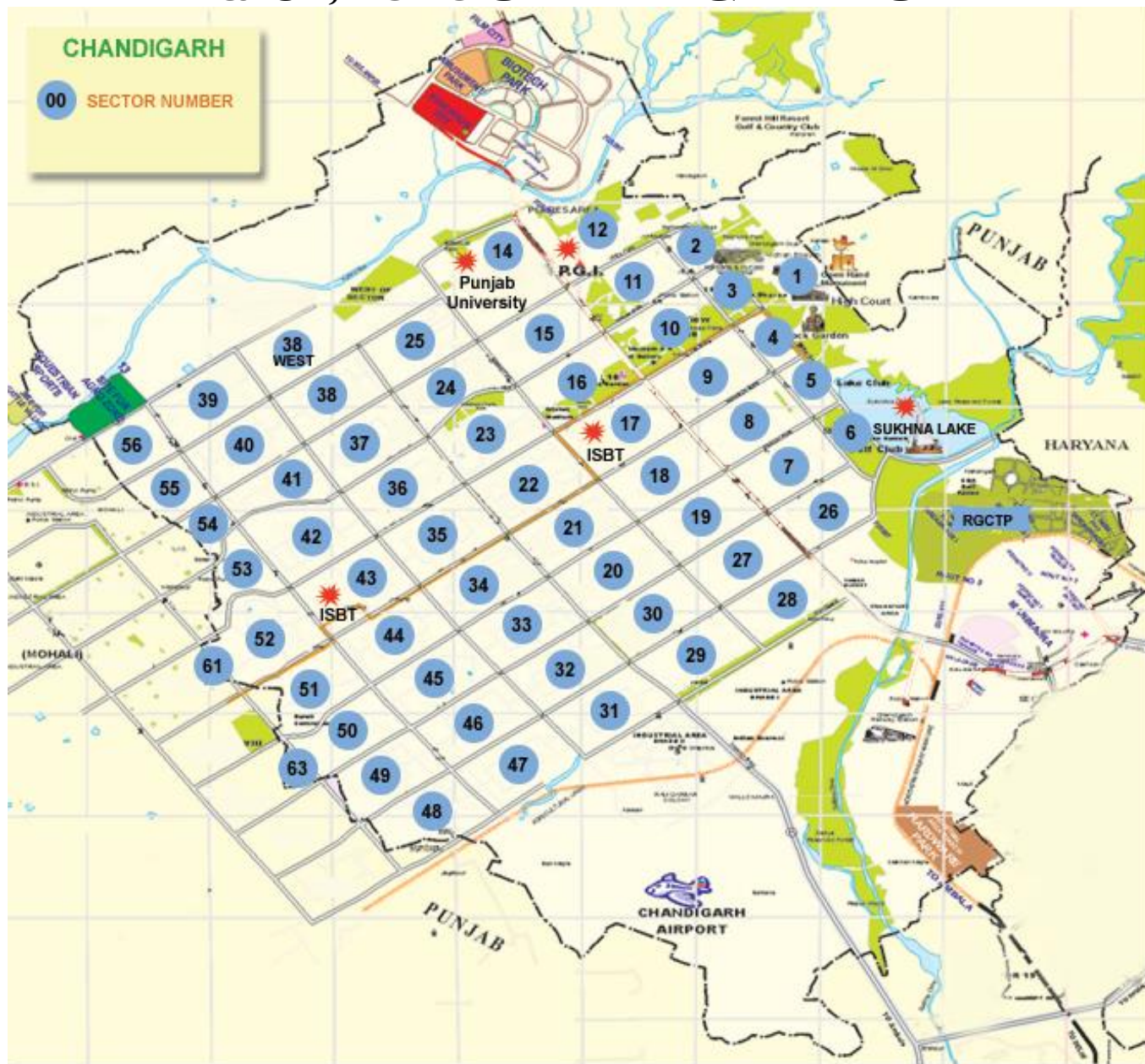


**39<sup>TH</sup> UTLBC-SECURITY COMMITTEE  
MEETING TO REVIEW DATA FOR THE Q.E. 31  
March, 2020 CHANDIGARH-U.T.**



**पंजाब नैशनल बैंक**

भरोसे का प्रतीक E, SCO 70-71, 1<sup>st</sup> 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 31.03.2020

Rs.in Crore

SN	ITEMS	UNIT	As on 31.03.18	As on 31.03.19	As on 31.03.20	National Goals
		Rs.				
1	Deposits	Crore	66998	70232	74511	
2	Advances	Crore	72144	73035	84224	
3	CD Ratio	%	107.68%	103.99%	113.04%	60%
4	Priority Sector Advances	Crore	15250	17783	15836	
5	Share of PS Adv. to Total Advances	%	21.14%	24.35%	18.8%	40%
6	Agricultural Advances	Crore	1904	1914	2041	
7	Share of Agr. Adv. to Total Advances	%	2.64%	2.62%	2.42%	18%
8	Micro, Small & Medium Enterprises Advances	Crore	9901	11207	11174	
9	Share of MSME to Total Advances	%	13.71%	15.34%	13.26%	
10	Advances to Weaker Sections	Crore	425.91	861.94	1006.17	
11	Share of Weaker Sec Adv to Total Adv.	%	0.59%	0.95%	1.19%	10%
12	Branch Network	Nos.	428	424	417	
	a- Rural	Nos.	21			
	b- Urban	Nos.	407	424	417	

