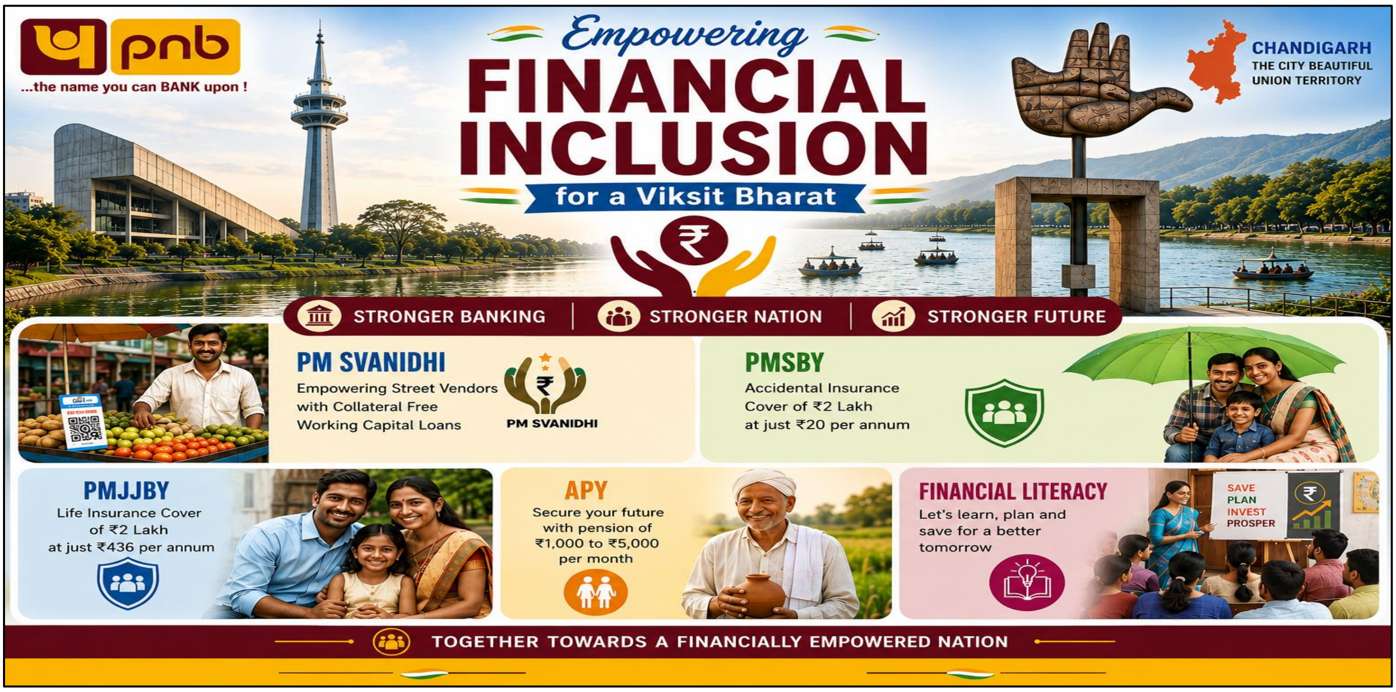
64वीं केंद्र शासित स्तरीय बैंकर्स समिति

64th UT LEVEL BANKERS' COMMITTEE



(के.शा. चण्डीगढ़)	कार्य-सूची
(U.T. CHANDIGARH)	AGENDA PAPERS

समीक्षा आँकड़े – जून 2026
REVIEW DATA – JUNE 2026

संयोजक
Convener

punjab national bank
...the name you can BANK upon!

अग्रणी जिला प्रबंधक एस.सी.ओ. 70-71, प्रथम तल, सेक्टर-17बी, चण्डीगढ़ (केन्द्र शासित प्रदेश) ई-मेल: ldmchd@pnb.bank.in	Lead District Manager, SCO 70-71, First Floor, Sector 17B, Chandigarh, UT Email ldmchd@pnb.bank.in

64th UTLBC - MEETING TO REVIEW DATA FOR THE Q.E. JUNE 2026 CHANDIGARH- U.T.

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

INDEX OF AGENDA AND BACKGROUND PAPERS

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

PUBLIC SECTOR BANKS		PRIVATE SECTOR BANKS		COOPERATIVE BANKS		SMALL FINANCE BANKS	
Name of Bank	No. of Branches	Name of Bank	No. of Branches	Name of Bank	No. of Branches	Name of Bank	No. of Branches
Bank of Baroda	21	Axis Bank	25	Chd. State Coop Bank	18	AU Small Finance Bank	5
Bank of India	13	Bandhan Bank	5	HARCO Bank	9	Capital Small Finance Bank	2
Bank of Maharashtra	9	Catholic Syrian Bank	2	Punjab State Coop Bank	18	Equitas Bank	1
Canara Bank	21	City Union Bank	1	Ropar Central. Coop Bank	1	ESAF	1
Central Bank of India	11	Dhan Laxmi Bank	1			Jana Small Finance Bank	1
Indian Bank	11	Federal Bank	3			Ujjivan Small Finance Bank	2
Indian Overseas Bank	6	HDFC Bank	28			Utkarsh Small Finance Bank	3
Punjab National Bank	38	ICICI Bank	30				
Punjab & Sind Bank	24	IDBI Bank	9				
State Bank of India	56	IDFC Bank	7				
UCO Bank	11	Indian Post Payment Bank	1				
Union Bank of India	17	IndusInd Bank	16				
		J&K Bank	1				
		Karnataka Bank	2				
		Karur Vysya Bank	1				
		Kotak Mahindra Bank	12				
		DBS	1				
		RBL Bank Ltd.	4				
		South Indian Bank	1				
		Yes Bank	10				
TOTAL	240		159		46		15

