Minutes of UTLBC held on 15.11.2022 under the chairmanship of Sh. Mahesh Kumar Mall, Regional Director, Reserve Bank of India.

The 49th Meeting of the UT Level Bankers' Committee, Chandigarh to review the performance of banking system in UT, Chandigarh for the quarter ended Sept.2022 was held on15.11.2022 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 , Shri Sandeep Kumar Panigrahi, General Manager, PNB, Chandigarh Zone & Convener-UTLBC Chandigarh, Sh. Sudhir Kumar DGM, Circle Head of Chandigarh circle, , and Senior Officers from RBI, Banks, State Government, Banks, Financial Institutions and various Corporations.

In Inaugural Address of Sh. Panigrahi ji Convener UTLBC Chandigarh

At the outset Shri Sandeep Kumar Panigrahi, General Manager, PNB, Chandigarh Zone welcome Dr. Vijay Namdevrao Zade , Finance Secretary UT, Chandigarh, Chief Guest and Sh. Mahesh Kumar Mall ,Regional Director Reserve Bank of India and Chairman of the meeting, by presenting flower Bouquet. He also welcome 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

I also welcome Senior Officials from UT Chandigarh, Banks, Financial Institutions, Corporations who have joined this meeting.

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

The Key parameters of UT Chandigarh as on September 2022 remained good during the review period. During the review period, deposits have registered YoY growth of 5.40% against YoY decrease in advances by 8.90%, which is a cause of concern. CD Ratio has slipped by 13 pps from 97.10% (September 21) to 83.93% (September 22), but is still above the National Goal of 60%. Share of PS to Total Advances is 21%, and share of MSME advances is 15.07%, which is satisfactory.

I urge upon all banker friends to ensure that all pending cases under Government run programmes viz. PM SVANidhi, KCC for Animal Husbandry & Fisheries, are expeditiously disposed of.

I congratulate all banks for achieving Annual Credit Plan during the period ended September 2022 by 178% (under Agriculture Sector – 205%, MSME – 209%, OPS – 40%). All bankers are requested to ensure that ACP targets are achieved during the current financial year also.

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.

As my banker friends are aware, Reserve Bank of India has launched Nation-wide Intensive Customer Awareness Campaign 2022. Reserve Bank of India has been taking initiative, on-going basis, to enhance the level of financial education and awareness amongst the customers. The objective behind these campaigns is to enhance public awareness on financial customer rights, Internal Grievance Redress (IGR) as well as the Alternate Grievance Redress (AGR) mechanism of RBI, RBI had launched a campaign in Mar-22 in two phases which was received appreciably well.

The Phase III of the said campaign, a more intensive consumer awareness programme, is going on from November 1, 2022, to November 30, 2022. I appeal my banker friends to whole-heartedly organize camps as per schedule.

Sh. M.K. Mall, Regional Director, **welcome** Dr. Vijay Namdevrao Zade , Finance Secretary UT, Chandigarh **and all the participants in the meeting.**

- *The Reserve Bank has been taking several initiatives to improve customer awareness on extant regulations to protect consumer interests,* alternative grievance redress mechanisms, safe banking practices, etc., through various media and print campaigns. Earlier this year, as part of the "Azadi Ka Amrit Mahotsav", the Reserve Bank launched a Pan-India awareness programme through Ombudsman Speak and Ombudsman Talkathon events. As a part of these initiatives, during November 2022, the Reserve Bank, in collaboration with its regulated entities, is running a nation-wide consumer financial awareness programme with deeper outreach covering all segments of population, especially those in rural and semi-urban areas. Under the above initiative, it has been decided that in UT Chandigarh 1030 such camps will be organized by the RBI regulated entities.

- **Central Bank Digital Currency (CBDC)** is a digital form of currency notes issued by a central bank. While most central banks across the globe are exploring the issuance of CBDC, RBI has initiated first pilot project in the Digital Rupee - Wholesale segment (e₹-W) commencing from November 1, 2022. The use case for this pilot is settlement of secondary market transactions in government securities. Use of e₹-W is expected to make the inter-bank market more efficient. Nine banks have been identified for participation in the pilot. The first pilot in Digital Rupee - Retail segment (e₹-R) is planned for launch within a month in select locations in closed user groups comprising customers and merchants.

