Minutes of UTLBC held on 15.11.2021 under the chairmanship of DR Anil Kumar Yadav, General Manager, Reserve Bank of India.

The **45th Meeting** of the **UT Level Bankers' Committee, Chandigarh** to review the performance of banking system in UT, Chandigarh for the quarter ended Sept 2021 was held on 15.11.2021 under the **Chairmanship of Dr. Anil Kumar Yadav, General Manager, Reserve Bank of India, Chandigarh** and **Sh. Saurabh Kumar Arora, , Jt. Secretary Finance , UT, Chandigarh** was the Chief Guest of the meeting. Besides, the meeting was attended by **Shri** Anjan Chattopdhyay**, Deputy General Manager, PNB, Chandigarh Zone and Convener of UTLBC meeting, Sh. Mukesh Verma Deputy General Manager, Pb. And Sind Bank and Representative from NABARD,** and Senior Officers from RBI, Banks, State Government, Banks, Financial Institutions and various Corporations.

The list of participants is as per **Annexure-I.**

At the outset Shri Anjan Chattopdhyay, Dy. General Manager, PNB, Chandigarh Zone welcome **Sh. Sh. Saurabh Kumar Arora, , Jt. Secretary Finance, UT, Chandigarh and Chief Guest/co-chairperson of the meeting, Dr. Anil Kumar Yadav, General Reserve Bank of India Chairman of the meeting, Sh. Mukesh Verma, Dy. General Manager, Pb. And Sind Bank by presenting flower Buckets. He also welcome all the participants from Banks, LDO Sh Lokesh Behl from RBI, officials from Govt. Deptt and Representative of NABARD, Chandigarh,** who are present in the meeting .

Before presenting the progress card, I would like to dwell upon the significant developments taken place recently, which have good impact on banking and economy of our country.

On the basis of an assessment of the current and evolving macroeconomic situation, Reserve Bank of India's (RBI) Monetary Policy Committee (MPC) at its meeting on October 8, 2021 decided to keep the policy repo rate under the liquidity adjustment facility (LAF) unchanged at 4.0 per cent.

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

The MPC also decided to continue with the accommodative stance as long as necessary to revive and sustain growth on a durable basis and continue to mitigate the impact of COVID-19 on the economy, while ensuring that inflation remains within the target going forward.

Amidst an accentuation of global risks, the Indian economy is picking up steam, although the recovery is uneven and trudging through soft patches. The step up in vaccination, slump in new cases/mortality rates and normalizing mobility has rebuilt confidence. Domestic demand is gaining strength while aggregate supply conditions are recouping, powered by the robust performance of kharif agricultural production and revival in manufacturing and services. Softer than expected food prices have eased headline inflation into a closer alignment with the target.

Due to COVID restrictions we had conducted last meetings through VC but now, by the Grace of God, when the things have normalized, we have convened this meeting in physical mode. I request you all of you to actively participate in today's meeting to make it more fruitful.

Distinguished members, in today's meeting we will review the performance of banks in UT Chandigarh under various key parameters for the half-year ended September 2021 & broadly discuss many other important issues and ongoing campaigns, flagship schemes of Govt of India.

The Key parameters of UT Chandigarh as on September 2021 remained good during the review period. CD Ratio against National Goal of 60% is 97.10%. Share of PS to Total Advances is 21%, Agri Adv to Total advances is 2.4% (the reason being Chandigarh urban area), Share of MSME to Total advances 12%.

The performance under Annual Credit Plan during the half-year ended September 2021 remained at 43% (under Agriculture Sector - 48%, MSME – 45%, OPS – 26%). All bankers need to analyze the reasons of low achievement and ensure that ACP targets are achieved during the current financial year.

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

.Sh Saurabh Arora, **Jt. Secretary Finance, UT, Chandigarh in his inaugural address said that it is my** my proud privilege to be here with you in the 45th meeting of UTLBC Chandigarh. Sh Saurabh Arora, **Jt. Secretary Finance, UT, Chandigarh extend** warm welcome to DR Anil Yadav chairman of the meeting and also welcome DGM PNB.. Also extend warm welcome to all dignities sitting on the dias and all the bankers and officials from state Govt Deptt/financial institution and corporations. Joint Secretary Finance UT Chandigarh said the ongoing through the statistical data of UT Chandigarh, I appreciate the bankers for bring back the wheel of the economy on tract and I observe that there is YOY growth of 15.93% in deposit and in advances it is 7.56%. There is also YOY growth in PS advances of 7.19% And in agri advances YOY growth is 4.40%

However as regards national Goal performance in some parameters like PS advances, Agri advances is not up to the mark and need improvement I urged the bankers to improve it up to national Goal.