- Chandigarh UT has 18 public sector banks with 249 urban branches.
- There are 18 private sector banks with 118 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 31.03.2020:-

<b>Item No.1</b>	<b>Confirmation of Minutes of 38<sup>th</sup> meeting of UT Level Bankers' Committee (UT Chandigarh)</b>
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Last Meeting of SLBC	38 <sup>th</sup>
Held on	18.02.2020
Minutes email / circulated on	28.02.2020
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 18.02.2020 are as under:

<b>ITEM NO.1A</b>	<b>ACTION TAKEN REPORT ON THE ACTION POINTS OF PREVIOUS MEETINGS:</b>
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<b>Sr.No.</b>	<b>Action Points</b>	<b>Action taken</b>
1.1	<b><u>GOVT.SPONSORED SCHEMES:</u></b> All the Government Agencies, namely, NULM, DIC should forward cases to the banks as per the schemes available with them.	During the last UTLBC Meeting, it was resolved that the banks will dispose of the cases within the stipulated time frame.
1.2	<b><u>Banks to ensure that UTLBC meeting must be attended by their Regional Head / designated officials.</u></b>	Senior authorities of Banks were instructed under copy to RBI.
1.3	<b><u>Banks to make more and more advances under Stand Up India Scheme.</u></b>	The progress under the scheme is still very low. However, One on-location camp in Punjab University was organized and two other such camps are proposed during the current quarter.
1.4	<b><u>It was resolved that department of Animal Husbandry will sponsor/source loan applications under DEEDs.</u></b>	Deptt. Of Animal Husbandry has sourced 112 applications under DEEDs and forwarded to respective bank branches.
1.5	<b><u>Expanding and Deepening of Digital Payments Ecosystem.</u></b>	Banks has submitted the progress as on 31.03.2020 on the format prescribed by RBI.
1.6	<b><u>Coverage of all eligible cases under PMAY.</u></b>	The Banks has been advised to cover all the eligible cases under PMAY invariably.

<b>Item No. 1- B</b>	<b>Holding of Special SLBC Meeting on 29.04.2020</b>
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On the directions of DFS, MoF, GoI letter dated 24.04.2020 on the captioned subject, as advised a special emergency meetings of SLBC was convened on 29.04.2020 to identify and address specific issues related to easy and sufficient availability of credit to agriculture and allied sectors, MSME and other sectors of the rural economy. The minutes of the meeting are as under :-

## **MINUTES OF SPECIAL UTLBC MEETING**

**As advised by DFS, GoI, MoF, a special UTLBC meeting was held on 29.04.2020 at Lead Bank Office under the chairmanship of Sh. S K Bajaj, Convener and DGM, Circle Head, Punjab National Bank. The meeting was attended by representative of Reserve Bank of India, NABARD and major banks of UT, Chandigarh. The list of participants is annexed. During the meeting the following action points emerged :**

1. It was confirmed by all the banks that sufficient cash is being made available to all the branches with regular cash replenishment in ATMs and all ATMs are functioning with sufficient cash. It was also confirmed by the banks that all BCs are working actively for providing banking services to the nearby population.
2. Regarding functioning of stamp vendors and availability of stamp papers etc, it was decided that LDM will take up with administration for opening of one e-Sampark centre for two days in a week.
3. It was confirmed by all the banks that emergency credit line for working capital loans to meet the cash flow requirements of farmers, SHGs, MSMEs and Corporates is being provided by all the banks as per extant guidelines.
4. Interest subvention & Prompt Repayment Incentive to farmers for the extended period of repayment of loan upto 31.05.2020 or date of repayment whichever is earlier for short term crop loan upto Rs. 3.00 Lakh which have become due or shall become due between 01.03.20 to 31.05.20 are being extended by all the banks as per RBI guidelines.

**The meeting ended with a vote of thanks to the chair.**

<b>Item No. 2</b>	<b>Aadhaar and Mobile seeding in Saving Bank Accounts.</b>
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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 31.03.2020 is as under:-

(in lacs)

<b>No. of active Saving Accounts</b>	<b>Seeding with Aadhaar</b>	
	<b>Number</b>	<b>%age</b>
21.28	19.38	91.08%

<b>No. of active Saving Accounts</b>	<b>Seeding with Mobile</b>	
	<b>Number</b>	<b>%age</b>
21.28	20.11	94.50%

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

<b>ITEM NO. 3</b>	<b>IMPLEMENTATION OF PRADHAN MANTRI JAN-DHAN YOJANA (PMJDY)</b>
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<b>ITEM NO. 3.1</b>	<b>Status of Opening of Accounts under PMJDY</b>
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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 253967 up-to 31.03.2020 under PMJDY since its launching on 28.08.2014.

Detail of Accounts opened under PMJDY upto 31.03.2020 is as under:-

**Total Accounts Opened : 253967**

**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.

**3792 account holders have been allowed overdraft facility amounting to Rs. 206.53 lacs.**

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

<b>ITEM NO. 3.2</b>	<b>PMJDY-OPENING OF ACCOUNTS-CONVERSION OF SMALL ACCOUNTS TO BASIC SAVING BANK DEPOSIT ACCOUNTS (BSBDA)</b>
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The Director, FI, DFS, MOF, GOI, New Delhi vide their office letter dated 30<sup>th</sup> 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".

