58th UTLBC - MEETING TO REVIEW DATA FOR THE Q.E. December 2024 CHANDIGARH- U.T.

पंजाब नैशनल बैंक
भरोसे का प्रतीक

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58th MEETING OF UTLBC CHANDIGARH

DISTRICT PROFILE

1.	Date of Creation of District	01.11.1966
2.	Geographical Area of District	114 Sq.Kms
3.	Longitude	76-47' 14E
4.	Latitude	30-44' 14N
5.	Annual Rainfall	1110.7mm
6.	No. of Municipal Corporation	1
7.	Total Population	1055450
8.	Population Density	9262 Sq. Km2
9.	Household	193876
10.	Literacy Rate	86.77%

Total No. of Banks in District : 43
No. of Bank Branches in District : 454

SIGNIFICANT STATISTICS OFALL SCHEDULED COMMERCIAL BANKS/ FOREGIN BANKS AND CO-OP. BANKS IN CHANDIGARH AS ON 31.12.2024

Rs.in Crore

SNO	ITEMS	UNIT	As on 31.12.2022	As on 31.12.2023	As on 31.12.2024	National Goals
		Rs.				
1	Deposits	Crore	100318	110614	130081	
2	Advances	Crore	87378	87385	101279	
3	CD Ratio	%	87.10 %	79.00%	77.86%	60%
4	Priority Sector Advances	Crore	18062	18282	20611	
5	Share of PS Adv. to Total Advances	%	20.67	20.92	20.35%	40%
6	Agricultural Advances	Crore	2963	2005	2205	
7	Share of Agr. Adv. To Total Advances	%	3.39	2.29	2.18	18%
8	Micro, Small & Medium Enterprises Advances	Crore	12661	14540	16929	
9	Share of MSME to Total Advances	%	14.49	16.64	16.71	
10	Advances to Weaker Sections	Crore	1577	2245	1157	
11	Share of Weaker Sec Adv to Total Adv.	%	1.80	2.57	1.14	12%
12	Branch Network	Nos.	411	443	453	

- Chandigarh UT has 12 public sector banks with 242 branches.
- There are 20 private sector banks with 152 branches.
- There are 7 small finance banks having 14 branches
- There are four state co-operative banks viz. Chandigarh State Co-op. Bank, Punjab State Co-op Bank and Haryana State Co-op. Bank and a District Level Co-op. Bank Named Ropar Central Co-op Bank with 46 branches

AGENDA PAPERS

57th UT Level Bankers Committee MEETING (UT CHANDIGARH)

The UT Level Bankers Committee [UTLBC] Meeting of Chandigarh is being held to review the position of achievement of banks in different banking parameters like Deposits, Advances, Priority Sector Advances including advances for agriculture, MSME, Weaker Sector, Housing, Education, Annual District Credit Plan, Govt. Sponsored Schemes, Financing to Minorities, Women, SC/ST, etc. Accordingly, present UTLBC meeting is being held.

The following are the items taking up for discussion in the UTLBC meeting for the quarter ended 31.12.24: -

Item No.1	**Confirmation of Minutes of 57th meeting of UT Level Bankers' Committee (UT Chandigarh)**

Last Meeting of UTLBC	57th
Held on	12.11.2024
Minutes email / circulated on	04.12.2024
Comments Received	NIL

No comments were received from any bank/institution. The House may confirm the circulated minutes.

Item No. 2	Action taken report on the action points of 58th UTLBC meeting

S.No.	Action points	Action taken
1	Dr Prasad pointed out the name of the banks who have not sanction and disbursed any loan under MUDRA since inception of the scheme like Bandhan bank, IndusInd Bank, Kotak Mahindra Bank, Capital small finance bank. Representative of these banks assured to improve the Mudra loan in this quarter.	Instructions were noted and circulated through Minutes dated 04.12.2024 and again a Meeting called to review the ATR on 19.12. 2024.Despite repeated advisory to these banks. Still following banks have not sanctioned any mudra loan in first 9 months. **BANDHAN BANK, CSB, CITY UNION, DHAN LAXMI BANK, JK BANK, KARUR VYSYA BANK, LAXMI VILAS BANK, SOUTH INDIAN BANK, EQUITAS BANK, ESAF BANK, JANA SMALL FIN BANK AND UTKARSHS BANK.**
2	Dr Prasad advised UTLBC Chandigarh to get the Data of all banks as per Utilization and Regional Director RBI advised the member banks to provide the loan data on the basis of place of utilization to know the actual utilization in Chandigarh.	In this regard, Meeting was held on 19.12.2024, Some banks said there is no such reports MIS and some Banks informed that on the basis of PIN Code data can be prepared for Utilization. WE have received data from 29 Banks
3	Dr Prasad also advised all banks to classify the Micro & Small Enterprises properly while opening the accounts	Instructions issued to all member banks for sensitizing their field staff/branches for classifying the data properly while opening the fresh accounts.
4	Dr. Rajesh Prasad advised all banks to improve the ratio of women to total Advances	Share of credit flow to women beneficiaries have increased to 7.21% against bench mark of 5% of total advances
5	Chairman Sh. Kalyan Kumar Executive Director Punjab National Bank asked the banks whose CD ration below the bench mark of 60% and instructed them to improve the same. And Regional Director RBI also instructed the Banks to improve the CD ratio by all those banks who are below the bench mark of 60%.	In this regard special meeting for reviewing the action taken report was held on 19.12.24. All banks have assured to improve the CD Ratio by DEC 24. Still 22 Banks are having CD ratio below 60%. AS compared to data of Sep 24, 9 banks have slightly improved their CD ratio from Sep 24 level. However, over all CD ratios has improved from 73.60% in Sep 24 to 77.85% as at Dec 2024.
6	Sh. Kalyan Kumar Executive Director PNB and Chairman of the meeting also stressed upon that Action taken report be taken from the concerned member banks where ever action point has emerged and asked UTLBC to obtained ATR from each bank on mentioned items otherwise no use of discussion in this forum.	In this regard, special Meeting called on 19.12.2024 to review the Action taken by banks in action point emerged during last UTLBC meeting. All member banks have assured to adhere the action points.
7	Sh. Kalyan Kumar Executive Director PNB and Chairman of the meeting also asked the Bandhan bank, Kotak Mahindra Bank and IndusInd bank for their zero/negligible performance under Mudra loan and	The instruction noted and circulated through Minutes on 04.12. 2024.In addition, a special meeting also held on 19.12.24 to review the performance of MUDRA Loan. Despite the assurance given by these banks, position has not improved. As per data 31.12.24, Bandhan

	advised all member banks to achieve their Mudra Targets	bank, Kotak Mahindra Bank and IndusInd bank have not sanctioned any mudra loan during this financial year up to 31.12.2024.
8	Smt. Hargunjit Kaur instructed the banks to improve the performance of Banks under various Govt flagship schemes like PM Svanidhi, Mudra loan, stand up India loan and social security schemes as on monthly basis as adviser sir is monitoring these schemes from time to time	As regards Pmsvanidhi pendency under sanction has reduced from 260 applications in Sep 24 to 138 as at Dec 24, despite addition of 82 fresh applications. Pendency under pending for disbursement reduced from 598 cases in Sep 24 to 335 cases as at Dec 2024. Advances under fresh sanction of Mudra loan has increased from 127.46 crores in Sep 24 to Rs.197.36 crores. As regards social security Schemes, fresh enrollments during the quarter under PMJJBY are 10113 and under PMSBY are 24738 enrollments have been made which is satisfactory.
9	Smt. Hargunjit Kaur informed the house that Bankers should follow the notification of 2007 for taking stamp duty on loan agreements and should be charged strictly as per notification. Chairman Sir informed the UTLBC to take the legal opinion from advocate of banks/ law officers of banks and decide the same separately and inform the same to banks and UT administration accordingly so that there should not be any revenue loss to administration on account of this.	In this regard, we have arranged the meeting of Law officers with Treasury officer UT Chandigarh on 03.12.2024. In the meeting TO advised that stamp duty for all the banks should be same. Some banks are charging Rs.20 for Hypothecation Agreement and some banks are charging more than Rs.120/-. Law officers pointed out that it depends upon the contents of the agreement. Some banks may have clause of power of Attorney in their agreement, hence they are charging higher stamp duty and Hyp. Agreement which does not contain this clause Charge the stamp duty accordingly. It was requested to the TO UT Chandigarh to send a brief of stamp duty chargeable in loan agreements, Hypothecation agreements and Power of attorney on the basis of your notification of 2007 regarding stamp duty so that no confusion remained in the field staff regarding chargeable stamp duty in Chandigarh on various loan documents pertaining to Banks so that we can circulate to all member banks for charging the same stamp duty by all on same type of agreement. But Till date TO has not issued such briefs.