SIGNIFICANT STATISTICS OF ALL SCHEDULED COMMERCIAL BANKS AND CO-OP. BANKS IN CHANDIGARH AS ON 30.06.2026

Rs.in Crore

SNO	ITEMS	UNIT	As on 30.06.2024	As on 30.06.2025	As on 30.06.2026	National Goals
		Rs.				
1	Deposits	Crore	115012	134616	145178	
2	Advances	Crore	94003	108823	110768	
3	CD Ratio	%	81.73%	80.84%	76.30%	60%
4	Priority Sector Advances	Crore	19207	23200	27456	
5	Share of PS Adv. to Total Advances	%	20.43%	21.31%	24.78%	40%
6	Agricultural Advances	Crore	2428	2141	2505	
7	Share of Agr. Adv. To Total Advances	%	2.59%	1.97%	2.23%	18%
8	Micro, Small & Medium Enterprises Advances	Crore	15150	18988	22986	
9	Share of MSME to Total Advances	%	16.12%	17.45%	20.75%	
10	Advances to Weaker Sections	Crore	4016	1389	1570	
11	Share of Weaker Sec Adv to Total Adv.	%	4.27%	1.27%	1.42	12%
12	Branch Network	Nos.	454	452	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

64th 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 30.06.2026: -

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

Last Meeting of UTLBC	63rd
Held on	18.05.2026
Minutes email / circulated on	27.05.2026
Comments Received	NIL

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

ITEM NO 2:	ACTION TAKEN REPORT ON THE ACTION POINTS OF 63RD UTLBC MEETING	
S NO	**Major Action Points**	**Action Taken**
1.	Smt. Nidhi Bhargava 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 27.05.2026 All member banks were advised disposal of PM Vishwakarma, PMEGP, PM SVANidhi immediately. Latest position has been mentioned at item no 25 and annexure at page 52
2	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 27.05.2026 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.
3	Sh Paveen Goyal, Chief General Manager, PNB emphasized that banks having CD Ratio below 60% to improve CD Ratio to benchmark level and 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 27.05.2026 All the 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
4	Sh Vivek Shrivastav, Regional Director, RBI urged all the member banks to bring REKYC pendency to zero.	The instructions issued were noted and the Rekyc pendency has been made agenda item for this meeting.
5	Sh Vivek Shrivastav, Regional Director, RBI discussed about the rejected claims in PMJJBY	Letters were issued to UCO bank and HARCO bank for explaining in details about rejection of PMJJBY claims. Both the banks informed that rejection was reported by mistake and no claim in PMJJBY was rejected.
6	Shri Ashish Chaturvedi, Chief General Manager, PNB urged all member banks to submit data correctly and timely and directed that UTLBC meetings should be attended by senior-level officials from member banks	The instructions issued were noted and minutized and circulated to all on 27.05.2026
7.	Sh. Des Raj, DGM, NABARD requested all banks must actively participate in lending to the agriculture sector in UT Chandigarh and should be reported strictly based on Utilization of funds	The instructions issued were noted and minutized and circulated to all on 27.05.2026. 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. Banks have informed that they are facing issue of reporting as no such report regarding utilization place is available with banks.

Item No. 3	Review of Performance of Banks

NO. OF BRANCHES OF BANKS, THEIR DEPOSITS AND ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2026

Rs.in crores

Period	Nos of Branches		Deposits	Advances	CD Ratio
	URBAN	TOTAL	Amt.	Amt.	
30.06.2026	460	460	145178	110768	76.30%
30.06.2025	452	452	134616	108823	80.84%
31.03.2026	460	460	142017	119935	84.44%
+-Q to Q	0	0	**3161 (2.22%)**	-9167 (-7.64%)	-8.14%
+-YOY	8	8	**10562 (7.85%)**	1945 (1.78%)	-4.54%

The total deposits in UT Chandigarh have increased from Rs.134616 crores in June 2025 to Rs.145178 crores in June 2026 showing a **YOY growth of 7.85% %** and on QoQ Basis deposit has increased from Rs.142017 crores in March 2026 to Rs 145178 crores in June 2026 showing a **QoQ growth of 2.22 %.**

As regards advances, these have increased from Rs.108823 crores on June 2025 to Rs 110768 crores in June 2026 registering a growth of 1.78 % on YOY basis and on quarterly basis advances has decreased from Rs. 119935 crores on March 2026 to Rs. 110768 crores in June 26 showing a decrease of 7.64%.
Major decrease in advances is due to mapping of Large Corporate branch of PNB with SLBC Haryana due to fund utilization base.

