Minutes of UTLBC held on 12.08.2022 under the chairmanship of Sh. Mahesh Kumar Mall ,Regional Director, Reserve Bank of India.

The 48th Meeting of the UT Level Bankers' Committee, Chandigarh to review the performance of banking system in UT, Chandigarh for the quarter ended Jun.2022 was held on 12.08.2022 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 of the meeting. Besides, the meeting was attended by Sh. R. P Singh, GM NABARD ,Smt. Isha Kamboj, JT. Commissioner MC , Chandigarh, Shri Sandeep Kumar Panigrahi, General Manager, PNB, Chandigarh Zone & Convener-UTLBC Chandigarh, Sh. Sudhir Kumar DGM, Circle Head of Chandigarh circle, Sh. Satwinder Singh, Deputy General Manager, State Bank of India, 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,Sh. R. P Singh, GM NABARD by presenting flower Bouquet. He also welcome Smt. Isha Kamboj, Jt. Commissioner, MC, Chandigarh and 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 .

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Sh. 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 47th meeting of UT Level Bankers' Committee (UT Chandigarh)

Last Meeting of UTLBC	47th
Held on	11.05.2022
Minutes email / circulated on	21.05.2022
Comments Received	NIL

As no comments/observations were received from any banks. The House has confirmed the minutes of the 47th meeting circulated on 11.05.2022.

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

Position on30.06.2022 as under:

period	Total app	rejected	Net App.	sanctioned	Pending for sanction	Disbursed	Pending for dis.
31.03.2022	**5417**	**1161**	**4256**	**3887**	**369**	**3562**	**325**
30.06.2022	**7322**	**1208**	**6114**	**4620**	#1494	**4008**	**612**
26.07.2022	**7316**	**1177**	**6138**	**4743**	**1395**	**4100**	**643**

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

Smt. Isha Kamboj, Jt. Commissioner MC Deptt.. Chandigarh informed that TAT for sanctioning of loans is 29 days which is on very high side. Smt Kamboj informed the house TAT is on higher side due to private banks like HDFC Bank, Axix Bank, ICICI Bank, Karnataka Bank and IDBI Bank.

Sh. Zade has instructed LDM to arrange camp of all the banks with the coordination of MC office so that all the loans can be sanctioned on spot.

Sh. Mahesh Kumar Mall instructed HDFC Bank and ICICI Bank to clear the pendency by this month.

Sh. Mahesh Kumar Mall has shown a concern regarding pendency of 227 applications for sanction and 324 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. 2.1	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 162 applications. Out of these the banks have sanctioned 62 applications, 62 cases have been disbursed as on date and 68 cases have been rejected.

Sh Mall expressed his concerns regarding no of rejections are on very high side. LDM informed the house that maximum number of rejections are from State Bank Of India . Animal Husbandary Deptt. is advised to sponsor maximum no of applications under this scheme.

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(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 .

(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 30.06.2022 is as under: -

- Total operative Saving Accounts : 2532029
- Aadhaar Seeding : 2200255 (86.90%)
- Mobile Seeding : 2322820(91.74%)

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. 4	IMPLEMENTATION OF PRADHAN MANTRI JAN-DHAN YOJANA (PMJDY)

ITEM NO. 4.1	Status of Opening of Accounts under PMJDY

Banks have opened 283191 accounts up-to 30.06.2022under PMJDY since its launching on 28.08.2014.

Detail of Accounts opened under PMJDY up to 30.06.2022 is as under: -

Period	Total PMJDY A/cs	Zero balance A/cs	Aadhar Seeded A/cs	Rupee card issued	Rupee card Activated
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%)**
30.06.2022	**283191**	**23779(8.40%)**	**260182(91.88%)**	**241706(85.35%)**	**183228(77.22%)**
+- in qtr	**+2400**	**+1.12%**	**+(.01%)**	**+1.50%**	**+1.15%**

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 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 marginally from 7.28% on 31.03.2022 to 8.40% on30.06.2022. 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 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. 5	Appointment of Bank Mitras & Status of Micro ATMs , Verification Calls by Executives of State Call Centers/SLBC/LDMs to Bank Mitras.

Up to 30.06.2022, Out of 64 BCAs, Banks has provided 41 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. Lokesh Behl LDO RBI informed that there is huge difference of no of total BCAs on portal and as compared to 64 shown here.. All banks are requested to check their data and amend the same on Portal.

Sh. Mahesh Kumar Mall instructed LDM to check the excat position of BCAs of Payment Bank

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Sh. Mahesh Kumar Mall informed the house that there is Lack of awareness about the BC Certification amongst BCs and bankers. Thus, efforts can be made to create more awareness among the BCs regarding BC Certification and their functioning.

