

PROFILE OF UT CHANDIGARH

2015-16

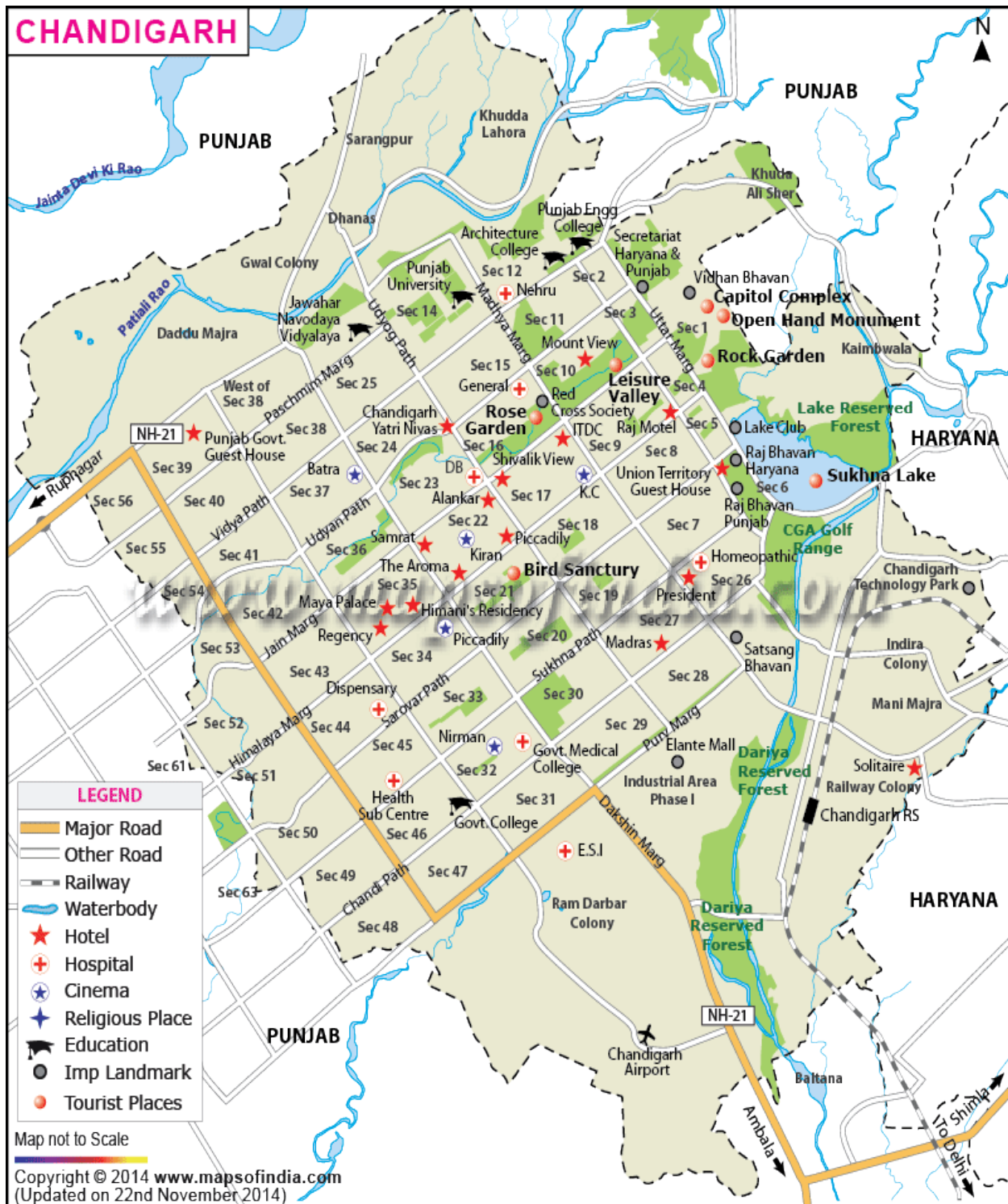


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Map of Union Territory of Chandigarh



FOREWORD

Chandigarh city enjoys the status of capital of Haryana & Punjab as also the capital city of UT Chandigarh. The foundation stone of the city was laid in 1952. Subsequently, at the time of reorganization of the state on 01.11.1966 into Punjab, Haryana and Himachal Pradesh, the city assumed the unique distinction of being the capital city of both, Punjab and Haryana while it was declared as a Union Territory and under the direct control of the Central Government.

MSME-DI, Ludhiana caters to the industries located in this Union Territory. Though keeping in view the limitations of the area, the scope for development are less, however the Administration of UT Chandigarh has taken its efforts in releasing the first ever New Industrial Policy as on 1st July 2015. The objectives of the Industrial policy are to promote non polluting industry in Chandigarh and to maximize production, achieve higher productivity through modern and efficient work techniques and optimum utilization of available resources.

I appreciate the efforts put in by Sh. Piyush Agarwal, Assistant Director (EI) in preparation of this document. I am also thankful to various government departments, industrial associations and other agencies for supplying information and data for compiling the document. Data has also been obtained from the websites of concerned department.

Place: Ludhiana

Dated:

(VIJAY KUMAR)

DIRECTOR

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CHAPTER 1

BASIC STATISTICS

A. Brief Profile

Chandigarh, the dream city of India's first Prime Minister, Sh. Jawahar Lal Nehru, was planned by the famous French architect Le Corbusier. Picturesquely located at the foothills of Shivaliks, it is known as one of the best experiments in urban planning and modern architecture in the twentieth century in India. Chandigarh derives its name from the temple of "Chandi Mandir" located in the vicinity of the site selected for the city. The deity 'Chandi', the goddess of power and a fort of 'garh' laying beyond the temple gave the city its name "Chandigarh-The City Beautiful". The city has a pre-historic past. The gently sloping plains on which modern Chandigarh exists, was in the ancient past, a wide lake ringed by a marsh. The fossil remains found at the site indicate a large variety of aquatic and amphibian life, which was supported by that environment. About 8000 years ago the area was also known to be a home to the Harappans.

Since the medieval through modern era, the area was part of the large and prosperous Punjab Province which was divided into East & West Punjab during partition of the country in 1947. The city was conceived not only to serve as the capital of East Punjab, but also to resettle thousands of refugees who had been uprooted from West Punjab. In March, 1948, the Government of Punjab, in consultation with the Government of India, approved the area of the foothills of the Shivaliks as the site for the new capital. The location of the city site was a part of the erstwhile Ambala district as per the 1892-93 gazetteer of District Ambala. The foundation stone of the city was laid in 1952. Subsequently, at the time of reorganization of the state on 01.11.1966 into Punjab, Haryana and Himachal Pradesh, the city assumed the unique distinction of being the capital city of both, Punjab and Haryana while it itself was declared as a Union Territory and under the direct control of the Central Government.

B. Fact File of UT Chandigarh

The basic geographical and demographic profile of Chandigarh is as under:

Area	114 sq kms
Longitude	76 ⁰ 47' 14E
Latitude	30 ⁰ 44' 14N
Altitude	304-365 meters above MSL with 1% drainage gradient

Annual Rainfall (average)	1110.7 mm
Monsoon	July-September
Temperature	Winter Min. (Nov.-Jan, 2006) 10 C-160 C Summer Max. (April-July, 2004) 270C-440C
Prevalent Winds	From the North West to South East in Winter and reverse in Summer
Total Population (20011 census)	10,55,450 consisting of 5,80,663 males and 4,74,787 females
Density of population/sq. km.	7,900
Birth Rate (per 1000)	21.45 (2005)
Death Rate (per 1000)	10.22 (2005)
Infant Mortality Rate (per 1000)	44.13
Sex Ratio (females per 1000 males)	818
Decennial Population Growth	40.33%
Literacy Rate (2011)	86.43%

C. Geology

The Union Territory of Chandigarh is located in the foothills of the Shivalik hill ranges in the north, which form a part of the fragile Himalayan ecosystem. It is occupied by Kandi (Bhabhar) in the north east and Sirowal (Tarai) and alluvial plains in the remaining part. The subsurface formation comprises of beds of boulders, pebbles, gravel, sand, silt, clays and some kankar. The area is drained by two seasonal rivulets viz. Sukhna Choe in the east and Patiala-Ki-Rao Choe in the west. The central part forms a surface water divide and has two minor streams. The stream passing through the central part is called N-Choe and the other is Choe Nala which initiates at Sector 29.

D. Climate

Chandigarh falls under Koeppen's CWG category i.e. it has cold dry winter, hot summer and sub tropical monsoon. Evaporation usually exceeds precipitation and the weather is generally dry.