(Bank wise details are as per Annexure- 1 {Page No 24 }

Item No. 4	CD RATIO WITHIN UT CHANDIGARH AS ON 30.06.2026

During the period under review CD ratio has decreased by 8.14% from 84.44% as on March 2026 to 76.30% as on June 2026 on QoQ basis. CD Ratio has also decreased on YOY basis by 4.54 % (i.e., from 80.84% in June 2025 to 76.30% in June 2026). 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 March 2026 in %age	CD ratio as on June 2026 in %age
Punjab & Sind Bank	42.87 %	39.51%

Private Sector Banks

Bank Name	CD ratio as on March 2026 in %age	CD ratio as on June 2026 in %age
Bandhan Bank	19.13 %	21.06%
CSB Bank	03.55 %	5.37%
HDFC Bank	35.80 %	37.74%
ICICI Bank	38.74 %	37.14%
IndusInd Bank	08.38%	10.44%
Karnataka Bank	25.64 %	26.20%
Karur Vyasa Bank	27.81 %	48.39%
DBS Bank	20.43 %	0.00%
RBL Bank Ltd.	41.72 %	40.10%
South Indian Bank	46.40 %	38.20%
IDBI Bank	50.84 %	56.95%

Small Finance Banks

Bank Name	CD ratio as on March 2026 in %age	CD ratio as on June 2026 in %age
AU Small Fin Bank	18.53 %	19.56%
Capital Small Finance Bank	36.06 %	27.16%
Equitas Bank	00.10 %	0.12%
ESAF	31.38 %	24.13%
Jana Small Fin Bank	05.64 %	6.77%
Ujjivan Small Finance Bank	10.09 %	9.44%
Utkarsh Bank	10.93 %	9.37%

Cooperative banks

Bank Name	CD ratio as on March 2026 in %age	CD ratio as on June 2026 in %age
CHD State co-op Bank	20.93 %	20.35%
Harco Bank	00.15 %	0.15%
Ropar Cent. Coop Bank	04.11 %	4.49%

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.24}

Item No 5:	PRIORITY SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2026

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.	
30.06.26	110768	6226	2505	41733	22986	24609	1964	72568	27456	24.78%
30.06.25	108823	6593	2140	47789	18988	27207	2070	81589	23200	21.31%
31.03.26	119935	6414	2763	41462	22357	26447	2305	74323	27425	24.00%
+/-Q to Q	-9167	188	-258	271	629	-1838	-341	-1755	31	0.78%
+/- YoY	1945	367	365	-6056	3998	-2598	-106	-9021	4256	3.47%

From the above data, it is observed that Share of PS advances to total Advances have increased from 24.00% on March 2026 to 24.78% in June 2026 showing a slightly increase of 0.78% on quarterly basis. However, On YOY basis Share of PS advances increased from 21.31 % in June 2025 to 24.78 % on June 2026 showing a growth of 3.47%.

As regards Agriculture advances, these have a slightly decreased by 9.33% on quarterly basis and On YOY basis Agri. Advance has increased by 17 %. MSME advances have registered YOY growth 17 % and on quarterly basis growth is 2.8%. Similarly, PS advances have increased from Rs.23200 crores in June 2025 to Rs 27456 crores in June 2026 showing YOY growth of 18.34%. However, QOQ basis there is a growth of 1.1%.

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. 25}**

Item No. 6	AGRICULTURE ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2026

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.	
June 26	4884	534.76	97	252	1245	1720	6226	2505	2.26%
June 25	5321	615	87	242	1185	1284	6593	2141	1.97%
March 26	4994	747	100	268	1320	1748	6414	2763	2.42%
QoQ	-110	-212.24	-3	-16	-75	-28	-188	-257	-0.19%
YoY	-437	-80.24	10	10	60	436	-367	365	0.26%

As discussed above, As regards Agriculture advances, these have slightly decline by 9.3% on quarterly basis and On YOY basis Agri. Advance has increased by 17.04%. As on 30.06.2026 banks have Financed Rs. 2506 crore under agriculture to 6226 borrowers out of which Rs.534.76 crore have been provided under farm credit, Rs.252 crores financed under Agriculture infrastructure to 97 borrowers and Rs.1720 crores under Ancillaries Activities related to agriculture. The agriculture advances constitute 2.22 % of total advances against a national goal of 18%.

Decrease in agriculture advances is due to mapping of LCB of PNB with SLBC Haryana due to utilization base.