<b>ITEM NO. 3.3</b>	<b>Issuance of RuPay Cards</b>
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Out of 253967 accounts opened under PMJDY, in 217003 accounts Rupay Cards have been issued as at 31.03.2020, which is 85.45% of the total accounts opened as against 85.06 as on 31.12.2019.

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

<b>ITEM NO. 3.4</b>	<b>Zero Balance Accounts, Issuance of RuPay Cards in Zero Balance Accounts</b>
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Out of total accounts 253967 opened under PMJDY, 15550 accounts are having zero balance which is 6.12% as against 6.61% in the previous quarter, thus showing an improvement of 0.49% over the previous quarter.

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

<b>ITEM NO. 3.5</b>	<b>Activation of RuPay Cards</b>
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As per the data received from banks it has been observed that out of 217003 Rupay Cards issued upto 31.03.2020, 182511 have been activated which is 84.11% of the total Rupay Cards issued so far, thus showing an increase of 1.19% over the previous quarter.

**Bankwise details of are given on Annexure No.2 {Page No. 40}.**

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.**

<b>ITEM NO. 3.6</b>	<b>Aadhaar seeding in the A/Cs opened under PMJDY</b>
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Out of 253967 accounts opened under PMJDY upto 31.03.2020, aadhaar has been seeded in 226963 accounts which is 89.37% (89.24% during previous quarter) 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 31.03.2020 is as under :-

Total Accounts opened under PMJDY : 253967

Aadhaar seeding in the A/Cs opened under PMJDY : 226963

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

<b>ITEM NO. 4</b>	<b>Appointment of Bank Mitras &amp; Status of Micro ATMs , Verification Calls by Executives of State Call Centers/SLBC/LDMs to Bank Mitras.</b>
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Upto 31.03.2020, Out of 35 BCAs, Banks has provided 30 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.**

<b>ITEM NO. 5</b>	<b>Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY)</b>
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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 **31.03.2020**, banks have enrolled persons 68291 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 **31.03.2020**, banks have enrolled **200050** 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 **31.03.2020**, banks have enrolled **26771** 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}.**

<b>ITEM NO. 6</b>	<b>Position of Claims lodged/Settled under PMJDY and Jan Suraksha Schemes.</b>
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Out of 39 Claims lodged under PMJDY up to 31.03.2020 in the UT CHANDIGARH, 35 Claims stands settled while 1 claim is rejected, 3 cases are pending for disposal.

In Jansuraksha Schemes (under PMSBY) out of 105 claims lodged 101 claim cases stands settled while 5 claims are rejected.

In Jansuraksha Schemes (under PMJJBY) out of 147 claims lodged 141 claims cases stands settled, 5 claims are rejected while 1 claim is pending for disposal.

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

<b>ITEM NO.7</b>	<b>Pradhan Mantri Mudra Yojana (PMMY)</b>
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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 **31.03.2020** is as under:-

**i. Progress under SHISHU Scheme-**

- Number of Accounts- 8700
- Amount sanctioned-Rs 22.50 Cr.

**ii. Progress under KISHORE Scheme-**

- Number of Accounts- 11493
- Amount sanctioned –Rs 204.39 Cr.

**iii. Progress under TARUN Scheme-**

- Number of Accounts- 3726
- Amount sanctioned – 225.81 Cr.

**iv Total SHISHU+KISHORE+TARUN**

- Number of Accounts- 23919
- Amount sanctioned – 452.71 Cr.

**Bank wise details is as per Annexure- 6, 6A & 6B & 6C {Page No. 49-52}.**

<b>ITEM No. 8</b>	<b>Review of progress of Digital Transactions.</b>
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<b>Item no.</b>	<b>Expanding and Deepening of Digital Payments Ecosystem</b>
<b>8.1</b>	

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 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.

The Bankwise position is annexed as per annexure – 7 {page 53}. The Reserve Bank of India is regularly monitoring the progress on the subject. Member Banks are requested to submit the statement in this regard regularly after verifying the correctness of data.

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. Upto the 4<sup>th</sup> quarter of current financial 6.04 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.**

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

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

**PM's Seven strategies:**

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

Reserve Bank of India, on the captioned subject vide its Circular no. FIDD.CO.LBC.BC.NO.16/02.01.001/2016-17 addressed to Chairman and managing Directors have suggested the measures to achieve the above target. The same are being reiterated here as under :

As you are aware, the Government of India in the Union Budget 2016-17 had announced its resolve to double the income of farmers by 2022. Several steps have been taken towards attaining this objective including setting up of an inter-ministerial committee for preparation of a blue print for the same. This agenda has also been reiterated by the government in several forums and has acquired primacy from the point of view of rural and agricultural development.

2. The strategy to achieve this goal, inter-alia, include,

- Focus on irrigation with large budgets, with the aim of "per drop, more crop"
- Provision of quality seeds and nutrients based on soil health of each field
- Investments in warehousing and cold chains to prevent post-harvest crop losses
- Promotion of value addition through food processing



- Creation of a national farm market, removing distortions and develop infrastructure such as e-platform across 585 stations
- Strengthening of crop insurance scheme to mitigate risks at affordable cost
- Promotion of ancillary activities like poultry, bee-keeping and fisheries.