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

- UT Chandigarh was identified as one of the district to achieve 100% Digitisation; however, the achievement for Chandigarh, UT with respect to digital coverage is **92.95% for individuals** (at least one digital facility from amongst Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD/ AEPS etc.) and **87.87% for business** (at least one digital facility from amongst Net Banking/ POS/ QR/ Mobile Banking etc.) as on September 30, 2022.

Sh. Mall has advised all bankers to achieve 100% Digitisation .
Sh. Mall also advised LDM While calculating ACP targets , targets of loan to women beneficiary and weaker sector must be considered as loan to weaker sector is very less against the target of 10% we have achieved only 0.96%.

Sh. Zade Finance Secretary UT, Chandigarh said that my only concern regarding progress of Flagship programmes by Central Govt.. Home Ministry is reviewing the progress of these schemes on 18th and 19th Nov. at Pondichery.. Sh Zade also told that PM is also taking review meeting of UTs.in the month of Jan 2023 to review the progress of flagship schemes .Performance of PM flagship programme scheme is very low . Sh. Zade advised the banks to give suggestions to improve the performance under these schemes.

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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 48th meeting of UT Level Bankers' Committee (UT Chandigarh)

Last Meeting of UTLBC	48th
Held on	11.08.2022
Minutes email / circulated on	21.08.2022
Comments Received	NIL

As no comments/observations were received from any banks. The House has confirmed the minutes of the 48th meeting circulated on 11.08.2022.

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

Position on30.09.2022 as under:

period	**Total app**	**rejected**	**Net App.**	**sanctioned**	**Pending for sanction**	**Disbursed**	**Pending for dis.**
30.062022	**7322**	**1208**	**6114**	**4620**	**#1494**	**4008**	**612**
30.09.2022	**6812**	**1280**	**5532**	**5136**	**396**	**4699**	**437**
26.10.2022	**7799**	**1315**	**6484**	**5233**	**#1251**	**4770**	**$463**
Out of which 1st loan	**5470**	**1313**	**4156**	**4000**	**156**	**3800**	**200**
2nd loan	**2294**	**1**	**2293**	**1216**	**1077**	**959**	**257**
3rd loan	**35**	**0**	**35**	**17**	**18**	**11**	**6**

Sh. Zade shows great concern regarding difference between Sanction and Disbursement of applications. He said previously bankers are giving the reasons that the amount of loan is on lower side, but now why the loans are not sanctioned for 2nd tranche and 3rd tranche. He advised banker to inform the reasons for differences and pendency.

MC official informed that 2nd tranche loan can be sanctioned to those borrowers who have repaid the loan in time and got no due certificate. They also inform that due to technical problem 2nd tranche loan applications were not shown to banks . We have already taken up with SIDBI who is maintaining the portal and the pendency is due to this technical problem.

Sh. Mall has advised to HDFC Bank to inform the reasons for their pendency. Official from HDFC Bank informed that vendors are not turning up despite of different calls to vendors and they have also that they have also written to vendors . They also informed that out of 59 applications pending 39 vendors are not interested and 20 are interest but they are not turning up.

Sh. Mall shows concern to different Banks regarding Turn around time of sanction of loans.He also advised the bankers to reject the application who are not coming to clear the pendency.

Sh. Zade has advised banks to complete the formalities of documentation also at the time sanction of loan, so that difference time between Sanction and disbursement be reduced. Sh Zade has informed we have instructed all other department concerned with flagship programme to clear the pendency latest by 30th Nov. 2022 and also advised the banks to clear the pendency by 30th Nov. 2022.

Sh. Panigrahi , Convenor advised the banks to clear the pendency latest by 25th Nov. 2022 and strengthen the hands of authorities who are attending review meeting with Prime Minister. He also advised banker to clear the pendency by organizing different camps.