(**Bank wise details are as per Annexure- 3 {Page No.26}**

ITEM NO. 7	MSME SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2026

MICRO & SMALL ENTERPRISES WITHIN UT CHANDIGARH & SMALL ENTERPRISES WITHIN UT CHANDIGARH AS ON 30.06.2026

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
30.06.26	33018	8774	6412	7688	39430	16462	2141	6402	65	104	97	16	41733	22986
31.06.25	30387	7746	6114	6058	36501	13804	11145	5091	39	31.76	104	62.33	47789	18988
31.03.26	32658	8888	6304	7040	38962	15928	2322	6293	73	102	105	33	41462	22356
QoQ	360	-114	108	648	468	534	-181	109	-8	2	-8	-17	271	630
YoY	2631	1028	298	1630	2929	2658	-9004	1311	26	72.24	-7	-46.33	-6056	3998

As per above data Total MSME credit has increased from Rs 18988 cores as on June 2025 to Rs 22986 crores as on June 26 to showing a YOY growth of 21.05% and on QoQ basis there is growth of 2.8% as MSME advances increased from Rs Rs 22356 crores in March 2026 to Rs 22986 crores in June 2026

Decrease in number of Accounts in Medium Enterprises is only due to HDFC Bank which has reported that decrease is due to closure of 9185 enet invoice discounting accounts of two entities. (YOY).
Decrease in other MSME is due to decrease in amount of Canara Bank i.e 51.85 Crores (YOY).

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
30.06.26	110768	41733	22986	33018	8774	38.17%	7.92%
30.06.25	**108823**	**47789**	**18988**	**30387**	**7746**	**40.79%**	**8.24%**
31.03.26	**114235**	**41462**	**22356**	**32658**	**8888**	**39.75%**	**7.78%**

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

Share of Micro credit has decreased from 8.24 % as on June 25 to 7.92% as on June 26 on YoY basis and increased on QoQ basis i.e., 7.78% in March 2026 to 7.92% in June 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 30.06.2026

Rs. In Crores

	Total Medium Enterprises	
Period	Accounts	Amount
30.06.26	2141	6402
30.06.25	11145	5091
31.03.26	2322	6293

	Total Advances	TOTAL MSME		% of MSME Adv to Total Adv
	Amt	A/Cs	Amt	
30.06.26	110768	41733	22986	20.75%
30.06.25	108823	47789	18988	17.45%
31.03.26	114235	41462	22356	19.57%
Q0Q growth	-3467	271	630	1.18%
YOY growth	1945	-6056	3998	3.3%

MSME advances have registered a YoY growth of 21.05% and on QoQ it has increased by 2.7%. Share of MSME advances to total advances has increased from 17.45 % as on June 2025 to 20.75 % as on June 2026. However, On Q-to-Q basis share of MSME to total advances has increased from 19.57 % in March 2026 to

20.75% in June 26. 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. 27}

Item No.8	PROGRESS UNDER WEAKER SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2026

Rs.in crores

Period	Disbursement Advances		WS Advances O/s		% of W.S. adv to Total advances.
	A/Cs	Amount	A/Cs	Amount	
30.06.2026	2233	530	13504	1570	1.42%
30.06.2025	1808	312.46	16817	1389	1.27%
31.03.2026	6651	1024	14836	1605	1.40%
(QoQ)	-4418	-494	-1332	-35	
(YOY)	425	217.54	-3313	181	

WS advances has increased from Rs. 1389 crores in June 25 to Rs. 1570 crores in June 26 registering YOY growth of 13.03% and on QoQ basis it has decreased by 2.18 %. On QoQ basis share of WS advances has increased from 1.40% on March 26 to 1.42% June 26 and on YOY basis share increased from 1.27% on June 25 to 1.42% June 26.

(Bank wise details are as per Annexure- 5 & 5 A {Page No.28 &29}

Item No.9:	CREDIT FLOW TO WOMEN BENEFICIARIES WITHIN UT CHANDIGARH AS ON 30.06.2026

Rs. In crore

period	Fresh disbursement		O/s advances		%age of adv. To women to total advance
	A/c.	Amt	A/c.	Amt	
30.06.2026	33660	1468	110018	10267	9.27%
30.06.2025	17558	1832	103188	8317	7.64%
31.03.2026	52536	6276	111280	16644	14.57%
(QoQ)	-18876	-4808	-1262	-6377	-5.3%
(YOY)	16102	-364	6830	1950	1.63%

Advances to women beneficiaries has registered YOY growth of 23.45 % and on QoQ basis growth is -38.30 %. Credit Flow to women beneficiaries on YOY increased from Rs. 8317 crores in June 25 to 10267 crores in June 26 and Share of women advances has increased from 7.64% in June 25 to 9.27% in June 26 which is well above the target of 5% stipulated by RBI.

