63RD UTLBC - MEETING TO REVIEW DATA FOR THE Q.E. MARCH 2026 CHANDIGARH- U.T.

पंजाब नैशनल बैंक
भरोसे का प्रतीक

Lead Bank /UTLBC Office, ***PNB HOUSE, SCO 70-71, 1st FLOOR, Sector-17-B, Chandigarh-160017-*** **Phone No. 0172-2714383, 2702122 (FAX)**

DISTRICT PROFILE

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

Total No. of Banks in District : 43
No. of Bank Branches in District : 460

SIGNIFICANT STATISTICS OFALL SCHEDULED COMMERCIAL BANKS AND CO-OP. BANKS IN CHANDIGARH AS ON 31.03.2026

Rs.in Crore

SNO	ITEMS	UNIT	As on 31.03.2024	As on 31.03.2025	As on 31.03.2026	National Goals
		Rs.				
1	Deposits	Crore	115901	133435	142017	
2	Advances	Crore	84595	105584	119935	
3	CD Ratio	%	72.99%	79.13%	84.44%	60%
4	Priority Sector Advances	Crore	17981	21439	27425	
5	Share of PS Adv. to Total Advances	%	21.25%	20.31%	24.00%	40%
6	Agricultural Advances	Crore	2014	2296	2763	
7	Share of Agr. Adv. To Total Advances	%	2.38%	2.17%	2.42%	18%
8	Micro, Small & Medium Enterprises Advances	Crore	14164	17492	22356	
9	Share of MSME to Total Advances	%	16.74%	16.57%	19.57%	
10	Advances to Weaker Sections	Crore	2553	1434	1605	
11	Share of Weaker Sec Adv to Total Adv.	%	3.01	1.36%	1.40%	12%
12	Branch Network	Nos.	444	450	460	

- Chandigarh UT has 12 public sector banks with 240 branches.
- There are 20 private sector banks with 159 branches.
- There are 7 small finance banks having 15 branches
- There are four state co-operative banks viz. Chandigarh State Co-op. Bank, Punjab State Co-op Bank and Haryana State Co-op. Bank and a District Level Co-op. Bank Named Ropar Central Co-op Bank with 46 branches

AGENDA PAPERS

63rd UT Level Bankers Committee MEETING (UT CHANDIGARH)

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

The following are the items taking up for discussion in the UTLBC meeting for the quarter ended 31.03.2026: -

Item No.1	**Confirmation of Minutes of 63rd meeting of UT Level Bankers' Committee (UT Chandigarh)**

Last Meeting of UTLBC	62nd
Held on	12.02.2026
Minutes email / circulated on	20.02.2026
Comments Received	NIL

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

Sr. No.	Major Action Points	Action taken
1	Sh. Lalit Taneja Convener UTLBC Chandigarh, Sh. Des Raj, DGM, NABARD and Sh. Pankaj Setiya General Manager RBI instructed all member banks to improve Agriculture Advances and achieve national targets under Agriculture lending.	The instructions issued were noted and minutized and circulated to all on 20.02.2026 All member banks were advised to improve Agriculture Advances and achieve national targets under Agriculture lending.
2	Sh. Lalit Taneja Convener UTLBC Chandigarh advised member banks to expedite disposal and sanction of all pending PM Vishwakarma applications and ensure NIL pendency.	The instructions issued were noted and minutized and circulated to all on 20.02.2026 All member banks were advised disposal of PM Vishwakarma, PMEGP, PM SVANidhi within a period of 15 days
3	Sh. Lalit Taneja Convener UTLBC Chandigarh requested member banks to dispose PM Vishwakarma, PMEGP and PM SVANidhi applications within prescribed timelines/15 days and also requested DIC Department to actively sponsor PMEGP applications to banks, enabling timely sanction and disbursement of loans under the scheme.	The instructions issued were noted and minutized and circulated to all on 20.02.2026 All member banks were advised disposal of PM Vishwakarma, PMEGP, PM SVANidhi within a period of 15 days
4	Smt. Anuradha S. Chagti, CSS Secretary, Chandigarh, urged the member banks to extend focused support to vulnerable sections of society, particularly SC/ST communities, women, persons with disabilities, and beneficiaries engaged in the manufacturing sector.	The instructions issued were noted and minutized and circulated to all on 20.02.2026 All member banks were advised to extend focused support to vulnerable sections of society, particularly SC/ST communities, women, persons with disabilities, and beneficiaries engaged in the manufacturing sector.
4	Banks having CD Ratio below 60% to improve CD Ratio to benchmark level. Sh. Des Raj, DGM, NABARD further emphasized that Private Sector Banks and Small Finance Banks must ensure active participation and make efforts to improve their CD Ratio.	The instructions issued were noted and minutized and circulated to all on 20.02.2026 All concerned banks specially Private Sector Banks and Small Finance Banks having CD ratio below the benchmark level were advised to increase CD Ratio to national benchmark level
5	Sh. Lalit Taneja Convener UTLBC Chandigarh expressed concern over the rising trend of NPAs in UT Chandigarh. He stressed the need for proper bifurcation of NPA data pertaining to Chandigarh and NPAs originating from other States, so that the actual position within the UT can be assessed accurately and monitored effectively.	The instructions issued were noted and minutized and circulated to all on 20.02.2026. Bifurcation of NPA data pertaining to Chandigarh and NPAs originating from other States is bifurcated and already incorporated in the Agenda Items.
6	Sh. Pankaj Setiya General Manager RBI expressed concern regarding digital transactions and emphasized that the **expansion and deepening of the digital payments' ecosystem should reach 100% coverage in UT Chandigarh.**	The instructions issued were noted and minutized and circulated to all on 20.02.2026. **Expansion and deepening of the digital payments' ecosystem in UT Chandigarh is 100%**
7.	Sh. Des Raj, DGM, NABARD requested all	The instructions issued were noted and minutized

	banks must actively participate in lending to the agriculture sector in UT Chandigarh and should be reported strictly based on Utilization of funds	and circulated to all on 20.02.2026. All member banks were advised to actively participate in lending to the agriculture sector in UT Chandigarh Data of Agriculture Disbursement based on Utilization of funds is presented in the agenda.