. LDM 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 30.06.2022 , banks have enrolled 94614 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 30.06.2022 banks have enrolled 266346 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 30.06.2022, banks have enrolled 47096 persons under the scheme.

LDM informed the house that these Banks namely, , DBS Bank , IDFC First Bank, 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 since inception of the scheme.

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

Out of 52 Claims lodged under PMJDY up to 30.06.2022 in UT CHANDIGARH, 48 Claim cases stands settled and 2 cases are rejected while 2 case is pending for disposal.

Indian bank has informed that out of 2 one claim has been settled

-Under PMJJBY out of 263 claims lodged ,245 claim cases stands settled, 16 claims are rejected and 2 cases are pending for settlement.

In Jan suraksha Schemes (under PMSBY) out of 153 claims lodged, 143 claim cases stands settled while 10 claims are rejected.

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 31.03.2022 is as under: -

(Amt. in lakhs)

	Sanction during FY up to Jun. 2022		Outstanding 30.06.2022(Amt in lacs)	
	Accounts	Amount	Accounts	Amount
SHISHU	710	177.74	13492	4592.81
KISHORE	542	1254.53	11881	14949.00
TARUN	351	2710.16	4276	19920.91
TOTAL	1603	4142.43	29649	39462.72

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.

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Sh Mall has taken serious view of the banks who have not sanctioned even single cases during the quarter and instructed all the banks to increase no of sanction under Mudra Scheme.

Sh. Mall has also advised LDM to call meeting of those banks who have not sanctioned single cases under Mudra and analyse the reasons for not sanctioning the loans.

(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 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	2573898	89.74%	52.50%	88.05%	75.40%	92.65%
Parameters	Total Number of eligible accounts	holders having Net Banking	%age of A/C holders taken POS machine/QR code	%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
CA	107013	80.95%	23.33%	74.01%		83.69%

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.

Sh Mall instructed bankers that while providing digital products to customers banks must guide customers regarding cyber crimes

Sh. Zade has also advised the LDM to arrange a joint awareness meeting with Cyber cell Chandigarh Police with different banks so that cyber crimes can be reduced to minimum level.

(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. 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.

During the period under review FLCs in Chandigarh have organized 61 camps in UT, Chandigarh

(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 30.06.2022 is as under:

Total No. of Schedule Commercial Bank Branches	**Loan Sanctioned during FY up to Jun 2022 Rs.in lacs**				**Outstanding as on 30.06.2022in lacs**			
	SC/ST		**WOMEN**		**SC/ST**		**Women**	
	A/cs	**Amt.**	**A/cs**	**Amt.**	**A/c**	**Amt**	**A/c**	**Amt**
356	2	66.60	9	69.77	61	630.48	162	2521.72

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.

Sh. Mall also advised the representative of DIC to aware the the general masses regarding the Standup India scheme and help banks to sanction cases under this scheme.

(Action All Member Banks& Nodal agencies)

Item No. 13	Review of Performance of Banks

The total deposits in UT Chandigarh as on 30.06.2022 stood at Rs.95693 crores Whereas on 30.06.2021, the deposits of the banks in Chandigarh were Rs 91025 crore, showing an increase of Rs. 4668 crore that is 5.12%

The total advances in Chandigarh as on 30.06.2022 are Rs. 80363 crore against the advances of Rs.87585 crores on 31.03.22, showing Q to Q decrease of Rs.7222 crores that is –(8.24%). If we compare the advances on YOY basis there is decrease of Rs.10584 crores that is (-11.63%) in advances..

(Action by all member banks)

Item No. 13A	CD RATIO WITHIN UT CHANDIGARH AS ON 30.06.2022

NO. OF BRANCH OF BANKS, THEIR DEPOSITS AND ADVANCES WITHIN UT CHANDIGARH AS ON30.06.2022.

Rs. in lacs

Number of Branches		Deposits		Advances		CD Ratio	
URBAN	TOTAL	No. of A/cs	Amt.	No. of A/cs	Amt.		
415	415	4319615	95693	542883	80363	83.98%	

The number of branches of banks as on 30.06.2021 were 428. As on 30.06.2022, the Number of branches in urban area are 415, **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 88.06% on 31.03.2022 to 83.98% as on 30.06.2022. 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 88.06% to 83.98% 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 30.06.2022

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	

59777	**2091**	**40916**	**12299**	**28662**	**4550**	**129355**	**18940**	**23.57%**

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. Mall 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

Sh. Mahesh Kumar Mall 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.