Item No. 3	Review of Performance of Banks

NO. OF BRANCHES OF BANKS, THEIR DEPOSITS AND ADVANCES WITHIN UT CHANDIGARH AS ON 31.12.2024

Rs.in crores

Period	Nos of Branches		Deposits	Advances	CD Ratio
	URBAN	TOTAL	Amt.	Amt.	
31.12.2024	453	453	130081	101279	77.85%
31.12.2023	443	443	110614	87385	79.00%
30.09.2024	454	454	119876	88229	73.60%
+-Q to Q	-1	-1	+10205(8.51%)	+13050(14.79%)	**+4.25%**
+-YOY	+10	+10	+19467 (17.60%)	+13894 (15.90%)	**-1.15%**

The total deposits in UT Chandigarh have increased from Rs. Rs 110614 crores in Dec 2023 to 130081 in Dec 2024 showing a **YOY growth of 17.60 %** and on QoQ Basis deposit has increased from Rs. 119876 crores in Sep 24 to Rs 130081 crores in Dec 2024 showing a **QoQ growth of 8.51%**

As regards advances, these have increased from Rs.87385 crores on Dec 2023 to Rs101279 crores in Dec 2024 registering a growth of 15.90 % on YOY basis and on quarterly basis advances have increased from Rs.88229 crores on Sep 2024 to Rs.101279 crores showing a growth of 14.79%.

(Bank wise details are as per Annexure- 1 {Page No 29}

Item No. 4	CD RATIO WITHIN UT CHANDIGARH AS ON 31.12.2024

During the period under review CD ratio has increased from 73.60 % as on Dec 24 to 77.85 % as on Dec 2024 on QoQ basis. However, it has decreased on YOY basis by 1.15% (i.e., from 79% in Dec 23 to 77.85 % in Dec 2024). **However, overall CD Ratio is still above the 60% of bench mark**. **But still some banks are having CD ratio below 60%, detail as under**:

Following Banks have CD Ratio Below 60%

Bank Name	CD ratio as on June 24 in %age	CD ratio as on Sep 24 in %age	CD ratio as on Dec 24 in %age
Union Bank	51.38%	54.80%	58.72%
Punjab & Sind Bank	38.24%	36.44%	46.83%
Bandhan Bank	22.38%	13.70%	12.12%
CSB	27.66%	27.41%	29.02%
HDFC Bank	38.76%	37.43%	35.74%
ICICI Bank	39.21%	40.82%	40.19%
IDBI Bank	45.37%	44.54%	39.43%
IndusInd Bank	8.65%	8.42%	7.38%
J&K Bank	53.94%	55.91%	56.53%
Karnataka	17.84%	20.81%	23.33%
Laxmi Vilas Bank	25.59%	20.53%	0.00%
South Indian Bank	30.79%	30.79%	52.93%
Yes Bank	50.86%	53.08%	58.01%
AU Small Fin Bank	12.77%	21.84%	18.99%
Capital Small Finance Bank	43.53	42.00	27.91%
Equitas Bank	0.82%	0.68%	0.56%
Jana Small Fin Bank	5.28%	4.50%	4.63%
Ujjivan Small Fin Bank	6.78%	21.60%	16.05%
Utkarsh Bank	3.63%	5.24%	8.34%
CHD State co-op Bank	22.93%	21.43%	21.43%
Harco Bank	0.14%	0.18%	0.28%
Ropar Cent. Coop bank	4.20%	5.06%	46.60%

The member banks who Have CD ratio below bench mark of 60% are advised to improve the CD ratio up to 60% which is bench mark for all banks.

(Bank wise details are as per Annexure- 1 {Page No.29 }

Item No 5:	PRIORITY SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.12.2024

Rs. in Crores

Period	Total Advances	Agri. & Allied Sector (Primary)		MSME (Secondary)		Other Priority Sector (Tertiary)		Total Priority Sector		% of PS adv to Total adv. Amt
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt	A/c.	Amt.	
12.24	**101271**	**33337**	**2205**	**41988**	**16929**	**26712**	**1477**	**102037**	**20611**	**20.35%**
12.23	**87385**	59736	2005	43242	14540	27219	1737	130197	18282	20.92%
09.24	**88229**	**37227**	**2029**	**42863**	**15311**	**28374**	**1645**	**108464**	**18986**	**21.52%**
+/- QtoQ	**13042**	**-3890**	**+176 8.67%**	**-875**	**+1618 10.57%**	**-1662**	**-169**	**-6427**	**+1625 8.55%**	**-1.17%**
+/- YoY	**13886**	**-26399**	**+200 9.97%**	**-1254**	**+2389 16.43%**	**-507**	**-261**	**-28160**	**+2329 12.74%**	**-0.57%**

From the above data, it is observed that **Share of PS advances has decreased from 21.52** % on Sep 2024 to 20.35 % in Dec 2024 showing declined of 1.17 % on quarterly basis. On YOY basis Share of PS advances decreased from 20.92 % in Dec 2023 to 20.35 % on Dec 2024.

As regards Agriculture advances, these have grown by 8.67 % on quarterly basis and On YOY basis Agri. Advance has increased by 9.97 %. MSME advances have increased from Rs.14540 crores in Dec 2023 to Rs 16929 crores in Dec 2024 registering a YOY growth of 16.43 % and on quarterly basis it has increased by 10.57%. Similarly, PS advances has increased from Rs. 18282 crores in Dec 2023 to Rs 20611 crores in Dec 2024 showing YOY growth of 12.74 %. However, QOQ basis there is a growth of 8.55%.

Member Banks are requested to ensure that the data reporting about priority sector submitted to UTLBC should be strictly according to the guidelines of Priority Sector issued by RBI from time to time and sanctioned more and more advances under priority sector so that a momentum of growth be maintained in next FY also.

(**Bank wise details are as per Annexure- 2 {Page No.30}**

Item No. 6	AGRICULTURE ADVANCES WITHIN UT CHANDIGARH AS ON 31.12.24

Rs. in crores

Period	OUT OF PRIORITY SECTOR ADVANCES UNDER								% of Agr. adv to Total adv
	FARM CREDIT		AGRI. INFRASTRUCTURE		ANCILLARY ACTIVITIES		TOTAL AGRI.		
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	
Dec 24	**31966**	**691**	**93**	**293**	**1278**	**1219**	**33337**	**2205**	**2.17%**
Dec 23	57735	721	163	286	1838	998	59736	2005	2.29%
Sep 24	**35645**	**721**	**106**	**291**	**1476**	**1018**	**37227**	**2029**	**2.30%**
QoQ	**-3679**	**-30**	**-13**	**2**	**-198**	**201**	**-3890**	**176 (8.67%)**	**-0.13%**
YOY	**-25769**	**-30**	**-70**	**7**	**-560**	**221**	**-26399**	**200 (997%)**	**-0.12%**

As discussed above, Agriculture credit has increased on YOY by 9.97% and on QoQ basis by 8.67%. However, share of Agriculture advances to total advances has declined from 2.29% in Dec 23 to 2.17% in Dec 2024.Major difference on YoY basis is of RBL Bank (A/c decreased from 50089 to 25022) Amount also decreased.

Up to Dec 2024 banks have Financed Rs.2205 crore under agriculture to 33337 borrowers out of which Rs.691 crore have been provided under farm credit, Rs.293 crores financed under Agriculture infrastructure to 93 borrowers and Rs.1219 crores under Ancillaries Activities related to agriculture. The agriculture advances constitute 2.17 % of total advances against a national goal of 18%.

Member Banks are requested to pay special attention on increasing the agriculture advances so that the national goals are achieved. Although, there is very negligible scope of agriculture in Chandigarh, we urged the member Banks to finance investment credit/loan under allied activities to existing borrower of agriculture so that credit under Agriculture may improve.