3. Needless to emphasize that acceleration in income generation is significantly dependent on better capital formation in agriculture. Towards this, banks should revisit their documentation for crop loans, simplify them where required and ensure speedy sanctioning and disbursal of loans within specified time limits.

4. The Lead Bank Scheme through its various forums monitors and reviews the performance of banking developments in the State/district/block with special reference to Annual Credit Plans, Government Sponsored Programs, flow of credit to priority sector, etc. for enhancing the flow of bank finance particularly to the rural areas. The Scheme, which ensures inter-departmental/governmental coordination in financial sector, should therefore be leveraged to further the objective of doubling farmer's income by 2022. Lead banks are accordingly advised to ensure the following:

- a. Work closely with NABARD in preparation of Potential Linked Plans (PLPs) & Annual Credit Plans keeping the above strategy in consideration.
- b. Include 'Doubling of Farmer's Income by 2022' as a regular agenda under Lead Bank Scheme in various forums such as SLBC, DCC, DLRC and BLBC.
- c. For the purpose of monitoring and reviewing the progress, Lead banks may use the benchmarks as may be provided by NABARD.
- d. Map the overall strategy as given in para (2) above to the agriculture/agro-ancillary lending plan of your bank.

**MEMBER BANKS ARE REQUESTED TO MAKE MORE AND MORE ADVANCES TO INCREASE THE INCOME OF THE FARMERS.**

<b>ITEM No. 10</b>	<b>OPENING OF FINANCIAL LITERACY CENTRES (FLCs) AT UT CHANDIGARH</b>
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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 31.03.2020), 19793 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, 1520 persons inquired about deposit schemes, 4200 persons sought guidance on various schemes of loans, 3605 persons sought guidance on investments. 5672 enquired about ATMs, Credit Cards, etc and 4796 others sought guidance on SHG formation and bank linkage.

FLC's also conducted 75 seminars on Financial Education, Credit Counseling and customer's rights which were attended by 4246 persons during the current financial year up to 31.03.2020.

<b>ITEM NO. 10.1</b>	<b>Mapping of Industrial Training Institutes (ITIs), Vocational Training Partners (VTPs), Operational Centres (OCs) – Spread of Financial Literacy.</b>
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In accordance with the instructions of letter dated 23<sup>rd</sup> 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. March 2020 is as under:-

<b>No. of Skilling Centres mapped</b>	<b>No. of camps organized</b>	<b>No. of Trainees participated</b>
14	17	1005

**Mapping details are as per Annexure-8 {Page No. 54}.**

<b>Item No.10.2</b>	<b>Financial Literacy Project in Schools</b>
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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 1<sup>st</sup> 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 31.12.2019 is as under:-

No. of school mapped	No. of camps organized	No. of Student participated
114	2	120

**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.**

<b>Item No. 11</b>	<b>Stand-up India Programme of Ministry of Finance.</b>
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Stand-Up India Scheme has been launched by the Hon'ble Prime Minister on 5<sup>th</sup> 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](http://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 31.03.2020 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
371	86	8	72	43	1030.71	75	809.49	156	2079.08

**Bank wise details are as per Annexure-9 {Page No. 55}.**

**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.**

<b>Item No. 12</b>	<b>Review of Performance of Banks</b>
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## **NO. OF BRANCH OF BANKS, THEIR DEPOSITS AND ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2020.**

Rs. in Crore

Number of Branches		Deposits		Advances	
URBAN	TOTAL	No. of A/cs	Amt.	No. of A/cs	Amt.
417	417	4544601	74511.65	470608	84224.32

**Bank wise details are as per Annexure-10 {Page No. 56}.**

The number of branches of banks as on 31.03.2019 were 424 out of which 21 were rural and 400 were urban. As on 31.03.2020, the Number of branches in urban area are 417, there is no rural area in UT, Chandigarh.

The total deposits in Chandigarh as on 31.03.2020 stood at Rs. 74512 Crore. As on 31.03.2019 the deposits of the banks in Chandigarh were Rs. 70232 Crore. Thus showing an increase of Rs. 4280 crores, thus showing a YoY growth of 6.09% as compared to YoY growth of 9.01% during previous year.

The total advances in Chandigarh as on 31.03.2019 were Rs. 73035 crores. As on 31.03.2020, the advances of the banks in Chandigarh have increased to Rs. 84224 Crores. Advances of the banks have increased by Rs.11189 crores on 31.03.2020 as compared to 31.12.2018 showing an annual increase of 13.28%.

<b>Item No. 13:</b>	<b>CD RATIO WITHIN UT CHANDIGARH AS ON 31.03.2020</b>
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**As per Annexure 10 {Page No. 56}.**

CD ratio in Chandigarh as on 31.03.2019 was 103.99% and as on 31.03.2020, it has Increased to 113.04%, thus showing a growth of 9.95 PPs over the previous year. CD ratio in Chandigarh is well above the national goal of 60%.