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 30.06.2022

Rs. in Crore

period	OUT OF PRIORITY SECTOR ADVANCES UNDER								% of Agr. adv to Total adv
	FARM CREDIT		AGRI. INFRASTRUCTURE		ANCILLARY ACTIVITIES		TOTAL AGRI.		
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	
30.06.22	**58661**	**600.51**	**173**	**435.12**	**943**	**1055.34**	**59777**	**2091**	**2.60%**

Shri S.K. Panigrahi, General Manager, PNB, Chandigarh Zone suggested all the banker present here to make more advances under Agriculture sector so as to achieve the national goal of 18%. He suggested banks should implement all Agriculture investment credit related schemes to existing Borrowers so that advance under Agriculture be improved.

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

(Action: Member Banks)

ITEM NO. 16:	MSME SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2022

Micro & Small Enterprises within UT Chandigarh as on 30.06.2022

Rs.in lac

Micro Enterprises				Total Micro Enterprises	
Manufacturing Sector		Service Sector			
Accounts	Amount	Accounts	Amount	Accounts	Amount
4870	128463	24332	273909	29202	402372

Small Enterprises				Total Small Enterprises	
Manufacturing Sector		Service Sector			
Accounts	Amount	Accounts	Amount	Accounts	Amount
2978	248198	5481	241420	8459	489618

Total Micro & Small Enterprises	
Accounts	Amount
37661	891990

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 "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 to30.06.2022, banks have sanctioned loan of Rs.93969 lacs to 5705 eligible borrowers and disbursed loan of Rs.87326 lacs to 4691 borrowers. Banks whose cases are pending for disbursement are requested to disburse the same immediately.

(Action by All Member Banks)

Item No. 17:	PROGRESS UNDER WEAKER SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2022

In lacs

Disbursement during the F.Y upto 30.06.2022		Weaker Sector Advances outstanding as on30.06.2022.		% of W.S. adv to Total advances.
Account	Amount	Account	Amount	
1340	5108	71717	91009	1.13%

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 1.13% 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. 18:	CREDIT FLOW TO WOMEN BENEFICIARIES WITHIN UT CHANDIGARH AS ON 30.06.2022

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 01.04.2022 to 30.06.2022		O/s advances as at 30.06.2022		%age of adv. To women to total adv. As at 30.06.2022
A/c.	Amt.	A/c.	Amt.	
13552	39741	129082	454883	5.66%

Bank in the UT Chandigarh have made 5.66 % of total advances to women beneficiaries against the annual targets of 5% upto 30.06.2022. Progress is satisfactory and No action point emerged during deliberation

Item No. 19	DISBURSEMENT AGAINST ANNUAL TARGETS OF ANNUAL DISTRICT CREDIT PLAN WITHIN UT CHANDIGARH AS ON YEAR ENDED 30.06.2022

Rs. in Lacs

SECTOR	TARGETS	ACHIEVEMENTS	% Achievement.
Agriculture	**10381**	**26103**	**251**
MSME	**122543**	**295476**	**241**
OTHER PRIORITY SECTOR	**29913**	**9792**	**32**
TOTAL PRIORITY SECTOR	**162837**	331371	**203**

Sh. Mall has shown satisfaction on the achievement of ACP targets. Sh Mall also instructed LDM to review the tagrgets allotted to different banks, as the achievement of ACP targets is on very high side.

(Action: LDM office and All Member Banks)

Item No. 20	Position of NPA within UT CHANDIGARH.

Item No. 20.1:	Position of NPA as on 30.06.2022

Rs. In lacs

Agriculture		**MSME**		**Other Priority Sector**		**Total Priority sector**		**Non Priority sector**		**Grand Total**	
Outstanding as on 30.06.2022											
59777	2091	40916	12299	28662	4550	129355	18940	413528	76227	542883	80363
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)**
8421	**905** **43.29%**	**6143**	**2632** **21.39%**	**2874**	**6595** **1.44%**	**17438**	**3603** **19.02%**	**10763**	**4991** **6.54%**	**28201**	**8594** **10.69%**

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. 21	Position of NPA in Pradhan Mantri Mudra Yojana (PMMY) Loan Accounts within UT Chandigarh as on30.06.2022..