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(Action: MC office and Member Banks)

Item no. 4	**Pashu Kisan Cedit Card**

The government has recently introduced 'Pashu Kisan Credit Card' for animal farmers to increase the animal husbandry business across the country. Moreover, it has been decided by RBI to extend the KCC facility for working capital requirement for activities related to Animal Husbandry and Fisheries. The borrower will get the interest subvention on timely payment as available in KCC within overall limit of Rs.3.00 lakhs (KCC & PKCC). **This campaign has now again been extended from 15.09.22 to 15.03.2023.**

During the First campaign period 08.11.21 to14.09.2022, total 150 applications sourced through the camps and applications have been disposed off. Out of these the banks have sanctioned and disbursed 75 applications and 75 cases have been rejected .No application is pending for disposal. However under 2nd campaign started from 15,09,22, --201 applications received in camps and out of which75 has been sanctioned and 76 have been rejected, The member banks are requested to sanction and disburse the applications received during the camps under 2nd campaign. Officials from Animal Husbandry informed that maximum no of pendency with SBI. Sh. Mall instruct the SBI to clear the pendency immediately.

(Action: Animal Husbandry department and Member Banks)

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

Department of Industries, UT, Chandigarh vide its letter no. DIC/PMFME/2021/9448 dated 12.07.2021 informed that the 5 cases under the scheme were forwarded in UT, Chandigarh. All five cases were sanctioned by banks. LDM has advised the Representative of DIC to submit more applications under one Distt. one product.
(Action: DIC)

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

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

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

The progress as on 30.09.2022 is as under: -

- Total operative Saving Accounts : 2563680
- Aadhaar Seeding : 2210683(86.23%)
- Mobile Seeding : 2371101 (92.49 %)

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

(Action: Member Banks)

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

I	Status of Opening of Accounts under PMJDY

Banks have opened 300513 accounts up-to 30.09.2022 under PMJDY since its launching on 28.08.2014.

Detail of Accounts opened under PMJDY up to 30.09.2022 is as under: -

Period	Total PMJDY A/cs	Zero balance A/cs	Aadhar Seeded A/cs	Rupee card issued	Rupee card Activated
30.06.2022	**283191**	**23779(8.40%)**	**260182(91.88%)**	**241706(85.35%)**	**183228(77.22%)**
30.09.2022	**300513**	**24610(8.19%)**	**270778(90.11%)**	**251182(83.58%)**	**187647(74.71%)**
+- in qtr	**+17322**	**-0.21%**	**-1.77 %**	**-1.77%**	**-2.51%**

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 requested all the member Banks whose zero balance is above 10% to bring it below 10% by persuading the account holders to deposit some small amount in the accounts so that over all position of zero Balance accounts be reduced from present level. LDM has advised the bankers to take the helps of their BCAs for getting small deposit from zero balance account holders varying from Rs.10 to 50 and credit their accounts so that Zero balance account be brought to NIL in UT Chandigarh. **Sh. Zade ji Chief Guest of the meeting and Finance Secretary Ut Chandigarh instructed all the bankers to improve the position in the coming quarter.**

(Action: ALL Banks)

Item No 7:- Saturation Drive for covering all PMJDY accounts with jan suraksha Schemes.

LDM has informed the house that DFS has launched a special saturation Drive . w e f 02.10.2021 to enrol every eligible PMJDY account holders under PMSBY, PMJJBY and APY.

LDM has advised all the member banks to cover their eligible accounts under jan Suraksha scheme up to 70% (target given by DFS) up to Mar.2023.

ITEM NO. 8	**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. Mahesh Kumar Mall informed the house that there is Lack of awareness about the BC Certification amongst BCs and bankers. Thus, efforts can be made to create more awareness among the BCs regarding BC Certification and their functioning.

.LDM Has also advised member banks to provide Micro ATMs to all BCAs so that all the facilities be provided to customers. LDM also advised all the members' banks to do a regular inspection of their BCA center and ensure that BCAs are working as per the guidelines of the banks/RBI.