As regards Flagship programme of Govt of India I request the bankers to clear the pendency under PMsvanidhi, PMEGP and NULM and also improve the enrolments under jan suraksha schemes launched by Govt of India . I also urged the banks to saturate PMJDY accounts with jan suraksha schemes with in a targeted date allocated by the Govt of India that up to Sep 2022.

He also request all the concerned Department to coordinate with the LDM on fortnightly basis with pendency of your Department and work to support each other for achieving the targets under Govt sponsored schemes.

- **Dr. Anil Kumar Yadav, General Manager, Reserve Bank of India welcome** Sh Saurabh Arora, **Jt. Secretary Finance, UT, Chandigarh and** all the participants in the meeting. He apprised about important decisions in the **Monetary Policy Statement for 2021-22 (October 8, 2021)** Monetary Policy Committee has maintained status quo with regard to the policy repo rate and retained the accommodative policy stance, The objective is to revive and sustain growth on a durable basis and continue ,kept the **repo rate unchanged** at **4 percent** ,**reverse repo rate** too was kept **unchanged at 3.35 percent, Bank rate** also remained **unchanged at 4.25 percent and CPI for 2021.22 is 5.7% and** Retained the real GDP growth projection for 2021-22 @ 9.5 %.

- **Dr. A. K. Yadav also emphasized on implementation of Centre for financial literacy which is pilot project since 2017. RBI has planned to open CFL in each block of the country by 2024.** In phase-1 One CFL had to be opened in Chandigarh and the same has been made operational in Chandigarh (Dhanas) on November 01. He advised all the banks to provide necessary support to the CFL team.

He also emphasized the importance of Digital Payment Ecosystem and also express his satisfaction of achievement of 97.29% in case of individuals and 90.02% in case Businessmen. Also emphasized to make extra efforts to provide POS Machines, Mobile Banking, Internet facilities to be provided to Business people. He also emphasized that data to be updated in UTLBC website and this data to be updated regularly for the benefit of the public. Dr. Yadav shows satisfaction of the progress of CD ratio which is 97.10%, which is well above the national goal of 60%, the performance of Private Sector Banks is significantly low. The CD Ratio of Private Sector Banks is less than the national target, whereas the CD Ratio of Nationalized Banks is quite satisfactory and above the national target. Private Sector Banks are requested to look into the matter and take necessary steps to improve the CD ratio. **Dr. Yadav also inform the house that Reserve Bank of has recently launched two new schemes**

1. RBI Retail Direct Scheme.
2. The Reserve Bank Integrated Ombudsman Scheme.

The RBI Retail Direct Scheme will allow retail investors to invest easily in government securities. Investors will be able to directly invest in government securities. According to RBI, the scheme will allow retail investors to open and maintain their government securities account free of cost.

The RBI Integrated Ombudsman Scheme aims to further improve the grievance redress mechanism for resolving customer complaints against entities regulated by the central bank.

The theme of the scheme is based on “One Nation-One Ombudsman” with one portal, one email address for the customers to lodge their complaints. This essentially means there will be a single point of reference for customers to file complaints against entities, submit documents, track the status of their complaints and provide feedback. He also instructed the banks to provide good service to the customers to avoid complains.

He also emphasized that BCA appointed by banks must have passed certified courses. Thus, efforts can be made to create more awareness among the BCs regarding BC Certification and their functioning. At present, 45 BCs are operating in Chandigarh.

GM RBI instructed LDM to inform all the member banks that UTLBC meeting must be attended by local controlling head of the bank.. GM RBI shows great concern regarding absence of controlling heads/senior officials in the meeting. He also expressed his displeasure over the absence of DDM NABARD in the meeting.

Dr Yadav also instructed LDM to take up the matter of finalization of Holidays list under the NI Act, 1881 for the year 2022 with Chandigarh Administration and actively involve Reserve Bank of India Chandigarh office in the process. **At last, he advised to all member Banks to dispose of the pending applications under Pmsvanidhi, PKCC, PMEGP and applications sponsored by NULM Department.**

Then Mr. Hari Singh Gumra sought the permission of the chair to start the meeting and read out the agenda items one by one.

Item No.1	**Confirmation of Minutes of 44th meeting of UT Level Bankers' Committee (UT Chandigarh)**

Last Meeting of UTLBC	44th
Held on	16.08.2021
Minutes email / circulated on	26.08.2021
Comments Received	NIL

As no comments/observations were received from any banks. The House has confirmed the minutes of the 44th meeting circulated on 26.08.2021.