<b>Item No. 14:</b>	<b>PRIORITY SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2020</b>
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**As per Annexure 10.1 {Page No. 57}.**

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	
<b>57042</b>	<b>2041.90</b>	<b>64583</b>	<b>11174.89</b>	<b>30494</b>	<b>2746.50</b>	<b>151788</b>	<b>15836.11</b>	<b>18.80%</b>

The statistics as per Annexure 10.1 reveals that there existed 57042 accounts in agriculture amounting Rs. 2041.90 crore, 64583 entrepreneurs were funded under MSME with Rs. 11174.89 crore while in other priority sector 30494 borrowers were aided with Rs. **2746.50** crores as on 31.03.2020. As on 31.03.2020, 151788 borrowers were financed under total priority sector advances amounting Rs.15836.11 crore with



percentage being 18.80% against 20.21% of Total advances as on 31.12.2019, thus showing a marginal decline of 1.41 PPs. 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.**

<b>Item No. 15:</b>	<b>AGRICULTURE ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2020</b>
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**As per Annexure 10.2 {Page No. 58}.**

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.	
55342	728.03	274	552.49	1426	761.38	57042	2041.90	

The records as per Annexure 10.2 corroborate that under Farm Credit 55342 entities were granted loan amounting Rs. 728.03 crore, 274 borrowers were provided Rs. 552.49 crore as Agriculture Infrastructure and 1426 borrowers were provided with Ancillary agriculture loans worth Rs. 761.38 crore. Thus, total agriculture advances were extended to 57042 entities with Rs. 2041.90 crore as on 31.03.2020. The agriculture advances constitute 2.42% 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.**

<b>ITEM NO. 16:</b>	<b>MSME SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2020</b>
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**As per annexure 10.3 {Page No. 59}.**

## Micro & Small Enterprises within UT Chandigarh as on 31.03.2020

Rs.in Crore

Micro Enterprises				Total Micro Enterprises	
Manufacturing Sector		Service Sector			
Accounts	Amount	Accounts	Amount	Accounts	Amount
3084	736.60	49567	2660.05	52651	3396.65
Small Enterprises				Total Small Enterprises	
Manufacturing Sector		Service Sector			
Accounts	Amount	Accounts	Amount	Accounts	Amount
2090	1941.54	8093	2519.80	10183	4461.34
Total Micro & Small Enterprises					
Accounts			Amount		
62834			7857.99		

The outstanding of Micro & Small Enterprises advances as on 31.03.2019 was Rs. 8499 Crore. The outstanding of Micro & Small Enterprises advances as on 31.03.2020 is Rs. 7858 Crore showing annual decrease of 641 crores with YoY decline of 7.54%

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 31.03.2020 :-

Rs. in Crore

Total Medium Enterprises		Khadi and Village Industries		Others under MSME	
Accounts	Amount	Accounts	Amount	Accounts	Amount
1344	3177.44	39	2.19	366	136.98
TOTAL MSME				% of MSME Advances to Total Advances	
Accounts		Amount			
64583		11174.59		13.27%	

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**.

<b>Item No. 17:</b>	<b>PROGRESS UNDER WEAKER SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2020</b>
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**As per Annexure 10.4 {Page No. 60}.**

<b>WEAKER SECTOR ADVANCES</b>		<b>% of W.S. adv to Total advances.</b>
<b>Account</b>	<b>Amount</b>	
<b>98085</b>	<b>1006.18</b>	<b>1.19%</b>

Rs. in crore

As far as weaker sector advances are concerned, 98085 persons belonging to weaker sector of the society were financed amounting Rs. 1006.18 crores on 31.03.2020 as compared to Rs. 861.94 crore as on 31.03.2019 thus showing YoY increase of Rs. 144.24 Cr i.e 16.73% over the previous year.

<b>Item No. 18:</b>	<b>CREDIT FLOW TO WOMEN BENEFICIARIES WITHIN UT CHANDIGARH AS ON 31.03.2020</b>
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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. 61}.**

Rs. In crore

Fresh disbursement during 01.04.2019 to 31.03.2020		O/s advances as at 31.03.2020		%age of adv. To women to total adv. as at 31.03.2020
A/c.	Amt.	A/c.	Amt.	
39534	973.57	124175	4218.32	5.01%

Bank in the UT Chandigarh have made 5.01% of total advances to women beneficiaries against the annual targets of 5% upto 31.03.2020. 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.

<b>Item No. 19</b>	<b>DISBURSEMENT AGAINST ANNUAL TARGETS OF ANNUAL DISTRICT CREDIT PLAN WITHIN UT CHANDIGARH AS ON YEAR ENDED 31.03.2020</b>
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**As per Annexure 11 {Page No. 65}.**

Rs. in Lacs

TOTAL AGRICULTURE		% ACH.	TOTAL MSME		% ACH.
TARGET	ACHIEV.		TARGET	ACHIEV.	
178294	128545	72.10%	576960	664368	115.15%

Other Priority Sector		% ACH.	TOTAL PRIORITY SECTOR		% ACH.
TARGET	ACHIEV.		TARGET	ACHIEV.	
180034	151162	84%	935288	944076	100.94%

The above figures denote that the achievement under Priority Sector is 100.94% whereas, against proportionate targets, the achievement in agriculture sector is only 72.10% while the same is 115.15% in MSME.

<b>Item No. 20</b>	<b>Position of NPA within UT CHANDIGARH.</b>
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<b>Item No. 20.1:</b>	<b>Position of NPA as on 31.03.2020.</b>
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**Bank wise position is given in Annexure No. 12 {Page No.66}.**

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)
1650	577.06	5755	1807.90	2935	762.50	10340	6294.90	7552	9972.09	17892	13119.61

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.