(Bank wise details are as per Annexure- 3 {Page No.31}

ITEM NO. 7	MSME SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.12.2024

MICRO & SMALL ENTERPRISES WITHIN UT CHANDIGARH & SMALL ENTERPRISES WITHIN UT CHANDIGARH AS ON 31.12.2024.

Amt in crores

Period	Micro Enterprises		Small enterprises		Total Micro & Small enterprises		Medium enterprises		Khadi and village industries		Other under MSME		Total MSME	
	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
31.12.24	28369	6469	6511	5799	34880	12268	6943	4582	41	3874	124	38	41988	16929
31.12.23	27924	4586	7073	5216	34997	9802	7483	3602	594	745	168	389	43242	14540
30.9.24	29340	6046	6482	5244	35822	11290	6743	3919	43	41	255	59	42863	15311
Qo Q	-971	423	29	555	-942	978	200	663	-2	3833	-131	-21	-875	1618 (10.57%)
YoY	445	1883	-562	583	-117	2466	-540	980	-553	3129	-44	-351	-1254	2389 (16.43%)

As per above data Total MSME credit has increased from Rs 14540 cores as on Dec 2023 to Rs 16929 crores as on Dec 2024 to showing a YOY growth of 16.43% and on QoQ basis there is growth of 10.57 %.

Reserve Bank of India vide circular RPCD.MSME & NFS.BC.NO. 54/60.02.31/2015-16 dated 23.04.2015 has apprised that lending to Micro, Small and Medium Enterprises (MSME) banks are advised to ensure that:

a) 7.5% of ANBC or Credit Equivalent amount of Off- Balance sheet exposure, whichever is higher, has been prescribed for **MICRO ENTERPRISES.**

b) **However, position of UT under Micro enterprises is as under:**

Year	Total Advances	Total MSME Advance		Total Share of Micro advances		%age of Micro advance to total MSME adv(target)	%age of Micro credit to total advances
period	Amt in cr.	A/cs	Amt in cr	A/cs	Amt.in cr	%age	%age
31.12.24	**101279**	**41988**	**16929**	**28369**	**6469**	**38.21%**	**6.39%**
31.12.23	87385	43242	14540	27924	4586	31.54 %	5.25 %
30.09.24	88229	42863	15311	29340	6046	39.49%	6.85%

Share of Micro credit has increased from 5.25% as on Dec 2023 to 6.39% as on Dec 2024. But it is still below the bench mark of 7.50%. Member banks are requested to improve the share of micro credit Advances under MSME so that required percentage be achieved.

MEDIUM ENTERPRISES ADVANCES, KVI AND OTHER MSME ADVANCES WITHIN UT CHANDIGARH AS ON 31.12.2024

Rs. In Crores

	Total Medium Enterprises	
	Accounts	Amount
31.12.24	6943	4582
31.12.23	7483	3602
30.09.24	6743	3919

	Total Advances	TOTAL MSME		% of MSME Adv to Total Adv
	Amt	A/Cs	Amt	
31.12.24	**101271**	**41988**	**16929**	**16.71%**
31.12.23	**87385**	**43242**	**14540**	**16.64%**
30.09.24	**88229**	**42863**	**15311**	**17.35%**
Q0Q growth	**13042**	**-875**	**+1618(10.56%)**	**-0.64%**
YOY growth	**13886**	**-1254**	**+2389 (16.43%)**	**+0.07%**

Loans granted by all member Banks to Micro, Small & Medium enterprises are eligible for classification under priority sector, provided such enterprises satisfy the definition of MSME sector as defined by Govt. of India/Ministry of Finance in June 2020.

MSME advances have registered a YoY growth of 16.43% and on QoQ it has increased by 10.56%. Share of MSME advances to total advances has increased from 16.64% in Dec 2023 to 16.71 % as on Dec 2024. However, On Q-to-Q basis share of MSME to total advances has decreased from 17.35 % in Sep 24 to 16.71 % in Dec 2024.

All Member Banks are requested to classify the MSME accounts as per new definition to avoid any data loss and ensure to upload accurate data to UTLBC portal.

(Bank wise details are as per Annexure-4 {Page No. 32}

Item No.8	**PROGRESS UNDER WEAKER SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.12.24**

Rs.in crores

Period	**Disbursement Advances**		**WS Advances O/s**		**% of W.S. adv to Total advances.**
	A/Cs	Amount	A/Cs	Amount	
31.12.2024	10397	503.83	43883	1157	**1.14%**
31.12.2023	23827	457.96	74408	923 *	**1.05% ***
30.09.2024	8078	374.03	50846	1171	**1.32%**
(QoQ)	2319	129.8	-6963	-14	**-0.18%**
(YOY)	-13430	45.87	-30525	234	**+0.09%**

*** Corrected figure Punjab and Sind Bank has wrongly reported Weaker Sector Advance Outstanding of Rs 1346.07 instead of correct figure is Rs 26.98 crore of QE Dec 23.** Decrease in Number of Accounts and amount major difference is of RBL Bank.

WS advances has increased from Rs.926 crores in Dec 2023 to Rs. 1157 crores in Dec 2024 registering YOY growth of 0.09 % and on QoQ basis it has slightly decline by 0.18 %. Share of WS advances to total advances has grown from 1.05 % in Dec 2023 to 1.14% in Dec24. However, on QoQ basis share of WS to Total advances has decreased from 1.32% to 1.14%.

Banks who's outstanding has decreased from Sep 24 to Dec 24 is as under:

Amt in lacs

Bank	**O/s Advances Sep 24**	**O/s Advances Dec 23**	**O/s Advance Dec 24**	**Variation QoQ in lacs**	**Variation YoY in lacs**
BANK OF BARODA	**4403**	**3538**	**3765**	**-638**	**+ve**
BOM	**642**	**966**	**680**	**+ve**	**-286**
Canara bank	**6126**	**5750**	**5759**	**-366**	**- 9**
Indian Bank	**5073**	**1008**	**4845**	**-228**	**+ve**
IOB	**333**	**388**	**165**	**-168**	**-222**
SBI	**6730**	**83**	**6446**	**-283**	**+ve**
Union Bank of India	**4774**	**3131**	**4370**	**-404**	**+ve**
Axis Bank	**2021**	**3919**	**2448**	**+ve**	**-1471**
BANDHAN BANK	**0**	**317**	**0**	**NIL**	**-317**
ICICI Bank	**11523**	**7454**	**9313**	**-2210**	**+ve**
IDBI Bank	**1901**	**2265**	**1858**	**-43**	**-407**
INDUSIND BANK	**115**	**314**	**43**	**-72**	**-271**
RBL BANK LTD.	**5781**	**12437**	**4716**	**-1065**	**-7721**
ESAF	**0**	**388**	**0**	**0**	**-388**
Total				**-5477**	**-11092**

(Bank wise details are as per Annexure- 5 & 5 A {Page No.33 &34}

Item No.9:	**CREDIT FLOW TO WOMEN BENEFICIARIES WITHIN UT CHANDIGARH AS ON 31.12.2024**

Rs. In crore

period	**Fresh disbursement**		**O/s advances**		**%age of adv. To women to total advance**
	A/c.	**Amt**	**A/c.**	**Amt**	
31.12.24	45465	2969	129150	7308	7.21%
31.12.23	61234	3520	151364	5942	6.79%
30.09.24	33631	2028	131767	6727	7.62%
(QoQ)	11834	941	-2617	581 (+8.63%)	-0.41%
(YOY)	-15769	-551	-22214	1366 (+22.98%)	+0.42%

Credit Flow to women beneficiaries on YOY increased from Rs. 5942 crores in Dec 2023 to 7308 crores in Dec 2024 and Share of women advances has increased from 6.79 % in Dec 2023 to 7.21% in Dec 2024 which is well above the target of 5% stipulated by RBI.

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.

(Bank wise details are as per Annexure- 6 {Page No. 35}

Item No. 10	**REVISED ANNUAL TARGETS OF ACP 2024-2025 and ACP Targets for 2025-2026**

Please refer table agenda item for Revised Annual Targets of Annual District Credit Plan. In 57th UTLBC Chairman Sir and RD RBI advised to discuss it separately as there was some issue of last year achievement VS target. We then revised the ACP target for FY 2024-25 after taking approval from RBI and discussed it with major Banks and then finalized revised Target for FY 2024-25 as per Annexure Attached and Now want the permission of the House.