Item No. 3	Review of Performance of Banks

NO. OF BRANCHES OF BANKS, THEIR DEPOSITS AND ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2026

Rs.in crores

Period	Nos of Branches		Deposits	Advances	CD Ratio
	URBAN	TOTAL	Amt.	Amt.	
31.03.2026	460	460	142017	119935	84.44%
31.03.2025	450	450	133435	105584	79.13%
31.12.2025	455	455	137006	122360	89.31%
+-Q to Q	5	5	5011(3.65%)	-2425(1.98%)	-4.87%
+-YOY	10	10	8582(6.43%)	14351(13.59%)	5.31%

The total deposits in UT Chandigarh have increased from Rs.133435 crores in March 2025 to 142017 in March 2026 showing a **YOY growth of 6.43 %** and on QoQ Basis deposit has increased from Rs.137006 crores in Dec 2025 to Rs 142017 crores in March 2026 showing a **QoQ growth of 3.65 %.**

As regards advances, these have increased from Rs.105584 crores on Mach 2025 to Rs 119935 crores in March 2026 registering a growth of 13.59 % on YOY basis and on quarterly basis advances has decreased from Rs. 122360 crores on Dec 2025 to Rs.119935 crores in March 26 showing a decrease of 1.98%.

(Bank wise details are as per Annexure- 1 {Page No 23}

Item No. 4	CD RATIO WITHIN UT CHANDIGARH AS ON 31.03.2026

During the period under review CD ratio has decreased by -4.87% from 89.31% as on Dec 2025 to 84.44% as on March 2026 on QoQ basis. CD Ratio has also increased on YOY basis by 5.31 % (i.e., from 79.13% in Dec 2025 to 84.44% in March 2026). But still some banks are having CD ratio below 60%, whose details are as under:

Category wise Table of Banks having CD Ratio Below 60%.

Public Sector Banks

Bank Name	CD ratio as on Sept 25 in %age	CD ratio as on Dec 2025 in %age	CD ratio as on March 26 in %age
Punjab & Sind Bank	**36.69**	**50.20%**	**42.87**

Private Sector Banks

Bank Name	CD ratio as on Sep 25 in %age	CD ratio as on Dec 2025 in %age	CD ratio as on March 26 in %age
Bandhan Bank	**9.52%**	**9.99%**	**19.13%**
CSB Bank	**3.18%**	**3.72%**	**03.55%**
HDFC Bank	**44.70%**	**40.67%**	**35.80%**
ICICI Bank	**36.14%**	**40.32%**	**38.74%**
IndusInd Bank	**8.17%**	**7.88%**	**08.38%**
Karnataka Bank	**26.18%**	**25.39%**	**25.64%**
Karur Vyasa Bank	**32.65%**	**35.15%**	**27.81%**
DBS Bank	**0.00%**	**0.00%**	**20.43%**
RBL Bank Ltd.	**60.07%**	**46.34%**	**41.72%**
South Indian Bank	**36.64%**	**46.40%**	**46.40%**
Yes Bank	**65.05%**	**68.84%**	**58.01%**

IDBI Bank	57.30%	63.98%	50.84%

Small Finance Banks

Bank Name	CD ratio as on Sep 25 in %age	CD ratio as on Dec 2025 in %age	CD ratio as on March 26 in %age
AU Small Fin Bank	10.76%	13.26%	18.53%
Capital Small Finance Bank	26.59%	36.01%	36.06%
Equitas Bank	0.49%	0.00%	00.10%
ESAF	127.67%	37.68%	31.38%
Jana Small Fin Bank	4.55%	4.66%	05.64%
Ujjivan Small Finance Bank	9.49%	10.81%	10.09%
Utkarsh Bank	9.18%	11.92%	10.93%

Cooperative banks

Bank Name	CD ratio as on Sep 25 in %age	CD ratio as on Dec 2025 in %age	CD ratio as on March 26 in %age
CHD State co-op Bank	21.27%	20.93%	20.94%
Harco Bank	0.30%	0.15%	0.12%
Ropar Cent. Coop Bank	4.17%	4.11%	4.43%

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

(Bank wise details are as per Annexure- 1 {Page No.23}

Item No 5: PRIORITY SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2026

Rs. in Crores

Period	Total Advance	Agri. & Allied Sector (Primary)		MSME (Secondary)		Other Priority Sector (Tertiary)		Total Priority Sector		% of PS adv to Total adv. Amt
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt	A/c.	Amt.	
31.03.26	114235	6414	2763	41462	22357	26447	2305	74323	27425	24.00%
31.03.25	105584	27325	2296	42021	17492	26129	1649	95475	21439	20.31%
31.12.25	122360	6604	3106	39857	21977	28095	2183	74556	27267	22.29%
+/-QtoQ	-8125	-20911	-343(1.%)	1605	380 (1.70%)	-1648	122 (5.50%)	-233	158 (0.70%)	1.71%
+/- YoY	8651	-190	467(20.35%)	-559	4865 (28%)	318	656 (40%)	-21152	5986 (28%)	2.69%

From the above data, it is observed that Share of PS advances to total Advances have increased from 22.29% on Dec 2025 to 24.00 % in March 2026 showing a slightly increase of 1.71% on quarterly basis. However, On YOY basis Share of PS advances increased from 20.31 % in March 2025 to 24.00 % on March 2026 showing a growth of 2.69%.

As regards Agriculture advances, these have a slightly decreased by 1% on quarterly basis and On YOY basis Agri. Advance has increased by 20.35 %. MSME advances have registered YOY growth 28 % and on quarterly basis growth is 1.70%. Similarly, PS advances have increased from Rs.21439 crores in March 2025 to Rs 27425 crores in March 2026 showing YOY growth of 28%. However, QOQ basis there is a growth of 0.70%.

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

(**Bank wise details are as per Annexure- 2 {Page No.24}**

Item No. 6 AGRICULTURE ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2026

Rs. in crores

Period	OUT OF PRIORITY SECTOR ADVANCES UNDER								% of Agr. adv to Total adv
	FARM CREDIT (Investment credit)		AGRI. INFRASTRUCTURE		ANCILLARY ACTIVITIES		TOTAL AGRI.		
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	
March 26	4994	747	100	268	1320	1748	6414	2763	2.42%
March 25	26064	745	91	274	1170	1277	27325	2296	2.17%
Dec 25	5069	772	104	277	1431	2057	6604	3106	2.53%
QoQ	-75	-25 (3%)	-4	-9 (3%)	-111	-309 (15%)	-190	-343(1.49%)	-0.11%

YOY	-21100	2 (0.25%)	9	-6 (2)	150	471 (37%)	-20911	467(20.35%)	0.25%

As discussed above, As regards Agriculture advances, these have slightly decline by 1.49% on quarterly basis and On YOY basis Agri. Advance has decreased by 20.35%. As on 31.03.2026 banks have Financed Rs.2763 crore under agriculture to 6414 borrowers out of which Rs.747crore have been provided under farm credit, Rs.268 crores financed under Agriculture infrastructure to 100 borrowers and Rs.1748 crores under Ancillaries Activities related to agriculture. The agriculture advances constitute 2.42 % of total advances against a national goal of 18%.

