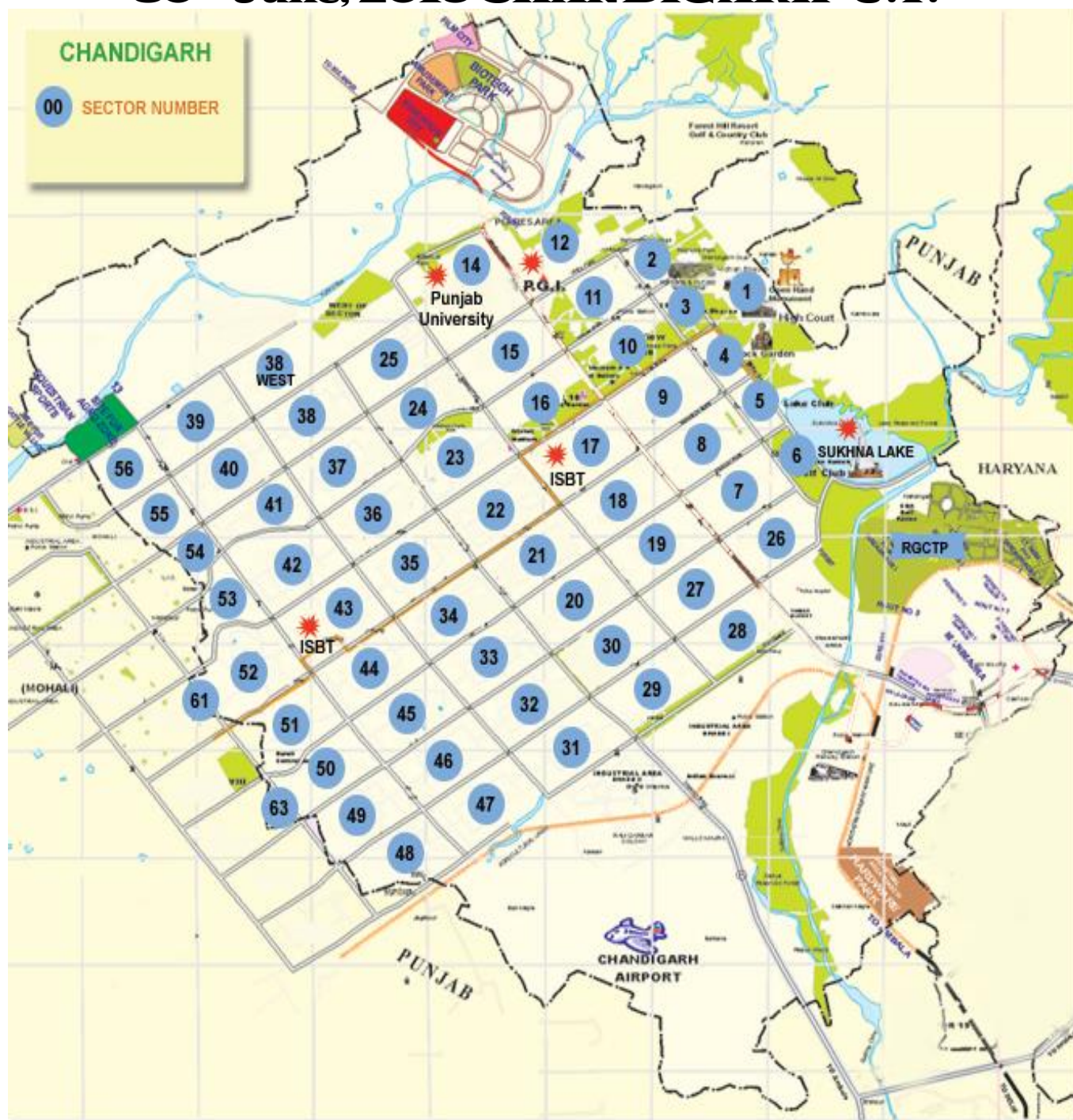


**36TH UTLBC -SECURITY COMMITTEE
MEETING TO REVIEW DATA FOR THE Q.E.
30TH June, 2019 CHANDIGARH-U.T.**



पंजाब नैशनल बैंक

भरोसे का प्रतीक E, SCO 70-71, 1st FLOOR, Sector-17-B,
Chandigarh-160017- Phone No. 0172-2714383, 2702122 (FAX)

SIGNIFICANT STATISTICS OF ALL SCHEDULED COMMERCIAL BANKS/ FOREIGN BANKS AND CO-OP. BANKS IN CHANDIGARH AS ON 30.06.2019

Rs.in Crore

SN	ITEMS	UNIT	As on 30.06.17	As on 30.06.18	As on 30.06.19	National Goals
		Rs.				
1	Deposits	Crore	66726	66983	73306	
2	Advances	Crore	69181	75846	76163	
3	CD Ratio	%	103.68%	113%	103.99%	60%
4	Priority Sector Advances	Crore	12725	18631	17235	
5	Share of PS Adv. to Total Advances	%	18.39%	24.56%	22.63%	40%
6	Agricultural Advances	Crore	1459	1828	1949	
7	Share of Agr. Adv. to Total Advances	%	2.11%	2.64%	2.56%	18%
8	Micro, Small & Medium Enterprises Advances	Crore	8481	9926	10608	
9	Share of MSME to Total Advances	%	12.26%	13.71%	13.92%	
10	Advances to Weaker Sections	Crore	522.38	589.79	955.75	
11	Share of Weaker Sec Adv to Total Adv.	%	0.76%	0.78%	1.23%	10%
12	DRI Advances	Crore	2.39	0.74	0.46	
13	Share of DRI Adv. to Total Advances	%	0.003%	0.001%	0.001	
14	Branch Network	Nos.	431	421	418	
	a- Rural	Nos.	20	21		
	b- Urban	Nos.	411	400	418	

- Chandigarh UT has 18 public sector banks with 250 urban branches.
- There are 20 private sector banks with 120 urban branches.
- The UT has 3 foreign banks viz. Citi Bank, HSBC Bank and Standard Chartered Bank with 3 branches.
- There are three 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.

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, MSE, Weaker Sector, DRI, Housing, Education, Annual District Credit Plan, Govt. Sponsored Schemes, Financing to Minorities, Women, Disabled, SC/ST, Ex-Servicemen, etc. Accordingly, present UTLBC meeting is being held.

The following are the items for taking up for discussion in the UTLBC meeting for the quarter ended 30.06.2019:-

Item No.1	Confirmation of Minutes of 35th meeting of UT Level Bankers' Committee (UT Chandigarh)
------------------	--

Last Meeting of SLBC	35 th
Held on	03.06.2019
Minutes email / circulated on	10.06.2019
Comments Received	NIL

No comments were received from any quarter. The House may confirm the circulated minutes.