ACP Targets for 2025-2026 for Approval **Amt in Lacs**

Parameter	Agriculture	MSME	Other PS	Total Priority Sector	Total Non-Priority Sector
PLP Target	4985	1056673	41307	1102965	-
UTLBC Target	49835	1586997	51594	1688426	15435732

We have increased the targets as compared with PLP keeping in view the disbursement of Agriculture, MSME and other PS advances in Chandigarh. Overall ACP target for PS is Rs 16884.26 Cr in compare to PLP Rs 11029.65 crores.

(Bank wise details are as per Annexure- 7 ,7B {Page No. 36, 36 B}

Item No. 10 A	**DISBURSEMENT AGAINST ANNUAL TARGETS OF ANNUAL DISTRICT CREDIT PLAN WITHIN UT CHANDIGARH AS ON YEAR ENDED 31.12.2024 (As per revised Target)**

Rs. in Lacs

SECTOR	**TARGETS**	**ACHIEVEMENTS**	**% Achievement.**
Agriculture	**121904**	**138769**	**113.83%**
MSME	**1345065**	**1207370**	**89.76%**
OTHERPRIORITY SECTOR	**34497**	**24015**	**69.61%**
TOTAL PRIORITY SECTOR	**1501467**	**1370155**	**91.25%**
Non-Priority Sector	**10398573**	**13422376**	**129%**
Grand Total (PS +N.P. S)	**11900040**	**14792531**	**124%**

During the period under review, Proportionate Revised ACP Targets for current FY up to 31.12.2024 is achieved only 91.25%. Target under Agri, MSME and other PS advances achieved 113%,89.76% and 69.61% respectively. Overall PS target is achieved 91.25 % up to Dec 2024 FY 2024-25. Target under NPS achieved by 129 %.

(Bank wise details are as per Annexure- 7 A {Page No. 36 A}

Item No. 11	**Loans under Negotiable Warehouse receipt**

As per the instructions of DFS we have taken up the progress of National warehouse receipts and will make it a regular agenda item of UTLBC meeting. During this Quarter. No Fresh Advance under this scheme was given. However, there is only 1 Account outstanding as on 31.12.24 with Rs 766.89 lacs pertaining to PNB. All banks are requested to explore the possibility of sourcing proposal cases under the category Negotiable Warehouse receipt.

ITEM NO. 12	HOUSING LOANS WITHIN UT CHANDIGARH AS ON 31.12.2024

(Amt in crore)

	Fresh disbursement QE Dec24		O/S as on 31.12.24		NPA 31.12.24	
	A/cs.	Amount in crore	A/cs.	Amount in crore	A/cs	Amount in crore
PS	1578	114	12762	1175	323	17.51 (1.49%)
NPS	6086	2428	31782	9673	544	62.21(0.64%)
Total	7664	2542	44544	10848	867	79.73 (0.73%)

During the year 2024-25, up to Dec 2024, fresh housing loan sanctioned and disbursed to 7664 borrowers for Rs.2542 crore (PS Rs.114 cr and NPS Rs.2428 crore) and as on 31.12.2024, 44544 housing loan accounts are outstanding amounting Rs.10848 crores. NPA under HL is 0.73 % as on Dec 2024.Banks should explore this sector for financing as NPA under Housing loan is less than 1%.

(Bank wise details are as per Annexure- 8 ,8 A &8 B {Page No. 37,38&39}

Item No.13	POSITION UNDER EDUCATION LOAN SCHEME WITHIN UT CHANDIGARH AS ON 31.12.2024

Rs. in Crore

	Fresh disbursement QE Dec 24		O/S as on 31.12.2024		NPA 31.12.24	
	A/cs.	Amount in crore	A/cs.	Amount in crore	A/cs.	Amount in crore
PS	710	27.27	2961	189	96	3.08(1.62%)
NPS	515	84.02	1137	262	15	1.78 (0.67)
Total	1225	111.29	4098	451	111	4.87(1.07%)

Banks have sanctioned fresh education loan to 1225 students amounting Rs.111.29 crores and Total portfolio of education loan is Rs.451 crores to 4098 students. NPA in education loan is only 1.07%. The banks should explore financing to fresh students eligible for admission in professional/ other courses.

(Bank wise details are as per Annexure- 8 ,8 A, 8 B {Page No 37,38&39}

ITEM NO.14	Pradhan Mantri Mudra Yojana (PMMY)

The progress under PMMY during the current financial year 2024-25 up to the quarter ended 31.12.2024 is as under. Banks in Chandigarh have sanctioned fresh loan of Rs.174.55 crores to 9890 beneficiaries as under:

Shishu Loan - 5443 a/c Rs.2547 Lakhs
Kishore Loan - 3269 a/c Rs.5610 Lakhs
Tarun loan - 1178 a/c Rs.9297 Lakhs

Amt. in Lakhs

	Sanction during (01.04.24 to 31.12.24)		Outstanding 31.12.2024		NPA 31.12.24		% age of NPA	%age of NPA	%age of NPA
	A/cs	Amt	A/cs	Amt	A/cs	Amt	31.12.24	31.12.23	30.09.2024
SHISHU	5443	2547	36487	7423	5809	1599	21.54%	10.52%	19.49%
KISHORE	3269	5610	9867	12001	1646	1879	15.65%	15.03%	12.62%
TARUN	1178	9298	3320	20456	497	2813	13.75%	14.91%	13.00%

TOTAL	**9890**	**17455**	**49674**	**39880**	**7952**	**6292**	**15.77%**	**13.73%**	**14.84%**

Total portfolio of MUDRA loan as on 31.12.2024 is 398.80 crores to 49674 beneficiaries and NPA under MUDRA is 15.77 % as on Dec 2024.

On YOY Basis NPA under Mudra loan has increased from 13.73 % on Dec 23 to 15.77 % on Dec 24. On quarterly Basis NPA has increased from 14.84 % in Sep 24 to 15.77 % as on Dec 2024.All member Banks are requested to focus on recovery of NPA involved under MUDRA scheme. **Banks who have not sanctioned any loan since inception of the scheme are as under: -**

BANDHAN BANK, CSB, CITY UNION, DHAN LAXMI BANK, INDUSIND BANK, JK BANK, KARUR VYSYA BANK, LAXMI VILAS BANK, SOUTH INDIAN BANK, EQUITAS BANK, ESAF BANK, JANA SMALL FIN BANK AND UTKARSHS BANK has not financed any loan under Mudra Scheme during the quarter. Cooperative Banks have also not sanctioned any Mudra loan in the in first 9 months of current FY despite repeatedly meeting with these banks.

DFS has allotted target under Mudra Loan to UTLBC and UTLBC has allocated targets of Mudra loan to all Banks as per instruction from adviser UT Chandigarh. All are advised to adhere the instructions and ensure to achieve your respective target under Mudra loan schemes as UT administration is monitoring the progress from time to time.

(Bank wise details is as per Annexure - 9 -9A {Page No. 40 & 41}.

Item No. 15	**Position of NPA within UT CHANDIGARH As on 31.12.2024**

Rs. In Crores

Period	**Agriculture**		**MSME**		**Other Priority Sector**		**Total Priority sector**		**Non-Priority sector**		**Grand Total**	
	A/C	**Amt**	**A/c**	**Amt**	**A/c**	**Amt**	**a/c**	**Amt**	**a/c**	**Amt**	**a/c**	**Amt**
Dec 24	**33337**	**2205**	**41988**	**16929**	**26712**	**1476**	**102037**	**20611**	**581404**	**74310**	**683441**	**94921**
NPA 24	**5506**	540 24.48%	5452	1987 11.73%	**1494**	**71 4.81%**	15966	2600 12.61%	**17946**	**5816 7.82%**	33912	**8416 8.86%**
Dec 23	**59736**	**2005**	**43242**	**14540**	**27219**	**1736**	**130197**	**18282**	**537445**	**62373**	**667642**	**80655**
NPA	**8013**	**548 27.33 %**	**6137**	**2432 16.72 %**	**2106**	**83 4.78 %**	**21710**	**2655 14.52%**	**201503**	**3114 4.99 %**	**223213**	**5770 7.15%**
Sep 24	**37227**	**2029**	**42863**	**15310**	**28374**	**1645**	**108464**	**18986**	**576056**	**69354**	**684520**	**88340**
NPA Sep 24	**5769**	379 **18.67%**	**5981**	1810 11.82%	**1614**	**75 4.55%**	13364	2265 11.92%	**17153**	**5006 7.21%**	30517	**7272 8.23%**

NPA under agriculture 0n YOY basis has reduced from 27.33 % in Dec 2023 to 24.48 % on Dec 2024 but increased on QoQ basis from 18.67 % in Sep 2024 to 24.48 % in Dec 2024. Similarly, NPA under MSME on YOY basis has reduced from 16.72 % in Dec 23 to 11.73%. in Dec 24. It has also reduced on QoQ basis from 11.82% in Sep 2024 to 11.73 % in Dec 2024. NPA under other PS advances on YOY basis has increased from 4.78 % Dec 23 to 4.81 % in Dec 2024.