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

(**Bank wise details are as per Annexure- 3 {Page No.25}**

ITEM NO. 7	MSME SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2026

MICRO & SMALL ENTERPRISES WITHIN UT CHANDIGARH & SMALL ENTERPRISES WITHIN UT CHANDIGARH AS ON 31.03.2026

Amt in crores

Period	Micro Enterprises		Small enterprises		Total Micro & Small enterprises		Medium enterprises		Khadi and village industries		Other under MSME		Total MSME	
	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
31.03.26	32658	8888	6304	7040	38962	15928	2322	6293	73	102	105	33	41462	22356
31.03.25	28507	6757	6594	6012	35101	12769	6782	4673	43	39	95	11	42021	17492
31.12.25	31173	8489	6358	7264	37531	15753	2155	6090	71	99	100	34	39857	21977
QoQ	1485	399	-54	-224	1207	175	167	203	2	3	5	-1	1745	379 (1.72%)
YoY	4151	2131	-236	1028	3861	3159	4460	1620	30	63	10	22	-559	4864 (27.80%)

As per above data Total MSME credit has increased from Rs 17492 cores as on Dec 2025 to Rs 22356 crores as on March 26 to showing a YOY growth of 27.80% and on QoQ basis there is growth of 1.72% as MSME advances increased from Rs 21977 crores in Dec 2025 to Rs 22356 crores in March 2026.

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.**

Position of UT under Micro enterprises is as under:

Year	Total Advances	Total MSME Advance		Total Share of Micro advances		% age of Micro advance to total MSME adv(target)	% age of Micro credit to total advances
Period	Amt in cr.	A/cs	Amt in cr	A/cs	Amt.in cr	%age	%age
31.03.26	114235	41462	22356	32658	8888	39.75%	7.78%
31.03.25	105584	42021	17492	28507	6757	38.62%	6.39%
31.12.25	122360	39857	21977	31173	8489	38.62%	6.93%

#Calcualtion: Adv of Micro credit on June 25/total advances of corresponding quarter of previous year*100

Share of Micro credit has increased from 6.39 % as on March 25 to 7.78% as on March 26 on YoY basis and increased on QoQ basis i.e., 6.93% in Dec 2025 to 7.78% in March 2026. All Bankers are requested to please continue to finance Micro credit loan under MSME to maximum beneficiaries so that percentage of above 7.50% can be maintained.

MEDIUM ENTERPRISES ADVANCES, KVI AND OTHER MSME ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2026

Rs. In Crores

	Total Medium Enterprises	
Period	Accounts	Amount
31.03.26	2322	6293
31.03.25	6782	4673
31.12.25	2155	6090

	Total Advances	TOTAL MSME	% of MSME Adv to Total Adv

	Amt	A/Cs	Amt	
31.03.26	114235	41462	22356	19.57%
31.03.25	105584	42021	17492	16.56%
31.12.25	122360	39857	21977	17.96%
Q0Q growth	-8125	1605	379(1.72%)	1.61%
YOY growth	8651	-559	4864(27.80%)	3.01%

MSME advances have registered a YoY growth of 27.80% and on QoQ it has increased by 1.72%. Share of MSME advances to total advances has increased from 16.56 % in March 25 to 19.57 % as on March 2026. However, On Q-to-Q basis share of MSME to total advances has increased from 17.96 % in Dec 2025 to 19.57% in Dec 25. All Member Banks are requested to classify the MSME accounts as per new definition to avoid any data loss and ensure to upload accurate data to UTLBC portal.

(Bank wise details are as per Annexure-4 {Page No. 26}

Item No.8	**PROGRESS UNDER WEAKER SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2026**

Rs.in crores

Period	Disbursement Advances		WS Advances O/s		% of W.S. adv to Total advances.
	A/Cs	Amount	A/Cs	Amount	
31.03.2026	6651	1024	14836	1605	1.40%
31.03.2025	12807	717	38743	1434	1.36%
31.12.2025	6785	754	15351	1535	1.25%
(QoQ)	-134	270	-515	70 (4.56%)	0.15%
(YOY)	-6156	307	-23907	171 (11.92%)	0.40%

WS advances has increased from Rs. 1434 crores in March 25 to Rs. 1605 crores in March 26 registering YOY growth of 11.92 % and on QoQ basis it has increased by 4.56 %. On QoQ basis share of WS advances has increased from 1.25% on Dec 25 to 1.40% March 26 and on YOY basis share increased from 1.36% on March 25 to 1.40% March 26.

(Bank wise details are as per Annexure- 5 & 5 A {Page No.27 &28}

Item No.9:	**CREDIT FLOW TO WOMEN BENEFICIARIES WITHIN UT CHANDIGARH AS ON 31.03.2026**

Rs. In crore

period	Fresh disbursement		O/s advances		%age of adv. To women to total advance
	A/c.	Amt	A/c.	Amt	
31.03.2026	52536	6276	111280	16644	14.57%
31.03.2025	56237	4676	124199	7963	7.54%
31-12-2025	43376	5071	109520	10261	8.38%
(QoQ)	9160	1205	1760	6383	6.19%
(YOY)	-3701	1600	-12919	8681	7.03%

Advances to women beneficiaries has registered YOY growth of 109 % and on QoQ basis growth is 62.20 %. Credit Flow to women beneficiaries on YOY increased from Rs. 7963 crores in March 25 to 16644 crores in March 26 and Share of women advances has increased from 7.54 % in March 25 to 14.57 % in March 26 which is well above the target of 5% stipulated by RBI.