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

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

Sh. Trivedi Social Development officer of NULM Deptt. Informed that banks are not sanctioning Rs.20000/- as second trench. He also informed that HDFC Bank and Axix banks are not returning the applications which were wrongly picked by them

Dr. Yadav has shown a concern regarding pendency of sanction and disbursement of cases under this scheme and instruct all banks to clear the pendency immediately and also instruct HDFC bank and Axis bank to immediately return the application which were wrongly picked by them. Dr. Yadav also advised the member banks to sanction Rs.20000/- as second trench to those borrowers who have repaid the complete loan through normal recoveries. He advised the concerned department i.e. NULM to co-ordinate with the LDO RBI through LDM office in case if any bank is not cooperating. Hari Singh Gumra LDM Raised the issue before the Representative of NULM and SIDBI that Applications of 2nd Loan of Rs.20000/ to street venders is not found in portal, hence branches are unable to download the applications and sanctioning thereof. Representative of SIDBI replied that he will take up the matter with their Head office at Lucknow who is looking after the portal of PMsvanidhi.

(Action : MC office ,& SiDBI and Member Banks)

Item no. 2.1	Pashu Kisan Cedit Card

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

GM RBI, Dr Yadav Chairman of the meeting instructed the member Banks to complete the task of matching the sanction in porta**l with in a week time**. However Joint director also informed that in portal they have uploaded 341 applications as in other cases there was an issue of Aadhar in uploading the applications in Portal. GM RBI observed that in physical statement as per agenda there is only one applications pending. LDM has informed that these applications have not been received by the concerned bank ,so not even a single applications is pending for sanction as per physical status of applications. However some applications are pending for disbursement of SBI and Chandigarh state cooperative banks. These banks were advised to disburse all the cases with in 15 Days. The Chair instructed the Animal Husbandry department to coordinate with the banks for reconciliation of the pending application through LDM office and also involve LDO RBI in the process, if required.

(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. Chief LDM informed that Out of 5 cases, 4 cases have been sanctioned and 1 case has been rejected by the Kotak Mohindra Bank. Representative of Kotak Mahindra Bank informed that they are not sanctioning the small amount and has rejected the cases. GM RBI has taken it seriously and advised them to inform how you can refused to sanction the loan of Rs.7.00 lacs when mudra loan of small amount are being sanction by your bank.. GM RBI has shown a great concern over the reason of rejection and advised that Shri Manish Kapoor City Head of Kotak Mahindra Bank may apprise the reason for the same to LDO through LDM office.

(Action : Kotak Mahindra bank)

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 30.09.2021 is as under:-

- Total Saving Accounts : 2499710
- Aadhaar Seeding : 2180750(87.24%)
- Mobile Seeding :2292790(91.72%)

GM RBI instructed all the member Banks to instruct the field staff to ensure 100% AADHAAR SEEDING AND LINKAGE OF MOBLE NOs IN PENDING ACCOUNTS ON DAILY BASIS so that 100% be achieved

(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

UT CHANDIGARH has been declared as Saturated under Pradhan Mantri Jan Dhan Yojana, and first UT/State to be declared saturated under the flagship programme of Govt. of India, which envisages, Accidental Insurance of ` 1 lac, Life Insurance cover of `30000/-, Issuance of Rupay Debit Card to every account holder. We all must feel proud that UT has already received PM award for this achievement.

Banks have opened 278395 accounts up-to 30.09.2021 under PMJDY since its launching on 28.08.2014. There is an increase of 1798 accounts during the review period.

Detail of Accounts opened under PMJDY upto 30.09.2021 is as under:-

Period	Total PMJDY accounts	Zero balance Accounts	Aadhar Seeded Accounts	Rupee card issued	Rupee card Activated
31.03.21	**272524**	**16934 6.21%**	**248257 91.10%**	**225479 82.73%**	**180487 80.04%**
30.06.2021	**276597**	**18097 6.54%**	**253744 91.74%**	**212474 76.82%**	**178246 83.89%**
30.09.2021	**278395**	**18288 6.57%**	**255781 91.88%**	**241193 86.64%**	**183687 76.16%**
Increase in qtr	**1798**	**+0.03%**	**+0.14%**	**+9.82**	**-7.73%**

Dr Yadav shown great concern regarding the progress of activation of rupee card and instructed the banks whose activation is below the system to improve it on monthly basis. He informed that without activation of card , how the account holders get the benefit of hidden insurance cover of Accident death when their Rupay card is in active. All other banks to ensure 100% activation of rupee cards issued by their branches.

LDM has also informed the house that %age of Zero Balance account has also increased from 6.54% on June 21 to 6.57% on 30.09.2021.He requested all the member Banks whose zero balance is above 10% to bring it below 10% by persuading the account holders to deposit some small amount in the accounts so that over position of zero Balance accounts be reduced from present level. LDM has advised the bankers to take the helps of their BCAs for getting small deposit from zero balance account holders varying from Rs.10 to 50 and credit their accounts so that Zero balance account be brought to NIL in UT Chandigarh.