Actions taken report on the Action Points of Previous Meeting held on 03.06.2019 are as under:

ITEM NO.1A	ACTION TAKEN REPORT ON THE ACTION POINTS OF PREVIOUS MEETINGS:
-------------------	---

Sr.No.	Action Points	Action taken
1.1	<u>GOVT.SPONSORED SCHEMES:</u> All the Government Agencies, namely, NULM, DIC AND CCWDC should forward cases to the banks as per the schemes available with them.	During the last UTLBC Meeting, it was emphasized that under Government Sponsored Schemes like PMEGP, NULM, CCWDC, etc., all members banks should sanction & disburse the sponsored cases without delay. PNB and SBI has self-generated the applications.
1.2	<u>Banks to ensure that UTLBC meeting must be attended by their designated officials.</u>	Senior authorities of Banks were instructed under copy to RBI.
1.3	<u>Data should be correct and accurate. The progress should be monitored on regular basis.</u>	Still data of some banks is not up to mark. Kindly ensure to submit accurate data.
1.4	<u>DIC/PMEGP was asked to cover new ventures/activities and look for scope to provide loans for organic farming.</u>	The representative of DIC/PMEGP to apprise the latest in the matter.
1.5	<u>Setting up of Aadhaar Enrolment & Updation facility in Bank premises</u>	33 out of total 42 identified branches have been made operational with Aadhaar Enrolment facility. As per Govt. of India latest instructions, Banks may provide enrolment and updating facility by hiring enrolment operator on contract directly or through appropriate agencies.

Item No. 2	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).

All banks are required to report the progress on monthly basis.

The progress as on 30.06.2019 is as under:-

(in lacs)

No. of active Saving Accounts	Seeding with Aadhaar	
	Number	%age
21.19	18.30	86.33%

No. of active Saving Accounts	Seeding with Mobile	
	Number	%age
21.19	19.38	91.44%

Bank wise position is given on Annexure No. 1 {Page No. 39 }.

ITEM NO. 3	IMPLEMENTATION OF PRADHAN MANTRI JAN-DHAN YOJANA (PMJDY)
-------------------	---

ITEM NO. 3.1	Status of Opening of Accounts under PMJDY
---------------------	--

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

Banks have opened 236244 up-to 30.06.2019 under PMJDY since its launching on 28.08.2014.

Detail of Accounts opened under PMJDY upto 30.06.2019 is as under:-

Total Accounts Opened : 236344

Bank wise position is given on Annexure No. 2 {Page No. 40}.

Pradhan Mantri Jan-Dhan Yojana (PMJDY) is National Mission for Financial Inclusion to ensure access to financial services in an affordable manner.

Latest modifications in the PMJDY scheme:-

1. Existing overdraft limit to PMJDY account holders of Rs.5000/- has been raised to Rs.10000/-.
2. Age limit of 18-60 years has been revised to 18-65 years.

3. There will not be any conditions attached for OD up to Rs.2000/-
4. Accidental insurance cover for new Rupay Card holders has been raised from Rs.1.00 Lakh to Rs.2.00 Lakh to new PMJDY accounts opened after 28.08.2018.

7017 account holders have been allowed overdraft facility amounting to Rs. 177.37 lacs.

Bank wise position is given on Annexure No. 2A {Page No. 41}.

ITEM NO. 3.2	PMJDY-OPENING OF ACCOUNTS-CONVERSION OF SMALL ACCOUNTS TO BASIC SAVING BANK DEPOSIT ACCOUNTS (BSBDA)
---------------------	---

The Director, FI, DFS, MOF, GOI, New Delhi vide their office letter dated 30th Sept., 2016 informed that various Ministries/Departments of Government of India and some State Governments are facing problems in transfer of benefits in certain schemes due to restrictions imposed (restrictions on withdrawal of amount more than Rs.10000/-, balance in the accounts not to exceed Rs.50000/- at any point of time, credit limit not to be more than Rs.1 lakh) in the Small accounts.

As per RBI guidelines, these small accounts would be valid normally for a period of twelve months. Thereafter, such accounts would be allowed to continue for a further period of twelve more months, if the account holder provides a document showing that she/he has applied for any of the officially valid document within twelve months of opening of the small account.

In view of the above, it has been requested to complete KYC of Small Accounts at the earliest so that customers are not put to hardship due to restrictions imposed under "Small Account".

The above communication has been sent to all UTLBC member banks for initiating necessary action in this regard.

All the controlling heads of banks were requested to advise their field functionaries to complete KYC of Small Accounts at the earliest so that customers are not put to hardship due to restrictions imposed under "Small Account".

ITEM NO. 3.3	Issuance of RuPay Cards
---------------------	--------------------------------

Out of 236244 accounts opened under PMJDY, in 192886 accounts Rupay Cards have been issued as at 30.06.2019, which is 81.64% of the total accounts opened.

Bank wise status is given on Annexure No. 2 {Page No. 40}.

ITEM NO. 3.4	Zero Balance Accounts, Issuance of RuPay Cards in Zero Balance Accounts
---------------------	--

Out of total accounts 236244 opened under PMJDY, 22354 accounts are having zero balance which is 9.46% as against 9% in the previous quarter.

Bankwise Position is given on Annexure No. 2 {Page No. 40}.

ITEM NO. 3.5	Activation of RuPay Cards
---------------------	----------------------------------

As per the data received from banks it has been observed that out of 192886 Rupay Cards issued upto 30.06.2019, 138244 have been activated which is 68.14% of the total Rupay Cards issued so far, thus showing a marginal improvement.

Bankwise details of are given on Annexure No.2 {Page No. 39}.

Activation of Rupay Debit Cards was necessary to get the insurance claim under the Rupay Card. The Rupay cards were required to be swiped in an ATM or POS machine within 90 days prior to the date of incident resulting in accidental death/permanent disability. The latest change made by NPCI regarding eligibility to claim accidental cover as under:

"All Rupay Card holders (valid for Physical or Virtual RuPay card holder) i.e Cards issued on an IIN assigned by RuPay will be eligible for the benefit under the RuPay Insurance Program 2016-17."

Benefits of Insurance will be available to the Card holders who have performed minimum one successful financial or non-financial transaction* at any Channel both Intra and Inter-bank i.e. on-us and off-us (ATM/ Micro ATM/POS/e- com/Business Correspondent of the bank at locations by any payment instrument).

(a) Within 45 days prior to date of accident including accident date for Premium Card holders and

(b) Within 90 days prior to date of accident including accident date for Non Premium Card holders.

*Transaction types means all customer induced transaction at bank branch or by any payment instrument whether on-us (Bank Customer/RuPay card holder transacting at same bank channels) and /or off-us (Bank Customer/RuPay card holder transacting at other bank channels).

This addendum circular basically advises banks that in addition to all financial and non financial transactions, both on-us and off-us originating from ATM, micro ATM & POS and online covering RuPay card and Aadhaar based transactions, all customer induced transactions at Branch will now be included as eligible transactions under the Rupay Insurance Program 2016-17.

Banks are requested to sensitize the population through Bank Mitras and FLCs of their bank for activation of Rupay cards in order to keep the insurance cover live.

ITEM NO. 3.6	Aadhaar seeding in the A/Cs opened under PMJDY
---------------------	---

Out of 236244 accounts opened under PMJDY upto 30.06.2019, aadhaar has been seeded in 207378 accounts which is 87.78% of the total accounts opened under the scheme. The Government of India and State Govt. are implementing various DBT and social security schemes through bank accounts linked with aadhaar to ensure that the benefits reach the genuine / actual beneficiaries.