(Bank wise details are as per Annexure- 6 {Page No. 29}

Item No. 10	**DISBURSEMENT AGAINST ANNUAL TARGETS OF ANNUAL DISTRICT CREDIT PLAN WITHIN UT CHANDIGARH AS ON YEAR ENDED 31.03.2026**

a. Achievement under ACP of the State, Priority Sector Lending as on QE March 2026 on Pro Rata Basis.

Rs. in Lacs

SECTOR	Annual Targets	TARGETS (Pro rata basis) as on QE March 26	ACHIEVEMENTS as on QE March 26	% Achievement (Pro rata basis) as on QE March 26
Agriculture	18037	18037	183899	1019%

MSME	1586997	1586997	1995946	125%
OTHER PRIORITY	51594	51594	62172	120%
TOTAL PRIORITY	1656628	1656628	2242018	135.33%
Non-Priority	18711630	18711630	18495750	99%
Grand Total	20368259	20368259	20737768	101.80%

 # As pe manual Bifurcation ACP utilization of Agriculture Disbursement in Chandigarh is 20909 lacs and Outside Chandigarh is 162990 lacs.

During the period under review, ACP Targets for current FY 2025-26 as on 31.03.2026 is achieved 101.80%. Target under Agri, MSME and other PS advances achieved 1019%, 125 % and 120 % respectively. Overall PS target is achieved 135.33% in FY 2025-26. Target under NPS achieved by 99%.

(Bank wise details are as per Annexure- 7 {Page No. 30}
(Manual Bifurcation of Agriculture Disb. details are as per Annexure- 7 A {Page No. 30 A}

Item No. 11 | Loans under Negotiable Warehouse receipt

As per the instructions of DFS we have taken up the progress of National warehouse receipts and will make it a regular agenda item of UTLBC meeting. However, there is only 3 Account outstanding as on 31.03.2026 with Rs 2777 lacs pertaining to PNB. All banks are requested to explore the possibility of sourcing proposal cases under the category Negotiable Warehouse receipt.

ITEM NO. 12 | HOUSING LOANS WITHIN UT CHANDIGARH AS ON 31.03.2026

Period	Fresh disbursement					
	PS		NPS		Total	
	A/c	Amt	A/c	Amt	A/c	Amt
March 26	2679	293	6655	3738	9334	4031
March 25	2051	149	7853	3354	9904	3503
Dec25	2228	200	6185	2621	8413	2821
(QoQ)	451	93	470	1117	921	1210
(YOY)	628	144	-1198	384	-570	528

During the year 2025-26 fresh housing loan sanctioned and disbursed to 9334 borrowers for Rs.4031 crore (PS Rs.293 crore and NPS Rs.3738 crore).

Period	O/s Advances						NPA					
	PS		NPS		TOTAL		PS		NPS		Total	
	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
Mar 26	16188	1862	30758	10917	46946	12779	441	31	687	45	1128	76 (0.59%)
Mar 25	12424	1147	32512	10121	44936	11268	328	18	531	64	859	82 (0.72%)
Dec25	16063	1848	30163	10446	46226	12295	418	28.20	1056	112	1474	141 (1.14%)
(QoQ)	125	14	595	471	720	484	23	2.80	-369	-19	-346	-65
(YOY)	3764	715	-1754	796	2010	1511	113	13	156	-67	269	-6

Total Portfolio as on 31.03.2026, 46946 housing loan accounts are outstanding amounting Rs.12779 crores. NPA under HL is 0.59% as on March 2026.

(Bank wise details are as per Annexure- 8 ,8 A &8 B {Page No. 31,32&33}

Item No.13 | POSITION UNDER EDUCATION LOAN SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2026

Rs. in Crore

period	Fresh disbursement					
	PS		NPS		Total	
	A/c	Amt	A/c	Amt	A/c	Amt
Mar 26	869	34	436	79	1305	113
Mar 25	810	34	730	112	1540	146
Dec25	733	20	364	56	1097	76

(QoQ)	136	14	72	23	208	37
(YOY)	59	0	-294	-33	235	-33

During QE March 2026, Banks have sanctioned fresh education loan to 1305 students amounting Rs.113 crores.

period	O/s advances						NPA					
	PS		NPS		Total		PS		NPS		Total	
	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
Mar 26	2978	191	1120	288	4098	479	89	3.82	17	4.45	106	8.27 (1.72%)
Mar 25	2897	186	1165	280	4062	466	94	2.92	12	1.23	106	4.15 (0.89%)
Dec25	2997	194	1111	282	4108	476	87	3.38	8	3.73	95	7.11 (1.47%)
(QoQ	-19	-3	9	6	-10	3	38	2.21	18	3.49	56	1.16 (0.25%)
(YOY)	81	5	-45	8	36	13	31	2.67	14	5.99	45	4.12 (0.83%)

Total portfolio of education loan is Rs.479 crores to 4098 students. NPA in education loan is 1.72%%. The banks should explore financing to fresh students eligible for admission in professional/ other courses.

(Bank wise details are as per Annexure- 8 ,8 A, 8 B {Page No 31,32&33}

ITEM NO.14	Pradhan Mantri Mudra Yojana (PMMY)

The progress under PMMY during the current financial year 2025-26 ended 31.03.2026 is as under. Banks in Chandigarh have sanctioned fresh loan of Rs.25478 lakhs to 9357 beneficiaries as under:

Shishu Loan - 2049 a/c Rs.1807 Lakhs
Kishore Loan – 5306 a/c Rs.8972 Lakhs
Tarun loan - 2002 a/c Rs.14699 Lakhs

Amt. in Lakhs

	Sanction & Disb. 01.04.25 to 31.03.26		Outstanding 31.03.2026		NPA 31.03.2026		%age of NPA	%age of NPA	%age of NPA
	A/cs	Amt	A/cs	Amt	A/cs	Amt	March26	March 25	31.12.25
SHISHU	2049	1807	7707	2508	1779	808	32.21%	1.57%	27.09%
KISHORE	5306	8972	11234	13690	2074	2280	16.65%	0.44%	16.88%
TARUN	2002	14699	4042	24268	647	3576	14.73%	0.89%	14.58%
TOTAL	9357	25478	22983	40466	4500	6664	16.46%	16.23%	16.32%

During the FY 2025-26 member Banks have sanctioned fresh MUDRA loan to 9357 beneficiaries amounting Rs.254.78 crores and total portfolio of MUDRA loan as on 31.03.2026 is 404.66 crores to 22983 beneficiaries and NPA under MUDRA is 16.46 % as on March 2026 slightly increased from 16.32% as on December 2025. All member Banks are requested to focus on recovery of NPA involved under MUDRA scheme as NPA in mudra is on increasing trend.