The area experiences four seasons: (i) Summer or hot season (mid-March to Mid-June) (ii) Rainy season (late-June to mid-September); (iii) Post monsoon autumn/transition season (mid September to mid-November); (iv) Winter (mid November to mid-March).

The dry spell of summer is long but with the occasional drizzles or thunder storms. May and June are the hottest months of the year with the mean daily maximum & minimum temperatures being about 37°C & 25°C, respectively. Maximum temperatures can rise up to 44°C. Southwest monsoons with high intensity showers commence in late June. The weather at this time is hot and humid. The variation in annual rainfall on year to year basis is appreciable i.e. 700 mm to 1200 mm. The 20 year average rainfall for Chandigarh is 1100.7 mm. January is the coldest month with mean maximum and minimum temperatures being around 23°C and 3.6°C respectively. Winds are generally light and blow from northwest to southeast direction with exception of easterly to southeasterly winds that blow on some days during the summer season.

E. The Master Plan of Chandigarh

Le Corbusier conceived the master plan of Chandigarh as analogous to human body, with a clearly defined head (the Capitol Complex, Sector 1), heart (the City Centre Sector-17), lungs (the leisure valley, innumerable open spaces and sector greens), the intellect (the cultural and educational institutions), the circulatory system (the network of roads, the



7Vs) and the viscera (the Industrial Area). The concept of the city is based on four major functions: living, working, care of the body and spirit and circulation. Residential sectors constitute the living part whereas the Capitol Complex, City Centre, Educational Zone (Post Graduate Institute, Punjab Engineering College, Punjab University) and the Industrial Area constitute the working part. The Leisure Valley, Gardens, Sector Greens and Open Courtyards etc. are for the care of body and spirit. The circulation system comprises of 7 different types of

roads known as 7Vs. Later on, a pathway for cyclists called V8 were added to this circulation system.

The Capital complex comprises three architectural masterpieces: the "Secretariat", the "High Court" and the "Legislative Assembly", separated by large piazzas. In the heart of the Capital Complex stands the giant metallic sculpture of The Open Hand, the official emblem of Chandigarh, signifying the city's credo of "open to given, open to receive".

The city centre (Sector 17) is the heart of Chandigarh's activities. It comprises the Inter-State Bus Terminus, Parade Ground, District Courts, etc. on one hand, and vast business and shopping center on the other. The 4-storey concrete buildings house banks and offices above and showrooms/shops at the ground level with wide pedestrian concourses. The Neelam piazza in the center has fountains with light and water features. Proposal to set up an eleven story building in Sector 17 is in the offing. Sector 34 is another newly developed commercial sector.

F. Administration

From 1952 to 1966 (the year Haryana was carved out of Punjab) Chandigarh was the capital of Punjab. Citizens of the city were represented in the state's Legislative Assembly and a Chief Commissioner headed the local administration. While Punjab had remained undivided, Chandigarh, like other large cities of India, fitted into the larger framework of the state administration. When Punjab was divided, both Punjab and Haryana claimed the new city for its capital. Pending resolution of the issue, the Central Government made Chandigarh a Union Territory (under Section 4 of the Punjab Re-Organization Act, 1966, with effect from November 1, 1966) with its administration functioning directly under the Central Government. Under the provisions of this Act, the laws in force in the erstwhile State of Punjab prior to November 1, 1966, continue to be applicable to the Union Territory of Chandigarh.

The practice of appointing an Administrator of the UT designated as "Chief Commissioner" continued up to May 31, 1984. Thereafter, on June 1, 1984, the Governor of Punjab took over the direct administration of the Union Territory as the Administrator. "Chief Commissioner" was re-designated as "Adviser to the Administrator". Ever since June 1984, the Governor of Punjab has been functioning as the Administrator of Union Territory of Chandigarh.

G. Educational resources

University	Location	Type	Established
Panjab University, Chandigarh	Chandigarh	State	1882
Chandigarh University, Gharuan	Gharuan	Private University	2012
PEC University of Technology	Chandigarh	Deemed	1921

Colleges

- UEI Global, Chandigarh
- Anovus Institute of Clinical Research
- University Business School – Chandigarh, Panjab University
- Chandigarh College of Engineering and Technology (CCET)
- Chandigarh College of Architecture
- DAV College (Sector-10)
- GGDS College
- Government College of Commerce and Business Administration (GCCBA, Panjab University)
- Government Medical College and Hospital (GMCH)
- Talent Edge [Industrial Training, Panchkula]
- Punjab college of Engineering & Technology (PCET)
- MCM DAV College for Women (Sector 36),
- Government College for Girls, Sector 11
- Government College for Girls, Sector 42
- Government College for Men (Sector 11),
- Home Science College for Girls (Sector 10),
- Sri Guru Gobind Singh College (Co-ed) Sector 26
- Guru Gobind Singh college for Women, Sector 26
- Government Teacher Training College, Sector 26,.

The Education Department of Chandigarh Administration supervises the functioning of four Government Colleges in Chandigarh. These colleges, with spacious campuses, excellent infrastructure, latest laboratories, equipments, sprawling grounds and auditoria, cater to the needs

of a cross section of the student community not only from Chandigarh but also from S.A.S. Nagar and Panchkula. Some students of other states namely Delhi, Punjab, Haryana, Himachal Pradesh, Rajasthan, Jammu and Kashmir, Manipur and Arunachal Pradesh also seek admission in these colleges for quality education.

H. Population Growth in the City

Chandigarh was planned for a population of half-a-million. In Phase I, 36 sq km of land was acquired by the city administration for construction of 30 sectors. Land for seventeen additional sectors (Sector 31 to 47) was acquired and developed during the second phase to cater for a population of 350,000. It is a uni-district territory which came into existence on 1st of November, 1966 with an area of 114 sq. kms. During the last 6 decades (1951-2011), Chandigarh has witnessed a population increase of more than forty four times with the absolute population increasing from 24,261 in 1951 to 10,54,686 in 2011. As per Census 2011, the population of Chandigarh U.T has crossed the one million mark with its population placed very close to that of the state of Mizoram (10,91,014). The Union Territory recorded a population of 10,54,686 in 2011 with much lower decadal rate of increase in population with only 154051 people being added to the Chandigarh UT during the last decade. The growth rate of merely 17.10% from 2001-2011 is the slowest since its inception. This is perhaps due to the rapid pace of urbanization taking place in the neighbouring towns of Mohali, Panchkula, Zirakpur, Kalka, Kharar, etc. falling within the 16 km periphery control area.

I. Rajiv Gandhi Chandigarh Technology Park

- The Phase I of the RGCTP has been fully developed and it has been accorded the SEZ status. The same has been anchored by Infosys with a state of the art building ready for occupation. 15 other BTS sites have been allotted to prominent IT companies.
- A state of the art Entrepreneurs Development Centre is coming up on a 1.5 acre plot at a cost of Rs 16 Cr, which will have plug n play facilities for upcoming entrepreneurs.
- The Phase II of the RGCTP is under development and has also been accorded SEZ status by GOI. Wipro is the anchor company for Phase II, and Tech Mahindra, Bharti and eSys are the co-anchors.
- DLF Info city has built up a state of art building on 12.5 acres plot having a covered area of 6,00,000 sq. ft for the use of IT companies. Keeping in view the demand for more IT space Phase - III of RGCTP has been planned for which 270 Acres of land is to be acquired. The acquisition process has already begun.

- Till now Rs. 700 Cr has already been invested in RGCTP. Once completed, the RGCTP will bring in an investment of Rs. 5000 crores, apart from bringing in 25000 IT professionals.