(Bank wise details are as per Annexure- 6 {Page No. 30}

Item No. 10	DISBURSEMENT AGAINST ANNUAL TARGETS OF ANNUAL DISTRICT CREDIT PLAN WITHIN UT CHANDIGARH AS ON YEAR ENDED 30.06.2026

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

Rs. in Crores

SECTOR	Annual Targets	TARGETS (Pro rata basis) as on QE June 26	ACHIEVEMENTS as on QE June 26	% Achievement (Pro rata basis) as on QE June 26
Agriculture	182.84	45.71	851.17	1861%
MSME	10875.12	2718.78	12382.01	455%
OTHER PRIORITY	549.72	137.43	94.84	69.01%
TOTAL PRIORITY	11607.72	2901.93	13328.03	459%
Non-Priority	190370.48	47592.62	58187.01	122.26%
Grand Total	201978.24	50494.56	71515.03	141.63%

 # As pe manual Bifurcation ACP utilization of Agriculture Disbursement in Chandigarh is 397.37 lacs and Outside Chandigarh is 453.80 lacs.

During the period under review, ACP Targets for current FY 2026-27 as on 30.06.2026 is achieved 141.63%. Target under Agri, MSME and other PS advances achieved 1861%, 455 % and 69.01 % respectively. Overall PS target is achieved 141.63% in FY 2026-27. Target under NPS achieved by 122.26%.

(Bank wise details are as per Annexure- 7 {Page No. 31}
(Manual Bifurcation of Agriculture Disb. details are as per Annexure- 7 A {Page No. 32}

ITEM NO. 11	HOUSING LOANS WITHIN UT CHANDIGARH AS ON 30.06.2026

Period	Fresh disbursement					
	PS		NPS		Total	
	A/c	Amt	A/c	Amt	A/c	Amt
June 26	625	63	2457	950	3082	1013
June 25	670	57	2135	791	2805	848
March 26	2679	293	6655	3738	9334	4031
(QoQ)	-2054	-230	-4198	-2788	-6252	-3018
(YOY)	-45	6	322	159	277	165

During the year 2026-27 fresh housing loan sanctioned and disbursed to 3082 borrowers for Rs.1013 crore (PS Rs. 63 crore and NPS Rs. 950 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
June 26	14978	1732	30052	11005	45030	12737	363	22.26	684	58.57	1047	80.83(0.63%)
June 25	15036	1729	29318	9873	44354	11602	396	25.41	441	50.44	837	75.85 (0.65%)
Mar 26	16188	1862	30758	10917	46946	12779	441	31	687	45	1128	76 (0.59%)
(QoQ)	-1210	-130	-706	88	-1916	-42	-78	-8.74	-3	13.57	-81	
(YOY)	-58	3	734	1132	676	1135	-33	-3.15	243	8.13	210	

Total Portfolio as on 30.06.2026, 45030 housing loan accounts are outstanding amounting Rs.12737 crores. NPA under HL is 0.63% as on June 2026.

(Bank wise details are as per Annexure- 8 ,8 A &8 B {Page No. 33,34 & 35}

Item No.12	POSITION UNDER EDUCATION LOAN SCHEME WITHIN UT CHANDIGARH AS ON 30.06.2026

Rs. in Crore

Period	Fresh disbursement					
	PS		NPS		Total	
	A/c	Amt	A/c	Amt	A/c	Amt
June 26	394	9.36	270	32.76	664	42.12
June 25	273	6.35	226	13.70	499	20.06
Mar 26	869	34	436	79	1305	113
(QoQ)	-475	-24.64	-166	-46.24	-641	-70.88
(YOY)	121	3.01	44	19.06	165	22.06

During QE June 2026, Banks have sanctioned fresh education loan to 664 students amounting Rs.42.12 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
June 26	2849	187	1229	298	4078	485	90	3.94	15	2.33	105	6.27 (1.29%)
June 25	2878	191	1033	257	3911	448	93	2.61	11	1.35	104	3.97 (0.88%)
Mar 26	2978	191	1120	288	4098	479	89	3.82	17	4.45	106	8.27 (1.72%)
(QoQ	-129	-4	109	10	-20	6	1	0.12	-2	-2.12	-1	-2
(YOY)	-29	-4	196	41	167	37	-3	1.33	4	0.98	1	2.3

Total portfolio of education loan is Rs.479 crores to 4098 students. NPA in education loan is 1.29%. 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 33,34 &35}

ITEM NO.13	Pradhan Mantri Mudra Yojana (PMMY)

The progress under PMMY during the current financial year 2026-27 ended 30.06.2026 is as under. Banks in Chandigarh have sanctioned fresh loan of Rs. 108.18 lakhs to 3865 beneficiaries as under:

Shishu Loan	**399 A/C Rs. 5.03 crores**
Kishore Loan	**2299 A/C Rs. 35.79 crores**
Tarun loan	**399 A/C Rs. 67.35 crores**

Amt. in Crores

	Sanction & Disb. 01.04.26 to 30.06.26		**Outstanding 30.06.2026**		**NPA 30.06.2026**		**%age of NPA**	**%age of NPA**	**%age of NPA**
	A/cs	**Amt**	**A/cs**	**Amt**	**A/cs**	**Amt**	**June 26**	**June 25**	**March 26**
SHISHU	**399**	**5.03**	**6168**	**25.61**	**1597**	**7.96**	**31.08%**	**27.54%**	**32.21%**
KISHORE	**2299**	**35.79**	**10888**	**126.80**	**1716**	**17.06**	**13.45%**	**17.37%**	**16.65%**
TARUN	**1167**	**67.35**	**3704**	**214.73**	**472**	**23.94**	**11.14%**	**14.76%**	**14.73%**
TOTAL	**3865**	**108.18**	**20760**	**367.14**	**3785**	**48.96**	**13.33%**	**16.74%**	**16.46%**