(Action: Concerned Banks)

ITEM NO. 9	**Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY)**

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

9(1) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY):

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

Up to 30.09.2022, banks have enrolled 124980 persons under the scheme. LDM has appreciated the bankers for improving the position as 30366 account holders were enrolled during this quarter. In this regard Banks may take help of of BCAs to enroll all the account holders in their areas under the schemes. Benefits of the schemes also need to be percolated to the customers. LDM has also informed the house that GOI has launched a Drive to saturate all PMJDY accounts with Jan suraksha schemes and requested the member banks to sensitize their field staff to saturate the same by making enrollments on daily basis. LDM has also requested the Banks to provide the weekly progress on priority as DFS is monitoring the same on weekly basis.

(Action: All Member Banks)

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

The scheme is a one-year cover, renewable from year to year, Accidental Insurance Scheme offering insurance on accidental death and disability cover for disability on account of an accident. All Saving bank account holders in the age group of 18-70 years can enroll themselves in participating banks on payment of an annual premium of Rs.12/- renewable on year-to-year basis. In the scheme Rs. 2 lakh is payable on member's death due to accident and in case of permanent disability Rs. 1.00 lakh
Up to 30.09.2022 banks have enrolled 365565 persons under the scheme.

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

(Action: All Member Banks)

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

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

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

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

Up 30.09.2022, banks have enrolled 51562 persons under the scheme.

Shri S.K Panigrahi, General Manager, PNB, Chandigarh Zone informed that though there is large scope under the Social Security Schemes and requested the banks to bring more and more people in its fold and also requested LDM to look into the progress under the schemes.

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(Action: All Member Banks)

ITEM NO. 10	**Position of Claims lodged/Settled under PMJDY and Jan Suraksha Schemes.**

Out of 48 claims lodged under PMJDY up to 30.09.2022 in UT CHANDIGARH, 40 Claim cases stands settled and 2 cases are rejected while 6 cases are pending for disposal.

-Under PMJJBY out of 208 claims lodged ,199 claim cases stands settled, 2 claims are rejected and 7 cases are pending for settlement

In Jan suraksha Schemes (under PMSBY) out of 115claims lodged, 107 claim cases stands settled while 7 claims are rejected and 1 case 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...

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

Action to be taken by all the banks)

ITEM NO.11	Pradhan Mantri Mudra Yojana (PMMY)

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

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

The progress under PMMY during the current financial year up to the quarter ended 30.09.22 is as under: -

(Amt. in lakhs)

	Sanction during FY up to Sept.22		**Outstanding 30.09.2022**	
	Accounts	**Amt (n lacs)**	**Accounts**	**Amt (n lacs)**
SHISHU	**1370**	**349.35**	**13265**	**3531.42**
KISHORE	**600**	**1631.19**	**11903**	**16070.58**
TARUN	**467**	**3482.44**	**4399**	**21250.94**
TOTAL	**2437**	**5462.98**	**29567**	**40852.94**

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 UTLBC and all the concerned banks)**

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

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

	Par ame ters	Total Number of eligible accounts	%age in debit card	%age of A/C holders having Net Banking	%age of Mobile banking Holders	%age of account holders covered under AEPS	%age of Total nos of eligible account hordes who have taken at least one digital facility
June 22	**SF**	**2573898**	**89.74%**	**52.50%**	**88.05%**	**75.40%**	**92.65%**
Sep 22	SF	2338094	90.05%	53.3%	89.56%	74.90%	92.95%
Change in qtr		-235804	+0.31	+0.80	+1.51%	-0.50%	+0.30%
	Par ame ters	**Total Number of eligible accounts**	**holders having Net Banking**	**%age of A/C holders taken POS machine/Q R code**	**%age of Mobile banking Holders**	**%age of account holders covered under AEPS**	**%age of Total nos of eligible account hordes who have taken at least one digital facility**
June 22	Ca	**107013**	**80.95%**	**23.33%**	**74.01%**		**83.69%**
Sep 22	CA	105547	83.24%	25.38%	76.39%		87.87%
Change in qtr		-1466	+2.29%	+2.05%	+2.38%		+4.18%

Banks have covered 92.95 % customer under saving Fund by providing any one of the Digital products to them. As regards current Accounts that business community has been covered 87.87% under any one of digital products which is justifiable, keeping in view the literacy rate of 86.77%.Sh. Mall advised all banks to provide digital facilities to all the new account holders.