IT Companies in Rajiv Gandhi Chandigarh Technology Park (RGCTP)

Main Campus Sites (Phase - I - SEZ)

S. N.	Name of the Company	Website Address	Size (in Acre)	Plot No.
1.	Infosys Technologies Ltd.	http://www.infosys.com	30.21	1

Build to Suit Sites (Phase - I - Non SEZ)

S. N.	Name of the Company	Website Address	Size (in Acre)	Plot No.
1.	Alchemist Limited		1.30	F-5
2.	Amadeus	http://amadeus.co.in	1.41	B-11
3.	Bebo Technologies Ltd.	http://bebotechnologies.com/	1.01	D-3
4.	FCS Software Solutions Ltd.	http://www.fcsltd.com	1.65	J-7
5.	IDS Infotech Ltd.	http://idsinfotech.net	1.32	I-8
6.	Karin Informatics Services Ltd.	http://www.aerenoutsourcing.com	1.50	14
7.	Microtek International Pvt. Ltd.		1.46	A-12
8.	Net Smartz	http://www.netsmartz.net	1.76	E-10
9.	Net Solutions	http://www.netsolutionsindia.com	1.60	15
10.	RT Global Infosolutions Pvt. Ltd.	http://www.rgisol.com	1.50	16
11.	Second Foundation Inc.	http://www.secf.com	1.48	G-9
12.	Virsa Systems	http://www.sapvirsa.com	1.30	H-6
13.	Compact Disc India	http://www.compactdisc.co.in/	0.996	13
14.	PCC Technology Group	http://www.pcctg.com	1.10	C-4
15.	Damco Solutions Limited	http://www.damcogroup.co.uk	0.90	13-A

Main Campus Site (Phase - II - SEZ)

S. N.	Name of the Company	Website Address	Size (in Acre)	Plot No.
1.	Wipro Technologies Ltd.	http://wipro.com	30	27

Campus Sites (Phase - II - SEZ)

S. N.	Name of the Company	Website Address	Size (in Acre)	Plot No.
1.	Tech Mahindra Ltd.	http://www.techmahindra.com	15.0	22-23
2.	Rolta India Limited	http://www.roлта.com/	2.98	25-B

Campus Site (Phase - II - Non SEZ)

S. N.	Name of the Company	Website Address	Size (in Acre)	Plot No.
1.	Bharti Airtel Ltd.	http://www.airtel.in	5	21

Build to Suit Sites (Phase - II - SEZ)

S. N.	Name of the Company	Website Address	Size (in Acre)	Plot No.
1.	KMG Infotech Ltd.	http://kmgин.com	1.10	25-A
2.	Silicon Valley Systech Inc.	http://www.svsonline.com	0.67	25-D
3.	22nd Century Technologies Inc.	http://tscti.com	0.67	25-C
4.	Ramtech Software Solutions	http://www.ramtech-corp.com	0.52	26-A

Companies at DLF Campus (Area : 12.40 Acres, Plot No. : 2)

S. N.	Name of the Company	Website Address	Status
1.	Agilent	http://www.home.agilent.com/	Operational
2.	Altrust Technologies Pvt. Ltd.		Operational
3.	Baseware Corporation		Operational
4.	Cardinal Health Care Fusion		Operational

5.	Nano Web Tech Ltd.	http://www.nanowebtech.com/	Operational
6.	DLF Home Developers Ltd.		Operational
7.	DLF Infocity Developers		Operational
8.	Ericsson	http://www.ericsson.com/in/	Operational
9.	eSys Info Services Ltd.	http://www.esys.in	Operational
10.	Expert Rating	http://www.expertrating.com/	Operational
11.	Franchise India		Operational
12.	Gold Finch Mobile Solutions		Operational
13.	Heron Health Group		Operational
14.	Hyundai Motor India Ltd.		Operational
15.	IBM Daksh	http://www.daksh.com	Operational
16.	Ind Sigma Infotech		Operational
17.	Indus Towers		Operational
18.	Infosys Technologies Ltd.	http://www.infosys.com	Operational
19.	Miracle Studios	http://www.miraclestudios.com	Operational
20.	Net Solutions	http://www.netsolutionsindia.com	Operational
21.	Next Gen		Operational
22.	NVISH Solutions	http://www.nvish.com	Operational
23.	Onicra Credit Rating	http://www.onicra.com	Operational
24.	Piccadily Agro		Operational
25.	QA Infotech	http://www.qainfotech.com	Operational
26.	Quantum Solutions		Operational
27.	Relay Strategy		Operational
28.	Reliance Communications		Operational
29.	Rimits	http://www.rimits.com	Operational
30.	Security Weaver		Operational
31.	Spanco Telesystems and Solutions		Operational
32.	SUROGO.COM		Operational
33.	Talwar & Talwar Consultants		Operational
34.	Taurus Agile	http://www.taurusagile.com	Operational
35.	Tech Mahindra	http://www.techmahindra.com	Operational
36.	Trigma		Operational
37.	Widex	http://www.widex.com/in/	Operational
38.	Winshuttle	http://www.winshuttle.com	Operational

J. Developing Human Resources

- A new state of the art Education City is coming up, which will have world class educational faculty and excellent infrastructure.
- PEC-Punjab Engineering College which is an autonomous deemed University will be soon upgraded to IIT status, enabling delivery of more value added education.
- Setting up a IIM level Management Institute and a branch of the National Institute of Design
- Partnership with Private Sector for providing IT education to young students. Infosys has already launched the programme "Catch Them Young" whereby entrance test is conducted in all the schools of the city and the students selected are given free of cost in-house training in Infosys. Intel Learn is providing IT education to teachers of the Govt schools, who will in turn provide IT education in the rural areas. The Administration is also in the process of upgrading select Government schools as Smart Schools, where IT programmes would be launched for the betterment of the school going children.
- C-TOSS, a programme for upgrading the soft skills, for urban and rural areas enhancing employability of students under PPP model.

K. Protecting the Environment

- Botanical Garden has been developed on 178 acres in village Sarangpur, which will consist of 15 botanical sections and other features to promote eco-tourism.
- 3 Lakes, two along Patiala ki Rao and 1 along Sukhna Choe are being undertaken, as a part of environmental related initiatives.
- A Project for augmentation of the Water Supply has been prepared and sent to GOI under JNNURM for approval. This will go a long way in contributing towards Rain water Harvesting, Ground Water Charging and also reducing our dependence on pumping out Ground water.
- Tertiary Water treatment plan is also under implementation which will cater to the needs of supporting 2000 parks/gardens in the city.



L. Agriculture Resources

The Union Territory, Chandigarh has a limited area under agriculture. The agriculture land is being gradually acquired for the expansion of Chandigarh City. The Cultivated area has shrunk from 5441 hectares in 1966 to 1300 hectares in 2005-06. 880 farming families cultivate this

area. The holdings wise details of farming families are as under:

No. of families having land up to 2.1/2acres	600
No. of families having land up to 5acres	215
No. of families having land above 5acres	65
Total	880

Out of 1300 hectares cultivated land, 1285 hectares is irrigated. The main sources of irrigation are deep-bore tube-wells installed by the Chandigarh Administration and shallow tube-wells installed by individual farmers. The farmers of Union Territory, Chandigarh who keep large number of milch cattle have taken to fodder cultivation to cater the demand of milch cattle. Therefore, the area under food grain crops are decreasing. The main food grain is wheat and its sown nearly in about 600 hectares and the fodder is sown nearly in about 1000 hectares in both the season. The Chandigarh Administration is providing following facilities to the farmers:-

- Timely supply of inputs like Pesticides, fertilizers, seeds and garden tools.
- Supply of adequate irrigation water from the deep-bore tube-wells.
- Arranging of farmers study tours/camps.
- Supply of ornamental fruit plants, seeds and seeds and seedling of flowers and vegetables on reasonable cost.

M. Development Infrastructure

- Upgradation of Chandigarh Airport to international standards is under implementation with the first step of transfer of 8.5 acres land to the AAI. Chandigarh Administration will be allotting equal area to Air Force and Army in lieu of this land. This will augment the physical connectivity of Chandigarh to the world and fulfill a long term need and considerably enhance export potential of this Region.
- As a Long term measure, Chandigarh Administration has initiated the conversion of all bitumen roads into RCC roads.
- Nehru Centre for Performing Arts is being set up in Sector 34, Chandigarh which will also have the facility of an international convention Centre and theatres.
- Rejuvenation of the City Centre, Sector 17 is being undertaken by provision of multi-level parking, relaying of the floors of main plaza, provisioning of tourist information centres etc.
- Completion of Sub City Centre in Sector 34 will further boost the commercial activity of the city.
- Botanical Garden is being developed on 178 acres in village Sarangpur, which will consist of 15 botanical sections and other features to promote eco-tourism.
- 3 Lakes, two along Patiala ki Rao and 1 along Sukhna Choe are being undertaken, as a part of environmental related initiatives.

- Second State Library is being completed in Sector 34.

N. Employment

The Regional Employment Exchange is situated near office of the Punjab Mandi Karan Board (adjoining bridge) in Sector-17, Chandigarh. It caters to the needs of the employers and applicants residing in the jurisdiction of U.T. Chandigarh. The main functions of this Exchange are:-

- To register applicants and sponsor them against notified vacancies;
- To provide vocational guidance and employment counselling to the job seekers;
- To collect information from the establishments in the organized sector under the Employment Market Information Programme of National Employment Service.

Registration

Any applicant who is a resident of U.T. Chandigarh can get his name registered with this Exchange on his local address provided he is not already registered with any other Employment Exchange. The applicants are required to produce original certificates in support of their qualifications/experience etc. at the time of registration and they are to come in person as their signatures are to be attested by the Registration Officer at the time of registration. The Registration Card is provided by the Exchange and the relevant columns are to be filled in by the applicants. The applicant is interviewed by the Registration Officer who provides registration guidance and allots him occupation for which he is eligible as per his qualifications

Notification of Vacancies

Every employer in the public sector and those employing 25 or more persons in the private sector are required to notify their manpower requirements to the local employment exchange before filling them up under the provisions of the Employment Exchange (Compulsory Notification of Vacancies) Act 1959 so that the applicants registered with the Employment Exchange can be sponsored.