Banks who have not sanctioned any loan during QE March 2026 are as under: -BANDHAN BANK, CATHOLIC SYRIAN BANK, CITY UNION BANK, DHAN LAXMI BANK, INDIAN POST PAYMENT BANK, INDUSIND BANK. KARUR VYSYA BANK, KOTAK MAHINDRA BANK, LAXMI VILAS BANK, RBL BANK LTD., SOUTH INDIAN BANK, CAPITAL SMALL FINANCE BANK, EQUITAS BANK, EVANGELICAL SOCIAL ACTION FORUM, UTKARSH SMALL FINANCE BANK. Cooperative Banks have also not sanctioned any Mudra loan in the QE Dec 2025 despite repeatedly meeting with these banks.

All banks are advised to achieve respective target given by UTLBC Chandigarh under Mudra loan schemes as UT administration is monitoring the progress from time to time. All member Banks are also requested to focus on recovery of NPA involved under MUDRA scheme.

(Bank wise details is as per Annexure - 9 -9A {Page No. 34 & 35}.

Item No. 15	Position of NPA within UT CHANDIGARH As on 31.03.2026

NPA As on 31.03.2026 (Manual Bifurcation of Agriculture and MSME of Chandigarh and Outside Chandigarh)

Rs. In Crores

Period	Agriculture		MSME		Other Priority Sector		Total Priority sector		Non-Priority sector		Grand Total	
	A/C	Amt	A/c	Amt	A/c	Amt	a/c	Amt	a/c	Amt	a/c	Amt
Mar 26	6414	2763	41462	22357	26447	2305	74323	27425	576187	86812	650510	114237
NPA Mar 26	1851	156 5.64%	6762	1008 4.50%	1767	147 6.37%	10380	1311 4.78%	17051	9744 11.22%	27431	11055 9.67%
Mar 25	2732	2296	42021	17492	26129	1650	95475	21438	586953	75812	682428	97251
NPA Mar 25	4512	435 18.95%	5748	2222 12.70%	1446	4 .48%	11706	2732 12.74%	17497	5374 7.08%	29203	8106 8.33%
Dec 25	6604	3106	39857	21977	28095	2183	74556	27267	568286	90310	642842	117577
NPA Dec 25	1782	95 3.05%	6146	636 2.89%	1160	90 4.12%	9088	821 3.01%	17336	9588 10.62%	26424	10409 8.85%

As per Manual Bifurcation of Chandigarh and Outside Chandigarh. NPA as on March 26 **under agriculture is 5.64%, under MSME is 4.50%. under other PS advances is 6.37%. and Total NPA under Priority Sector as on March 26 is 6.37%. NPA under Non-Priority Sector is 11.22%.**

Bank wise ACP Outstanding details (Text File) as per Annexure- 10 B {Page No 37a}
(Bifurcation of State wise NPA of Agriculture & MSME as per Annexure 10 ,10 A (Page No 36,37)

NPA within UT CHANDIGARH As on 31.03.2026 (as per Text File)

Period	Agriculture		MSME		Other Priority Sector		Total Priority sector		Non-Priority sector		Grand Total	
	A/C	**Amt**	**A/c**	**Amt**	**A/c**	**Amt**	**a/c**	**Amt**	**a/c**	**Amt**	**a/c**	**Amt**
Mar 26	6414	2763	41462	22357	26447	2305	74323	27425	576187	86812	**650510**	114237
NPA Mar 26	1851	1133 41.00%	6762	2937 13.13%	1767	147 6.37%	10380	4217 15.37%	17051	9744 11.22%	27431	13962 12.22%
Mar 25	2732	2296	42021	17492	26129	1650	95475	21438	586953	75812	682428	97251
NPA Mar 25	4512	435 18.95%	5748	2222 12.70%	1446	74 4.48%	11706	2732 12.74%	17497	5374 7.08%	29203	8106 8.33%
Dec25	6604	3106	39857	21977	28095	2183	74556	27267	568286	90310	642842	117577
NPA Dec 25	1782	95 3.05%	6146	636 2.89%	1160	90 4.12%	9088	821 3.01%	17336	9588 10.62%	26424	10409 8.85%
+/-QoQ		**+38%**		**+10%**		**+2.25%**		**+12.36%**		**+.60%**		**+3.98%**
+/- YoY		**+22%**		**+0.43%**		**+1.89%**		**+2.63%**		**+4.14%**		**+4.50%**

Bank wise ACP Outstanding details (Text File) as per Annexure- 10 B {Page No 37a}
Bank wise NPA details (Text File) as per Annexure- 10 C {Page No 37b}

NPA Level on March 25, December 25 and March 26 sector wise is as under: -

Parameters	31.03.25	31.12.25	31.03.2026	31.03.2026
			As per Manual Bifurcation NPA of Chandigarh	Total NPA as per Text File include per NPA(outside Chd.)
Agriculture	**18.95%**	**39.99%**	**5.64%**	41.00%
MSME	**12.70%**	**12.61%**	**4.50%**	13.13%
Other P. sector	**4.38%**	**4.12%**	**6.37%**	6.37%
Priority sector	**12.96%**	**15.05%**	**15.37%**	15.37%
Non P, Sector	**8.49%**	**10.62%**	**11.22%**	11.22%
Grand Total	**9.44%**	**8.85%**	**12.83%**	12.83%

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

Item No. 16	Position of NPA in Govt. Sponsored Schemes within UT Chandigarh as on 31.03.2026

Outstanding advances under Govt. sponsored schemes and NPA position

Year	Total PMEGP adv.in lacs		Total NULM outstanding in lacs		stand up India	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
O/S 31.03.26	214	1229	61	93	252	4227
NPA 31.03.26	87	361 (29.37%)	34	22 (23.65%)	92	803 (18.99%)
O/S 31.03.25	136	613	66	86	300	4805
NPA 31.03.25	54	155 (25.28%)	25	11 (12.79%)	74	716 (14.90%)
O/s 31.12.25	217	1296	64	101	286	4803
NPA 31.12.25	92	424 (32.71%)	30	18 (17.82%)	89	781 (16.26%)

On YOY basis NPA under PMEGP scheme has increased from 25.28% on March 2025 to 29.37% on March 26 which is on very Higher side and required effective recovery measures. On QoQ basis NPA under PMEGP has decreased from 32.71% in Dec 25 to 29.37% on March 26. NPA Under NULM has increased from 12.79% in March 25 to 23.65% on March 26 and also increased on quarterly basis from 17.82% Dec 25 to 23.65% on March 26. NPA under Standup India has increased from 14.90% on March 25 to 18.99% on March 2026 and on Quarterly basis it has also increased from 16.26% in Dec 2025 to 18.99% in March 26. The higher percentage is a serious matter of concern so all member Banks are advised to focus on NPA recovery under Govt sponsored scheme. Sponsoring agencies also required to help the lending banks for recovery of NPA amount from the beneficiaries.