(Action : ALL Banks)

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

Up to30.09.2021, Out of 45 BCAs, Banks has provided 29 Micro ATMs to their BCAs. This will enable the account holders to swipe their ATM Cards at BCA locations and they need not to go to the far flung areas for swiping the ATM cards**. During the deliberation LDM has informed that 16 BCA do not have Micro ATM which relate to Bank of Baroda. Participant of BOB has informed the Chairperson that there is issue regarding bearing the cost of Micro ATM and it will be resolved during the this month and Micro ATM be provided to the BCAs**

LDM has 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 to30.09.2021, banks have enrolled 78020 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 30.09**.2021**, banks have enrolled 226329 persons under the scheme.

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

(Action : All Member Banks)

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

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

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

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

Up to **30.09.2021**, banks have enrolled 36234 persons under the scheme..

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

Shri Anjan Chattopdhyay, Dy. 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 50 Claims lodged under PMJDY up to 30.09.2021 in the UT Chandigarh, 47 Claims stands settled while 2 cases are rejected while 1 case is pending for disposal.

In Jansuraksha Schemes (under PMSBY) out of 131 claims lodged 123 claim cases stands settled while 4 claims are rejected and 4 cases are pending.

In Jansuraksha Schemes (under PMJJBY) out of 223 claims lodged 207 claims cases stands settled, 2 claims are rejected and 14 cases are pending.

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..

Dr Yadav General Manager RBI has advised the LDM to call the position of pending cases Age wise for fruitful discussion. LDM has noted the same and inform that in next quarter Age wise pendency shall be obtained from Bankers and presented in the agenda.

(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 **30.09.2021** is as under:-

(Amt. in laks)

	Sanction during FY up to Sept 2021		Outstanding 30.09.21	
	Accounts	Amount	Accounts	Amount
SHISHU	1299	267.63	12939	3650.38
KISHORE	588	1448.91	11357	16715.64
TARUN	311	2195.73	4069	17404.85
TOTAL	2198	3912.27	28365	37770.87

All are advised to whenever any applications come to the branch, this required immediate attention of the incumbents and dispose the case in a time bound manner.

(Action to be taken by all the 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 Sept. 2021 progress is as under:-

Parameters	Total Number of eligible accounts	%age in debit card	%age of A/C holders having Net Banking	%age of Mobilie banking Holders	%age of A/cs holders covered under AEPS	%age of Total nos of eligible account hordes who have taken at least one digital facility
SF	2534385	90.73%	53.23%	64.49%	94.12	97.29%
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	91869	85.48	20.31	85.26		90.02%

Banks have covered 97.29% customer under saving Fund customer by providing any one of the Digital products to them. As regards current Accounts that business community has been covered 90.02% under any one of digital products which is justifiable, keeping in view the literacy rate of 86.77% .

GM RBI appreciated the progress of banks under SF category and also instructed the banks to improve percentage under CA category.

(Action : All Member Banks)

Item no. 10	**DOUBLING THE FARMER'S INCOME BY 2022**

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

With a good strategy, well-designed programmes, adequate resources and good governance in implementation, this target is achievable."

PM's Seven strategies:

1. Special focus on irrigation with large budgets, with the aim of "per drop, more crop."
2. Provision of quality seeds and nutrients based on soil health of each field.
3. Large investments in warehousing and cold chains to prevent post-harvest crop losses.
4. Promotion of value addition through food processing.
5. Creation of a national farm market, removing distortions and creation of e-platform across 585 stations.
6. Introduction of a new crop insurance scheme to mitigate risks at affordable cost.
7. Promotion of ancillary activities like poultry, beekeeping and fisheries.

LDM HAS ADVISE THE Member BANKS TO MAKE MORE AND MORE ADVANCES TO ALLIED ACTIVITIES RELATING TO AGRICULTURE TO INCREASE THE INCOME OF THE FARMERS.LDM HAS ADVSIED THAT SCOPE OF KCC IS NEGLIGIBEL NOW BUT SCOPE OF INVESTMENT CREDIT UNDER FARM MECHNIZATION, POLY HOUSES,PROJECT UNDER FPO, BIG DAIRY PROJECTS IS THERE. AOS BE ADVSIED TO SOURCE BIG BUCKETS ADVANCES UNDER INVESMTNET CREDIT THIS WILL ALSO HELP TO IMPROVE AGRICULTURE SHARE IN TOTAL ADVANCEES. **He Suggested to contact existing customers and assess their need for any other agriculture related Activities**

(Action to be taken by all the banks)

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

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

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

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

GM RBI informed the house that RBI has tied up with CRISIL to open a CFL (Centre for financial literacy in each block.). CFL opened in Dhanas at Chandigarh on 01.11.2021 and it will be operational soon. He advised the LDM to keep in touch with the agency and help them in cases of any help they required to make the center operational.