O. Fisheries

Sukhna Lake is the main water source for fisheries in Chandigarh. The Lake, together with other water resources, adds up to about 266 hectares where fish-farming can be taken up.

The Fisheries Department Fish-seed Farm just off Sukhna Lake produces 6.5 lakh fish seed annually. These fish are stocked in Sukhna Lake, and in village ponds and ponds formed by check dams built by the Forest Department. In 1996 the department began producing fish-seed of ornamental species. These are sold to hobbyists.

A number of extension and training programmes are conducted every year. Mainly they are for rural people, but some programmes are also conducted for people interested in keeping aquarium fish as as hobby or in angling. The department conducts an annual Angling Competition at Sukhna Lake. A small laboratory has been set up to analyze soil and water samples. The department also helps researchers of the Punjab University Zoology Department.

CHAPTER 2

OTHER RESOURCES

A. Financial Resources

There is wide banking network available in Chandigarh. Almost all the banks has its branch in Chandigarh. The details of bank branches, their deposits, advances, CD ratio etc is given at **Annexure –I**. In addition, outstanding credit to MSME Sector and primary sector advances outstanding as on 31.3.15 is at **Annexure –II** and **Annexure –III** respectively.

B. Industrial Scenario

The Industries Department, under the overall supervision of Home Secretary, looks after the all-round industrial and commercial development of the Union Territory; it provides direct assistance, regulation and coordination of industry-promoting activities. The Directorate of Industries is the main agency operating under this department but there are also several specialized agencies.

Several laws govern the functioning of this department. They include: the Industrial Development (Regulation) Act, 1956 [For small scale industries registration, the department follows the instructions of the Union Development Commissioner, Small Scale Industries], Electrical Wires, Cables, Appliances and Accessories (Quality Control) Order, 1993, The Cement (Quality Control) Order. 1995, and the Oils and Greases (Processing, Supply and Distribution Regulation) Order, 1987.

There are about 2950 Small Scale and 15 Large and Medium Scale Units in existence in Chandigarh as on date. Growth of industry for the last few years has been limited in Chandigarh as it is not an industry led city because of the limited space envisaged for industrial development at the time of original planning of the city. However, still keeping in view the fact that industry would provide crucial resource base in the city, a limited area of about 1450 acres was planned for development as industrial area mainly for the development of small scale and pollution free industries.

Out of a total of about 2950 small scale industries in Chandigarh about 40% are ancillary units producing components for the major tractor industry around Chandigarh. Light engineering industry is heavily represented, other industrial units produce mainly industrial fasteners, electrical / electronic items, machine tools, pharmaceuticals, plastic goods, sanitary fittings, steel / wooden furniture and food products etc. A number of items manufactured here are finding ready markets abroad. The total estimated annual output of industries is to be tune of Rs. 650.00 crore.

Land availability for industries being a constraint, there is hardly any scope for further expansion of industry, apart from the existing Industrial Area Phase-I and Phase-II.

The Chandigarh Administration is focusing on promotion of Information Technology (IT) industry which requires lesser space and is also nonpolluting. Accordingly, high speed data communication facilities for software development and its export has been arranged by providing a NODE at Punjab Engineering College (PEC), Chandigarh through the Software Technology Parks of India - STPI - (an autonomous Society under the Deptt. of Electronics, Govt. of India) which has set up an earth station at Mohali for the proposed Software Technology Park / Complex being set up by the Punjab Govt. About 10000 sq.ft. of space has been earmarked in the PEC campus for being rented out to the desirous entrepreneurs at fixed rates.

Under the Prime Minister's Rojgar Yojana, the Department is recommending cases, after these are approved by the Task Force Committee, to the various nationalized Banks. The beneficiaries are granted loan amounting to Rs. 2.00 lacs for industry and Rs. 1.00 lac for service and business ventures. 15% subsidy is paid, subject to a maximum of Rs. 7,500/-.

C. The New Industrial Policy

The 1st Industrial Policy has been released on 1st July 2015. The policy has been framed in such a way that it will go a long way by resolving most of the issues of the industries. A harmonious balance has been established while framing the policies. While addressing the gathering Sh. Anurag Agarwal said “This is a momentous occasion for all the citizens of Chandigarh. This policy will ensure that there is increase in industries in the city”. He mentioned about all the salient features of the policies like Promotion of Non Polluting Technology Industry, Centres of

Excellence facilitating nuts, bath fittings, bolts and fasteners industry as they are the mainstream of Chandigarh industry, IT enabled services in Industrial Area of Phase I & II, Industrial warehouse in Chandigarh, online portals for setting up of new industries, strengthening the single window system, common application forms for setting up industries.

Salient Features of the Policy

Policy shift is essential to change industrial profile from low skilled industries to high-skilled industries. The policy asserts the following strategy:

- Infrastructure Development
- Support skill development & other promotional measures like allowing Knowledge Based Industries in Industrial area among others.
- Banning entry of polluting industries.
- To provide common facilities such as tool room facility / center of excellence to the small scale entrepreneurs.
- Removal of grievances of entrepreneurs through Single Window Committee.
- Industry consultation in decision making and sustainability.
- Facilitation to MSEs in getting interest on their delayed payments through Micro Small Enterprises Facilitation Council.

Administration's role will be to provide good infrastructure, investor friendly environment with a responsive feedback and consultation mechanism and by allowing new activities in Industrial Area.

Ease of Doing Business.

The aim of Administration would be to simplify the investment process through various procedural simplifications. The emphasis would be on Government being a facilitator and providing handholding assistance to the upcoming enterprises.

Common Application Form.

Common Application Form (CAF) is the simplest way of reducing paperwork, as many of the applications require similar information to be provided by a company. A CAF compatible with electronic platform will be developed and it would be the endeavour of the administration to make it functional by 2nd October 2015. The CAF could include following clearances and all these services would be provided in a time bound manner.

Sr. No.	Name of the Service	Concerned Department	Time Limit Working Days
1.	Water Connection. Sewer connection	Public Health (Municipal Corporation)	15 days
2.	Acknowledgement under MSMED\ Act 2006. For EM-I For EM-II	Industries Department	24 hrs 7 days
3.	Consent to Establish/ Operate/ Renewal under Environment Laws.	Chandigarh Pollution Control Committee	30 / 120 days
4.	Power Connection. New load/ additional load	Engineering Department	30 days
5.	Building Plan Approval.	Estate Office	32 days
6.	New Registration/ renewal of license under Factories Act	Labour Department	15 days
7.	CST/ TIN Number	Excise & Taxation Department	30 days

For setting up of new enterprise, the entrepreneur would apply on a common application form through the portal of Chandigarh Administration. Fee, if any for registration/ renewal would be paid by the entrepreneurs either online or in cash for which a provision would be made in single window cell and officials will be deputed to receive the fee and also to facilitate the entrepreneurs in this regard. All the above mentioned services would be provided/ cleared in the prescribed time limit and if any department does not provide the services within the above said time limit despite the application having no deficiency, the service would be deemed to have been approved.

Strengthening the Single Window System:

The investors shall be facilitated to file all applications related to project at one point/ Online.

A special cell for the purpose of providing single window services would be set up in the office of Director Industries to act as a nodal office and the other departments which are necessary with respect to providing services as mentioned above would be involved and besides online, physical forms for providing these services would be kept in this cell. Details of procedures and formats for various approvals will be placed on website for easy reference of investors. A time bound schedule for clearance of investor applications will be decided and all government agencies will work in coordination to ensure expeditious movement of applications.

The Cell will become a repository of information regarding state infrastructure, information about investment application processes and issues being raised across the industry. Additionally, this cell will also feed into a platform for information dissemination and will provide additional information related to orders, rules & regulations.

Coordination with the relevant departments and required updates will be provided to the investors through this System. A monitoring cell will be constituted under the Chairmanship of Deputy Commissioner which will periodically review the status of pending applications with Single Window System and with the concerned departments.

Self-Certification Scheme/Exemption From Inspection Under Various Labour Laws.

A Self Certification Scheme under Labour Law is proposed to be introduced which may cover the followings:-

- The Payment of Wages Act, 1936
- The Minimum Wages Act, 1948
- The factories Act, 1948
- The Employment Exchanges Act, 1959
- The Employment Exchange (Notification of Vacancies Act), 1961
- The Punjab Shops and Commercial Establishment, 1958
- The Contract Labour (Regulation & Abolition) Act, 1970

Online Issuance of Vat Form.