<b>Item No. 21:</b>	<b>Position of NPA in Govt. Sponsored Schemes within UT Chandigarh as on 31.03.2020.</b>
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**Bank wise position is given in Annexure No. 12.1 {Page No.67}**

Rs. In Lakhs

Sector	PMEGP		SJSRY		MUDRA		NULM		DRI	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
<b>NPA</b>	78	237.45 (45.34%)	20	12.72 (84.23%)	1145	2536.35 (5.60%)	20	14.77 (42.77%)	87	6.32 (25.19%)

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

<b>Item No. 22:</b>	<b>HOUSING LOANS WITHIN UT CHANDIGARH AS ON 31.03.2020</b>
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**As per Annexure 13 {Page No. 68}.**

Rs. in Crore

O/S as on 31.03.2020		Fresh disbursement during 01.04.2019-31.03.2020	
A/cs.	Amount	A/cs.	Amount
36312	5947.19	7132	1223.77

As on 31.03.2020, 36312 housing loan account were outstanding with amount Rs. 5947.19 crore while from 01.04.2019 to 31.03.2020 housing loan has been extended to 7132 borrowers with amount of Rs. 1223.77 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 31.12.2019 is given at Annex. 13.1(page-69).

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

The progress under PMAY upto **this quarter upto 31.03.2020** 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)			
2032	1976	31826	1976	669	1332

The bankwise position under the scheme is given at Annx. 13.2 {Page No. 70}.



<b>Item No. 23:</b>	<b>POSITION UNDER EDUCATION LOAN SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2020.</b>
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**As per Annexure 14 {Page No. 71}.**

Rs. in Lakhs

<b>EDUCATION LOANS SANCTIONED WITHIN UT CHANDIGARH</b>			
<b>O/S as on 31.03.2020</b>		<b>During 01.04.2019 to 31.03.2020</b>	
<b>A/cs.</b>	<b>Amount</b>	<b>A/cs.</b>	<b>Amount</b>
4400	40959.95	1037	5570.69

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. 14.1(page-72).**

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.

<b>Item No. 24:</b>	<b>CREDIT FLOW TO MINORITY COMMUNITIES WITHIN UT CHANDIGARH AS ON 31.03.2020</b>
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**As per Annexure 15 {Page No.73}.**

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	
4217	7338	14267	137334	240	3885	26	91	3	14	147	1933	18900	150596	1.79

The above evidence reflects that out of total 18900 borrowers, 14267 Sikhs, 4217 Muslims & 240 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.

<b>Item No. 25:</b>	<b>CGTMSE SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2020</b>
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**As per Annexure -16 {Page No. 74}.**

Rs. in Lakhs

<b>As on 31.03.2020</b>	
NO. of A/cs covered	Amt.
4828	32965.18

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.

<b>Item No. 26:</b>	<b>POSITION UNDER NATIONAL URBAN LIVELIHOOD MISSION (NULM) SCHEME WITHIN UT CHANDIGARH</b>
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**As per Annexure 17 {Page No. 75}.**

Annual Target (Physical)	Applications Sponsored	Sanctioned		Disbursed		Rejected/ Returned	Applications pending for sanction	Mudra Convergence
		A/cs	AMT	A/C	Amount			
87	126	17	15.81	17	15.81	109	0	58

The department has not allocated targets under NULM for the current financial Year. The Department of NULM 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.

<b>Item No. 27:</b>	<b>POSITION UNDER PMEGP SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2020</b>
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#### **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)			
33	103	10	21.86	14	28.71	88	5	0

**As per Annexure 18, {Page No. 76}.**

<b>Item No. 28:</b>	<b>FINANCING TO EXSERVICEMEN &amp; WIDOWS OF EX SERVICEMEN WITHIN UT CHANDIGARH AS ON 31.03.2020</b>
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**As per Annexure 19 {Page No. 77}.**

Rs. In lacs

O/s as on 31.03.2020		Disbursed during 01.04.19 to 31.03.2020	
A/c	Amt.	A/c	Amt.
3375	6822.95	1161	3298.11

Banks have provided loans to 3375 Ex-servicemen amounting Rs. 6822.95 lac. The banks should not hesitate to grant loans to such people and should always keep in mind their contribution towards nation.

<b>Item No. 29:</b>	<b>FINANCING TO DISABLED PERSONS WITHIN UT CHANDIGARH AS ON 31.03.2020</b>
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**As per Annexure 20 {Page No. 78}.**

<b>O/s as on 31.03.2020</b>		<b>Disbursed during 01.04.19 to 31.03.2020</b>	
A/c	Amt.	A/c	Amt.
112	654.44	44	257.36

Disabled persons are feeble persons and are flouted by the society. As per above corroboration, 112 such persons were benefited amounting Rs. 654.44 lacs. There is a need to further improve financing of disabled persons which should be given priority by banks.

<b>Item No. 30:</b>	<b>FINANCING TO SC/ST WITHIN UT CHANDIGARH AS ON 31.03.2020</b>
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**As per Annexure 21 {Page No. 79}.**

<b>O/s as on 31.03.2020</b>		<b>Disbursed during 01.04.19 to 31.03.2020</b>	
A/c	Amt.	A/c	Amt.
34536	20290.03	23621	73220.21

The above data reveals that 34536 S/C and S/T borrowers were financed amounting to Rs. 20290.03 lac as on 31.03.2020.

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.

