lacs)								**% 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.**	
62241	**85365**	**227**	**44684**	**934**	**102902**	**63402**	**232951**	**2.66%**

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 and to reach the stipulated target of National foal of 18% under Agriculture.

(Action: Member Banks)

ITEM NO. 20	MSME SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2022

Micro & Small Enterprises within UT Chandigarh as on 31.03.2022

Micro Enterprises (Rs. In lacs)				**Total Micro Enterprises**	
Manufacturing Sector		**Service Sector**			
Accounts	**Amount**	**Accounts**	**Amount**	**Accounts**	**Amount**
4596	**124174**	**24296**	**261550**	**28892**	**385724**
Small Enterprises					
Manufacturing Sector		**Service Sector**		**Total Small Enterprises**	
Accounts	**Amount**	**Accounts**	**Amount**	**Accounts**	**Amount**

2996	**247461**	**5600**	**250309**	**8596**	**497770**

Total Micro & Small Enterprises	
Accounts	**Amount**
37488	**883494**

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

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 to 31.03.2022, banks have sanctioned loan of Rs.74412 lacs to 5584 eligible borrowers and disbursed loan of Rs.67555 lacs to 4577 borrowers. **Banks whose cases are pending for disbursement are requested to disburse the same immediately**.

(Action by All Member Banks)

Item No. 22	PROGRESS UNDER WEAKER SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2022			
Disbursement during the F.Y upto 31.03.2022		Weaker Sector Advances outstanding as on31.03.2022.		% of W.S. adv to Total advances.
Account	Amount	Account	Amount	
48744	59460	98806	154245	1.76%

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 1.76% 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.

(Action: Member Banks)

Item No. 23	CREDIT FLOW TO WOMEN BENEFICIARIES WITHIN UT CHANDIGARH AS ON 31.03.2022

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

Fresh disbursement during 01.04.2021 to 31.03.2022		O/s advances as at 31.03.2022		%age of adv. To women to total adv. As at 31.03.2022
A/c.	Amt.	A/c.	Amt.	
34562	634738	122182	987736	11.28%

Bank in the UT Chandigarh have made 11.28% of total advances to women beneficiaries against the annual targets of 5% up to31.03.2022. Progress is satisfactory and No action point emerged during deliberation

(No action point emerged during deliberation)

Item No. 24	DISBURSEMENT AGAINST ANNUAL TARGETS OF ANNUAL DISTRICT CREDIT PLAN WITHIN UT CHANDIGARH AS ON YEAR ENDED 31.03.2022

Rs. in Lacs

SECTOR	TARGETS	ACHIEVEMENTS	% Achievement.
Agriculture	142312	83907	58.95
MSME	1020320	568287	55.69
OTHER PRIORITY SECTOR	170028	110441	64.95
TOTAL PRIORITY SECTOR	1332662	762636	57.22

The above figures denote that the achievement under Priority Sector is 57.22% whereas, against the targets for FY 2022-23, the achievement under agriculture sector is only 58.95% while the same is 55.69% under MSME.

Sh. Mahesh Kumar Mall shows concerns that ACP targets for Priority Sector have been significantly underachieved at only 57 % 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 2022-2023

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 2022-23 be achieved.

Sh. Mall advised 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. 25	Position of NPA within UT CHANDIGARH.

Rs. In lacs

Agriculture		MSME		Other Priority Sector		Total Priority sector		Non Priority sector		Grand Total	
Outstanding as on31.03.2022											
63402	232951	40703	1205321	30017	455796	134119	1880586	399841	6877906	533960	8758492
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)
7937	98380 42.23%	6196	250853 20.81%	2645	5790 1.27%	16778	355023 18.88%	10912	612716 8.90%	27690	967739 11.05%

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,

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.

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(Action : All Member Banks)

Item No. 26	Position of NPA in Pradhan Mantri Mudra Yojana (PMMY) Loan Accounts within UT Chandigarh as on 31.03.2022.