Sector	Shishu		Kishore		Tarun		Mudra (Total)	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
31.03.22 O/S	12390	3435	11498	15897	4340	20639	28228	39971
NPA	1910	319 **9.28%**	787	1112 **7%**	171	929 **4.50%**	2868	2360 **5.90%**
30.06.22 O/s	13492	4593	11881	14949	4276	19920	29649	39462
NPA	2030	418 **(9.10%)**	923	1233 **(8.24%)**	177	813 **4.08%**	3130	2464 **6.24%**

LDM has informed the house that NPA under MUDRA Loan on QOY bais has increased from 5.90% on 31.03.22 to 6.24% on Jun 2022

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

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(Action by all Banks)

Item No. 21 -A	Position of NPA in Govt. Sponsored Schemes within UT Chandigarh as on 30.06.2022.

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.
31.03.22	155	729	73	39.15	28228	39971
30.06.22	162	769	67	51.99	29649	39462

Year	Sector	PMEGP		NULM		MUDRA	
		A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
31.03.22	**NPA**	61	216 29.63%	19	9.06 23.14%	2868	2360 5.90%
30.06.22	**NPA**	58	208 27.04%	26	10.3 19.81%	3130	2464 6.24%

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. 22:	HOUSING LOANS WITHIN UT CHANDIGARH AS ON 30.06.2022

Rs. in Lakh

Fresh disbursement during 01.04.2022-30.06.2022		**O/S as on**30.06.2022	
A/cs.	Amount	A/cs.	Amount
2889	42753	46839	1019306

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 30.06.2022 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)**		
4744	**4567**	**107962**	**2053**	**4929**

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 ON31.03.2022.

Rs. in Lakh

EDUCATION LOANS SANCTIONED WITHIN UT CHANDIGARH				**NPA under Education loan**	
During 01.04.2022 to 30.06.2022		O/s as on 30.06.2022		30.06.2022	
A/cs.	Amount	A/cs.	Amount	A/C	Amount
245	1851	3960	27400	118	391

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. 25:	CGTMSE SCHEME WITHIN UT CHANDIGARH AS ON 30.06.2022

Rs. in Lakhs

As on30.06.2022	
NO. of A/cs covered	Amt.
4805	31640

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**
94 upto 30.09.2022)		Nos.	Amt.	Nos.	Amt.		
	19	2	2.30	2	2.30	6	11

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 .

LDM advised the banker to sanction the pending cases by 18th Aug 2022.

Action: All Member Banks

Item No. 32	**POSITION UNDER PMEGP SCHEME WITHIN UT CHANDIGARH AS ON 30.06.2022**

POSITION UNDER DIC, KVIC & KVIB.

(Rs. in lakhs)

Agency	Target project	MM target	Applications sponsored	Cases sanctioned		Claim lodged		Margin money disbursed. cases		Rejection	Pending for sanction/disposal
				Nos	**MM involved**	**Nos**		**Nos**	**Amt**		
DIC	11	35.75	0	1	0.75	1	2.5	3	6.28	0	0

KVIB	10	31.50	10	3	9.39	0	0	0	0	6	1
KVIC	10	31.50	6	2	3.93	1	0.83	0	0	3	2
2nd loan	1	9.74	0	0	0						
Total	**31**	**108.49**	**16**	**6**	**14.07**	**2**	**3.33**	**3**	**6.28**	**9**	**3**

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. 28:	ATMs INSTALLED WITHIN UT CHANDIGARH AS ON 30.06.2022	
No.of ATMs on 30.06.2022	**ATMs installed From April -June 30.06.2022**	**Total nos of ATMs as on 30.06.2022**
726	11	737

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. 30:	POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 30.06.2022

POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 30.06.2022: - As per Annexure 21 {Page No. 76}.

SAVING LINKED

Achievement up to 30.06.2022		O/S AS ON 30.06.2022	
NO.	**Amount**	**NO.**	**Amount**
2	**.09**	**147**	**11.76**

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 30.06.2022		**O/S AS ON 30.06.2022**	
NO.	**Amtin lacs**	**NO.**	**Amt in lacs**
		24	**15.31**

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. 31:	POSITION UNDER KCC WITHIN UT CHANDIGARH AS ON 30.06.2022

(Rs.in lacs)

Sanctioned from 01.04.2022 to 30.06.2022		**O/S AS ON 30.06.2022**		**NPA in KCC**	
NO.	**Amount**	**NO.**	**Amount**	**a/c**	**Amt**
251	**1157.97**	**1932**	**16033.54**	**243**	**4435 (27.66%)**

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.

Sh. Zade instructed all banks to clear the pendency of revision of pensions of ChandigarhAdministration pensioners latest by this month

(Action by All Banks)

Sh. Mall has instructed LDM to write letter to the corporate offices of the banks who were absent in the meeting

The meeting ended with vote of thanks bySh.Satwinder Singh , Dy. General Manager, State Bank of India.