<b>Item No. 31 :</b>	<b>EXPORT/ IMPORT FINANCING WITHIN UT CHANDIGARH AS ON 31.03.2020</b>
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**As per Annexure 22 {Page No. 80}.**

Rs. in crore

<b>Exports O/S as on 31.03.2020</b>		<b>Imports O/s as on 31.03.2020</b>	
A/c	Amount	A/c	Amt.
119	222.19	51	142.67

The above data indicates that financing of exports is to the tune of Rs. 222.19 crore in 119 accounts while financing of Imports is to the tune of Rs. 142.67 crore in 51 accounts.

<b>Item No. 32:</b>	<b>ATMs INSTALLED WITHIN UT CHANDIGARH AS ON 31.03.2020</b>
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**As per Annexure 23 {Page No. 81}.**

No.of ATMs as on 31.03.19	ATMs installed From 01.04.19 to 31.03.2020	Total number of ATMs as on 31.03.2020
734	-10	724

<b>Item No. 33:</b>	<b>Other important points to be discussed</b>
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### **Issues of Unique Identification Authority of India (UIDAI)**

#### **Age Band wise Aadhaar Saturation (Status as on 15<sup>th</sup> Jan 2019)**

Age Group	Projected Population 2019	Aadhaar Generated	%Aadhaar Generation	Pending Population
Upto 5 Year	87776	45060	51.3%	42716
5 to 18 Year	262243	246360	93.9%	15883
18 year & Above	792459	857696	108.2%	-
<b>Total</b>	<b>1142478</b>	<b>1149116</b>	<b>100.6%</b>	<b>58599</b>

The pending population is mostly in the age group 0-5 years & 5-18. Population more than 18 years is mostly covered. These days' residents are visiting the Aadhaar enrolment centres for the updation of the demographic and biometric details.

Present status of opening of the Aadhaar Enrolment & Update centres in Banks, in the Union Territory of Chandigarh

- Out of the 42 identified locations, 29 are in operational as on date. Major Banks are : OBC :03, SBI:02
- Out of total 20,211 Aadhaar Enrolments and Updations done in last 30 days in Chandigarh on 156 kits, the contribution of banks stands at 2445 with 29 active kits, which is approximately 12 % of the total enrolments and updations only. Overall average in Bank is only 3 instead of minimum 8 required.

#### 1. Verification of Aadhaar Enrolment Centres

This office keeps on getting public complaints regarding overcharging, denial of services It may be ensured that every Aadhaar enrolment & updation centre must be visited at least once in a month by respective DCO & once in three months by LDM.

#### 2. Recent Amendment in the Aadhaar Act:

As per UIDAI circular no. 4(4)/57/405/AM/2019-E&U-II dated 27/11/2019, in view of the problem being faced by the residents due to non-availability of the Standard format for getting the certificates from "various functionaries such as MP or MLA or Gazetted Officer or Tehsildar or Head of Educational Institution or Councillor or Head of Orphanage or Head of Village Panchayat, it has been decided: -

- To Introduce "Standard Certificate namely "CERTIFICATE FOR AADHAAR ENROLMENT/UPDATE in schedule II of Regulation 10(2) of Aadhaar Act,2016, for Aadhaar Enrolment and Update.
- The Validity of this certificate is only for three months from the date of issue.

#### 3.2.1 As per latest UIDAI notification, rate charges for following type of updation has been made Free of Cost for residents.

- Mandatory Biometric Update & Demographic Update done together at the same time.

#### 3.2.2 Mandatory Information to be displayed in each Aadhaar Centre.

- a. Name of Registrar and contact number :
- b. Name of EA & contact number :
- c. Working Hours :
- d. Help Line Number :1947
- e. The line: "Do not leave the Centre without your acknowledgement receipt
- f. Name, code and contact number of EA Supervisor at enrolment centers :

3.3 Further list of latest prescribed documents may be download from [https://uidai.gov.in/images/commdoc/valid\\_documents\\_list.pdf](https://uidai.gov.in/images/commdoc/valid_documents_list.pdf)

#### 3. IEC



Banks may be advised to do proper branding of Aadhaar enrolment center outside or inside bank premises for the awareness of residents particularly where footfall is less to meet the minimum requirement.

#### 4. Training

All officials working as enrolment operators must have gone at least one extensive / detailed training from UIDAI side as it is observed that Operators are not completely aware about the Latest UIDAI guidelines. A lot of Operators are committing errors and getting suspended from UIDAI for violating UIDAI guidelines. This also results in more grievances.

#### 5 Status of Identified /Active Branches/ Enrolment/ updation status:

Branch Name	No of Identified Branches	Active as on 6 <sup>th</sup> Feb 2020	Left Out to install	Enrollments/ updation during Last 30 Days
Allahabad Bank	1	0	1	0
Andhra Bank	1	1	0	57
Axis Bank Ltd	1	1	0	30
Bandhan Bank Ltd.	1	1	0	26
Bank of Baroda	1	1	0	3
Bank of India	1	1	0	34
Bank of Maharashtra	1	0	1	0
Canara Bank	1	0	1	0
Catholic Syrian Bank	1	0	1	3
Central Bank of India	1	1	0	0
City Union Bank	1	1	0	71
Corporation Bank	1	0	1	0
HDFC Bank Ltd	2	2	0	311
ICICI Bank	1	1	0	26
IDFC Bank Ltd	1	1	0	33
Indian Bank	1	0	1	0
IndusInd Bank Ltd	2	3	0	293
J&K Bank	1	0	1	0
Kotak Mahindra Bank	2	2	0	155
Laxmi Vilas Bank	0	1	0	79
Oriental Bank of Commerce	3	0	3	0
Punjab & sind Bank	1	1	0	136
Punjab National Bank	2	1	1	291
State Bank of India	7	5	2	320
Syndicate Bank	1	0	1	0
The Federal Bank Ltd	1	0	1	0
UCO BANK	1	1	0	262
Union Bank of India	1	2	0	153
UNITED BANK OF INDIA	1	0	1	0