(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 nonindividual 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 30.09.2021 is as under:

Total No. of Schedule Commercial Bank Branches	**Loan Sanctioned during FY up to Sept 2021**				**Outstanding as on 30.09.2021**			
	SC/ST		**WOMEN**		**SC/ST**		**Women**	
	A/cs	**Amt.**	**A/cs**	**Amt.**	**A/c**	**Amt**	**A/c**	**Amt**
417	0	0	5	66.92	84	812.52	133	1585.08

During deliberation, GM RBI expressed concern over low performance and advised the banks to make advances to SC/ST and women to improve the performance under the scheme. He reiterated about the target of Bank branches and advised to all present bankers to adhere the guidelines of target on half yearly basis and achievement of the same. GM RBI also instructed the LDM, SIDBI, NABARD to hold seminars and target to be relooked and instruct SIDBI and NABARD to sponsor more and more cases.

(Action All Member Banks& SIDBI & NABARD)

Item No. 13	**Review of Performance of Banks**

NO. OF BRANCH OF BANKS, THEIR DEPOSITS AND ADVANCES WITHIN UT CHANDIGARH AS ON 30.09.2021.

Rs. in Crore

Number of Branches		Deposits		Advances	
URBAN	TOTAL	No. of A/cs	Amt.in cr	No. of A/cs	Amt.cr
420	420	4126732	93772.07	506207	91048.85

Bank wise details are as per Annexure-10 {Page No. 55}.

The number of branches of banks as on 30.09.2020 were 429. As on 30.09.2021, the Number of branches in urban area are 420, **there is no rural area in UT, Chandigarh**.

The total deposits in UT Chandigarh as on 30.09.2021 stood at Rs. 93772 Crore. Whereas on 30.09.2020 the deposits of the banks in Chandigarh were Rs. 80889 Crore. Thus showing an increase of Rs. 12883 crores and YoY growth of 15.92% as compared to YoY increase of 9.87% during previous year.

The total advances in Chandigarh as on 30.09.2020 were Rs. 84646 crores. As on 30.09.2021, the advances of the banks in Chandigarh have increased to Rs. 91048 Crores. Advances of the banks have increased by Rs. 6402 crores on 30.09.2021 showing an annual increase of 7.56%.

The performance was satisfactory, no action point emerged.

Item No. 13A	CD RATIO WITHIN UT CHANDIGARH AS ON 30.09.2021

During the period under review CD ratio has slightly decreased from 99,91% on 30.06.21 to 97.10% as on 30.09.2021. CD ratio in Chandigarh is well above the national goal of 60%. However following Banks are having CD Ratio below 60%.

When compared with June 21.

BOB(41.80% from 82%)),PS&B(35% from 37%)), SBI(51% from 55%)), Bandhan Bank (0.92% same), City Union Bank (35% same), HDFC(38% from 40%), ICICI(41% from 43%), IDBI(37% from 31%), IndusInd Bank(9% from 13%), Karnataka Bank(28% from 27%), South Indian Bank(42% fro 37%), AU Small Finance Bank(16% from 17%), Jana Bank(4% from 2%), Utkarash Bank (0%), and all Cooperative banks are having CD ratio even below 24%.

GM RBI advised all banks whose CD ratio is below than national goal i.e. 60% should made efforts to improve the CD ratio by sanction fresh cases.

(Action: All concerned bank)

Item No. 14:	**PRIORITY SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.09.2021**

Rs. in Crore

Agriculture & Allied Sector(Primary)		MSME(Secondary)		Other Priority Sector(Tertiary)		Total Priority Sector		% of PS adv to Total adv.
A/c.	Amount	A/c.	Amount	A/c.	Amount	A/c.	Amount	Amount
51056	**2196.48**	**38719**	**10873.48**	**30853**	**5941.33**	**120628**	**19011.28**	**20.88%**

Shri Anjan Chattopdhyay, Dy. 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%. LDM informed that 2164 accounts were reduced in RBL Bank and ask representative of RBL Bank to inform the reason for reduction.GM RBI instruct RBL Bank to inform correct position.

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 30.09.2021**

Rs. in Crore

OUT OF PRIORITY SECTOR ADVANCES UNDER								**% of Agr. adv to Total adv**
FARM CREDIT		**AGRI. INFRASTRUCTURE**		**ANCILLARY ACTIVITIES**		**TOTAL AGRI.**		
A/c.	**Amt.**	**A/c.**	**Amt.**	**A/c.**	**Amt.**	**A/c.**	**Amt.**	
49691	**792.81**	**358**	**449.68**	**1007**	**953.99**	**51056**	**2196.47**	**2.41%**

Shri Anjan Chattopdhyay, Dy. 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.