Detail of Aadhaar seeding in the accounts opened under PMJDY upto 30.06.2019 is as under :-

Total Accounts opened under PMJDY : 236244

Aadhaar seeding in the A/Cs opened under PMJDY : 207378

Bank wise position is given on Annexure No. 2 {Page No. 40}.

ITEM NO. 4	Appointment of Bank Mitras & Status of Micro ATMs , Verification Calls by Executives of State Call Centers/SLBC/LDMs to Bank Mitras.
-------------------	---

Upto 30.06.2019, Out of 33 BCAs, Banks has provided 28 Micro ATMs to their BCAs. This will enable the account holders to swipe their ATM Cards at BCA locations and they will not have to go to the far flung areas for swiping the ATM cards.

Bank wise status of Micro ATMs is given on Annexure No. 3 {Page No. 42}.

To ascertain/verify the availability of Bank Mitras, it has been decided that executives of call centers will make verification calls to each Bank Mitra/BC Agent working in the UT and Call Centre/LDMs are submitting information about working/non working of Bank Mitras on weekly basis. Besides Convener Bank is also making verification calls to Bank Mitras/BC Agents directly. The feedback received from all the three is collated on

Member banks are requested to keep convener bank informed of the changes if any in contact details of Bank Mitras and ensure that Bank Mitras are operational in all the locations.

In UT Chandigarh at all 12 SSAs (Sub Service Area), the banking service is being provided either by the branches or by BCAs. In UT Chandigarh 33 BCAs have been appointed and not even a single SSA has been left without the service of Bank Mitra/BCA or Bank branches.

The representative of the member banks who have not appointed the Bank Mitras yet are requested to apprise the latest position to the house. Member Banks are also requested to provide Micro ATMs to all the Bank Mitras.

ITEM NO. 5	Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY)
-------------------	--

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

(i) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)-The scheme is being implemented through LIC of India/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.330/-. 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 with all banks.

Up to **30.06.2019**, banks have enrolled persons 68781 under the scheme.

Bank wise Progress is given on Annexure No.4 {Page No. 43}.

(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.

Up to **30.06.2019**, banks have enrolled **214315** persons under the scheme.

Bank wise Position is given on Annexure No.4A {Page No. 44}.

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

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

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

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

Complete details are available with the participating banks and on the website of PFRDA and PMJDY as well.

Up to **30.06.2019**, banks have enrolled **21151** persons under the scheme.

Banks namely, Bandhan Bank, RBL Bank have not enrolled even a single person till date.

Bank wise Progress is given on Annexure No.4B {Page No. 45}.

ITEM NO. 6	Position of Claims lodged/Settled under PMJDY and Jan Suraksha Schemes.
-------------------	--

Out of 32 Claims lodged under PMJDY up to 30.06.2019 in the UT CHANDIGARH, 29 Claims stands settled while 1 claim is rejected, 2 cases are pending for disposal.

In Jansuraksha Schemes (under PMSBY) out of 101 claims lodged 95 claim cases stands settled while 4 claims are pending for disposal.

In Jansuraksha Schemes (under PMJJBY) out of 117 claims lodged 113 claims cases stands settled while 4 claims are pending for disposal.

Bank wise Progress is given on Annexure No.5, 5A & 5B {Page No. 46 to 48}.

ITEM NO.7	Pradhan Mantri Mudra Yojana (PMMY)
------------------	---

The DFS, Ministry of Finance, Govt of India vide letter dated 24.04.2018 has advised banks to ensure enhanced visibility and access of PMMY and Udyamimitra portal by displaying hoardings at District Court, Hospitals, Railway Station, Bus Stand and other prominent locations in the district in local language.

The emphasis is to make outdoor publicity for Pradhan Mantri Mudra Yojana (PMMY) vide which Ministry desired to give wide publicity to PMMY and Udyamimitra with increased focus on outdoor campaign.

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

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

The progress under PMMY during the current financial year upto the quarter ended **30.06.2019** is as under:-

i. Progress under SHISHU Scheme-

- Number of Accounts- 818
- Amount sanctioned-Rs 2.57 Cr.

ii. Progress under KISHORE Scheme-

- Number of Accounts- 794
- Amount sanctioned –Rs 19.16 Cr.

iii. Progress under TARUN Scheme-

- Number of Accounts- 284
- Amount sanctioned – 22.40 Cr.

iv Total SHISHU+KISHORE+TARUN

- **Number of Accounts- 1896**
- **Amount sanctioned – 44.13 Cr.**

Bank wise details is as per Annexure- 6, 6A & 6B &6C {Page No. 48-52}.

However, there lies difference in PMMY progress reported by banks and reflecting under PMMY Portal.

The progress as per Portal as on 30.06.2019 is given below:-

iv. Progress under SHISHU Scheme-

- Number of Accounts- 4356
- Amount sanctioned-Rs 12.47 Cr.

v. Progress under KISHORE Scheme-

- Number of Accounts- 2077
- Amount sanctioned –Rs 38.62

vi. Progress under TARUN Scheme-

- Number of Accounts- 479
- Amount sanctioned – 40.98 Cr.

iv Total SHISHU+KISHORE+TARUN

- **Number of Accounts- 9912**
- **Amount sanctioned – 92.08 Cr.**

ITEM No. 8	Review of progress of Digital Transactions.
-------------------	--

During the year ended 2019, UT, Chandigarh was assigned a target of 5 Crores digital transactions for the Financial Year 2018-19 by the Department concerned. Against the target of 5 crore transactions Bank in the state have made 6.97 Crores digital transactions from January 2018 to March 2019 thus surpassing the targets given by Govt. of India. During the 1st quarter of current financial 1.44 Crores digital transaction have been made by the banks in UT, Chandigarh.

Member Banks are requested to give more focus on digital transactions for achieving the targets allocated to the State of UT, Chandigarh.

Bankwise progress is as per annexure -7 {page 53-54}

ITEM No. 9	EXTENSION OF KISAN CREDIT CARD (KCC) FACILITY TO FISHERIES AND ANIMAL HUSBANDRY FARMERS
-------------------	--

Considering the ever increasing contribution and potential of Animal Husbandry and Fisheries Sector, Hon'ble Union Finance Minister in his budget speech has announced the extension of Kisan Credit Card (KCC) facility to Animal Husbandry and Fisheries Farmers to meet the working capital requirements. In pursuance to the Budget Announcement, Reserve Bank of India issued a Circular No. FIDD.CO.FSD.BC.12/05.05.010/2018-19 dated 04.02.2019. The Scale of Finance will be fixed by District Level Technical Committee (DLTC) based on local cost worked out on the basis of per acre/per unit/per animal etc.

The working capital components in fisheries, under the scale of finance, may include recurring cost towards seed, feed, organic and inorganic fertilizers, lime/other soil conditioners, harvesting and marketing charges, fuel/electricity charges, labor, lease rent (if leased water area) etc. For capture fisheries, working capital may include the cost of fuel, ice, labor charges, mooring/landing charges etc. may form part of the Scale of Finance.