Sector	Shishu		Kishore		Tarun		Mudra (Total)	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
Outstanding	12390	3435	11498	15896	4340	20639	28228	39971
NPA	1910	319 9.28%	787	1112 7%	171	929 4.90%	2868	2360 5.90%

Rs. In Lakhs

LDM has informed the house that NPA under PMMY NPA under MUDRA Loan on YOY basis has increased from 4.95% on 31.03.21 to 5.90% on March 2022. NPA under PMMY on Q to Q basis has increased from 5.39% on Dec.2021 to 5.90 % as on 31.03.2022

Sh. Zade advised the Bankers to make efforts to contain the NPA under MUDRA schemes by timely recovery action.

(Action by all Banks)

Item No. 27	Position of NPA in Govt. Sponsored Schemes within UT Chandigarh as on 31.03.2022.

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
31.03.22	155	729	73	39.15	28228	39971

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%)
31.03.22	NPA	61	216 29.63%	19	9.06 23.14%	2868	2360 5.90%

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.

Sh. Mahesh Kumar Mall 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 and also advised sponsoring agency to provide help in recovery.

Action: All Member Banks

Item No. 28	HOUSING LOANS WITHIN UT CHANDIGARH AS ON 31.03.2022

Rs. in Lakh

Fresh disbursement during 01.04.2021-31.03.2022		O/S as on 31.03.2022	
A/cs.	Amount	A/cs.	Amount
8827	159409	39557	937116

No action point has emerged during meeting.

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

The progress under PMAY up to 31.03.2022 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)		
5007	4855	111642	2169	5026

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. 29	POSITION UNDER EDUCATION LOAN SCHEME WITHIN UT CHANDIGARH AS ON31.03.2022.

Rs. in Lakh

EDUCATION LOANS SANCTIONED WITHIN UT CHANDIGARH				NPA under Education loan	
During 01.04.2021 to 31.03.2022		O/s as on 31.03.2022		31.03.2022	
A/cs.	Amount	A/cs.	Amount	A/C	Amount
2513	22738	4563	40199	136	422(1.05%)

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. 30:	**CGTMSE SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2022**

Rs. in Lakhs

As on 31.03.2022	
NO. of A/cs covered	**Amt.**
4927	**30036**

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.

Sh M.K Mall has shown a concerned over very few accounts covered under CGTSME and he asked the reasons from General manager SIDBI. GM SIDBI has informed the house that due to heavy fees of CGTMSE , borrowers do not want to take coverage under CGTSME. Some other bankers have also informed the same reason. Sh Mall has advised that advances under CGTSME should be increased by explaining the benefits to borrowers of coverage under CGTSME.

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(Action by all member Banks)

Item No. 31:	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 160 (PMMY cases covered under NULM)	3 plus 160(PMMY cases covered under NULM)	144.88	163	144.88	86	0

LDM has informed the house that against the target of 150 cases , achievement is 163 cases . NULM Deptt. has informed that target is achived by converting mudra loan under NULM scheme. Shri S.K.Panigrahi, General Manager, PNB, Chandigarh Zone advised the bankers to sanction sponsored cases in a time bond manner and ensure that proportionate Target for next year be archived quarter wise..

Action: All Member Banks

Item No. 32	**POSITION UNDER PMEGP SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2022**

year	Target	Applications sponsored	Cases sanctioned	Claim lodged	Margin money claimed in dis. cases	Rejection/return	Pending for sanction

			nos	MM involved			Nos	Amt		
31.03.21										
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
31.03.22										
DIC	37	26	7	19.89	11	31.07	12	35.01	18	2
KVIC	28	5	0	0	0	0	0	0	3	2
KVIB	28	37	13	32.32	9	27.07	9	27.07	22	2
Total	93	68	20	52.21	13	58.14	12	62.08	23	6

Sh. Mall advised the bankers to clear the pendency immediately. LDM has requested all the member banks to clear the pendency.

(Action: All Member Banks)

Item No.33:	ATMs INSTALLED WITHIN UT CHANDIGARH AS ON 31.12.2021

Sh. Mall advised all the banks to comply all the RBI guidelines while installing the ATMs.