(Action: Member Banks)

ITEM NO. 16:	MSME SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.09.2021

Micro & Small Enterprises within UT Chandigarh as on 30.09.2021

Rs.in Crore

Micro Enterprises				Total Micro Enterprises	
Manufacturing Sector		Service Sector			
Accounts	Amount	Accounts	Amount	Accounts	Amount
3765	688	22664	1994	26429	2682

Small Enterprises				Total Small Enterprises	
Manufacturing Sector		Service Sector			
Accounts	Amount	Accounts	Amount	Accounts	Amount
3054	2506	6371	2315	9425	4821

Total Micro & Small Enterprises	
Accounts	Amount
35854	7503

Banks are aware that there exists a Credit Linked Capital Subsidy Scheme for Micro and Small Enterprises floated by GOI. It is requested to avail the benefits of the scheme so that more and more borrowers are financed under MSE.

MEDIUM ENTERPRISES ADVANCES, KVI and Other MSME advances WITHIN UT CHANDIGARH AS ON30.09.2021:-

Rs. in Crore

Total Medium Enterprises	
Accounts	Amount
1878	2789

TOTAL MSME		% of MSME Advances to Total Advances
Accounts	Amount	

38719	10873.48	11.94%s

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

Action : Member Banks

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

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

In order to mitigate the hardships being 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 borrowers under ECGL 01, ECGL 02 and ECGL 03, The schemes is now applicable up to31.03.2022. All member Banks are advised to cover all the left out borrowers if any and make the disbursement up to 31.12.2021 of sanctioned cases.

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

(Action By All Member Banks)

Item No. 17:	**PROGRESS UNDER WEAKER SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.09.2021**

Rs. in crore

Disbursement during the F.Y upto 30.09.2021		**Weaker Sector Advances outstanding as on 30.09.21.**		**% of W.S. adv to Total advances.**
Account	**Amount**	**Account**	**Amount**	
11058	**123.92**	**65328**	**1018.04**	**1.12%**

During the deliberation, Dr Yadav advised the banks that there are various types of borrowers come under weaker section category like Small and marginal farmers, Artisans , Village and cottage industries , Govt. sponsored schemes loan under NRLM,NULM and self-employment scheme for rehabilitation of Manual scavenger(SRMS) , advance to SC/ST, beneficiaries of DRI, Loan to SHGs, , Loan to distressed Farmers and loan to other than distressed farmers up to Rs.1.00 lacs , Loan to women beneficiaries up to Rs.1.00 lacs per borrowers, Loan to person with disabilities , and all loan to minorities communities

are part of weaker section loan. He advised all the member banks to re look their classification as large nos of borrowers are as mentioned above are part of weaker section category.GM RBI emphasized to increase the credit under Weaker Sector so that %age of weaker section advance be increased.

(Action : Member Banks)

Item No. 18:	**CREDIT FLOW TO WOMEN BENEFICIARIES WITHIN UT CHANDIGARH AS ON 30.09.2021**

The empowerment of women is one of the Primary objectives of Government of India. RBI has already issued instructions to the banks to advance to women beneficiaries at least 5% of their Net Bank Credit.

Rs. In crore

Fresh disbursement during 01.04.2021 to 30.09.2021		**O/s advances as at 30.09.2021**		**%age of adv. To women to total adv. As at 30.09.2021**
A/c.	**Amt.**	**A/c.**	**Amt.**	
10112	1913.70	109267	7070.25	7.77%

Bank in the UT Chandigarh have made 7.77% of total advances to women beneficiaries against the annual targets of 5% upto30.06.2021. **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 30.09.2021**

Rs. in Lacs

SECTOR	**TARGETS**	**ACHIEVEMENTS**	**% ACHIEVEMENT**
Agriculture	**71156.47**	**34159.55**	**48.00%**
MSME	**510160.44**	**230130.86**	**45.11%**
OTHER PRIORITY SECTOR	**85014.38**	**22357.15**	**26.30%**
TOTAL PRIORITY SECTOR	**666331.95**	**286647.56**	**43.02%**

The above figures denote that the achievement under Priority Sector is 43.02% whereas, against proportionate targets, the achievement in agriculture sector is only 48.00% while the same is 45.11% in MSME.

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

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

Action : All Member Banks

Item No. 20	**Position of NPA within UT CHANDIGARH.**

Item No. 20.1:	**Position of NPA as on30.09.2021.**

Rs. In crore

Agriculture		**MSME**		**Other Priority Sector**		**Total Priority sector**		**Non Priority sector**		**Grand Total**	
Outstanding as on30.09.2021											
51056	2196.00	38719	10873	30853	5941	120626	19011				
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)**
4748	**975** **44.39%**	**5881**	**2772** **25.49%**	**2844**	**81** **1.36%**	**13473**	**3828** **20.14%**	**11048**	**8471**	**24521**	**12299**

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

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

LDM requested all member banks to please provide amount of NPA under Agri, MSME and other PS and total PS and NPS NPA accounts and amount transferred from other region/distt/state in their ARMB branches so that Net amount of NPA in chandigarh be arrived.