The working capital components in Animal Husbandry, under the Scale of Finance may include recurring cost towards feeding, veterinary aid, labor, water and Electricity supply.

The maximum period for assessment of working capital requirement may be based on the cash flow statement or completion of one production cycle.

Each LDM was assigned the responsibility for preparing scale of Finance for their respective district in consultation with other stake holders. The preparation of Scale of Finance for UT Chandigarh is under process.

ITEM No.10	Campaign to Achieve Saturation under Kisan Credit Card(KCC)
-------------------	--

DFS, MoF, GoI vide its letter no. F.No. 3/7/2019-AC, dated 04.02.2019 has informed that the Department of Agriculture, Cooperation and Farmers Welfare (DAC&FW), GoI has

decided to launch a special drive in campaign mode to saturate the farmers under the KCC Scheme.

In UT, Chandigarh there are approx. 600 farmers with small Land holding and banks have already issued 1170 KCC in UT Chandigarh.

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

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

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

PNB has taken initiative towards Financial Literacy and Credit Counseling of the clientele of the UT. For this purpose PNB is running Financial Literacy Centre (FLC) in Chandigarh.

During the period ended (01.04.2019 to 30.06.2019), 5370 persons contacted the FLC and made reference to the bank in respect of various schemes of deposits and advances prevalent in the bank. Out of these, 470 persons inquired about deposit schemes, 1050 persons sought guidance on various schemes of loans, 1520 persons sought guidance on investments. 1375 enquired about ATMs, Credit Cards, etc and 955 others sought guidance on SHG formation and bank linkage.

FLC's also conducted 16 seminars on Financial Education, Credit Counseling and customer's rights which were attended by 848 persons during the current financial year up to 30.06.2019.

ITEM NO. 11.1	Mapping of Industrial Training Institutes (ITIs), Vocational Training Partners (VTPs), Operational Centres (OCs) – Spread of Financial Literacy.
----------------------	---

In accordance with the instructions of letter dated 23rd Oct., 2015 of DFS, MOF, GOI all ITIs /Polytechnic numbering 2 operating in the UT Chandigarh have been mapped with branches of various banks to provide MUDRA loans to their passed out trainees. In this

process further 14 other Vocational training and operational centers were mapped to different FLC's and bank branches. The list of the mapped ITIs /Polytechnic has been provided to the concerned banks. All controlling offices of the respective banks have been advised to contact the Principals of these ITIs /Polytechnic to obtain the list of trainees to provide them required financial support under MUDRA for establishing new enterprise/business entity.

The guidelines of DFS wherein procedure to be followed for spreading the Financial literacy has been prescribed has already been conveyed to the member banks. Banks were requested to ensure printing and distribution of FL material as per the specifications, for smooth implementation of the financial literacy initiative. The progress in conducting of camps in skilling centre upto Q.E. June 2019 is as under:-

No. of Skilling Centres mapped	No. of camps organized	No. of Trainees participated
14	6	395

Mapping details are as per Annexure-8 {Page No. 55}.

Item No.11.2	Financial Literacy Project in Schools
---------------------	--

Ministry of Finance vide their communication dated 10.03.2016 has directed all banks to organize financial literacy programs in schools to implement the pilot project on financial literacy on Pan India basis. UT Administration and Lead District Manager has already mapped the 114 schools per district with FLCs operating in the district and Convener Bank has sent the mapped list to DCPs of concerned banks. Further Ministry of Finance has desired that controlling heads of banks should take the following actions for successful implementation of Financial Literacy project in schools:-

1. Mapped bank branches will arrange for sensitization/ training of branch staff/ other delivery channels to be involved in financial literacy on the methodology.
2. Standardized FL material developed by DFS in association with IBA is available on website **pmjdy.gov.in** .The material in the form of Classroom presentation (PPT), Flip Chart, Workbook, Multiple choice Questions, Parent checklist and quiz is available in 10 vernacular languages and banks can download the material from the link <http://pmjdy.gov.in/literacy> for further use.
3. Wherever there is supporting infrastructure in the form of laptop, computer, projector etc. classroom presentation (PPT) in executable format is to be used for

delivery of financial literacy sessions. Flipcharts should be used in case of infrastructure constraints.

4. Two sessions each of one and a half hours will be organized on two days to inculcate the basics of financial literacy in the target audience.

a) Session 1- In the first session, knowledge on basis concepts of banking will be imparted using Classroom presentation/Flipcharts, as applicable, and handouts in the form of workbook, Multiple Choice Questions, and parent checklist (for filling by students in consultation with parents/ grandparents) will be provided to the students. The students will be asked to go through the handouts and come prepared for the quiz to be organized in session two. Roles will also be assigned to students for the group activity in session 2.

b) Session 2- In this session, knowledge on Elementary insurance and social security schemes will be imparted to students. Films on social security schemes, part of presentation (exe.), will also be shown. Short Skit will be conducted by students on the basis of the roles assigned on day 1. Quiz competition will be held from the question bank of MCQs already shared with students on day 1. Thereafter the session will conclude with prize/certificate distribution.

Banks will be the nodal point for reporting and updating the progress made in conducting FL camps in schools to mission office on the prescribed format.

5. NABARD, vide their circular no. 240/DFIBT-33/2015 (already been shared with banks on 1st March 2016) placed below, have requested banks to submit proposals on organizing Financial Literacy programs for financial assistance maximum of ` 15000/- per camp under FIF. Banks may submit proposals to Nabard's regional offices or to corporate office Mumbai for multiple states in accordance with the guidelines in the matter.

6. As FL is an ongoing process, it should be conducted by banks on a regular basis and not be viewed as a one-time activity.

Director School Education, UT Chandigarh vide letter dated 13.05.2016 has allotted the Govt. schools of UT Chandigarh to FLCs working in UT. Dedicated to impart the financial literacy in school children.

The position of holding of camps as on 30.06.2019 is as under:-

No. of school mapped	No. of camps organized	No. of Student participated
114	0	0

Member banks are requested to apprise their staff on the process flow to be followed and ensuring printing, distribution of FL material as per the specifications and for conducting of camps in schools for implementation of financial literacy project in the schools and ensure to conduct minimum one FLC camp in each school mapped during the quarter.

Item No. 12	Stand-up India Programme of Ministry of Finance.
--------------------	---

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

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

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

NABARD and SIDBI have been nominated as Nodal Agencies for implementing the Stand-Up India Scheme. NABARD has organized a one day seminar for sensitizing their DDMs as well as NABARD about the scheme for smooth implementation at the ground level.

The progress under the scheme up to 30.06.2019 is as under:

Total No. of Schedule Commercial Bank Branches	Participating Branches	Loan Sanctioned during FY upto June 2019				Outstanding as on 30.06.2019			
		SC/ST		WOMEN		SC/ST		Women	
		A/c s	Amt.	A/cs	Amt.	A/c	Amt	A/c	Amt
375	75	0	0	7	354	82	1000	127	1466

Bank wise details are as per Annexure-9 {Page No. 56}.