Item No.34:	Issues of UIDAI

Agenda from Unique Identification Authority of India (UIDAI)

Age Band wise Aadhaar Saturation (Status as on 31st March, 2022 as per Factsheet)

Population in 2022 (projected) as per the HQ Report (Factsheet)

Age	Total Population	Aadhaar Generated	Pending Population	%Aadhaar Generation
Up to 5 Year	1,08,736	41,496	67,240	38.16%
5 to 18 Year	2,59,587	2,43,459	16,128	93.79%
18 year & Above	8,50,676	8,55,956	-	100.62%
Total	12,19,000	11,40,911	83,368	93.59%

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 (22nd April'22)

Branch Name	No of Identified Branches	Active as 22nd April'22	Not Working	Enrollments/ updation during Last 30 Days	Average
Axis Bank Ltd	1	0	1	0	0
Bandhan Bank Ltd.	1	1	0	19	1
Bank of Baroda+ Vijaya Bank	2	1	1	478	20
Bank of India	1	1	0	28	1
Bank of Maharashtra	1	0	1	0	0
Canara Bank + Syndicate Bank	2	1	1	124	5
Catholic Syrian Bank	1	0	1	0	0
Central Bank of India	1	1	0	116	5
City Union Bank	1	1	0	31	3
Equitas Small Finance Bank	1	1	0	45	2
Federal Bank	1	0	1	0	0
HDFC Bank Ltd	2	2	0	635	13
ICICI Bank	1	0	1	0	0

IDFC Bank Ltd	1	1	0	91	4
Indian Bank + Allahabad Bank	2	0	2	0	0
IndusInd Bank Ltd	2	2	0	638	8
J&K Bank	1	1	0	1	0
Kotak Mahindra Bank	2	2	0	115	2
Laxmi Vilas Bank	1	1	0	189	8
Punjab & sind Bank	1	0	1	0	0
Punjab National Bank+ OBC + United Bank	6	0	6	0	0
RBL Bank	1	0	1	0	0
State Bank of India	7	7	0	713	4
UCO BANK	1	0	1	0	0
Union Bank of India+ Andhra Bank + Corporation Bank	4	3	1	503	7
Ujjivan Small Finance Bank	1	0	1	0	0
Yes Bank	1	1	0	5	0
Grand Total	47	27	20	3737	5

- Out of the 47 locations, 27 are operational as on date. During last UTLBC, 28 centres were functioning. Overall average enrolment in Banks is 5 which is less than the required average of 8
- Out of total 26404 Aadhaar Enrolments and Updation done in last 30 days in Chandigarh on 122 kits, the contribution of banks stands at 3737 with 27 active kits, which is only 14 %(1 % lesser than previous quarter) of the total enrolments and updation.
- Efforts may be made to run Aadhaar centres by taking all due precautions for Covid as advised by District Administration from time to time.

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 centres. 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

Since last UTLBC, no bank has submitted response.

Sh. Mall instructed all major banks to activate their Aadhar centres immediately

(Action: Banks having Aadhaar Centre)

Item No. 35:	POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 31.12.2021

POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 31.03.2022 : - As per Annexure 21 {Page No. 76}.

SAVING LINKED

Achievement up to 31.03.2022		O/S AS ON 31.03.2022	
NO.	Amount	NO.	Amount
14	0.51	225	17.12

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: -

Achievement up to 31.03.2022		O/S AS ON 31.03.2022	
NO.	Amt in lacs	NO.	Amt in lacs
12	8.15	24	15.37

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.

(Action By All banks and NULM Deptt.)

Item No. 36:	POSITION UNDER KCC WITHIN UT CHANDIGARH AS ON 31.12.2021

(Rs.in lacs)

Sanctioned from 01.04.2021 to 31.03.2022		O/S AS ON 31.03.2022	
NO.	Amount	NO.	Amount
783	2683.52	1691	17003

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 bySh. Anil Diwani, Dy. General Manager, State Bank of India.