The work on issuance of vat form online has been taken up and VAT forms will be issued online w.e.f 15th August, 2015.

D. Status of MSMEs

As per the Report of 4th All India Census of Industries, there were 0.20 lakh unregistered units and total of 0.28 lakh with employment of 0.53 lakh and 0.58 lakh respectively out of total of 147.38 lakh units with employment of 303.31 lakh at all India level. However, the MSMEs registered with DIC since the MSMED Act came in to force are 1437 units as on 30.09.15.

District-wise number of EM (Part-II) filed by MSMEs at District Industries Centre, Chandigarh up to September 2015

District	Name of the District	Number of E. M. Part-II filed MSMEs			
Code		Micro	Small	Medium	Total
	CHANDIGARH	1263	169	5	1437
U.T. Total		1263	169	5	1437

E. Existing Large Scale Industries

1. M/s. Groz Beckert Asia Ltd., 133-134 Indl. Area, Phase-I, Chandigarh.
2. M/s. Him Overseas Pvt. Ltd., 57 Indl. Area, Phase-II, Chandigarh.
3. M/s. Kropivnik Cableways Pvt. Ltd., 57 Indl. Area, Phase-II, Chandigarh.
4. M/s. Van Norman Machines (I), 55 Indl. Area, Phase-II, Chandigarh.
5. M/s. Overseas Business Group, 80 Indl. Area, Phase-II, Chandigarh.
6. M/s. Cable Engg. Co., 73 Indl. Area, Phase-I, Chandigarh.
7. M/s. Checkmate International, 680 Indl. Area, Phase-II, Chandigarh.
8. M/s. Manu International, 164 Indl. Area, Phase-I, Chandigarh.
9. M/s. Essen Deinki, 22 Indl. Area, Phase-II, Chandigarh.
10. M/s. Elak Pvt. Ltd., 216 Indl. Area, Phase-I, Chandigarh.
11. M/s. Continental Devices India Ltd., 132 Indl. Area, Phase-I, Chandigarh.
12. M/s. T.K. India Pvt. Ltd., 346 Indl. Area, Phase-II, Chandigarh.
13. M/s. Sukhmani International, 23 Indl. Area, Phase-II, Chandigarh.
14. M/s. Avery Cycle Industries Ltd., 69 Indl. Area, Phase-I, Chandigarh.
15. M/s. Avery Free wheels Pvt. Ltd., 23 Indl. Area, Phase-I, Chandigarh.
16. M/s. Bhushan Industries Ltd., 3 Indl. Area, Phase-I, Chandigarh.
17. M/s. Micron Instruments Pvt. Ltd., 143-B, Indl. Area, Phase-I, Chandigarh.
18. M/s. Valco Industries Ltd., 184 Indl. Area, Phase-I, Chandigarh.
19. M/s. Walia Indl. Engg. Components, 106, Indl. Area, Phase-II, Chandigarh.
20. M/s. Djinn Lifestyle India Pvt. Ltd., SCF 9/27-C, Chandigarh.

Major Exportable Items: Tractor & Tractor Parts, Papers, Textile, Auto Parts, Chemicals, Steel
Growth Trends: The major investment in large sector in the Union Territory is in the field of Automobiles, Mechanical, Fabrication & Engineering Goods etc.

F. Status of Cluster Development

There are no significant existing clusters in Chandigarh. However the fasteners and steel furniture clusters do show its presence. Interventions from UT Chandigarh under the MSE-CDP of Ministry of MSME have not been initiated so far.

G. Potential for Development of Industries in the UT Chandigarh

The Chandigarh Administration has taken effective steps for developing Chandigarh as an IT hub next to Bangalore, Chennai and Hyderabad. An area of about 220 acre has been acquired on the out skirts of Chandigarh for the development of IT Industry, where companies like Infosys, DLF Converges Infosys are in the process of providing infrastructure for IT Industries.

Chandigarh is having very well network of rail and road well connected to the major towns like Delhi, Shimla, Ludhiana etc. There is no dearth of power for the industry since no major power consuming units are allowed are there in the Union Territory, Chandigarh. Industrial infrastructure such as power, roads is very good and other indicators of Industrial climate including labour and land reforms are very liberal. Subsidies are being provided by Khadi and Village Industries Board to the units being set up in the village of Union Territory, Chandigarh under the PMEGP scheme for setting up of their industrial units in Union Territory, Chandigarh for the industrial development.

As regard, flow of FDI in Union Territory, Chandigarh, no foreign direct investment Licence has been issued in UT Chandigarh by the Ministry of Commerce and Industry, Department of Industrial Policy and Promotion Secretariat for Industrial Assistance, New Delhi. The potential industries identified in the UT are as follows:

Potential Industries

1. Food Processing
2. Tissue Paper Napkins
3. Paper Bags
4. Paper & Packaging Materials
5. Cement Bricks & Blocks
6. Biotechnology
7. Sanitary Fittings
8. Building Hardware Items

9. Tyre Retreading
10. Agriculture Implements
11. Pharmaceuticals
- 12 Steel Furniture
13. Auto Parts & Components
14. Screw Manufacturing
15. Parts of Industrial
16. General Engg Workshop
17. Cosmetics
18. Wires & Cables

H. Thrust Enterprises

As per the new Industrial Policy, Chandigarh Administration would promote environmental friendly, energy efficient, hi-tech, high value added industries. The following would be the thrust enterprises:-

1. Electronics items.
2. IT/ITES/ Bio Technology/ Nano Technology
- 3 Light Engineering goods.
- 4 Knowledge based industries.
- 5 Automotive Components.
- 6 Handloom and handicrafts.
- 7 Furniture items.
- 8 Sanitary fittings.
- 9 Industrial fasteners and allied industries.
- 10 Hi-tech and non-polluting industries.
- 11 R&D oriented services.

CHAPTER 3

INSTITUTIONAL SUPPORT

Institutional Support for Industries in UT Chandigarh

1. MSME-DI, LUDHIANA

The Micro, Small & Medium Enterprises Development Institute was set up at Ludhiana in 1956 (formerly known as SISI) to serve the erstwhile combined Punjab. At present, the Institute caters to the needs of micro, small & medium industries sector in the State of Punjab and U.T. Chandigarh. It is one of the 30 Institutes functioning all over the country under Ministry of MSME, Govt. of India. Its Headquarters is situated at Nirman Bhawan, New Delhi under the Additional Secretary & Development Commissioner, MSME. The main services provided by this institute are as below:

- | | |
|---|--|
| 2. Technical counseling | 3. Managerial counseling |
| 4. Economic counseling | 5. Management development training |
| 6. Modernization | 7. Skill development training |
| 8. Marketing development to exporters | 9. Ancillary development |
| 10. Technology upgradation | 11. Sub-contract exchange |
| 12. Pollution control | 13. Energy conservation |
| 14. Testing facilities by chemical laboratory | 15. Quality management |
| 16. Common facility workshop (Engineering) | 17. Vendor development |
| 18. Export Counseling & Training | 21. Product/Process oriented entrepreneurship development training |
| 19. Cluster Development | |
| 20. Bar Coding | |

2 MSME TOOL ROOM, LUDHIANA

The Government of India established this MSME-Tool Room (previously known as Central Tool Room) at Ludhiana in the year 1980-81 with financial and technical collaboration of the Government of Federal Republic of Germany and the active support of the government of Punjab. The Centre has been providing services to the industry in general and MSME units' in particular viz. Tooling development, Rapid prototyping, Heat treatment, technical consultancy and Training; Short-Term courses address various topics in the field of Tool Engineering. Now they are mostly

dealing with CNC programming and machining as well as CAD/CAM.

3 MSME TOOL ROOM, JALANDHAR

The Government of India has set up this Tool Room at Jalandhar, with UNDP assistance and active participation of Punjab Government. It was previously known as Central Institute of Hand Tools. The Institute was registered as Society in 1983. The Centre provides comprehensive support in the field of design and development of latest hand tools, consultancy and provides common facility services to MSME entrepreneurs.

4. BUREAU OF INDIAN STANDARDS (BIS)

The Bureau of Indian Standards has also set up an office at SCO 335-336, Sec 34-A, Chandigarh Ph. 0172-601640, to provide quality testing of industrial products.