Sh. Mahesh Kumar Mall instructed the banks to improve percentage under CA category. He also instructed the bankers to analyze the reasons for low percentage in Net Banking.

(Action: LDM & All Member Banks)

ITEM No. 14	OPENING OF FINANCIAL LITERACY CENTRES (FLCs) AT UT CHANDIGARH

To carry on the Financial Literacy Mission ahead it was decided to open Financial Literacy Centers in the Chandigarh. 4 FLCs are operative in the state of UT

Chandigarh, as per detail given below. But presently the status of FLCs is as under:-

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

Recently Reserve Bank of India has tied up with CRISEL to open a CFL (center for financial literacy in each Block). In Chandigarh CFL opened in Dhanas on 01.11.2021 and CFL has started working.

During the period under review FLCs in Chandigarh have organized 112 camps in UT, Chandigarh.

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

Item No. 15	**Stand-up India Programme of Ministry of Finance.**

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

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

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

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

The progress under the scheme up to 30.09.2022 is as under:

Total No. of SCB Branches	**Loan Sanctioned during FY up to Sept.2022 Rs.in lacs**	**Outstanding as on 30.09.2022in lacs**

	SC/ST		WOMEN		SC/ST		Women	
	A/cs	Amt.	A/cs	Amt.	A/c	Amt	A/c	Amt
380	14	139.9	19	353.72	75	685.37	185	2708.39

During deliberation, Sh. Mahesh Kumar Mall expressed concern over low performance and advised the banks to make advances to SC/ST and women to improve the performance under the scheme. He reiterated about the target of 2 cases per bank branches and advised to all present bankers to adhere the guidelines of target on half yearly basis and achievement of the same.

(Action All Member Banks& Nodal agencies)

Item No. 16	Review of Performance of Banks

The number of Bank branches as on 30.06.2022 were 415. As on 30.09.2022, the Number of branches in urban area are 407. We have not taken the no. of branches of foreign banks, **there is no rural area in UT, Chandigarh**. The decrease in branches is on account of merger and amalgamation of Banks and their branches.

The total deposits in UT Chandigarh as on 30.09.2022 stood at Rs.98828 crores Whereas on 30.06.2022, the deposits of the banks in Chandigarh were Rs 95693 crore, showing an increase of Rs. 3135 crore that is 3.27%

The total advances in Chandigarh as on 30.09.2022 are Rs. 82941 crore against the advances of Rs.80363 crores on30.06.2022, showing Q to Q increase of Rs.2578 crores that is +3.20%.

During the deliberation it is observed that some big sized sanctioned limits could not be availed by the borrowing firms as well As settlement of some big accounts in different banks advances has reduced. Sh S.K Panigrahi ji convener has advised All the member Banks to analyze their data and make efforts to boost up the Advances figures particularly MSME advances.

(Action by all member banks)

Item No. 17	CD RATIO WITHIN UT CHANDIGARH AS ON 30.06.2022

During the period under review CD ratio has marginally decreased from 83.98% on 30.06.2022 to 83.93% as on 30.09.2022. CD ratio in Chandigarh is well above the national goal of 60%. However following Banks are having CD Ratio below 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 83.98% to 83.93% during the quarter under review. He pointed out that performance of some major banks especially private sector banks have worsened since last quarter and advised to make efforts to improve the CD ratio by sanctioning fresh cases. He further mentioned that banks can provide the reasons for low CD ratio.

(Action: All concerned bank)

Item No. 18:	PRIORITY SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.09.2022

Rs. in Crore

Period	Agri. & Allied Sector(Primary)		MSME (Secondary)		Other Priority Sector(Tertiary)		Total Priority Sector		% of PS adv toTotal adv. Amt
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt	A/c.	Amt.	
30.09.2021	51056	2196	38719	10873	30853	5941	120628	19011	20.88%
30.06.22	**59777**	**2091**	**40916**	**12299**	**28662**	**4550**	**129355**	**18940**	**23.57%**
30.09.2022	**62051**	**2408**	**36998**	**12502**	**25289**	**2614**	**124338**	**17524**	**21.13%**
Q to Q growth	**+2274**	**+317**	**-3918**	**+203**	**-3373**	**-1936**	**-5017**	**-1416**	
YoY growth	**+10995**	**+212**	**-1721**	**+1629**	**--5564**	**-3327**	**+3710**	**-1487**	

Shri S.K. Panigrahi, General Manager, PNB, Chandigarh Zone suggested all the banker present in the meeting to make more advances under priority sector so as to achieve the national goal of 40%.