Member Banks are requested to give more thrust for making advances to tribal/dalit/women entrepreneurs through each of their branches and ensure that reporting is same at portal and other platforms.

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

NO. OF BRANCH OF BANKS, THEIR DEPOSITS AND ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2019.

Rs. in Crore					
Number of Branches		Deposits		Advances	
URBAN	TOTAL	No. of A/cs	Amt.	No. of A/cs	Amt.
418	418	4002226	73306.58	410950	76163.79

Bank wise details are as per Annexure-10 {Page No. 57}.

The number of branches of banks as on 30.06.2018 were 421 out of which 21 were rural and 400 were urban. As on 30.06.2019, out of 418 total branches the Number of branches in urban area are 418.

The total deposits in Chandigarh as on 30.06.2019 stood at Rs. 73307 crore. As on 30.06.2018 the deposits of the banks in Chandigarh were Rs. 66983 Crore. Deposits of the banks have increased by Rs. 6324 crores thus showing a YoY growth of 9.44% as compared to 0.32% during previous year.

The total advances in Chandigarh as on 30.06.2018 were Rs. 75846 crores. As on 30.06.2019, the advances of the banks in Chandigarh have increased to Rs. 76163 Crores. Advances of the banks have increased by Rs. 317 crores on 30.06.2019 as compared to 30.06.2018 showing an annual increase of 0.41%.

Item No. 14:	CD RATIO WITHIN UT CHANDIGARH AS ON 30.06.2019
---------------------	---

As per Annexure 10 {Page No. 57}.

CD ratio in Chandigarh as on 30.06.2018 was 113% and as on 30.06.2019, it has declined to 103.99%, thus showing a decline of 9.01 PPs over the previous year. CD ratio in Chandigarh is well above the national goal of 60%.

Item No. 15:	PRIORITY SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2019
---------------------	---

As per Annexure 10.1 {Page No. 58}.

Rs. in Crore								
Agriculture & Allied Sector(Primary)		MSME(Secondary)		Other Priority Sector(Tertiary)		Total Priority Sector		% of PS adv to Total adv. Amount
A/c.	Amount	A/c.	Amount	A/c.	Amount	A/c.	Amount	
49995	1949.16	68644	10608.41	40674	4873.54	158750	17235.17	22.63%

The statistics as per Annexure 2.1 reveals that there existed 49995 accounts in agriculture amounting Rs. 1949.16 crore, 68644 entrepreneurs were funded under MSME with Rs. 10608.41 crore while in other priority sector 40674 borrowers were aided with Rs. **4873.54** crores as on 30.06.2019. As on 30.06.2019, 158750 borrowers were financed under total priority sector advances amounting Rs.17235.17 crore with percentage being 22.63% of Total advances. The percentage is below the national goal of 40.00% which may be due to revised classification of priority sector/agriculture advances by RBI. There is a need to push P.S. advances to achieve national goal.

Member Banks are requested to ensure that the data reporting about priority sector submitted for UTLBC should be strictly according to the revised Priority Sector guidelines by RBI.

Item No. 16:	AGRICULTURE ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2019
---------------------	---

As per Annexure 10.2 {Page No. 59}.

Rs. in Crore

OUT OF PRIORITY SECTOR ADVANCES UNDER								% of Agr. adv to Total adv
FARM CREDIT		AGRI. INFRASTRUCTURE		ANCILLARY ACTIVITIES		TOTAL AGRI.		
A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	
48334	584.68	326	453.51	1335	910.88	49995	1949.16	2.56%

The records as per Annexure 10.2 corroborate that under Farm Credit 48334 entities were granted loan amounting Rs.584.68 crore, 326 borrowers were provided Rs. 453.51 crore as Agriculture Infrastructure and 1335 borrowers were provided with Ancillary agriculture loans worth Rs. 910.88 crore. Thus, total agriculture advances were extended to 49995 entities with Rs. 1949.16 crore as on 30.06.2019. The agriculture advances constitute 2.56% of advances against a national goal of 18.00%.

Member Bankers are requested to lay special emphasis on increase of Agriculture advances so that the national goals are achieved. However, there is no scope of agriculture in Chandigarh itself, only cases of other states are financed here.

ITEM NO. 17:	MSME SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2019
---------------------	---

As per annexure 10.3 {Page No. 60}.

Micro & Small Enterprises within UT Chandigarh as on 30.06.2019

Micro Enterprises				Rs.in Crore	
Manufacturing Sector		Service Sector		Total Micro Enterprises	
Accounts	Amount	Accounts	Amount	Accounts	Amount
3041	830.12	53317	2625.78	56358	3455.90
Small Enterprises				Total Small Enterprises	
Manufacturing Sector		Service Sector			

Accounts	Amount	Accounts	Amount	Accounts	Amount
2125	2029.63	8135	2740.47	10260	4770.10
Total Micro & Small Enterprises					
Accounts			Amount		
66618			8226.01		

The outstanding of Micro & Small Enterprises advances as on 30.06.2018 it was Rs. 7375 Crore. The outstanding of Micro & Small Enterprises advances as on 30.06.2019 was Rs. 8226 Crore showing annual increase of 851 crores with YoY growth of 11.53%

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

MEDIUM ENTERPRISES ADVANCES, KVI and Other MSME advances WITHIN UT CHANDIGARH AS ON 30.06.2019:-

Rs. in Crore

Total Medium Enterprises		Khadi and Village Industries		Others under MSME	
Accounts	Amount	Accounts	Amount	Accounts	Amount
1283	2197	35	1.50	708	183.20

TOTAL MSME		% of MSME Advances to Total Advances
Accounts	Amount	
68644	10608.41	13.92%

Loans granted by Commercial Banks to Micro, Small & Medium enterprises (MSME- Manufacturing & Services) are eligible for classification under priority sector, provided such enterprises satisfy the definition of MSME sector as contained in MSED Act, 2006 irrespective of whether the borrowing entity is engaged in exports or otherwise. The export credit granted to MSMEs may be reported separately under heading "Export credit to micro and small enterprises sector".

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**.

Item No. 18:	PROGRESS UNDER WEAKER SECTOR ADVANCES AND DRI ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2019
---------------------	---

As per Annexure 10.4 {Page No. 61}.

				Rs. in crore	
WEAKER ADVANCES	SECTOR	% of W.S. adv to Total adv	D.R.I.		% of D.R.I. adv to Total adv
Account	Amount		Account	Amount	
95575	938.73	1.23%	431	0.46	0.001%

As far as weaker sector advances are concerned, 95575 persons belonging to weaker sector of the society were financed amounting Rs. 938.73 crores on 30.06.2019 as compared to Rs. 589.80 crore as on 30.06.2018 thus showing YoY increase of Rs. 348.93 Cr i.e 59% over the previous year.

The figures as per annexure 10.4 show that 431 poorest people of the society gained through DRI loan amounting Rs. 0.46 crore at a concessional rate of interest @4.00%.

Item No. 19:	CREDIT FLOW TO WOMEN BENEFICIARIES WITHIN UT CHANDIGARH AS ON 30.06.2019
---------------------	---

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.

As per Annexure 10.5 {Page No. 62}.