5. CENTRAL INSTITUTE OF PLASTICS ENGINEERING & TECHNOLOGY, AMRITSAR.

The Institute core activities are as under:

Technology Support Services (TSS) is an integral part of the activities of CIPET. TSS of CIPET renders quality services to its customers in Tooling, Precision Machining on CNC machines, Design and Manufacturing of Moulds for Plastics products, CAD/CAM/CAE services, Plastics product manufacturing through state of art Injection moulding machines, Blow moulding, PET Stretch blow moulding, Pipe and Film extrusion etc, Testing and quality control for Plastics Materials and products, Pre delivery inspection of plastics products like PVC and PE pipes, Woven sacks, Water storage tanks, Micro-irrigation plastics implements, Engineered bamboo boards, Polymer based composite doors etc. Project consultancy, technology consulting and assessment in the field of Plastics are the important service portfolio of TSS. CIPET has successfully accomplished consulting assignments in India and abroad. CIPET has created complete infrastructure under one roof from testing stage to validation through testing. It offers TSS in the following fields:

1. Design CAD/ CAM/ CAE services
2. Tooling and Mould manufacturing for Plastics
3. Plastic product manufacturing
4. Plastic Testing and Quality Control

5. Calibration
6. Pre-delivery Inspection
7. Consultancy on Plastic projects

6. NATIONAL PRODUCTIVITY COUNCIL, CHANDIGARH

The Council is engaged in the improvement of productivity of SSI units in the State of Punjab.

7. CENTRAL SCIENTIFIC INSTRUMENTS ORGANISATION, CHANDIGARH

The Organization is equipped to carry out research, design and development in the electrical, electronic, electro-mechanical, optical and medical instruments of different natures and specifications.

8. CENTRAL LEATHER RESEARCH INSTITUTE, JALANDHAR

This Organization is providing testing facilities, training in leather manufacturing, leather garments, research and development and extension services including common facilities services.

9. NATIONAL INSTITUTE OF PHARMACEUTICAL EDUCATION AND RESEARCH (NIPER) S.A.S. NAGAR

NIPER is the first national level institute in pharmaceutical sciences with a proclaimed objective of becoming a Centre of excellence for advanced studies and research in pharmaceutical sciences. The Government of India has declared NIPER as an 'Institute of National Importance'. It is an autonomous body set up under the aegis of Ministry of Chemicals and Fertilizers, Government of India. The Institute is conceived to provide leadership in pharmaceutical sciences and related areas not only within the country, but also to the countries in South East Asia, South Asia and Africa. NIPER is a member of Association of Indian Universities and Association of Commonwealth Universities.

10. SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA

SIDBI is an apex institution established for promotion, financing and development of MSE industries. All projects in the Small-Scale sector are normally eligible for assistance in the form of refinance through primary lending institutions.

New Schemes

1. To enhance the export capabilities of SSI units.
2. Scheme for Marketing Assistance.

3. Infrastructure Development Scheme.
4. Scheme for acquisition of ISO 9000 certification.
5. Factoring Services and
6. Bills Re-discounting Scheme against inland supply bills of SSIs.

For availing the SIDBI schemes entrepreneurs are advised to contact:

The Branch Manager
 Small Industries Development Bank of India
 SCO 145-146, 2nd Floor Sector-17C
 CHANDIGARH-160 017

11. NATIONAL SMALL INDUSTRIES CORPORATION (NSIC)

The NSIC supplies machinery and equipment on hire purchase and lease basis to the small entrepreneurs. NSIC also provide finance for purchase of raw materials under the Government Purchase Programme. NSIC Ltd has introduced a Single Point Registration Scheme under which small scale units are provided with different marketing assistance like supply of tenders free of cost, exemption from payment of earnest money, waiver of security deposit and issue of competency certificate. The corporation has opened a Prototype Development and Training Centre at Rajpura (Punjab). Besides development of Prototypes the Centre is providing training facilities in the trade of electronics, plastics and computer.

1. Supply of both indigenous and imported machines on lease/hire purchase terms. Special concessions have been introduced for units promoted by entrepreneurs from weaker sections of the society, women entrepreneurs, Ex-servicemen and those units located in the backward areas.
2. Marketing of small industry's products within the country.
3. Export of small industry's products and developing export worthiness of small-scale units.
4. Enlistment of competent units and facilitating their participation in Government Stores Purchase Programme.
5. Development Prototypes of machines, equipment and tools which are then passed on to small scale units for commercial production.
6. Technical Training in several industrial trades with a view to create technical culture in the young entrepreneurs.
7. Development and Upgradation of technology and implementation of modernisation programme.
8. Supply and distribution of indigenous and imported raw materials.
9. Supply of both indigenous and imported machines on easy lease terms to existing units for diversification and modernisation.

10. Providing of common facilities through Prototyped Development & Training Centres.
11. Setting up of small-scale industries in other developing countries on turnkey basis.

For availing above incentives entrepreneurs are advised to contact

The Branch Manager,
National Small Industries Corporation Ltd.,
SCO - 378, 2nd Floor,
Sector 32-D, Chandigarh (UT)
Tel: 0172-2620538
Email: bochandigarh@nsic.co.in

BRANCHES, DEPOSITS ADVANCES AND CD RATIO OF BANKS AS ON 31.3.15

Amount Rs in crore

Sr.no	NAME OF THE BANK	NUMBER OF BRANCHES			DEPOSITS		ADVANCES		CD Ratio (%)
		RURAL	URBAN	TOTAL	NO OF A/Cs	AMOUNT	NO OF A/Cs	AMOUNT	
1	Allahabad Bank	0	6	6	39,115	777.14	3,419	2,401.43	309.01
2	Andhra Bank	0	5	5	36,890	1,003.04	1,254	2,618.30	261.04
3	Bank of Baroda	2	10	12	49,723	800.00	2,385	829.00	103.63
4	Bank of India	1	11	12	165,372	1,376.00	6,991	4,001.00	290.77
5	Bank of Maharashtra	0	4	4	27,743	592.00	1,341	1,382.00	233.45
6	Bhartiya Mahila Bank	0	1	1	3,039	30.17	177	1.61	5.34
7	Canara Bank	0	17	17	149,262	2,585.00	5,781	5,673.00	219.46
8	Central Bank of India	1	9	10	1,33,998	1,391.00	4,710	755.00	54.28
9	Corporation Bank	0	4	4	40,052	437.00	1,169	398.00	91.08
10	Dena Bank	0	2	2	15,183	204.34	289	264.42	129.40
11	IDBI Bank	0	5	5	36,900	1,014.00	1,843	1,283.00	126.53
12	Indian Bank	0	8	8	75,868	815.00	947	1,807.00	221.72
13	Indian Overseas Bank	0	7	7	18,140	592.68	1,242	1,876.39	316.59
14	OBC	0	13	13	1,22,586	2,757.00	4,770	2,241.00	81.28
15	Punjab & Sind Bank	1	23	24	2,35,755	2,266.43	5,259	1,800.49	79.44
16	Punjab National Bank	3	27	30	5,10,296	6,020.62	12,289	8,102.20	134.57
17	State Bank of Bikaner & Jaipur	0	1	1	11,584	109.05	445	114.89	105.36
18	State Bank of Hyderabad	0	1	1	1,385	141.37	487	252.81	178.83
19	State Bank of Patiala	5	32	37	2,64,395	5,788.64	16,064	3,181.69	54.96
20	State Bank of Travancore	0	1	1	6,558	60.80	251	30.15	49.59
21	State Bank of India	0	38	38	3,32,987	8,382.00	36,345	7,183.00	85.70
22	State Bank of Mysore	0	1	1	1,577	33.89	33	2.32	6.85
23	Syndicate Bank	0	4	4	31,923	338.70	1,295	779.66	230.19
24	UCO Bank	1	6	7	4,31,035	1,296.00	1,985	1,555.00	119.98
25	Union Bank of India	0	10	10	97,246	1,291.00	4,026	2,273.00	176.07
26	United Bank of India	0	3	3	19,647	120.99	227	60.13	49.70
27	Vijaya Bank	0	4	4	30,324	732.00	1,164	183.00	25.00