During the FY 2026-27 member Banks have sanctioned fresh MUDRA loan to 3865 beneficiaries amounting Rs._108.18 crores and total portfolio of MUDRA loan as on 30.06.2026 is 367.14 crores to 20760 beneficiaries and NPA under MUDRA is 13.33 % as on June 2026 decreased from 16.46% as on March 2026. 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 June 2026 are as under: -INDIAN BANK, AXIS BANK, BANDHAN BANK, CATHOLIC SYRIAN BANK, CITY UNION BANK, DHAN LAXMI BANK, INDIAN POST PAYMENT BANK, INDUSIND BANK. KARUR VYSYA BANK, KOTAK MAHINDRA BANK, DBS BANK, RBL BANK LTD., SOUTH INDIAN BANK, CAPITAL SMALL FINANCE BANK, EQUITAS BANK, ESAF, UTKARSH SMALL FINANCE BANK. Cooperative Banks have also not sanctioned any Mudra loan in the QE June 2026 despite repeated reminders 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. 36 & 37}.

Item No. 14	Position of NPA within UT CHANDIGARH As on 30.06.2026

NPA As on 30.06.2026 (Manual Bifurcation of Agriculture and MSME of Chandigarh and Outside Chandigarh)

Rs. In Crores

Period	**Agriculture**		**Out of NPA, utilization in UT**		**NPA transferred from outside UT**		**MSME**		**Out of NPA, utilization in UT**		**NPA transferred from outside UT**	
	A/C	Amt	A/c	Amt	A/c	Amt	A/c	Amt	a/c	Amt	a/c	Amt
June 26	6226	2505.76					41733	22986.1				
NPA June 26	1039	880.48 (35.13%)	88	73.57	951	806.91	5275	2329.45 (10.13%)	1404	650.05	**3871**	**1697.40**

As per Manual Bifurcation of Chandigarh and Outside Chandigarh. NPA as on June 26 **under agriculture is 35.13%, under MSME is 10.13%.**

Bank wise ACP Outstanding details (Text File) as per Annexure- 10 B {Page No 38,39}
(Bifurcation of State wise NPA of Agriculture & MSME as per Annexure 10 ,10 A (Page No 40,41)

NPA within UT CHANDIGARH As on 30.06.2026 (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**
June 26	**6226**	**2505.76**	**41733**	**22986.1**	**24609**	**1964.23**	**72568**	**27456.09**	**568506**	**78127.92**	**641074**	**105584.01**
NPA June 26	**1039**	**880.48 (35.13%)**	**5275**	**2329.45 (10.13%)**	**1223**	**12.51 (6%)**	**7637**	**3222.44 (11.73%)**	**16239**	**7918.80 (10.13%**	**23876**	**11141.24 (10.55%)**
June 25	**6593**	**2140**	**47789**	**18988**	**27207**	**2070**	**81589**	**23200**	**547664**	80731	629253	103932
NPA June 25	**1081**	402 (18.78%)	**5683**	**1821 (9.59%)**	**1363**	**78 (3.76%)**	**8127**	**2303 (9.92%)**	**15598**	**4127 (5.11%)**	**23725**	**6431 (6.81%)**
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%
+/-QoQ	**-812**	**-252.52**	**-1487**	**-607.55**	**-544**	**2614.5**	**-2743**	**-994.56**	**-812**	**-1825.2**	**-3555**	**-2820.76**
+/- YoY	**-42**	**478.48**	**-408**	**508.45**	**-140**	**2683.5**	**-490**	**919.44**	**641**	**3791.8**	**151**	**4710.24**

Bank wise ACP Outstanding details (Text File) as per Annexure- 10 B
Bank wise NPA details (Text File) as per Annexure- 10 C

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

Parameters	30.06.25	31.03.26	30.06.2026	30.06.2026
			As per Manual Bifurcation NPA of Chandigarh	Total NPA as per Text File include per NPA(outside Chd.)
Agriculture	**18.78%**	**41.00 %**	**2.93%**	35.13%
MSME	**9.59%**	**13.13%**	**2.71%**	10.13%
Other P. sector	**3.76%**	**6.37%**	**NA**	6.01%
Priority sector	**9.91%**	**15.37%**	**NA**	11.73%
Non P, Sector	**5.11%**	**11.22%**	**NA**	10.13%
Grand Total	**6.18%**	**12.83%**	**NA**	10.55%

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. 15	**Position of NPA in Govt. Sponsored Schemes within UT Chandigarh as on 30.06.2026**