Rs. In crore

Fresh disbursement during 01.04.2019 to 30.06.2019		O/s advances as at 30.06.2019		%age of adv. To women to total adv. as at 30.06.2019
A/c.	Amt.	A/c.	Amt.	
8121	170.73	120496	3924.19	5.15%

Bank in the UT Chandigarh have made 3.84% of total advances to women beneficiaries against the pro rata targets of 1.25% upto 30.06.2019. Percentage of advance to women to total advance indicates that the banks in the UT have surpassed the national goal of 5.00% of ANBC. Member Banks are requested to increase financing to women beneficiaries.

Item No. 20:	DISBURSEMENT AGAINST ANNUAL TARGETS OF ANNUAL DISTRICT CREDIT PLAN WITHIN UT CHANDIGARH AS ON YEAR ENDED 30.06.2019
---------------------	--

As per Annexure 11& 11(a-c) {Page No. 63 -66}.

Rs. in Lacs

TOTAL AGRICULTURE		% ACH.	TOTAL MSME		% ACH.
TARGET	ACHIEV.		TARGET	ACHIEV.	
31511	45395	144.06%	144240	250203	173%

Other Priority Sector		% ACH.	TOTAL PRIORITY SECTOR		% ACH.
TARGET	ACHIEV.		TARGET	ACHIEV.	
45008	27112	60.24%	220760	322710	146%

The above figures denote that the achievement under Priority Sector is 146% whereas, against proportionate targets, the achievement in agriculture sector is only 144% while the same is 173% in MSME.

Item No. 21	Position of NPA within UT CHANDIGARH.
--------------------	--

Item No. 21.1:	Position of NPA as on 30.06.2019.
-----------------------	--

Bank wise position is given in Annexure No. 12 {Page No. 67}.

Rs. In crore

Agriculture		MSME		Other Priority Sector		Total Priority sector		Non Priority sector		Grand Total	
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)
1243	490.55	4702	2171	2203	81.47	8148	5486	7057	10804	15205	13548

More focus is required to accelerate the NPA recovery under various schemes of priority sector and must be reported promptly, so that purpose of review of NPA position of banks could be achieved under priority sector.

Item No. 22: Position of NPA in Govt. Sponsored Schemes within UT Chandigarh as on 30.06.2019.

Bank wise position is given in Annexure No. 12.1 {Page No. 68}

Rs. In Lakhs

Sector	PMEGP		CCWDC		DRI		NULM		MUDRA	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
NPA	95	211.97 (37.55%)	111	1569.97 (96.66%)	94	7.13 (27.65%)	15	13.12 (49.05%)	419	587.37 (5.53%)

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.

Item No. 23: POSITION UNDER SELF HELP GROUPS, SCC, GCC, ACC, LUCC AND KCC WITHIN UT CHANDIGARH AS ON 30.06.2019

POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 30.06.2019:-

SAVING LINKED

As per Annexure 13.1 {Page No. 69}.

Rs. IN LAC

Achievement upto 30.06.2019		O/S AS ON 30.06.2019	
NO.	Amount	NO.	Amount
3	0.26	133	25.73

CREDIT LINKED**As per Annexure 13.2 {Page No. 70}.**

Rs. IN LAC

Achievement upto 30.06.2019		O/S AS ON 30.06.2019	
NO.	Amount	NO.	Amount
0	0	16	2.07

The scheme is meant to provide bread and butter to the poor people, banks are requested to whole- heartedly promote nurturing of SHGs.

Further, Govt. of India, with a view to give major thrust to formation and linkage of SHG movement, has decided that henceforth only cash credit limit will be sanctioned to SHGs and all the existing term loan of SHGs shall be converted into cash credit limit. Bankers are requested to comply accordingly immediately.

POSITION UNDER SCC (SWAROJGAR CREDIT CARD) SCHEME WITHIN UT CHANDIGARH AS ON 30.06.2019 :-**As per Annexure 13.3 {Page No. 71}.**

(Rs.in lacs)

Fresh achievement upto 30.06.2019		O/S AS ON 30.06.2019	
NO.	Amount	NO.	Amount
0	0	168	107.48

The scheme is aimed at providing adequate and timely credit to small artisans, service-sector, self employed persons, rickshaw owners, other micro-entrepreneurs, etc. in a flexible, hassle free and cost effective manner.

As on 30.06.2019, banks have extended credit to 168 beneficiaries amounting to Rs. 107.48 lacs under Swarojgar Credit Card Scheme.

The two banks in financing of SCCs are PNB and CSCB.

This scheme is meant for helping out poor people financially. As such, banks should liberally provide finance under the scheme.

GCC (GENERAL CREDIT CARD) SCHEME WITHIN UT CHANDIGARH AS ON 30.06.2019:-

As per Annexure 13.4 {Page No.72}.

(Rs.in lacs)			
Fresh achievement upto 30.06.2019		O/S AS ON 30.06.2019	
NO.	Amount	NO.	Amount
782	6088.50	4361	28009.64

The scheme is meant to provide finance to individuals without any insistence on security, purpose or end use.

There is great thrust of RBI/Government of India on total Financial Inclusion and issuing GCCs is a part of it. The banks are requested to issue maximum number of GCCs as the procedure for identification and issuance of cards is very simple.

LUCC (LAGHU UDHYAMI CREDIT CARD) SCHEME WITHIN UT CHANDIGARH AS ON 30.06.2019:-

The scheme is especially for small business, retail traders, artisans, professionals, self-employed persons and small industrial units. The scheme is meant to provide finance to existing customers having satisfactory track record with working capital limit upto Rs.20.00 lacs for last three years. Credit limit is restricted to 20% of annual sale and in case of professionals 50% of the gross income. Limit validity is for 3 years.

The banks should help utmost to the existing customers having satisfactory track record with working capital limit upto Rs.20.00 lacs for last three years to fulfill their social commitment to the nation.

As per Annexure 13.5{Page No. 73}.

(Rs.in lacs)			
Fresh achievement upto 30.06.2019		O/S AS ON 30.06.2019	
NO.	Amount	NO.	Amount
0	0	94	395.39

POSITION UNDER KCC (KISAN CREDIT CARD) SCHEME WITHIN UT CHANDIGARH AS ON 30.06.2019:-

As per Annexure 13.6 {Page No. 74}.

(Rs.in lacs)			
Fresh achievement upto 30.06.2019		O/S AS ON 30.06.2019	
NO.	Amount	NO.	Amount
35	441.55	1176	23508.24

- Upto 30.06.2019, KCCs amounting to Rs. 23508.24 lacs to 1176 farmers were outstanding in Chandigarh.
- Due to rapid urbanization and expansion of the city and consequent shrinkage in net sown area, the farmers, whose land has been acquired, are getting their KCC accounts adjusted with banks. The scope for issuing fresh KCCs is also declining.

Item No. 24:	POSITION UNDER NATIONAL URBAN LIVELIHOOD MISSION (NULM) SCHEME WITHIN UT CHANDIGARH
---------------------	--

As per Annexure 14 {Page No. 75}.