TOTAL NATIONALISED BANKS		14	253	267	2888583	40956	116188	51049	125
28	Catholic Syrian Bank	0	1	1	5090	85.82	411	120.55	140
29	City Union Bank	0	1	1	1052	11.32	20	8.29	73
30	Dhan Luxmi Bank	0	1	1	2090	429.00	90	30.00	6.99
31	Federal Bank	0	3	3	11234	115.67	845	120.20	104
32	HDFC Bank	0	20	20	41252	4023.00	78577	2149.00	53.42
33	ICICI Bank	0	21	21	45633	2341.00	27634	1555.00	66.42
34	Indusind Bank	0	9	9	23329	4119.73	5743	254.74	6.18
35	ING Vysya Bank	0	3	3	8800	120.00	317	182.06	151.72
36	J&K Bank	0	1	1	6366	175.00	299	58.00	33.14
37	Karnataka Bank	0	1	1	19530	259.64	421	37.65	14.50
38	Karur Vysya Bank	0	1	1	6151	70.26	160	38.12	54.26
39	Kotak Mahindra Bank	0	4	4	0	334.00	8242	683.00	204
40	South Indian Bank	0	1	1	8508	47.99	123	9.36	19.50
41	Axis(UTI) Bank	0	10	10	81141	1446.00	15000	1320.00	91.29
42	Yes Bank	0	5	5	15138	1847.72	316	188.48	10.20
TOTAL PRIVATE BANKS		0	82	82	275314	15426.15	138198	6754.45	43.7857
TOTAL SCHD. COMMERCIAL BANKS		14	335	349	3163897	56382	254386	57804	103
43	Citi Bank	0	1	1	1250	269.86	110	101.38	37.57
44	HSBC Bank	0	1	1	10411	518.00	435	216.00	41.70
45	Stan Chat Bank	0	1	1	6309	135.29	298	362.17	267.70
TOTAL FOREIGN BANKS		0	3	3	17970	923.15	843	679.55	73.6121
SYSTEM		14	338	352	3181867	57305	255229	58483	102
46	Chd State Coop Bank	3	12	15	48244	282.57	2627	115.49	40.87
47	Harco Bank	0	9	9	34895	1562.55	231	4.36	0.28
48	Ropar Cent Coop Bank	0	1	1	3637	56.00	436	4.34	7.75
49	Punjab State Coop Bank	0	20	20	74957	963.59	7568	137.19	14.24
TOTAL COOPERATIVE BANKS		3	42	45	161733	2864.71	10862	261.38	9.12
GRAND TOTAL		17	380	397	3343600	60169.87	266091	58744.87	97.63

Bank wise Outstanding Credit to MSME Sector as on 31.3.2015

Sr. no	NAME OF BANK	Micro Enterprises				Total Micro Enterprises		Small Enterprises				Total Small Enterprises		Total Micro & Small Enterprises(A)		MSE Loans upto Rs 10 Lac		Out of which collateral free	
		a- Mfg. Sector		b-Service Sector				a- Mfg. Sector		b-Service Sector									
		A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
1	Allahabad Bank	278	6.08	542	32.77	820	38.85	160	144.35	269	129.13	429	273.48	1249	312.33	302	22.18	302	22.18
2	Andhra Bank	45	5.96	63	13.34	108	19.30	42	47.63	51	17.32	93	64.95	201	84.25	82	3.02	46	2.55
3	Bank of Baroda	59	43.77	317	92.40	376	136.17	64	80.34	33	21.22	97	101.56	473	237.73	357	126.8	352	126.8
4	Bank of India	122	18.01	43	14.21	165	32.22	29	30.07	30	17.77	59	47.84	224	80.06	18	1.29	10	1.01
5	Bank of Maharastra	44	8.2	45	11.39	89	19.59	30	12.52	10	1.12	40	13.64	129	33.23	15	2.00	5	0.5
6	Bhartiya Mahila Bank	1	0.09	108	0.41	109	0.50	0	0	0	0.00	0	0.00	109	0.50	0	0.00	0	0
7	Canara Bank	282	47.28	1008	90.00	1290	137.28	267	272.26	81	19.39	348	291.65	1638	428.93	1103	104.86	1108	104.76
8	Central Bank of India	23	3.8	42	11.30	65	15.10	19	7.43	29	30.47	48	37.90	113	53.00	26	4.20	0	0
9	Corporation Bank	9	1.27	123	8.76	132	10.03	33	13.02	100	54.95	133	67.97	265	78.00	136	4.15	121	3.52
10	Dena Bank	3	0.4	36	2.22	39	2.62	2	0.88	46	16.93	48	17.81	87	20.43	21	1.11	6	0.78
11	IDBI Bank	6	0.45	37	43.1	43	43.55	40	34.53	25	48.05	65	82.58	108	126.13	12	0.99	0	0.00
12	Indian Bank	0	0	0	0	0	0.00	91	21.96	38	15.25	129	37.21	129	37.21	0	0	0	0
13	Indian Overseas Bank	105	130.09	159	64.52	264	194.61	133	285.50	115	91.98	248	377.48	512	572.09	193	10.14	130	2.34
14	OBC	110	29.4	329	39.54	439	68.94	192	65.08	156	45.82	348	110.90	787	179.84	377	58.56	377	58.56
15	Punjab& Sind Bank	49	12.82	677	81.18	726	94.00	164	79.49	296	141.54	460	221.03	1186	315.03	687	17.94	677	17.55
16	Punjab National Bank	340	205.75	1608	350.82	1948	556.57	370	636.65	217	203.87	587	840.52	2535	1397.09	634	219.2	346	68.70
17	State Bk of Bikaner & Jaipur	8	0.34	40	1.07	48	1.41	2	2.07	2	0.16	4	2.23	52	3.64	7	0.31	7	0.31
18	State Bank of Hyderabad	14	2.62	38	7.26	52	9.88	11	26.47	5	3.25	16	29.72	68	39.60	42	1.2	22	0.06
19	State Bank of Patiala	310	55.1	977	187.5	1287	242.60	102	96.00	97	32.72	199	128.72	1486	371.32	695	17.50	181	7.80
20	State Bank of Travancore	12	0.39	0	0.00	12	0.39	11	0.69	0	0	11	0.31	23	0.70	12	0.39	12	0.39
21	State Bank of India	144	105.35	223	19.42	367	124.77	169	128.35	440	92.5	609	220.85	976	345.62	365	208.2	302	92.63
22	State bank of Mysore	2	0.05	1	0.03	3	0.08	0	0	1	1.00	1	1.00	4	1.08	2	0.08	2	0.08
23	Syndicate Bank	10	0.34	44	3.00	54	3.34	31	15.36	60	9.6	91	24.96	145	28.30	39	2.2	39	2.20
24	UCO Bank	0	0	65	17.00	65	17.00	34	350.50	21	22.70	55	373.20	120	390.20	0	0	0	0
25	Union Bank of India	60	9.64	812	399.74	872	409.38	79	177.14	114	180.13	193	357.27	1065	766.65	700	8.81	108	0.88

26	United Bank of India	7	2.44	2	0.04	9	2.48	7	1.7	43	1.08	50	2.78	59	5.26	63	3.10	55	2.89
27	Vijaya Bank	36	3.43	232	8.51	268	11.94	30	8.80	203	26.63	233	35.43	501	47.37	362	31.5	241	5.39
Total Nationalized Banks		2,079	693	7,571	1,500	9,650	2,193	2,112	2,539	2,482	1,225	4594	3,763	14,244	5,956	6,250	850	4,449	522
28	Catholic Syrian Bank	4	1.08	49	7.93	53	9.01	6	2.98	16	4.81	22	7.79	75	16.80	0	0	0	0
29	City Union Bank	0	0	1	0.09	1	0.09	0	0	0	0	0	0.00	1	0.09	0	0	0	0
30	Dhan Luxmi Bank	0	0	44	5.50	44	5.50	0	0	0	0	0	0.00	44	5.50	0	0	0	0
31	Federal Bank	3	1.30	9	5.43	12	6.73	4	0.19	7	7.23	11	7.42	23	14.15	0	0	0	0
32	HDFC Bank	388	45.64	1867	83.46	2255	129.10	202	70.68	1664	109.07	1866	179.75	4121	308.85	1467	24.4	1343	17.48
33	ICICI Bank	164	38.00	949	84.00	1113	122.00	138	90.00	1037	157.00	1175	247.00	2288	369.00	367	22.00	367	22.00
34	Indusind Bank	4	2.19	1871	25.46	1875	27.65	3	3.63	263	19.06	266	22.69	2141	50.34	0	0	0	0
35	ING Vysya Bank	0	0	0	0	0	0.00	0	0	0	0	0	0.00	0	0.00	0	0	0	0
36	J&K Bank	0	0	27	0.14	27	0.14	4	0.40	27	3.94	31	4.34	58	4.48	34	0.87	26	0.43
37	Karnataka Bank	7	1.33	33	5.15	40	6.48	8	3.87	9	2.51	17	6.38	57	12.86	8	0.39	8	0.39
38	Karur Vysya Bank	0	0	0	0	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0	0	0
39	Kotak Mahindra Bank	49	11.07	841	56.56	890	67.63	92	38.93	1927	97.15	2019	136.08	2909	203.71	0	0	0	0
40	South Indian Bank	0	0	0	0	0	0.00	0	0	11	1.34	11	1.34	11	1.34	9	0.35	2	0.8
41	Axis(UTI) Bank	54	35.37	135	43.55	189	78.92	53	56.95	298	61.85	351	118.80	540	197.72	2	0.21	0	0
42	Yes Bank	3	2.93	30	18.85	33	21.78	6	9.58	84	19.6	90	29.18	123	50.96	61	3.30	0	0
Total Private Banks		676	138.9	5856	336.1	6532	475.026	516	277.2	5343	483.6	5859	760.77	12391	1235.8	1948	51.52	1746	41.1
Total Commercial Banks		2,755	832	13427	1,836	16,182	2,668	2,628	2,816	7,825	1,708	10453	4,524	26,635	7,191	8,198	901	6,195	563
43	Citi Bank	0	0	4	0.78	4	0.78	5	17.48	1	0.51	6	17.99	10	18.77	5	0.06	5	0.06
44	HSBC Bank	1	0.13	5	3.21	6	3.34	0	0	1	0.2	1	0.20	7	3.54	0	0	0	0
45	Stan Chat Bank	0	0	0	0	0	0.00	0	0	0	0	0	0.00	0	0.00				
Total Foreign Banks		1	0.13	9	3.99	10	4.12	5	17.48	2	0.71	7	18.19	17	22.31	5	0.06	5	0.06
System		2,756	832	13436	1,840	16,192	2,672	2,633	2,833	7,827	1,709	10460	4,542	26,652	7,214	8,203	901	6,200	563
46	Chd State Coop Bank	0	0	0	0	0	0.00	0	0	0	0	0	0.00	0	0.00	0	0	0	0
47	Harco Bank	0	0	0	0	0	0.00	0	0	0	0	0	0.00	0	0.00	0	0	0	0
48	Ropar Cent Coop Bank	0	0	0	0	0	0.00	0	0	0	0	0	0.00	0	0.00	0	0	0	0
49	Punjab State Coop Bank	0	0	0	0	0	0.00	0	0	0	0	0	0.00	0	0.00	0	0	0	0
Total Cooperative Banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GRAND TOTAL		2,756	832	13436	1,840	16,192	2,672	2,633	2,833	7,827	1,709	10460	4,542	26,652	7,214	8,203	901	6,200	563.04