(Action : All Member Banks)

Item No. 21	Position of NPA in Govt. Sponsored Schemes within UT Chandigarh as on30.09.2021.

Rs. In Lakhs

Year	Total PMEGP adv.in lacs		Total NULM outstanding in lacs		Total MUDRA Outstanding in lacs	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
30.06.21	156	638	110	46.71	28583	38103
30.09.21	157	639	68	30.84	28365	37771

Year	Sector	PMEGP		NULM		MUDRA	
		A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
30.06.21	**NPA**	72	243 (38.09%)	22	20.36 (43.58%)	2365	2205 (5.79%)
30.09.21	**NPA**	70	241 (37.72%)	16	7.54 (24.44%)	2732	2377 (6.30%)

More focus is required to accelerate the NPA recovery under various Govt. sponsored schemes and must be reported promptly, so that **purpose of review of NPA position of banks could be achieved under the** same.GM RBI advised the banks whose NPA above the system level are required to take effective steps for recovery of bank dues from the defaulter/NPA holders

During the deliberations, LDM requested the banks to give reasons for high level of NPAs from next time for onwards, submission to RBI

Action : All Member Banks

Item No. 22:	HOUSING LOANS WITHIN UT CHANDIGARH AS ON 30.09.2021

Rs. in Crore

Fresh disbursement during 01.04.2021-30.09.2021		**O/S as on** 30.09.2021	
A/cs.	Amount	A/cs.	Amount
2202	404.05	42222	7921.72

Rs. in Crore

(A) Pradhan Mantri Awas Yojana Housing for all by 2022-Credit Linked Subsidy Scheme-(CLSS).

The progress under PMAY **up to 30.09.21** is as under:-

No. of Loan Applications Received	**No. of Loan applications sanctioned**		**No. of cases in which subsidy has been received**	**Amount in (lakhs)**
	No	**Amount (Rs. In Lacs)**		
4474	**4417**	**81994**	**2008**	**4638**

Member banks was requested 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 ON30.09.2021.**

Rs. in Lakhs

EDUCATION LOANS SANCTIONED WITHIN UT CHANDIGARH			
During 01.04.2021 to 30.09.2021		O/s as on 30.09.2021	
A/cs.	Amount in lacs	A/cs.	Amount
1083	8022	4092	51997

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

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

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

Item No. 24:	**CREDIT FLOW TO MINORITY COMMUNITIES WITHIN UT CHANDIGARH AS ON 30.09.2021**

Rs. in Lakhs

MUSLIMS		SIKHS		CHRISTIANS		NEO-BUDHISTS		ZOROASTRIANS		JAIN		TOTAL		% to total
A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	
5182	9978	20366	176866	457	7058	243	1526	3	24	170	3466	24621	198971	2.18

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

Item No. 25:	**CGTMSE SCHEME WITHIN UT CHANDIGARH AS ON 30.09.2021**

Rs. in Lakhs

As on 30.09.2021	
NO. of A/cs covered	Amt.
4845	33745

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. Member’s banks are advised to adhere the instruction of RBI as well as of their respective banks and cover all eligible cases under CGTMSE.

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(Action By all member Banks)

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

Target	**Appl. Sponsored.**	**Cases Sanctioned**		**Cases Disbursed**		**Appl. Rejected**	**Cases pending for disposal**
150		Nos.	Amt.	Nos.	Amt.		
	26 plus 90 (PMMY cases covered under NULM)	2 plus 90(PMMY cases covered under NULM)	2.45 plus56.18(PMMY cases covered under NULM)	91	58.13	22	2

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

Action : All Member Banks

Item No. 27:	**POSITION UNDER PMEGP SCHEME WITHIN UT CHANDIGARH AS ON 30.09.2021**

POSITION UNDER DIC RURAL & URBAN.

year	Target	Applications sponsored	Cases sanctioned		Claim clodged		Margin money claimed in dis. cases		Rejection	Pending for sanction/disposal
			Nos	MM i			Nos	Amt		
30.09.21	93	25	1	2.5	7	18.68	7	18.9	14	9
16.10.2021	93	31	3	7.5	7	18.68	8	21.4	14	15

(Rs. in lakhs)

The representative of DIC requested all the banks to dispose of the cases forwarded to them immediately instead of keeping pending with them. LDM has advised all the banks that no application remained outstanding for more than 30 days and dispose all application pending for more than 30 days within a week time and claim the subsidy / margin money in time.

(Action : All Member Banks)

Item No. 28:	**ATMs INSTALLED WITHIN UT CHANDIGARH AS ON 30.09.2021**

As per Annexure 20 {Page No. 75}.