Annual Target (Physical)	Applications Sponsored	Sanctioned		Disbursed		Rejected/ Returned	Applications pending for sanction	Applications pending for disbursement
		A/cs	AMT	A/C	Amount			
NOT ALLOTTED	29	0	0	0	0	0	29	0

The department has not allocated targets under NULM for the current financial Year. The Department of NULKM is requested to allocate the targets at the earliest. NULM, UT Chandigarh has informed that banks are not claiming subsidy from State UPA Cell, DAY-NULM. Thus, it is requested that bank branches who have sanctioned loan cases under SEP Component of DAY-NULM should claim subsidy as early as possible as the Ministry is pressing hard to utilize the funds available in this component.

Item No. 25:	POSITION UNDER PMEGP SCHEME WITHIN UT CHANDIGARH AS ON 30.06.2019
---------------------	--

POSITION UNDER DIC RURAL & URBAN.

(Rs. in lakhs)

Annual Target (Physical)	Applications Sponsored	Sanctioned		Disbursed		Rejected/ Returned	Applications pending for sanction	Applications pending for disbursement
		A/c s	Margin Money (Amt)	A/cs	Margin Money (Amt)			
32	45	2	4.66	1	1.50	2	41	1

As per Annexure 15, {Page No. 76}.

Item No. 26:	HOUSING LOANS WITHIN UT CHANDIGARH AS ON 30.06.2019
---------------------	--

As per Annexure 16 {Page No. 77}.

Rs. in Crore

O/S as on 30.06.2019		Fresh disbursement during 01.04.2019-30.06.2019	
A/cs.	Amount	A/cs.	Amount
34449	6620.12	1550	258.24

As on 30.06.2019, 34449 housing loan account were outstanding with amount Rs. 6620.12 crore while from 01.04.2019 to 33.06.2019 housing loan has been extended to 1550 borrowers with amount of Rs. 258.24 crore.

As the bankers are aware, Ministry of Housing and Urban Poverty Alleviation, GOI has launched a model housing loan scheme for the urban poor called "Interest Subsidy Scheme for Housing the Urban poor". In Chandigarh the scheme is being implemented through Chandigarh Housing Board. The bank wise progress as on 30.06.2019 is given at Annex. 16.1(page-78).

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

The progress under PMAY upto **this quarter upto 30.06.2019** is as under:-

No. of Loan Applications Received	No. of Loan applications sanctioned		No. of cases in which subsidy claim has been lodged	No. of cases in which subsidy has been received	Amount in (lakhs)
	No	Amount (Rs. In Lacs)			
1507	1450	25246	1127	522	373

The bankwise position under the scheme is given at Annx. 16.2 {Page No. 79}.

Item No. 27:	POSITION UNDER EDUCATION LOAN SCHEME WITHIN UT CHANDIGARH AS ON 30.06.2019.
---------------------	--

As per Annexure 17 {Page No. 80}.

Rs. in Lakhs			
EDUCATION LOANS SANCTIONED WITHIN UT CHANDIGARH			
O/S as on 30.06.2019		During 01.04.2019 to 30.06.2019	
A/cs.	Amount	A/cs.	Amount
4571	39736	256	954

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 figure indicated in above table shows a negligible response. 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". A copy of the scheme has already been circulated amongst bankers as part of agenda of the previous meetings.

The bankwise position under the scheme is given at Annx. 17.1(page-81).

Vide order no.3/49/10/RO/(SA) dated 17.06.2010, Hon'ble Finance Secretary, Chandigarh has designated concerned SDMs of UT Chandigarh as competent authority to issue income certificate based on economic index in respect of above education loan scheme. It is requested that loans under the scheme may be encouraged to the extent possible.

Item No. 28:	CREDIT FLOW TO MINORITY COMMUNITIES WITHIN UT CHANDIGARH AS ON 30.06.2019
---------------------	--

As per Annexure 18 {Page No.82}.

Rs. in Lakhs														
MUSLIMS		SIKHS		CHRISTIANS		NEO-BUDHISTS		ZOROASTRIANS		JAIN		TOTAL		% to total
A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	
2684	5708	12953	106730	253	3854	24	82	3	105	125	4262	16042	119073	1.56

The above evidence reflects that out of total 16042 borrowers, 12953 Sikhs, 2684 Muslims & 253 Christians were benefited through various banks. Since Chandigarh is having a sizeable population of Sikh community, as such, the maximum numbers of the said minority community were financed through various banks. However, much remains to be done for financing of minority community by banks.

Item No. 29:	FINANCING TO EXSERVICEMEN & WIDOWS OF EX SERVICEMEN WITHIN UT CHANDIGARH AS ON 30.06.2019
---------------------	--

As per Annexure 19 {Page No. 83}.

O/s as on 30.06.2019		Disbursed during 01.04.19 to 30.06.2019	
A/c	Amt.	A/c	Amt.
2682	5574.35	12	19.48

Banks have provided loans to 2682 Ex-servicemen amounting Rs. 5574.35 lac. The banks should not hesitate to grant loans to such people and should always keep in mind their contribution towards nation.

Item No. 30:	FINANCING TO DISABLED PERSONS WITHIN UT CHANDIGARH AS ON 30.06.2019
---------------------	--

As per Annexure 20 {Page No. 84}.

O/s as on 30.06.2019		Disbursed during 01.04.19 to 30.06.2019	
A/c	Amt.	A/c	Amt.
107	692.08	28	224.09

Disabled persons are feeble persons and are flouted by the society. As per above corroboration, 107 such persons were benefited amounting Rs. 692.08 lacs. There is a need to further improve financing of disabled persons which should be given priority by banks.

Item No. 31:	FINANCING TO SC/ST WITHIN UT CHANDIGARH AS ON 30.06.2019
---------------------	---

As per Annexure 21 {Page No. 85}.

O/s as on 30.06.2019		Disbursed during 01.04.19 to 30.06.2019	
A/c	Amt.	A/c	Amt.
28466	20515.70	4794	2383.44

The above data reveals that 27228 S/C and S/T borrowers were financed amounting to Rs. 21348.76 lac as on 31.03.2019.

Though there are many schemes of the banks to finance SC and ST aspirants, yet the number of borrowers financed is not adequate. Banks need to focus more on financing of SC/ST.

Item No. 32:	CGTMSE SCHEME WITHIN UT CHANDIGARH AS ON 30.06.2019
---------------------	--

As per Annexure 22 {Page No. 86}.

Rs. in Lakhs

As on 30.06.2019	
NO. of A/cs covered	Amt.
3374	24032.46

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.

Item No. 33 :	EXPORT/ IMPORT FINANCING WITHIN UT CHANDIGARH AS ON 30.06.2019
----------------------	---

As per Annexure 23 {Page No. 87}.

Rs. in crore

Exports O/S as on 30.06.2019		Imports O/s as on 30.06.2019	
A/c	Amount	A/c	Amt.
142	247.17	82	294.89

The above data indicates that financing of exports is to the tune of Rs. 247.17 crore in 142 accounts while financing of Imports is to the tune of Rs. 294.89 crore in 82 accounts.

Item No. 34:	ATMs INSTALLED WITHIN UT CHANDIGARH AS ON 30.06.2019
---------------------	---

As per Annexure 24 {Page No. 88}.