The Regional Director RBI Sh. M. K Mall expressed his dissatisfaction that PS advances to total advances has decreased from 23.57 % In March 2022 to 23.57% in June 2022. He had advised the bankers to improve performance under priority sector by sanctioning fresh advances under priority sector. He also advised to analyse the reason for downward trent in Priority Sector advances and all the account to be proper classified as guidelines.

Sh. Mahesh Kumar Mall advised all banks that there is immense scope for MSME advances and instruct them to push up priority sector advances to achieve National Goal, keeping in view the revised definition of MSME Units.

LDM requested all members to ensure that the data reporting about priority sector submitted for UTLBC should be strictly according to the revised Priority sector guidelines issued from time to time.

(Action: Member Banks)

Item No. 19:	**AGRICULTURE ADVANCES WITHIN UT CHANDIGARH AS ON 30.09.2022**

Rs. in Crore

	OUT OF PRIORITY SECTOR ADVANCES UNDER								**% of Agr. adv to Total adv**
period	**FARM CREDIT**		**AGRI. INFRASTRUCTURE**		**ANCILLARY ACTIVITIES**		**TOTAL AGRI.**		
	A/c.	**Amt.**	**A/c.**	**Amt.**	**A/c.**	**Amt.**	**A/c.**	**Amt.**	
30.09.21	**49691**	**792.81**	**358**	**449.68**	**1007**	**953.99**	**51056**	**2196.47**	**2.41%**
30.06.22	**58661**	**600.51**	**173**	**435.12**	**943**	**1055.34**	**59777**	**2091**	**2.60%**
30.09.22	**60972**	**844.22**	**170**	**444.50**	**909**	**1119.68**	**62051**	**2408.4**	**2.90%**

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. 20:	MSME SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.09.2022

period	Micro Enterprises				Total Micro Enterprises	
	Manufacturing Sector		Service Sector			
	Account	Amount	Account	Amount	Account	Amount
30.09.2021	3765	68800	22664	199400	26429	268200
30.06.22	4870	128463	24332	273909	29202	402372
30.09.2022	4564	135716	21292	269631	25856	405348
Q to Q +_						**+2976 (0.74%)**
YOY+_						**+137148 (51%)**

period	Small Enterprises				Total Small Enterprises	
	Manufacturing Sector		Service Sector			
	Account	Amount	Account	Amount	Account	Amount
30.09.2021	3054	250600	6371	231500	9425	482100
30.06.2022	2978	248198	5481	241420	8459	489618
30.09.22	2934	252932	5162	245356	8096	498289
Q to Q +_						**+8671 (1.77%)**
YOY+_						**+16189 (3.36%)**

Micro & Small Enterprises within UT Chandigarh as on 30.09.2022

Rs.in lac

	Total Medium Enterprises	
	Accounts	**Amount**
June 22	2435	3233.12

Sep 22	2337	3327.49

	TOTAL MSME		**% of MSME Advances to Total Advances**
	Accounts	Amount	
Sep 21	38719	10873.48	11.94%
June 22	40916	12299.47	15.30%
Sep 22	36998	12502.11	15.07%

During deliberations, Sh. Mall advised member banks to provide more and more credit to MSME units and also advised banks to ensure the accuracy of data.

Action: Member Banks

Item no. 21	**Emergency Credit Line Guarantee Scheme (ECLGS)**

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

Given the criticality of the Scheme in mitigating the hardships being currently faced by eligible entities in view of the economic distress caused by the COVID pandemic, the banks were requested to extend financial help to all the eligible borrower. The banks have identified the eligible borrowers and are extending loans to all the eligible borrowers. Up to30.09.2022, banks have sanctioned loan of Rs.1158.85 crores to 5894 eligible borrowers and disbursed loan of Rs.1091.19 crores to 4889 borrowers**..**

During deliberation No Action point has been emerged.