(Bank wise details are as per Annexure- 11 {Page No 38 }

Item No.17	CGTMSE SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2026	
Period	**NO. of A/cs covered**	**Amt. in lacs**
31.03.26	**14719**	**296171**
31.03.25	**6497**	**85306**
31.12.25	**9468**	**193026**

Total 14719 units have been covered under CGTSME amounting Rs.2961 crores as on 31.03.2026. The scheme is meant to provide credit guarantee cover primarily to MSE units. Banks should take advantage of the scheme so that maximum numbers of MSE units are covered under credit guarantee scheme.

(Bank wise details are as per Annexure - 12 {Page No. 40}.

Item No. 18	Review of progress of Digital Transactions-Expanding and Deepening of Digital Payments Ecosystem QE March 2026

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 Reserve Bank of India is regularly monitoring the progress on the subject.

However, %age wise achievement is as under:

	Parameters	Total Number of eligible accounts	%age in debit card	%age of A/C holders having Net Banking	%age of Mobile banking Holders	%age of account holders covered under AEPS	%age of Total nos of eligible account hordes who have taken at least one digital facility

31.03.26	**SF**	**2598673**	**89.16%**	**64.85%**	**82.61%**	**70.36%**	**100%**
31.12.25	**SF**	**2282070**	**89.08%**	**65.65%**	**81.08%**	**71.15%**	**99.47%**
	Parameters	**Total Number of eligible accounts**	**holders having Net Banking**	**%age of A/C holders taken POS machine/QR code**	**%age of Mobilie banking Holders**	**%age of account holders covered under AEPS**	**%age of Total nos of eligible account hordes who have taken at least one digital facility**
31.03.26	**CA**	**129812**	**91.13%**	**28.00%**	**64.66%**	**0**	**100%**
31.12.25	**CA**	**114286**	**90.93%**	**28.29%**	**65.79%**	**0**	**99.59%**

As per statement for the month ended March 2026, under Saving Fund under of one of the digital products provided to 100% account holders and under Current account it is also 100%. Member Banks are requested to maintained 100% continuously.

(Bank wise Achievement is annexed as per annexure 13,13 A {Page 41 & 42}

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

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

The progress as on 31.03.2026 is as under: -

Period	No. of active CASA A/Cs In lacs	Seeding with Aadhaar (No. in lacs)
31.03.26	25.60	18.25
31.03.25	24.25	16.86
31.12.25	25.44	18.46

During the period under review the No of Active CASA A/cs are 25.60 lacs and seeding with Aadhar is 18.25 lacs. Accounts.

(Bank wise details are as per Annexure - 14 {Page No. 43}

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

Up to 31.03.2026 77 BCAs are working and concerned, Bank has provided Micro ATMs to their BCAs. This will enable the account holders to swipe their ATM Cards at BCA locations and they need not to go to the far-flung areas for swiping the ATM cards.

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

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

Bank wise status of Bank Mitra and Micro ATMs is given on Annexure No. 15 {Page No. 44}

ITEM No. 21	**OPENING OF FINANCIAL LITERACY CENTRES (FLCs) AT UT CHANDIGARH**

To carry on the Financial Literacy Mission ahead it was decided to open Financial Literacy Centres in the Chandigarh. There are 4 FLCs operative in UT Chandigarh. Status of FLCs is as under: -

1. **ICICI Bank – Working**
2. **State Bank of India – Working**
3. **Punjab National Bank – Working**
4. **Punjab and Sind Bank- working (Started working from last week of December 2025)**

During the period under review FLCs in Chandigarh have organized 110 camps.

FLC Progress Report 01.01.2026 to 31.03.2026						
S.No.	**Actual Special Camps conducted**	**Actual Special Camps Participants**	**Target Specific Camps conducted**	**Target Specific Camps Participants**	**Total Camps**	**Total Participants**
1	**31**	**667**	**79**	**2283**	**110**	**2950**

As per annexure -16 {page 45}

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

During the period under review CFL has organized 13 camps with 918 participants from January 2026 to March 2026.

As per annexure -17 {page 46}

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

The progress under PMJDY accounts is as under as on 31.03.2026

Period	Total PMJDY A/Cs	Aadhar Seeded Accounts	Rupee card issued	Rupee card Activated
31.03.26	326769	272980 (83.54)	210700 (64.47%)	101455 (31.04%)
31.03.25	330735	281910 (85.23%)	217563 (65.78%)	107400 (49.36%)
31.12.25	325906	274237 (84.14%)	209416 (64.26%)	93848 (44.81%)
+- in qtr	863	-12524	1284	7607
+- in y to y	-3966	-20197	-6863	-5945

On the basis of above table On YOY basis nos of account of PMJDY have decreased by 3966 accounts. However, on QoQ basis there is an increase of 863 accounts in a quarter.

(Bank wise progress as per Annexure- 18 Page No 47)

ITEM NO 24	Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY)

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)- Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)- Under the scheme all saving bank holders with the age-group of 18-50 years can enroll themselves to avail benefits of the scheme on payment of annual premium of Rs.436/-. Under the scheme Rs. 2 lacs is payable on member's death due to any reason. Details of the scheme are available on PMJDY website and is applicable in all banks.

Up to 31.03.26 banks have enrolled 158778 persons/beneficiaries.

Year	PMJJBY a/c
31.03.26	158778
31.03.25	134419
31.12.25	164760
+/- during the qtr	-5982
+/- during y to y	24359

On QoQ Basis there is decrease of 5982 beneficiaries and on YOY basis there is an increase of 24359 beneficiaries. Member banks to look after their position and take corrective steps for improvement. UT Administration is monitoring the progress from time to time and advise to saturate the account holders with PMJJBY.