No.of ATMs as on 31.03.19	ATMs installed From 01.04.19 to 30.06.2019	Total number of ATMs as on 30.06.2019
735	-13	722

(B) Issues of Unique Identification Authority of India (UIDAI)

UTLBC Chandigarh

➤ Setting up of Aadhaar Enrolment & Updation Centres in Bank Branches in UT of Chandigarh

Vide UIDAI notification no. 13012/79/2017/Legal-UIDAI (No.4 of 2017), dated 14.07.2017 it was instructed that every scheduled commercial bank shall setup Aadhaar enrolment and update facilities inside its bank branches at a minimum 1 out of 10 branches. UIDAI vide circular no F.No.13012/171/2018/Legal/UIDAI/114 dated 23.10.2018 (attached as Annexure – I) has reiterated that the UIDAI's circular dated 14.07.2017 which requires every scheduled commercial bank to provide Aadhaar enrolment and update facilities to its customers shall continue to operate.

UTLBC has identified 42 bank branches as Aadhaar enrolment centres in the Chandigarh. At present, in 33 bank branches (details attached as Annexure – II) Aadhaar enrolment/update facility have been opened and at 9 branch locations (details attached as Annexure – III), banks are yet to install their kits. Out of 33 bank branches, 4 branches who were earlier doing sync activity have stopped doing any activity now. It is requested that Aadhaar Enrolment Centres be got opened in the identified branches on priority and all bank branches must do regular sync activity.

➤ Sector wise coverage

For the convenience of the public, it is desired that these 42 branches should be evenly distributed across Chandigarh. In the UIDIC meeting held on 26.09.2018 under the Chair of Adviser to the Administrator it was instructed that banks would ensure that maximum Sectors/Villages of Chandigarh are covered. In many sectors such as Sector 24, Sector 25, Sector 27, Sector 28, Sector 44 no registrar has deployed its kit. The banks are requested to consider opening of centres in these sectors. The banks may also carry out extensive IEC for the information of

general public about the locations of branches where Aadhaar enrolment and updation facilities have been setup.

➤ **Banks with Low enrolment/Updation rate**

Out of the 33 kits deployed in bank branches, 4 bank branches (details attached as Annexure - IV) in the state have stopped doing sync activity in the last 30 days. It may be ensured that all Aadhaar enrolment centres opened by banks must carry out enrolments & updation on daily basis and perform regular sync activity.

UIDAI vide circular dated 29th April, 2019 (copy attached as Annexure – V) has mandated that each enrolment centre should do at least 8 Enrolment /Updates every day in the month of July 2019 will be exempted from disincentive. In case bank fails to meet the above target of carrying out minimum enrolment/updation per day per branch, financial disincentive in respect of uncovered branches as on last day of the month will be levied from the month of July 2019 onwards. At present, overall average Enrolment/Update per day per kit of all bank branches in Chandigarh is only 2.5. It may be ensured that all banks must achieve the target rate of Enrolment and Updation.

➤ **Verification of Aadhaar Enrolment Centres**

UIDAI vide letter no. 4(4)/57/341/2017/E&U/Pt, dated 7.2.2018 has instructed that machines/station shall always be in the custody of the banks and shall not be taken away by third party or operator under any circumstances, for any reasons, without specific approval of Regional Office, UIDAI & any violation will attract a penalty of Rs. 1 Lakh per such incident.

This office keeps on getting public complaints regarding denial of services and misbehavior issues. In the UIDIC meeting held on 26.09.2018 under the Chair of Adviser to the Administrator, UT, Chandigarh, it was desired to conduct physical inspection of these Aadhaar enrolment centres deployed in banks through DCOs/Branch Managers on regular basis. However it has been reported that enrolment centres are not being verified/inspected by respective DCOs.

➤ **Issues observed during inspection of centres by UIDAI staff**

- During the inspections carried out by the staff of this office, it has been observed that at many places enrolments are being carried out using invalid documents, which is a violation of UIDAI guidelines and attracts penalties. It is

recommended that all the operators working on these kits should be given refresher training about the latest UIDAI guidelines and enrolment client. Further, the list of valid documents accepted for Aadhaar enrolment/update is attached as Annexure VI.

- **IEC Issue**

- No proper branding of Aadhaar enrolment centre outside or inside bank premises
 - List of valid acceptable documents (PoI/PoA/PoR/DoB) in UIDAI Eco-system is not available.
 - Escalation matrix of concerned Bank branch and Grievance number of UIDAI not displayed at centre.
- In some bank branches no Review Screen available for resident to review the demographic information entered while enrolment.
- No back up of enrolment staff in bank branches only one person, if enrolment staff goes on leave centre remain closed. Banks were advised to have backup staff.
- Also in some bank branches it was found that bank managers were not aware of the operator activity, it was advised that bank managers needs to monitor all enrolment activities.
- Some of the bank branches are retaining supporting documents required for enrolment/update of resident. Banks were advised not to keep DMS with them.

ANY OTHER ITEM WITH THE PERMISSION OF CHAIR

AGENDA FOR THE MEETING OF DISTRICT LEVEL SECURITY COMMITTEE FOR THE DISTRICT CHANDIGARH FOR THE QUARTER ENDED March 2019.

- ❖ Address & Review of security arrangements in banks in Chandigarh District.
- ❖ CCTV installed in branches/ATMs must have 90 days backup.
- ❖ Police patrolling at odd time/hours.
- ❖ Administrative charges claimed by UT police from currency chest of various banks over and above the salary of police personal being claimed in UT CHANDIGARH.
- ❖ Any other point with the permission of the Chair.

MEMBER BANKS

PUBLIC SECTOR BANKS

Allahabad Bank
ANDHRA BANK
BANK OF INDIA
BANK OF BARODA
BANK OF MAHARASHTRA
CANARA BANK
CENTRAL BANK OF INDIA
CORPORATION BANK
INDIAN BANK
INDIAN OVERSEAS BANK
ORIENTAL BK OF COMMERCE
PUNJAB NATIONAL BANK
PUNJAB & SIND BANK
STATE BANK OF INDIA
SYNDICATE BANK
UCO BANK
UNION BANK OF INDIA
UNITED BANK OF INDIA

PRIVATE SECTOR BANKS

AXIS BANK
BANDHAN BANK
CAPITAL SMALL FINANCE BANK
CATHOLIC SYRIAN BANK
CITY UNION BANK
DHAN LUXMI BANK
FEDERAL BANK
HDFC BANK
ICICI BANK
IDBI BANK
INDUSIND BANK
J & K BANK
KARNATKA BANK
KARUR VYSYA BANK
KOTAK MOHINDRA BANK
RBL
SOUTH INDIAN BANK
YES BANK
LAKSHMI VILAS BANK LTD.

CO-OPERATIVE BANKS

CHD.STATE CO-OP. BANK
HRY. STATE CO-OP. BANK
PB. STATE CO-OP. BANK
ROPAR CENTRAL CO-OP. BANK

FOREIGN BANKS

CITI BANK
HSBC BANK
STANDARD CHARTERED BANK