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 30.06.26	201	1122.36	54	91.89	225	3859.17
NPA 30.06.26	77	268.70 (23.94%)	33	24.30(26.44%)	84	618.65(16.03%)
O/S 30.06.25	215	1314	65	97.65	304	5546
NPA 30.06.25	77	280 (21.30%)	28	16.90 (17.30%)	77	738 (13.30%)
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%)

On YOY basis NPA under PMEGP scheme has increased from 21.30% on June 2025 to 23.94 % on June 26 which is on very Higher side and required effective recovery measures. On QoQ basis NPA under PMEGP has decreased from 29.37% in March 26 to 23.94% on June 26. NPA Under NULM has increased from 17.30% in June 25 to 26.44% on June 26 and also increased on quarterly basis from 23.65% March 26 to 26.44% on June 26. NPA under Standup India has increased from 13.30% on June 25 to 16.03% on June 2026 and on Quarterly basis it has decreased from 18.99% in June 2025 to 16.03% in June 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 42}

Item No.16	CGTMSE SCHEME WITHIN UT CHANDIGARH AS ON 30.06.2026

PERIOD	FRESH SANCTIONS DURING JUNE QUARTER		Outstanding As on 30.06.2026	
	ACCOUNTS	AMT IN CRORES	TOTAL NO. OF A/CS COVERED	AMT. IN CRORES
JUNE QUARTER	385	102.41	9606	1248.54

Total 9606 units have been covered under CGTSME amounting Rs. 1248.54 crores as on 30.06.2026. 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. 43}.

Item No. 17	Review of progress of Digital Transactions-Expanding and Deepening of Digital Payments Ecosystem QE June 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
30.06.26	SF	2683919	87%	63.18%	80.51%	68.83%	100%
31.03.26	SF	2598673	89.16%	64.85%	82.61%	70.36%	100%
	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
30.06.26	CA	132757	91.19%	28.46%	65.98%	0	100%
31.03.26	CA	129812	91.13%	28.00%	64.66%	0	100%

As per statement for the month ended June 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 44 & 45}

Item No. 18	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 30.06.2026 is as under: -

Period	No. of active CASA A/Cs In lacs	Seeding with Aadhaar (No. in lacs)	No Of Authenticated Casa (No. in lacs)
30.06.26	25.88	16.99	12.48
30.06.25	23.94	16.70	11.72
31.03.26	25.60	18.25	12.31

During the period under review the No of Active CASA A/cs are 25.88 lacs and seeding with Aadhar is 16.99 lacs. Accounts.

(Bank wise details are as per Annexure - 14 {Page No. 46}

ITEM NO. 19	Appointment of Bank Mitras & Status of Micro ATMs, Verification Calls by Executives of State Call Centers/SLBC/LDMs to Bank Mitras.

Up to 30.06.2026 69 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 69 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. 47}

ITEM No. 20	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**

During the period under review FLCs in Chandigarh have organized 89 camps.

FLC Progress Report 01.04.2026 to 30.06.2026						
S.No.	Actual Special Camps conducted	Actual Special Camps Participants	Target Specific Camps conducted	Target Specific Camps Participants	Total Camps	Total Participants
1	25	345	64	1115	89	1460

As per annexure -16 {page 48}

Item No 21	Progress of CFL (Center for financial literacy) (CFL) AT UT CHANDIGARH

During the period under review CFL has organized 39 camps with 3274 participants from April 2026 to June 2026.

As per annexure -17 {page 49}

ITEM NO 22	IMPLEMENTATION OF PRADHAN MANTRI JAN-DHAN YOJANA (PMJDY)

The progress under PMJDY accounts is as under as on 30.06.2026

Period	Total PMJDY A/Cs	Aadhar Seeded Accounts	Rupee card issued	Rupee card Activated
30.06.26	326729	272112 (83%)	200979 (61.51%)	91549 (45.55%)
30.06.25	327504	278107 (85%)	212461 (65%)	99354 (47%)
31.03.26	326769	272980 (83.54)	210700 (64.47%)	101455 (31.04%)
+- in qtr	-40	-868	-9721	-9906
+- in y to y	-775	-5995	-11482	-7805

On the basis of above table On YOY basis nos of account of PMJDY have decreased by 775 accounts. However, on QoQ basis there is an increase of 40 accounts in a quarter.

(Bank wise progress as per Annexure- 18 Page No 50)

ITEM NO 23	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 30.06.26 banks have enrolled 164393 persons/beneficiaries.

Year	PMJJBY a/c
30.06.26	164393
30.06.25	160959
31.03.26	158778
+/- during the qtr	5615
+/- during y to y	3434

On QoQ Basis there is increase of 5615 beneficiaries and on YOY basis there is an increase of 3434 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.

Item no 2.2 Pradhan Mantri Suraksha Bima Yojana (PMSBY)- 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 30.06.26 banks have enrolled 466356 beneficiaries under PMSBY:

Year	Total enrolment PMSBY
30.06.26	466356
30.06.25	431478
31.03.26	434735
+/- during qtr	31621
+/- y to y	34878

On QoQ Basis there is increase of 31621 beneficiaries and on YOY basis there is increase of 34878 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 30.06.26 banks have enrolled 92669 beneficiaries under the APY scheme since inception of the scheme.