NPA under Priority Sector is decreased from 14.52 % in Dec 2023 to 12.61% in Dec 2024 It has increased from 11.92 % to 12.61 % on quarterly basis. However Total NPA under PS and NPS increased from 8.23 % in Sep 2024 to 8.86% in Dec 2024 and on YOY basis it has increased from 7.15 % on Dec 23 to 8.86 % in Dec 24.

Although, NPA under Agri and MSME and Priority Sector is on reducing trend but still it is on higher side and required special focus to accelerate the NPA recovery under various Segments of priority sector which is necessary for recycling of bank fund and improve the profitability of the banks.

NPA Level on Dec 2023, Sep 2024 and Dec 2024 sector wise is as under: -

Parameters	31.12.2023	30.09.2024	31.12.2024
Agriculture	27.33 %	18.67%	24.48%
MSME	16.72 %	11.82%	11.73%
Other P. sector	4.78 %	4.55%	4.81%
Priority sector	14.52 %	11.92%	12.61%
Non P, Sector	4.99 %	7.21%	7.82%
Grand Total	7.15 %	8.23%	8.86%

Member Banks are advised to take all possible steps for Recovery of Banks dues and follow up SMA accounts on Priority to contain NPA level.

(Bank wise details as per Annexure- 10 & 10 A {Page No 42 & 43}

Item No. 16	**Position of NPA in Govt. Sponsored Schemes within UT Chandigarh as on 31.12.2024**

Outstanding advances and NPA Position under Govt. sponsored schemes as on 31.12.24

Year	**Total PMEGP adv.in lacs**		**Total NULM adv in lacs**		**MUDRA**		**SHG**		**stand up India**	
	A/Cs	**Amt.**	**A/Cs**	**Amt.**	**A/Cs**	**Amt.**	**A/Cs**	**Amt.**	**A/Cs**	**Amt.**
O/S 31.12.24	**144**	**618**	**65**	**91**	49674	39880	**78**	**301**	**303**	**5763**
NPA 31.12.24	**60**	**173 27.99%**	**25**	**19 20.87%**	7952	6292 15.77%	**14**	**46 15.28%**	**54**	**567 9.83%**
O/s 31.12.23	131	585	78	130	62069	44589	**90**	**313**	**306**	**5968**
NPA 31.12.23	53	133 (22.73%)	29	34 (26.15%	7130	6124 (13.73 %)	**20**	**53 16.93%**	**54**	**512 8.58%**
O/S 30.09.24	**157**	**715.65**	**76**	**97.29**	**52388**	**35151**	**83**	**322**	**329**	**5956**
NPA 30.09.24	**65**	**187.69 26.22%**	**28**	**11.89 12.22%**	**8974**	**4864 13.83%**	**17**	**70 21.73%**	**67**	**625 10.49%**

On YOY basis NPA under PMEGP scheme has increased from 22.73 % on Dec 23 to 27.99 % on Dec 2024 which is on higher side and required immediate steps for recovery. NPA under NULM has decreased from 26.15 % in Dec 2023 to 20.87% as on Dec 2024. NPA under MUDRA has increased from 13.73% in Dec 23 to 15.77% as on Dec 2024.NPA under SHG has reduced from 21.73% on Sep 24 to 15.28% on Dec 24. NPA under Stand-Up India has Increased from 8.58 % in Dec 23 to 9.83 % in Dec 2024. Member Banks are advised to focus on NPA recovery under Govt. sponsored schemes.

(Bank wise details are as per Annexure- 11 & 9A {Page No 44 & 41}

Item No.17	**CGTMSE SCHEME WITHIN UT CHANDIGARH AS ON 31.12.2024**	
Period	NO. of A/cs covered	Amt. in lacs
31.12.24	9325	150919
31.12.23	**7057**	**117514**
30.09.24	7510	139610

Up to Dec 2024, Total 9325 units have been covered under CGTSME amounting Rs.1509.19 crores. The scheme is meant to provide credit guarantee cover primarily to MSE units. Banks should take advantage of the scheme so that maximum numbers of MSE units are covered under credit guarantee scheme.

(Bank wise details are as per Annexure - 12 {Page No. 45}.

Item No. 18	Review of progress of Digital Transactions-Expanding and Deepening of Digital Payments Ecosystem

Reserve Bank of India vide its circular No. FIDD.CO.LBC.BC. No.13/ 02.01.001/2019-20 dated October 7, 2019 have advised to identify the district that shall be allotted to a bank having significant footprint which will endeavor to make the district 100% digitally enabled within one year, in order to enable every individual in the district to make/ receive payments digitally in a safe, secure quick, affordable and convenient manner. This would, inter alia, include providing the necessary infrastructure and literacy to handle such transactions.

Position of Digital payment Ecosystem as on Dec 2024 is as Under:

	Parameters	Total Number of eligible accounts	%age in debit card	%age of A/C holders having Net Banking	%age of Mobile banking Holders	%age of account holders covered under AEPS	%age of Total nos of eligible account hordes who have taken at least one digital facility
31.12.24	**SF**	**2539917**	**89.47%**	**63.61%**	**81.07%**	**73.92%**	99.62%
30.09.24	**SF**	**2523162**	**89.48%**	**63.67%**	**81.19%**	**73.95%**	99.66%
	Parameters	Total Number of eligible accounts	holders having Net Banking	%age of A/C holders taken POS machine/QR 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
31.12.24	**CA**	**119416**	**90.63%**	**30.37%**	**68.48**	**0**	98.54%
30.09.24	**CA**	**116124**	**90.08**	**30.87**	**68.56**	**0**	99.08

As per above table which is as per statement for the month ended Dec 24, under Saving accounts holders, one of the digital products have been provided to 99.62 % account holders and under Current account it is also 98.54 %. Member Banks are requested to take it to 100% continuously.

(Bank wise Achievement is annexed as per annexure 13,13 A {Page 46 &47}

Item No. 19	Aadhaar and Mobile seeding in Saving Bank Accounts.

The government has instructed banks to link all savings accounts with mobile and Aadhaar numbers and enable mobile banking for such customers. All banks have been advised to undertake this in campaign mode. Mobile number seeding and enabling the same for m-banking are a pre-requisite for making mobile payments while Aadhaar number seeding is a pre-requisite for using Aadhaar Enabled Payments System (AEPS).

The progress as on 31.12.24 is as under: -

period	No. of active CASA A/Cs In lacs	Seeding with Aadhaar

		Number in lacs	% age
31.12.24	25.25	18.38	72.79%
31.12.23	25.25	18.44	73.02%
30.09.24	24.95	18.64	74.71%

During the period under review %age of Aadhar seeding has slightly decreased from 74.71 % in Sep 2024 to 72.79% in Dec 2024 and on YOY basis then %age of Aadhar seeding has declined from 73.02 % in Dec 23 to 72.79 % in Dec 24.

All member Banks are requested to guide the branches under them to ensure 100 % Aadhar seeding and linkage of Mobile No in pending Accounts on daily basis and analyzed their data to find out the reason for such low percentage of Aadhar seeding in all accounts.

(Bank wise details are as per Annexure - 14 {Page No. 48}.

ITEM NO. 20	Appointment of Bank Mitras& Status of Micro ATMs, Verification Calls by Executives of State Call Centers/SLBC/LDMs to Bank Mitras.