<u>Item no 2.2 Pradhan Mantri Suraksha Bima Yojana (PMSBY)-</u> Under the insurance cover for one year is provided, renewable from year to year, Accidental Insurance Scheme offering insurance on accidental death and disability cover for disability on account of an accident. All Saving Bank Account, holders in the age group of 18-70 years can enroll themselves in participating banks on payment of an annual premium of Rs.20/- renewable on year-to-year basis.

Up to 31.03.26, banks have enrolled 434735 beneficiaries under PMSBY:

Year	Total enrolment PMSBY
31.03.26	434735
31.03.25	380627
31.12.25	462358
+/- during qtr	-27623
+/- y to y	54108

On QoQ Basis there is decrease of 27623 beneficiaries and on YOY basis there is increase of 54108 beneficiaries.

Atal Pension Yojana (APY) -. Under APY, there is guaranteed minimum monthly pension for the subscribers ranging between Rs.1000/-to Rs.5000/- per month. Govt. of India will guarantee the benefit of minimum pension. All bank account holders, which are citizen of India and in the age group of 18-40 years, can join APY and avail benefits of the scheme on payment of subscription according to their entry age and required minimum monthly pension ranging between Rs.1000/-to Rs.5000/- per month. Complete details are available with the participating banks and on the website of PFRDA.

Up to 31.03.26 banks have enrolled 88741 beneficiaries under the APY scheme since inception of the scheme.

Period	APY enrolments
31.03.26	88741
31.03.25	73351
31.12.25	91685
+/- during qtr	-2944
+/- y to y	15390

On YOY basis there is an increase of 15390 beneficiaries of APY and on QoQ basis there is a decrease of 2944 beneficiaries. GOI and Chandigarh Administration is monitoring the progress under the schemes on monthly basis. The members' banks are requested to achieve their respective target.

(Bank wise Progress is given on Annexure No. 19 {Page No. 48}

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

Under PMJDY During the period QE March 2026, Banks have received 12 claims and lodged the 12 claims up to 31.03.2026 in UT CHANDIGARH, 12 Claim cases stands settled. There is no case pending for disposal as on March 2026.

-Under PMSBY, During the period QE March 2026, Banks have received 51 claims and lodged all the claims. Out of 51 claims lodged ,44 claim cases stand settled, 3 claims are rejected and 4 case are pending for settlement.

Under PMJJBY, During the period QE March 2026, Banks have received 115 claims, out of 115 claims lodged, 110 claim cases stand settled while 2 claims are rejected and 3 case are pending for disposal.

(Bank wise Progress is given on Annexure No. 20 ,21, 21 A {Page No. 49,50 & 51}.

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

It is a small Interest Based Grant Loan facility to start Livelihood/Employment for Urban Street Vendors affected under lock down period. During this FY 2025-26, 9506 applications have been uploaded by MC office Chandigarh out of those 40 applications has been returned/ rejected by the banks and 9466 applications have been sanctioned and 8946 applications have been disbursed. 520 applications are pending for sanction (in which resubmitted Applications are also included which can be deleted from portal only after 90 days) and 115 applications are pending for disbursement.

UTS	Total apps	Rejec ted	Rejected % Age	Net app	Sancti oned	Pending For sanction	% age of sanction-vs-net App	Disbur sed	Pending for Dis.	% Age of disburseme nt To sanction
UT Chd	9506	40	0.42	9466	8946	520	94.51	8831	115	98.71
1st	5071	4	0.08	5067	5030	37	99.27	5025	5	99.90
2nd	3040	19	0.63	3021	2820	201	93.35	2768	52	98.16
3rd	1394	17	1.22	1377	1094	283	79.45	1044	50	95.43
04.05.26										

Bank wise position is given on Annexure No. 22 {Page No. 52}

Item No. 27:	Position of PM Vishwakarma Govt. Sponsored Schemes within UT Chandigarh as on 31.03.2026

Up to FY 2025-26, 262 Applications under PM Vishwakarma scheme have been referred to the Banks and out these 79 cases have been sanctioned and disbursed and 170 cases have been rejected and 13 applications have been pending.

PM VISHWAKARMA

Bank Name	No. of application Received	No. of application sanctioned	No. of application rejected	No. of application pending	San. Amount	Disb. Amount
Axis Bank	1	1	0	0	1	0.8
BANK OF BARODA	26	12	14	0	7.50	6.52
Bank of India	2	1	1	0	1.00	1.00
BANK OF MAHARASHTRA	5	1	4	0	1.00	0.00
CANARA BANK	17	1	16	0	1.00	0.25
CENTRAL BANK OF INDIA	12	1	11	0	1.00	1.00
Federal Bank	1	0	1	0	0.00	0.00
INDIAN BANK	18	4	14	0	3.50	3.50
INDIAN OVERSEAS BANK	4	0	4	0	0.00	0.00
Kotak Mahindra Bank	4	2	2	0	2.00	2.00
HDFC	2	0	1	1	0.00	0.00
PUNJAB & SIND BANK	12	0	11	1	0.00	0.00
PUNJAB NATIONAL BANK	73	23	46	4	22.00	22.00
STATE BANK OF INDIA	59	25	29	5	23.00	23.00
UNION BANK OF INDIA	17	4	12	1	3.50	2.95
UCO BANK	7	2	4	1	1.50	1.50
KARNATAKA Bank	2	2	0	0	2.00	1.00
Grand Total	262	79	170	13	69.80	65.52

All Banks are requested to sanction all the pending Applications by next week so that there is NIL pendency of UT Chandigarh.

Bank wise position is given on Annexure No. 23 {Page No. 54}

Item no. 28	Pashu Kisan Credit Card

As you Know, the government has introduced 'Pashu Kisan Credit Card' for animal farmers to increase the animal husbandry business across the country. Total 12 camps have been held with collaboration of Animal Husbandry Department up to 31.03.2026. In these camps total 17 PKCC Applications have been received, out of these, 6 Applications have been sanctioned and disbursed and 6 have been rejected due various reasons. There is 5 pendency as on date.

As on 31.03.2026 position is as under:

Period	Total app. Received	No. Of apps sanctioned	No. Of applications disbursed	No of applications rejected	No. of pending applications
01.04.25 to 31.03.26	17	6	6	6	5

Five applications are pending of SBI Bank and request to clear the pendency within next week.