ANNEXURE - III

PRIORITY SECTOR ADVANCES OUTSTANDING AS ON 31.3.15

(AMOUNT IN Rs. CRORE)

Sr.no	NAME OF BANK	AGRICULTURE & ALLIED		MICRO & SMALL ENTERPRISES		OTHER PRIORITY SECTOR		TOTAL PRIORITY SECTOR		% OF PS ADV. TO TOTAL ADVS	TOTAL ADVANCES AS ON 31.03.15
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.		
1	Allahabad Bank	45	24.47	1249	312.33	849	83.60	2143	420.40	17.51	2401.43
2	Andhra Bank	4	11.42	201	84.25	314	11.89	519	107.56	4.11	2618.30
3	Bank of Baroda	214	144.08	473	237.73	284	15.37	971	397.18	47.91	829.00
4	Bank of India	34	118.04	224	80.06	574	78.84	832	276.94	6.92	4001.00
5	Bank of Maharashtra	22	15.10	129	33.23	234	37.24	385	85.57	6.19	1382.00
6	Bhartiya Mahila Bank	4	0.01	109	0.50	42	0.23	155	0.74	45.96	1.61
7	Canara Bank	57	25.15	1638	428.93	1224	63.76	2919	517.84	9.13	5673.00
8	Central Bank of India	78	21.4	113	53	702	69.00	893	143.40	18.99	755.00
9	Corporation Bank	14	0.45	265	78.00	226	13.57	505	92.02	23.12	398.00
10	Dena Bank	0	0	87	20.43	94	8.34	181	28.77	10.88	264.42
11	IDBI Bank	233	60.14	108	126.13	841	87.73	1182	274.00	21.36	1283.00
12	Indian Bank	1	0.01	129	37.21	186	24.65	316	61.87	3.42	1807.00
13	Indian Overseas Bank	43	12.26	512	572.09	314	26.35	869	610.70	32.55	1876.39
14	OBC	156	101.80	787	179.84	814	128.00	1757	409.64	18.28	2241.00
15	Punjab & Sind Bank	55	9.32	1186	315.03	2074	127.25	3315	451.60	25.08	1800.49
16	Punjab National Bank	600	338.63	2535	1397.09	2823	295.73	5958	2031.45	25.07	8102.20
17	St.Bk of Bikaner & Jaipur	0	0	52	3.64	70	8.99	122	12.63	10.99	114.89

18	State Bank of Hyderabad	7	10.62	68	39.60	148	15.31	223	65.53	25.92	252.81
19	State Bank of Patiala	53	6.2	1486	371.32	1874	122.00	3413	499.52	15.70	3181.69
20	State Bank of Travancore	0	0	23	0.7	93	6.27	116	6.97	23.12	30.15
21	State Bank of India	58	127	976	345.62	5996	627.28	7030	1099.90	15.31	7183.00
22	State Bank of Mysore	0	0	4	1.08	2	0.23	6	1.31	56.47	2.32
23	Syndicate Bank	3	1.05	145	28.3	149	8.35	297	37.70	4.84	779.66
24	Uco Bank	775	19.02	120	390.20	246	41.38	1141	450.60	28.98	1555.00
25	Union Bank of India	97	69.48	1065	766.65	1106	93.28	2268	929.41	40.89	2273.00
26	United Bank of India	57	26.38	59	5.26	97	5.25	213	36.89	61.35	60.13
27	Vijaya Bank	55	1.06	501	47.37	321	17.02	877	65.45	35.77	183.00
Total Nationalized Banks		2,665	1,143	14,244	5,956	21,697	2,017	38,606	9,116	17.86	51,049.49
28	Catholic Syrian Bank	16	0.82	75	16.8	17	1.29	108	18.91	15.69	120.55
29	Citi Union Bank	0	0	1	0.09	2	0.31	3	0.40	4.78	8.29
30	Dhan Luxmi Bank	1	0.36	44	5.50	4	0.01	49	5.87	19.57	30.00
31	Federal Bank	46	1.04	23	14.15	48	4.21	117	19.40	16.14	120.20
32	HDFC Bank	677	46.54	4121	308.85	1417	43.22	6215	398.61	18.55	2149.00
33	ICICI Bank	2334	100.00	2288	369.00	1144	70.00	5766	539.00	34.66	1555.00
34	Indusind Bank	557	5.76	2141	50.34	10	0.53	2708	56.63	22.23	254.74
35	ING Vysya Bank	317	182.06	0	0	0	0.00	317	182.06	100.00	182.06
36	J&K Bank	2	0.40	58	4.48	72	1.94	132	6.82	11.76	58.00
37	Karnataka Bank	118	2.58	57	12.86	38	1.02	213	16.46	43.72	37.65
38	Karur Vysya Bank	3	3.83	0	0.00	0	0.00	3	3.83	10.05	38.12
39	Kotak Mahindra Bank	2011	50.10	2909	203.71	234	5.29	5154	259.10	37.94	683.00
40	South Indian Bank	21	0.51	11	1.34	40	5.96	72	7.81	83.44	9.36
41	Axis(UTI) Bank	162	12.31	540	197.72	1452	145.14	2154	355.17	26.91	1320.00
42	Yes Bank	26	66.98	123	50.96	10	1.63	159	119.57	63.44	188.48
Total Private Banks		6291	473.29	12391	1235.796	4488	280.55	23170	1989.636	29.46	6754.45
Total Commercial Banks		8,956	1,616	26,635	7,191	26,185	2,297	61,776	11,105	19.21	57,804

43	Citi Bank	4	0.76	10	18.77	11	3.86	25	23.39	0.00	101.38
44	HSBC Bank	0	0	7	3.53	8	0.42	15	3.95	1.83	216.00
45	Stan Chat Bank	0	0	0	0	0	0	0	0	0.00	362.17
Total Foreign Banks		4	0.76	17	22.3	19	4.28	40	27.34	4.02	679.55
System		8,960	1,617	26,652	7,214	26,204	2,302	61,816	11,133	19.04	58,483
46	Chd State Coop Bank	185	0.16	0	0	288	13.54	473	13.70	11.86	115.49
47	Harco Bank	0	0	0	0	0	0	0	0.00	0.00	4.36
48	Ropar Cent Coop Bank	0	0	0	0	340	3.92	340	3.92	90.32	4.34
49	Punjab State Coop Bank	0	0	0	0	490	19.84	490	19.84	14.46	137.19
Total Cooperative Banks		185	0.16	0	0	1118	37.3	1303	37.46	14.33	261.38
GRAND TOTAL		9,145	1,617.30	26,652	7,213.69	27,322	2,339.04	63,119	11,170.03	19.01	58,744.87