Up to 31.12.24 77 BCAs are working and concerned, Bank has provided 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.

In UT Chandigarh 77 BCAs have been appointed and not even a single SSA has been left without banking services in the area.

The member Banks are requested to keep the LDM office updated regarding position of BCAs and monitor the BCAs by making periodical visit to BCAs.

Bank wise status of Bank Mitra and Micro ATMs is given on Annexure No. 15 {Page No. 49}

ITEM No. 21	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. Ther were 4 FLCs were operative in UT Chandigarh as per detail given below. But presently as on 31.12.24 only two FLCs are working. Status of FLCs is as under: -

1. State Bank of India – Resigned (New recruitment process going on)
2. ICICI Bank – Working
3. Punjab National Bank – Working
4. Punjab and Sind Bank- Not working (not yet appointed new FLC)

During the period under review FLCs in Chandigarh have organized 73 camps

FLC Progress Report 31.12.24			
S.No.	Actual Special Camps conducted	Target Specific Camps conducted	Total
1	18	55	73

As per annexure -16 {page 50}

Item No 22	Progress of CFL (Center for financial literacy) (CFL) AT UT CHANDIGARH

During the period under review CFL has organized 294 camps during the quarter December 2024.

As per annexure -17 {page 51}

ITEM NO 23	IMPLEMENTATION OF PRADHAN MANTRI JAN-DHAN YOJANA (PMJDY)

The progress under PMJDY accounts is as under as on 31.12.2024.

Period	Total PMJDY A/Cs	Aadhar Seeded Accounts	Rupee card issued	Rupee card Activated
31.12.24	327826	279347(85.21%)	215172 (65.64%)	110410 (51.31%)
31.12.23	324469	269821 (83.15 %)	220540 (67.97%)	113523 (51.48 %)
30.09.24	328875	281090(85.47%)	218323(66.39%)	111668(51.15%)
+- in qtr	-1049	-1743 (0.26%)	-3151 (0.75%)	-1258 (0.16%)
+- in y to y	3357	+9526 (2.06%)	-5368 (2.33%)	-3113 (0.17%)

On the basis of above table On YOY basis no's of accounts of PMJDY have increased by 3357 accounts and on QoQ basis there is decreased of 1049 accounts. Aadhar seeded accounts have increased from 83.15 % in Dec 2023 to 85.21 % on Dec 2024. Percentage of Rupee card issuance have decreased from 67.97% in Dec 2023 to 65.64 % in Dec 2024. Percentage of Activation of rupee cards has increased on quarterly basis from 51.15% in Sep 24 to 51.31% in Dec 2024. However, on YOY basis rupee card activation has slightly decreased from 51.48 % in Dec 23 to 51.31 % in Dec 24**.**

(Bank wise progress as per Annexure- 18 Page No 52)

ITEM NO.23(ii):	3 Months Campaign for Saturating Gram Panchayats in PMJJBY and PMSSBY

As you Know DFS has launched a 3-month campaign for Social Security Schemes for saturating each Gram Panchayat. Campaign period is 15.10.2024 to 15.01.2025. Although we do not have GPs in Chandigarh but DFS has said that in Chandigarh each bank has to achieve their respective target allocated by their respective Head office of the bank.

Progress of 3 Months Jansuraksha Campaign data from 15 Oct 2024 to 15 JAN 2025 UT Chandigarh				
District	PMJJBY		PMSBY	
	No of Application source	Punch on Portal	No of Application source	Punch on Portal
UT Chandigarh	**4216**	**4216**	**18480**	**18480**

(Bank wise progress as per Annexure- 19 Page No 53)

ITEM NO 24	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.

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)-The scheme is being implemented through LIC of India/other insurance companies willing to offer product on similar terms with necessary approvals and tie ups with banks for this purpose. 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.436/-. Under the scheme Rs. 2 lacs is payable on member's death due to any reason. Details of the scheme are available on PMJDY website and is applicable in all banks.

Up to 31.12.2024, banks have enrolled 135314 persons/beneficiaries.

Year	PMJJBY a/c
30.12.24	135314
30.09.24	125201
30.12.23	119386
+/- during the qtr	**+10113**
+/- during y to y	**+15928**

On QoQ Basis as well as on YOY basis there is increase of 10113 beneficiaries and 15928 beneficiaries respectively. Member banks to look after their position and take corrective steps for improvement. UT Administration is monitoring the progress from time to time and advised to fill up the gap of 85000 at the earliest. Bank wise target has already been allocated for saturation. Asper Dec 2024 data submitted to UT administration Gap for saturation is 70228 beneficiaries. Member banks are requested to enroll maximum account holders under PMJJBY to achieve saturation.

Bandhan Bank, Karur Vysya bank, Laxmi Vilas Bank, Equitas bank, Jana Small finance bank, Ujjivan Small finance bank and Utkarsh small Finance bank have not enrolled any beneficiaries since inception of schemes in 2015-16.

<u>Pradhan Mantri Suraksha Bima Yojana (PMSBY)-</u>
Under the insurance cover for one year is provided, 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.20/- renewable on year-to-year basis.

Up to Dec 2024, banks have enrolled 366385 beneficiaries under PMSBY

Year	Total enrolment PMSBY
30.12.24	**366385**
30.09.24	**341647**
30.12.23	**327267**
+/- during qtr	**+24738**
+/- y to y	**+39118**

On the basis of YOY there is an increase of 39118 beneficiaries and on QoQ basis increase of 24738 beneficiaries. Please continue to enroll the account holders under the scheme as No of eligible accounts are much Higher than actual enrolments done**.**

<u>Atal Pension Yojana (APY) :-</u>
Under APY, there is guaranteed minimum monthly pension for the subscribers ranging between Rs.1000/-to Rs.5000/- per month. Govt. of India will guarantee the benefit of minimum pension. 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 30.12.24, banks have enrolled 70038 beneficiaries under the APY scheme since inception of the scheme.

Period	**APY enrolments**
30.12.24	**70038 (As per PFRDA 80580 enrollments**
30.09.24	**68390**
30.12.23	**60537**
+/- during qtr	**+1648**
+/- y to y	**+9501**

On YOY basis there is an increase of 9501 beneficiaries of APY and on QoQ basis there is an increase of +1648 beneficiaries. GOI and Chandigarh Administration is monitoring the progress under the schemes on monthly basis. The members' banks are requested to achieve their respective target. Every Bank have to enroll 90-100 cases per branch in financial year 2024-25 and action/strategy be made accordingly.

(Bank wise Progress is given on Annexure No. 20 {Page No. 54}

ITEM NO. 25	**Position of Claims lodged/Settled under PMJDY and Jan Suraksha Schemes.**

Under PMJDY During the period April 24 to Dec 24, Banks have received 28 claims and lodged the 28 claims up to 31.12.2024 in UT CHANDIGARH, 27 Claim cases stands settled and 1 case is rejected. There is no case pending for disposal as on Dec 2024.

-Under PMJJBY, During the period April 24 to Dec 24, Banks have received 181 claims and lodged all the claims. Out of 181 claims lodged ,173 claim cases stand settled, 3 claim are rejected and 6 cases are pending for settlement.

Under PMSBY, During the period April 24 to Dec 24, Banks have received 72 claims, out of 72 claims lodged, 63 claim cases stands settled while 5 claims are rejected and 4 cases are pending for disposal.

(Bank wise Progress is given on Annexure No. 21 ,21 A, 21 B {Page No. 55,56 & 57}.

Item no. 26	**Prime Minister Street Vendor's Atma Nirbhar Nidhi (PM SVANIDHI) SCHEME.**

It is a small Interest Based grant Loan facility to start Livelihood/Employment for Urban Street Vendors affected under lock down period. Now it has been extended up to 2024.

Progress up to 31.12.2024 is as under:

Up to 31.12.24 10416 applications have been uploaded in the portal out of which 1538 applications have been rejected/returned by the banks and 8740 applications have been sanction and 8405 applications have been disbursed.

During the quarter under review Total 74 applications sanctioned and 337, applications got disbursed. However, during the quarter from Oct 24, to Dec 24, 82 fresh applications added in the portal.