Item No. 22:	**PROGRESS UNDER WEAKER SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.09.2022**

In lacs

Period	**Disbursement during the F.Y upto Sept 22**		**Weaker Sector Advances outstanding as on Sept 22**		**% of W.S. adv to Total advances.**
	A/Cs	**Amount**	**A/Cs**	**Amount**	
30.06.22	**1340**	**5108**	**71717**	**91009**	**1.13%**
30.09.22	**12311**	**16965**	**71845**	**78895**	**0.95%**

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 and analyse the reason for decrease in advances to weaker sector.

Sh. Panigrahi advised the banks to analyse the reasons for decrease in outstanding despite increase in disbursement of Rs.170 crores.

(Action: Member Banks)

Item No. 23:	**CREDIT FLOW TO WOMEN BENEFICIARIES WITHIN UT CHANDIGARH AS ON 30.09.2022**

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 30.09.2022		O/s advances as at 30.09.2022		%age of adv. To women to total adv. As at 30.09.2022
A/c.	Amt.	A/c.	Amt.	
32394	87124	132094	554883	6.69%

Bank in the UT Chandigarh have made 6.69% of total advances to women beneficiaries against the annual targets of 5% up to 30.09.2022. **Progress is satisfactory and No action point emerged during deliberation**

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

(Action: LDM office and All Member Banks)

Item No. 25	**Position of NPA within UT CHANDIGARH.**

Rs. In lacs

Agriculture		**MSME**		**Other Priority Sector**		**Total Priority sector**		**Non Priority sector**		**Grand Total**	
Outstanding as on 30.09.2022											
62051	2408	36998	12502	25289	2614	124338	17524	424420	65417	548758	82941
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)**
7693	**925.64. 38.44%**	**5877**	**2675.92 21.40%**	**2871**	**47.52 1.82%**	**16441**	**3649.08 20.82%**	**11169**	**5150.96 7.87%**	**27610**	**8800.04 10.61%**

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

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

(Action : All Member Banks)

Item No. 26	**Position of NPA in Pradhan Mantri Mudra Yojana (PMMY) Loan Accounts within UT Chandigarh as on30.09.2022..**

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%**
30.09.22	13265	3531	11903	16070	4399	21250	29567	40852
NPA	1950	328 **(9.29 %)**	975	1282 **(7.97%)**	198	916 **(4.31%)**	3123	2526 **(6.19%)**

NPA under MUDRA Loan on QoQ basis has decreased from 6.24 % on Jun. 2022 to 6.19% on Sept 2022

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

Sh. 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.

(Action by all Banks)

Item No. 27	**Position of NPA in Govt. Sponsored Schemes within UT Chandigarh as on 30.09.2022.**

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
30.09.2022	173	804	69	52.49	29567	40852

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%
30.09.22	**NPA**	62	200 24.92%	28	11.18 21.29%	3123	2527 6.19 %

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.

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Action: All Member Banks and Sponsoring Agencies)

Item No. 28:	HOUSING LOANS WITHIN UT CHANDIGARH AS ON 30.09.2022

Rs. in Lakh

Fresh disbursement during 01.04.2022-30.09.2022		**O/S as on**30.09.2022	
A/cs.	Amount	A/cs.	Amount
4294	86131	41116	832798

No action point has emerged during meeting.

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

The progress under PMAY up to 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)		
4960	**4742**	**123600**	**2159**	**5199**

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.

Sh. Mall advised LDM to show pending cases.seperately.

No action point emerged

Item No. 29:	POSITION UNDER EDUCATION LOAN SCHEME WITHIN UT CHANDIGARH AS ON 30.09.2022.