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

During QE March 2026 No application has been sponsored by the DIC. Hence No pendency.

Item No 30	POSITION UNDER NULM (CLOSED) NOW DEEN DYAL JAN AJIVIKA YOJNA WITHIN UT CHANDIGARH AS ON 30.03.2026

Progress under DEEN DYAL JAN AJIVIKA YOJNA is as on 31.03.2026 for the financial year 2025-26.

Target	**Applications received/sponsored**	Sanctioned	Disbursed	**Rejected**	Pending
No Targets and application received as QE March 2026.					

Item No. 31	POSITION UNDER PMEGP SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2026

Progress under PMEGP financial year 2025-26, up to 31.03.2026, in which 27 Applications were forwarded to Banks. Out of which 5 Applications sanctioned, 11 Applications are rejected and 11 Applications are pending.

2025-26	Target	Target MM	Forwarded to bank Application	Sanctioned		MM claimed		MM disbursed		Ret/ rejection	pending	MM claim pending	
	App			Project	MM	project	MM	project	MM	App.	App	A/c	Amt
KVIC	2	7.09	4	0	0.00	0	0.00	0	0.00	1	3	0	0.00
KVIB	3	10.63	13	3	4.14	6	45.42	2	6.25	8	2	5	44.17
DIC	4	14.17	9	1	7.50	6	30.63	2	3.63	2	6	5	28.25
2nd loan	0	0	1	1	3.75	1	3.75	0	0	0	0	1	3.75
Total Target	9	31.89	27	5	15.39	13	79.80	4	9.88	11	11	11	76.17

Pendency Detail:- BOI-2, BOB-1, PUNJAB SIND BANK-1, IDBI-1, SBI-6= Total–11.

All Banks are requested to dispose off all the pending applications within Bank timeline guidelines.

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

This is a Flagship programme of Govt. of India where banks have to finance amount between Rs.10 lacs to Rs.100 lacs to SC/ST and women beneficiaries

Progress during the FY 2025-26 remained as under:

Total No. of Schedule Commercial Bank Branches	Loan Sanctioned during FY 2025-26 (Amt in lacs) (01.4.2025 to 31.03.2026)				Outstanding as on 31.03.2026 (Amt.in lacs)	
	SC/ST		WOMEN		A/C	Amt.
399	0	0	13	408	252	4227

During the FY 2025-26, up to 31.03.2026 member Banks have sanctioned fresh SUI loan to 13 beneficiaries amounting Rs.408 lacs and total portfolio of SUI Loan as on 31.03.2026 is 4227 lakhs to 252 beneficiaries. All Banks are requested to sanction more loans to women and SC/ST beneficiaries as UT administration is also monitoring this scheme on monthly basis.

(Bank wise details are as per Annexure- 25 & 11 {Page No 56 & 38}

Item No.33	POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 31.03.2026

Progress under SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 31.03.2026

SAVING LINKED

Achievement up to 31.03.2026	
NO.	Amount in lacs
327	72.22

CREDIT LINKED

Sanctioned 01.04.2025 to 31.03.2026		Outstanding as on 31.03.2026	
A/C.	Amt in lacs	A/C.	Amt in lacs
10	19.99	80	332.74

During FY 2025-26 up to 31.03.2026, No of saving linked Accounts are 327 A/c's amounting to Rs 72.22 lacs. No of Credit Linked Account is 10 A/c amounting to Rs 19.99 lacs. Total Outstanding as on 31.03.2006 is 80 A/c's amounting to Rs 332.74 lacs. All member banks are requested to please credit link all eligible SHG.

(Bank wise details are as per Annexure – 26,27,28 {Page No. – 57 ,58,59}

Item No.34:	POSITION UNDER KCC WITHIN UT CHANDIGARH AS ON 31.03.2026

(Rs.in crore)

Total sanction & Disb. for from 01.04.2025 to 31.03.2026		O/S AS ON 31.03.2026	
NO.	Amount	NO.	Amount
761	75.98	1438	227.63

During the FY 2025-26 up to 31.03.2026, 761 fresh KCC issued amounting Rs 75.98 crores and 1438 KCC outstanding amounting to Rs.227.63 crores. Due to rapid urbanization and expansion of the city and consequent shrinkage in net sown area, the scope for issuing fresh KCCs is negligible in Chandigarh.

(Bank wise details are as per Annexure - 29{Page No. 60}.

Item No. 35:	Review of Progress on Central KYC Records (CKYCR) for QE March 2026

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

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

Progress of Central KYC Records Registry (CKYCR) from 01.01.2026 to 31.03.2026					
Bank Name	**Institution Type**	**CKYC UPLOAD**	**CKYC UPDATED**	**CKYC DOWNLOADED**	**Inter-Usability**
All Banks in Chandigarh	**Banks**	**16790**	**32993**	**69988**	**81%**

(Bank wise details are as per Annexure - 30{Page No. 61}.

ITEM NO.36:	**ISSUES OF UIDAI**

Present status of Aadhaar Enrolment Centers in Banks, in the UT Chandigarh is Out of the 48 designated centers in Chandigarh, 10 centers have active Aadhaar Enrolment Kits.

Inactive Aadhaar kits in Banks in Chandigarh:

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

Punjab National Bank+ OBC + United Bank	6	6
RBL Bank	1	1
SBI	6	4
Union Bank of India+ Andhra Bank + Corporation Bank	4	4
Ujjivan Small Finance Bank	1	1
UCO Bank	1	0
Yes Bank	1	0
Grand Total	**48**	**38**

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

Item No 37	Policy Support for Development of Agri-Commodity Ecosystem-Credit Guarantee Scheme for e-NWR based Pledge Financing (CGS-NPF)

Government of India vide their letter dated 03.02.2025 informed that launched a Credit Guarantee Scheme for e-NWR based Pledge Financing (CGS-NPF) with a corpus of Rs 1000 crore to encourage banks to extend pledge finance against e-NWRs to farmers and traders on the agricultural/horticultural produce stores in the WDRA registered warehouses. This scheme is expected to increase the post-harvest finance to farmers. This item will remain a regular Agenda item of SLBC/UTLBC onward also.

Item No 38	ANY OTHER ITEM WITH THE PERMISSION OF CHAIR