Progress as on 31.12.24 is as under:

UTS	Total apps	Rejected/ returned	Rejected % Age	Net app	Sanctioned	Pending For sanction	% age of sanction-vs-net applications	Disbursed	Pending for Dis.	% Age of disbursement To sanction	Fresh added from during qtr
31.12.24	10416	1538	14.77%	8878	8740	138	98.45	8405	335	96.17	82
1st	5675	501	8.82	5174	5137	37	99.28%	5010	127	97.52	-60
2nd	3600	776	21.55%	2824	2773	51	98.19	2621	152	94.51	-3
3rd	1141	261	22.87	880	830	50	94.31	774	56	93.25	145
30.09.24	10334	1408	13.62%	8926	8666	260	97.09%	8068	598	93.10%	170
1st	5735	469	8.18%	5266	5195	71	98.65%	4988	207	96.02%	
2nd	3603	723	20.07%	2880	2747	133	95.38%	2475	272	90.10%	
3rd	996	216	21.69%	780	724	56	92.82%	605	119	83.56%	
31.12.23	9810	1044	10.64%	8766	8232	534	93.90%	7354	875	89.33%	471
1st	5855	445	7.60	5410	5171	238	95.58%	4843	328	93.65%	67
2nd	3487	554	15.89%	2933	2674	259	91.16%	2174	500	81.30%	304
3rd	377	45	9.70	423	387	36	91.48%	337	47	87.08	90

Present position as on 21.01.2025

UTS	Total apps	Rejected	Rejected % Age	Net app	Sanctioned	Pending For sanction	% age of sanction-vs-net applications	Disbursed	Pending for Dis.	% Age of disbursement To sanction
CHD	10412	1543	14.81	8869	8755	114	98.71	8431	324	96.29
1st	5671	504	8.88	5167	5132	35	99.32%	5011	121	97.64
2nd	3599	774	21.50	2825	2784	41	98.54	2629	155	94.43
3rd	1142	265	23.20	877	839	38	95.66	791	48	94.27

NPA position under Pmsvanidhi as on 31.12.24

(Amt in lacs}

Parameters	Outstanding 31.12.24		NPA as on 31.12.24		%age of NPA
	a/cs	Amt	a/cs	Amt	
1st tranche	**1388**	**161.22**	**148**	**8.29**	**5.14%**
2nd tranche	**711**	**51.98**	**51**	**4.26**	**8.19%**
3rd tranche	**721**	**192.88**	**18**	**6.37**	**3.30%**
Total	**2820**	**406.08**	**217**	**18.92**	**4.66%**

Further All member banks are advised to please also link all the sanction/disbursed cases with social security schemes on daily basis and ensure their entry in PMsvanidhi portal.

Bank wise position is given on Annexure No. 22,22 A {Page No. 58,58 A}

Item No. 27:	**Position of PM Vishwakarma Govt. Sponsored Schemes within UT Chandigarh as on 31.12.2024**			
Bank Name	No. of application Received	No. of application sanctioned	No. of application rejected	No. of application pending
BANK OF BARODA	6	**2**	2	2
BANK OF MAHARASHTRA	3	0	3	0
CANARA BANK	5	**1**	4	0
CENTRAL BANK OF INDIA	3	0	3	0
INDIAN BANK	4	1	1	2

INDIAN OVERSEAS BANK	1	0	1	0
PUNJAB & SIND BANK	2	0	1	1
PUNJAB NATIONAL BANK	17	7	10	0
STATE BANK OF INDIA	10	0	6	4
UNION BANK OF INDIA	6	1	4	1
KARNATAKA Bank	1	1	0	0
Grand Total	**58**	**13**	**35**	**10**

During the FY 2024-25 up to 31.12.2024, 58 applications under PM Vishwakarma scheme have been referred to the Banks and out these 13 cases have been sanctioned and 35 cases have been rejected due to various reasons. In maximum cases applicant refused to take loan and 10 applications are pending in banks.

Bank wise position is given on Annexure No. 23 {Page No. 59 }

Item no. 28	**Pashu Kisan Credit Card**

As you know, the government has introduced ‘Pashu Kisan Credit Card’ for animal farmers to increase the animal husbandry business across the country. Recently GOI Ministry of Agriculture has launched a campaign from 15.09.24 to 31.03.2025. During this campaign, various camps have been held starting from 27.09.24 on every Friday. Total 14 camps have been held with collaboration of Animal Husbandry Department. In these camps total 26 PKCC Applications have been received, out of these, 9 Applications have been sanctioned and disbursed and 30 have been rejected due various reasons. There is no pendency as on date.

As on 31.12.24 position is as under:

Period	**Total app. Received**	**No. Of apps sanctioned**	**No. Of applications disbursed**	**No of applications rejected**	**No. of pending applications**
01.09.2024 to 31.12.24	26	9	9	17	0

No application is pending as on 31.12.2024.

Item No. 29	**Loan cases under Pradhan Mantri Formalization of Micro Food Processing Enterprises Schemes (PMFME)**

During the financial year 2024-2025 no application has been sponsored by the DIC till **31.12.2024 Hence No pendency.**

Item No 30	**POSITION UNDER NATIONAL URBAN LIVELIHOOD MISSION (NULM) SCHEME WITHIN UT CHANDIGARH AS ON 31.12.24**

The progress under NULM is as on 31.12.24 for the financial year 2024-25.

Target	**Applications received/sponsored**	sanctioned		Disbursed		**Rejected**	Pending
		Nos.	Amt. lacs	Nos.	Amt.in lacs		
100 up to Sep 24	45+54=99	**54**	**66.00**	**54**	**66.00**	**36**	**0**

Bank wise details are as per Annexure - 25 {Page No. 60}.

Item No. 31	**POSITION UNDER PMEGP SCHEME WITHIN UT CHANDIGARH AS ON 31.12.2024**

During financial year 2024-25, up to 31.12.2024, Agencies have sponsored 47 applications and banks have sanctioned 10 applications having involved margin Money of Rs.56.83 lacs, 34 applications have been returned/ rejected due to various reasons and 3 are pending as on 31.12.24

2024-25	Target	Target MM	Forwarded to bank	Sanctioned		MM claimed		MM disbursed		Ret/ rejection	pending	MM claim pending	
	App		application	project	MM	project	MM	project	MM	App.	app	a/c	Amt
DIC	6	15.84	19	4	12.5	4	13.75	1	5	12	3	3	8.75
KVIB	4	11.51	19	3	37.5	4	30.75	1	12.5	16	0	3	18.25
KVIC-	4	11.51	9	3	6.83	4	8.26	2	4.25	6	0	2	4.01
2nd loan	1	10.00	0	0		0	0	0	0	0	0	0	0
Total Target	15	48.86	47	10	56.83	9	50.76	4	21.75	34	3	8	31.01

Detail of pendency is as under: -3

Application pending on 31.12.24

S No	Name of applicant	Bank name	Nos of applications	Date of forwarding to bank	Remark
1	Sahil	PSB	1	16.12.24	
2	Rishab	PNB	1	12.12.24	Referred to RAM by the branch as amount involved is Rs.50 lacs
3	Pushpa	UBI	1	07.11.24	

Item No. 32	**Stand-up India Programme of Ministry of Finance.**

This is a Flagship programme of Govt. of India where banks has to finance amount between Rs.10 lacs to Rs.100 lacs to SC/ST and women beneficiaries. Progress of stand-up India is being monitored by Chandigarh Administration in every UTLBC meeting and has shown concern that target set by Govt. of India that is not achieved.

Total No. of Schedule Commercial Bank Branches	Loan Sanctioned during FY up to Sep 2024 (Amt in lacs) (01.4.2024 to 31.12.2024)				Outstanding as on 31.12.24 (Amt.in lacs)	
	SC/ST		WOMEN		A/C	Amt.
407	0	0.00	39	890	303	5763

As you know, Stand Up India is a flagship of GOI and UT Administration is reviewing the position from time to time and shown concern over very negligible progress.

(Bank wise details are as per Annexure- 26 & 11 {Page No 61 & 44}.