Ujjivan Small Finance Bank	0	1	0	8
Vijaya Bank	1	0	1	0
Yes Bank	1	1	0	54
Grand Total	42	29	17	2345

<b>Item No. 34:</b>	<b>POSITION UNDER SELF HELP GROUPS, SCC, GCC, ACC, LUCC AND KCC WITHIN UT CHANDIGARH AS ON 31.03.2020</b>
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## **POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 31.03.2020 :-**

### **SAVING LINKED**

**As per Annexure 24.1 {Page No. 82}.**

Rs. IN LAC			
Achievement upto 31.03.2020		O/S AS ON 31.03.2020	
NO.	Amount	NO.	Amount
25	7.79	146	16.09

### **CREDIT LINKED**

**As per Annexure 24.2 {Page No.83}.**

Rs. IN LAC			
Achievement upto 31.03.2020		O/S AS ON 31.03.2020	
NO.	Amount	NO.	Amount
0	0	16	2.09

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 31.03.2020 :-**

**As per Annexure 24.3 {Page No. 84}.**

(Rs.in lacs)			
Achievement upto 31.03.2020		O/S AS ON 31.03.2020	
NO.	Amount	NO.	Amount
0	0	133	71.93

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 31.03.2020, banks have extended credit to 133 beneficiaries amounting to Rs. 71.93 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 31.03.2020:-**

**As per Annexure 24.4 {Page No.85}**

(Rs.in lacs)			
Achievement upto 31.03.2020		O/S AS ON 31.03.2020	
NO.	Amount	NO.	Amount
2200	23661.49	4714	29260.72

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 31.03.2020 :-**

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 24.5{Page No. 86}.**

<b>(Rs.in lacs)</b>			
<b>Achievement upto 31.03.2020</b>		<b>O/S AS ON 31.03.2020</b>	
<b>NO.</b>	<b>Amount</b>	<b>NO.</b>	<b>Amount</b>
<b>36</b>	<b>376.20</b>	<b>79</b>	<b>489.76</b>

**POSITION UNDER KCC (KISAN CREDIT CARD) SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2020:-**

**As per Annexure 25.6 {Page No.87}.**

<b>(Rs.in lacs)</b>			
<b>Achievement upto 31.03.2020</b>		<b>O/S AS ON 31.03.2020</b>	
<b>NO.</b>	<b>Amount</b>	<b>NO.</b>	<b>Amount</b>
<b>241</b>	<b>5257.33</b>	<b>1116</b>	<b>25609.24</b>

- Upto 31.03.2020, KCCs amounting to Rs. 25609.24 lacs to 1116 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.

**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 2020.**

- ❖ 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**

<b>PUBLIC SECTOR BANKS</b>	<b>PRIVATE SECTOR BANKS</b>
<b>Allahabad Bank</b> <b>ANDHRA BANK</b> <b>BANK OF INDIA</b> <b>BANK OF BARODA</b> <b>BANK OF MAHARASHTRA</b> <b>CANARA BANK</b> <b>CENTRAL BANK OF INDIA</b> <b>CORPORATION BANK</b> <b>INDIAN BANK</b> <b>INDIAN OVERSEAS BANK</b> <b>ORIENTAL BK OF COMMERCE</b> <b>PUNJAB NATIONAL BANK</b> <b>PUNJAB &amp; SIND BANK</b> <b>STATE BANK OF INDIA</b> <b>SYNDICATE BANK</b> <b>UCO BANK</b> <b>UNION BANK OF INDIA</b> <b>UNITED BANK OF INDIA</b>	<b>AXIS BANK</b> <b>BANDHAN BANK</b> <b>CAPITAL SMALL FINANCE BANK</b> <b>CATHOLIC SYRIAN BANK</b> <b>CITY UNION BANK</b> <b>DHAN LUXMI BANK</b> <b>FEDERAL BANK</b> <b>HDFC BANK</b> <b>ICICI BANK</b> <b>IDBI BANK</b> <b>INDUSIND BANK</b> <b>J &amp; K BANK</b> <b>KARNATKA BANK</b> <b>KARUR VYSYA BANK</b> <b>KOTAK MOHINDRA BANK</b> <b>RBL</b> <b>SOUTH INDIAN BANK</b> <b>YES BANK</b> <b>LAKSHMI VILAS BANK LTD.</b>
	<b>CO-OPERATIVE BANKS</b>
	<b>CHD.STATE CO-OP. BANK</b> <b>HRY. STATE CO-OP. BANK</b> <b>PB. STATE CO-OP. BANK</b> <b>ROPAR CENTRAL CO-OP. BANK</b>
	<b>FOREIGN BANKS</b>
	<b>CITI BANK</b> <b>HSBC BANK</b> <b>STANDARD CHARTERED BANK</b>