No.of ATMs as on 30.09.2021	ATMs installed From 01.04.21 to 30.09.2021	Total number of ATMs as on 30.09.2021
739	34	773

Shri Anjan Chattopdhyay, Dy. General Manager, PNB, Chandigarh Zone inform the House that in case of ATM remained out of cash, now there is a provision of penalty w.e.f 01.10.2021..

(Action by All member Banks)

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

Agenda from Unique Identification Authority of India (UIDAI)

Age Band wise Aadhaar Saturation (Status as on 31st Oct, 2021)

Population on 2021 (projected) as per the HQ Report				
Age	**Total Population**	**Aadhaar Generated**	**Pending Population**	**%Aadhaar Generation**
Up to 5 Year	86959	46,676	40,283	53.68%
5 to 18 Year	185929	2,46,130	-	132.38%
18 year & Above	935112	8,47,743	87,369	90.66%
Total	12,08,000	11,40,549		94.42%

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 (31st Oct'21)

Branch Name	No of Identified Branches	Active as on 31st Oct'21	Not Working	Enrollments/ updation during Last 30 Days
Axis Bank Ltd	1	1	0	74
Bandhan Bank Ltd.	1	0	1	0
Bank of Baroda+ Vijaya Bank	2	1	1	463
Bank of India	1	1	0	365
Bank of Maharashtra	1	0	1	0
Canara Bank + Syndicate Bank	2	1	1	163
Catholic Syrian Bank	1	0	1	0
Central Bank of India	1	1	0	126
City Union Bank	1	1	0	57
Equitas Small Finance Bank	1	1	0	49
Federal Bank	1	0	1	0
HDFC Bank Ltd	2	2	0	463
ICICI Bank	1	0	1	0
IDFC Bank Ltd	1	1	0	71
Indian Bank + Allahabad Bank	2	0	2	0
IndusInd Bank Ltd	2	1	0	205
J&K Bank	1	1	0	4
Kotak Mahindra Bank	2	2	0	169
Laxmi Vilas Bank	1	1	0	299
Punjab & sind Bank	1	0	1	0
Punjab National Bank+ OBC + United Bank	6	0	6	0
RBL Bank	1	1	0	24

State Bank of India	7	6	1	1012
UCO BANK	1	0	1	0
Union Bank of India+ Andhra Bank + Corporation Bank	4	3	1	482
Ujjivan Small Finance Bank	1	1	0	15
Yes Bank	1	1	0	67
Grand Total	**47**	**27**	**20**	**4108**

- Out of the 47 locations, 27 are operational as on date. During last UTLBC, 29 centres were functioning. **Overall average in Bank is just above 5 instead of minimum 8 required.**
- Out of total 24794 Aadhaar Enrolments and Updation done in last 30 days in Chandigarh on 112 kits, the contribution of banks stands at 4108 with 30 active kits, which is approximately only 16 %(2 % lesser than previous quarter) of the total enrolments and updation.
- **Efforts may be made to run Aadhaar centres by taking all due precautions as advised by District Administration from time to time. Lead Bank PNB has no active centers.**

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

Online Inspection

UIDAI has developed a google form for inspection of Enrolment 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

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

(**Action : Banks having Aadhaar Centre**)

Item No. 30:	**POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 30.06.2021**

POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 30.09.2021 :- **As per Annexure 21 {Page No. 76}.**

SAVING LINKED

Rs. IN LAC

Achievement up to 30.09.2021		**O/S AS ON 30.09.2021**	
NO.	**Amount**	**NO.**	**Amount**
9	**0.17**	**224**	**18.42**

LDM has advised all the member banks that whenever any SHG approach in your branches for opening the accounts, please open their accounts without delay.

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

Rs. IN LAC

Achievement up to 30.09.2021		**O/S AS ON 30.09.2021**	
NO.	**Amount**	**NO.**	**Amount**
10	**7.63**	**20**	**3.24**

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 month old and instruct the concern BM to please link these account with credit before31.12.2021.

(Action By All banks and NULM Deptt.)

Item No. 31:	**POSITION UNDER KCC WITHIN UT CHANDIGARH AS ON 30.06.2021**

(Rs.in lacs)

Sanctioned from 01.04.2021 to 30.09.2021		**O/S AS ON 30.09.2021**	
NO.	**Amount**	**NO.**	**Amount**
127	**845.09**	**1391**	**19405.72**

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. RBI GM has desired that reasons for increase in average KCC and advised LDM to get the analysis of increase in NPA in agriculture sector and the reasons of increase in average KCC.

(Action by All Banks)

The meeting ended with vote of thanks by Shri .Mukesh Verma, Dy. General Manager, Pb. and Sind Bank.