Item No.33:	**POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 30.12.2024**

POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 31.12.2024

SAVING LINKED

Achievement up to 31.12.2024	
NO.	**Amount in lacs**
116	**20.79**

CREDIT LINKED

Sanctioned up to 31.12.2024		Outstanding as on 31.12.2024	
A/C.	**Amt in lacs**	**A/C.**	**Amt in lacs**
9	**27.72**	**78**	**301.74**

The scheme is meant to provide bread and butter to the poor people, banks are requested to whole heartedly promote nurturing of SHGs. All member banks are requested to please credit link all eligible SHG.

(Bank wise details are as per Annexure - 27 {Page No. - 62}

Item No.34:	**POSITION UNDER KCC WITHIN UT CHANDIGARH AS ON 31.12.2024**

(Rs.in crore)

Total sanction and Disbursement for FY 2024-25 up to 31.12.2024		O/S AS ON 31.12.2024	
NO.	**Amount**	**NO.**	**Amount**
596	**47.73**	**1463**	**155.47**

During the FY 2024-25 up to 31.12.2024, 596 fresh KCC issued amounting Rs.32.28 crores and 1463 KCC outstanding amounting to Rs.155.47 crores. Due to rapid urbanization and expansion of the city and consequent shrinkage in net sown area, the scope for issuing fresh KCCs is negligible in Chandigarh.

(Bank wise details are as per Annexure - 28{Page No. 63}.

Item No 35:	**Payment of stamp duty as require under schedule 1-A of the Indian Stamp Act. 1899**

As per Instruction from the Chairman UTLBC Sh. Kalyan Kumar Executive Director Punjab National Bank Corporate off Delhi. During deliberation on the agenda item relating to stamp duty Chargeable in UT Chandigarh, Chairman Sir advised Chief UTLBC Chandigarh to have a separate meeting to take legal advice on the matter.

In this regard meeting of law officers and Treasury officer UT Chandigarh arranged on 03.12.24 and following persons were present to attend the meeting.

1. Sh. Anoop Kumar Chief Law Officer State bank of India
2. Sh. Nikhil Khanna Manager Law Punjab National Bank.
3. Sh. Kunal Sharma Manager Law Bank of Baroda
4. Sh. Kishore Kumar Treasury officer UT Chandigarh
5. Hari Singh Gumra Chief Manager UTLBC Chandigarh.

Mr. Hari Singh Gumra started the meeting with refence to Notification dated 15.11.2007 relating to stamp duty applicable in UT Chandigarh and charged by the Banks.
Mr Gumra asked Sh. Kishore Kumar (Treasury Officer UT Chandigarh) to inform the para and page no of the notification dated 15.11.2007 where it is written that Stamp duty of Rs.120/- or else to be charged in loan agreement of Hypothecation.

Sh. Kishore Kumar informed that some banks are paying the stamp duty of Rs.120 and higher where as some banks are charging Rs.20/-on Hypothecation agreement.

Sh. Anoop Kumar Chief Manager Law replied that it depends upon the contents of the agreement which differ from Bank to Bank, hence banks are charging stamp duty accordingly.

TO has also raised another issue that stamp paper should be purchases in the name of first party as well other parties as two parties are involved in the agreement. Law officer of PNB, SBI and BOB clear that stamp paper and documents of the Banks are valid and enforceable even when stamp paper is purchased in the name of any one of the parties involved to sign the agreement.

TO replied that presently he could not have the copies of article 3 and 5 and he will inform the LDM later on.
Chief LDM put the copy of notification dated 15.11.2007 before the Treasury officer to inform where it is mentioned in the Notification that stamp paper of Rs.120/- is to be obtained in case of hypothecation. Sh. Kishore Kumar also raised the question that banks are not taking guarantee agreements and in this way revenue loss to the administration is there. Chief LDM and law officer informed that it is not mandatory to obtain Guarantee in every case as Chief Manager and above branch heads are empowered to waive the guarantee. Further he was also convinced that Board of Directors of every bank has approved the credit policy of their respective banks and schemes circumstances where Guarantee is to be obtained and where it is not to be obtained. Banks act accordingly.

At last Chief LDM and other law officers request the Treasury officer to issue the small notification/clarification in reference to your notification dated 15.11.2007 stipulating stamp duty applicable and to be obtained in case of Hypothecation and other matters so that the same can be implemented in all Banks operating in UT Chandigarh which has not been provided so far.

We have also suggested him to explore the possibility of purchasing online stamp papers as implemented by other states.

Item No 36:	**False loan waiver assurance by Karz Mukti Abhiyan - Serious damage to credit discipline**

Microfinance Institutions Network (MFIN), Gurugram, Haryana has informed that a malicious campaign titled ‘Karz Mukti Abhiyaan’ (https;//www.karzmuktbharat.co.in) under the banner of ‘Dharmik Ekta Trust’, New Delhi is being run across states (Punjab, Uttar Pradesh, Haryana, Rajasthan and Maharashtra) wherein borrowers, who have taken loans from banks/ SFBs/ MFIs/ NBFCs/other Financial Institutions etc., are targeted and they are being assured of loan waivers by charging a fee of between ₹100 - ₹1,500 towards legal charges, commission etc.

MFIN has further informed that the modus operandi appears to be targeting low-income borrowers, registering them after obtaining their loan and personal details, including Aadhar and issuing false certificates to borrowers stating that the issue of their loan waiver is being raised at PMO level and they need not repay loans (sample of such certificate is attached for information).

We are of the view that such dubious campaigns may affect the loan repayment behavior of general public.

Till Date No such case has been reported to UTLBC Chandigarh.

Item No. 37:	Review of Progress on Central KYC Records (CKYCR)

CERSAI has requested to make a detailed presentation in the SLBC meetings in order to create awareness among the Banks and Financial institutions about CKYCRR, its benefit and usage, through SLBC platform.

To review the performance of participating Banks/Financial institutions in each state on following parameters/metrics:

Progress of Central KYC Records Registry (CKYCR) as on 31.12.2024						
Bank Name	**Institution Type**	**Upload (A)**	**Download (B)**	**Update**	**(A+B)**	**B as % of (A+B)(Use of CKYCRR for customer onboarding)**
All Banks in Chandigarh	**Banks**	**15084**	**53270**	**16302**	**68354**	**78%**

(Bank wise details are as per Annexure - 29{Page No. 64}.

ITEM NO.38:	ISSUES OF UIDAI

Present status of Aadhaar Enrolment Centers in Banks, in the UT Chandigarh (As on 31st Jan, 2025)
Out of the 47 designated centers in Chandigarh, only 12 centers have active Aadhaar Enrolment Kits. The details are as below:

Inactive Aadhaar kits in Banks in Chandigarh:

Bank Name	No of Identified Branches	Not Working
Axis Bank Ltd	1	1
Bandhan Bank Ltd.	1	1
Bank of Baroda+ Vijaya Bank	2	1
Bank of Maharashtra	1	0
Bank of India	1	0
Capital Small Finance Bank	1	1
Canara Bank + Syndicate Bank	2	2
Catholic Syrian Bank	1	1
City Union Bank	1	1
Equitas Small Finance Bank	1	0
Federal Bank	1	1
HDFC Bank Ltd	2	1
ICICI Bank	1	1
IDFC Bank	1	0
Indian Overseas Bank	1	1
Indian Bank + Allahabad Bank	2	2
IndusInd Bank	2	0
J&K Bank	1	1
Kotak Mahindra Bank	2	1
Laxmi Vilas Bank	1	1
Punjab & Sind Bank	1	1
Punjab National Bank	6	6
RBL Bank	1	1

SBI	6	5
Union Bank of India	4	3
Ujjivan Small Finance Bank	1	1
UCO Bank	1	0
Yes Bank	1	1
Grand Total	**47**	**39**

The presence of active Aadhaar services in the banks can increase customer services of the banks. Further, this can also be a good source of revenue for the banks. Therefore, all the banks are requested to activate their inactive Aadhar enrolment kits.

Potential Revenue from Aadhaar:

Age Group	Pendency (Nos)	Rate Per Txn	Potential Revenue (Rs.)
0-5	53,572	Rs 50	26,78,600
Above 5 and 15 (MBU)	1,06,000	Rs 100	1,06,00,000
Any age having 10-year-old Aadhaar (Document Update)	1,59,000	Rs 50	79,50,000
Total	**3,18,572**		**2,12,28,600**

Item No 39	**ANY OTHER ITEM WITH THE PERMISSION OF CHAIR**