Rs. in Lakh

EDUCATION LOANS SANCTIONED WITHIN UT CHANDIGARH				NPA under Education loan	
During 01.04.2022 to 30.09.2022		O/s as on 30.09.2022		30.06.2022	
A/cs.	Amount	A/cs.	Amount	A/C	Amount
620	5094	3894	28829	117	402

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

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

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

Item No. 30:	CGTMSE SCHEME WITHIN UT CHANDIGARH AS ON 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.

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No action point emerged as the item was for information only

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

Target	Appl. Sponsored.	Cases Sanctioned		Cases Disbursed		Appl. Rejected	Cases pending for disposal
94 upto 30.09.2022)		Nos.	Amt.	Nos.	Amt.		
	156	106	91.96	97	80.34	41	11

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No action point emerged as the item was for information only

Item No. 32	POSITION UNDER PMEGP SCHEME WITHIN UT CHANDIGARH AS ON 30.09.2022

(Rs. in lakhs)

Agency	Target project	MM target	Applications sponsored	Cases sanctioned		Claim lodged		Margin money claimed in dis. cases		Rejection	Pending for sanction/disposal
				Nos	**MM involved**	**Nos**		**Nos**	**Amt**		
DIC	11	31.50	4	2	3.25	2	3.25	3	6.28	3	1
KVIB	10	31.50	19	6	18.76	3	9.39	1	5.39	11	1
KVIC	10	35.75	10	3	6.93	2	3.93	1	3.10	6	2
2nd loan	1	9.74	0	0	0						
Total	**32**	**108.49**	**33**	**11**	**28.94**	**7**	**16.57**	**5**	**14.77**	**20**	**4**

Sh. Mall has advised the bankers to clear the pendency immediately in a time bond manner and advised the sponsoring agency to sponsor maximum cases to the banks so that target be achieved. LDM has requested all the member banks to clear the pendency and requested the concerned agency to sponsored maximum cases . LDM has also advised DIC official to intimate the reasons for not releasing the subsidy.

(Action: All Member Banks)

Item No. 33:	ATMs INSTALLED WITHIN UT CHANDIGARH AS ON 30.09.2022

No.of ATMs on 30.09.2022	ATMs installed From April -June 30.09.2022	Total nos of ATMs as on 30.09.2022
754	32	786

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

Item No.34:	**Issues of UIDAI**

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Agenda from Unique Identification Authority of India (UIDAI)

Age Band wise Aadhaar Saturation (Status as on 31st 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 centers 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 Up dation 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 up dation.
- Efforts may be made to run Aadhaar centers 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.

LDM has informed the House that a meeting held IN UIDAI office which is chaired by Madam Bhawna Garg IAS where she informed that bank may continue to run their Aadhar centers as per their discretion but no minutes were shared by UIDAI of the meeting. But representative of UIDAI informed that we are waiting such instructions from GOI and when received, will be shared with LDM. In the time being please continue to run the Aadhar centers till further communications
Sh. Mall Regional Director RBI and Chairperson of the meeting instructed all major banks to activate their Aadhar centers immediately

(Action: Banks having Aadhaar Centre)

Item No. 35:	**POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 30.09.2022**

SAVING LINKED

Achievement up to 30.09.2022		O/S AS ON 30.09.2022	
NO.	**Amount**	**NO.**	**Amount**
25	**51.21**	**161**	**17.07**

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 30.09.2022		**O/S AS ON 30.09.2022**	
NO.	**Amt in lacs**	**NO.**	**Amt in lacs**
--	**--**	**29**	**14.55**

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

(Action By All banks and NULM Deptt.)

Item No. 36:	**POSITION UNDER KCC WITHIN UT CHANDIGARH AS ON 30.09.2022**

(Rs.in lacs)

Sanctioned from 01.04.2022 to 30.09.2022		**O/S AS ON 30.09.2022**		**NPA in KCC**	
NO.	**Amount**	**NO.**	**Amount**	**a/c**	**Amt**
326	**2548.65**	**1854**	**17057.68**	**237**	**4396.11(25.77%)**

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 Mall has advised LDM t0 bifurcate the figure of KCC and PKCC.

(Action by LDM)

The meeting ended with vote of thanks by Sh.Ishwar Singh , Dy. General Manager, Bank of India.