Period	APY enrolments
30.06.26	92669
30.06.25	75582
31.03.26	88741
+/- during qtr	3928
+/- y to y	17087

On YOY basis there is an increase of 17087 beneficiaries of APY and on QoQ basis there is an increase of 3928 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. 51}

ITEM NO. 24	Position of Claims lodged/Settled under PMJDY and Jan Suraksha Schemes.

Under PMJDY During the period QE June 2026, Banks have received 0 claims and lodged the 0 claims up to 30.06.2026 in UT CHANDIGARH, so no Claim cases stands settled. There is no case pending for disposal as on June 2026.

Under PMSBY, During the period QE June 2026, Banks have received 7 claims and lodged all the claims. Out of 7 claims lodged ,5 claim cases stand settled, no claims are rejected and 2 case are pending for settlement.

Under PMJJBY, During the period QE June 2026, Banks have received 21 claims, out of 21 claims lodged, 17 claim cases stand settled while no claims are rejected and 4 case are pending for disposal.

(Bank wise Progress is given on Annexure No. 20 ,21, 21 A {Page No. 52,53,54}

Item no. 25	Prime Minister Street Vendor's Atma Nirbhar Nidhi (PM SVANIDHI) SCHEME.

Up to 30.06.2026, 9438 applications have been uploaded by MC office Chandigarh out of those 153 applications has been returned/ rejected by the banks and 8995 applications have been sanctioned and 8905 applications have been disbursed. As on 21.07.2026, 290 applications are pending for sanction (in which resubmitted Applications are also included which can be deleted from portal only after 90 days) and 90 applications are pending for disbursement.

UTS	Total apps	Rejected	Rejected % Age	Net app	Sanctioned	Pending For sanction	% age of sanction-vs-net App	Disbursed	Pending for Dis.	% Age of disbursement To sanction
UT Chd	**9438**	**153**	**1.62**	**9285**	**8995**	**290**	**96.88**	**8905**	**90**	**99.00**
1st	5057	0	0.00	5057	5028	29	99.43	5025	3	99.94
2nd	2996	61	2.04	2935	2816	119	95.95	2779	37	98.69
3rd	1385	92	6.64	1293	1151	142	89.02	1101	50	95.66
04.05.26	**9438**	**153**	**1.62**	**9285**	**8995**	**290**	**96.88**	**8905**	**90**	**99.00**

Bank wise position is given on Annexure No. 22 {Page No. 55}

Item No. 26:	Position of PM Vishwakarma Govt. Sponsored Schemes within UT Chandigarh as on 30.06.2026

During the FY 2026-27, up to 30.06.2026, 275 Applications under PM Vishwakarma scheme have been referred to the Banks and out these 86 cases have been sanctioned and disbursed and 170 cases have been rejected and 19 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 Lacs	Disb. Amount Lacs
Axis Bank	1	1	0	0	0.80	0.80
BANK OF BARODA	28	12	14	2	8.50	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	11	5	1.00	0.25
CENTRAL BANK OF INDIA	12	1	10	1	1.00	1.00
Federal Bank	1	0	1	0	0.00	0.00
INDIAN BANK	18	6	12	0	4.50	4.50
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	13	1	11	1	1.00	0.00
PUNJAB NATIONAL BANK	77	23	54	0	22.00	22.00
STATE BANK OF INDIA	54	29	20	5	25.50	25.50
UNION BANK OF INDIA	17	5	11	1	3.50	2.95
UCO BANK	7	2	5	0	1.50	1.50
KARNATAKA Bank	2	2	0	0	2.00	1.00
Grand Total	**265**	**86**	**161**	**18**	**75.3**	**69.02**

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. 56}

Item no. 27	**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 8 camps have been held with collaboration of Animal Husbandry Department up to 30.06.2026. In these camps total 3 PKCC Applications have been received, out of these, _ Applications have been sanctioned and disbursed and _ have been rejected due various reasons. There is _ pendency as on date.

As on 30.06.2026 position is as under:

Period	Total app. Received	No. Of apps sanctioned	No. Of applications disbursed	No of applications rejected	No. of pending applications
01.04.26 to 30.06.26	3	0	0	0	3

Pending with banks:
Bank of Baroda: 1
SBI: 1
UCO Bank: 1

Mentioned banks are requested to clear the pendency.

Item No. 28	**Loan cases under Pradhan Mantri Formalization of Micro Food Processing Enterprises Schemes (PMFME)**

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

Item No 29	**POSITION UNDER NULM (CLOSED) NOW DEEN DYAL JAN AJIVIKA YOJNA WITHIN UT CHANDIGARH AS ON 30.06.2026**

Progress under DEEN DYAL JAN AJIVIKA YOJNA is as on 30.06.2026 for the financial year 2026-27.

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

Item No. 30	POSITION UNDER PMEGP SCHEME WITHIN UT CHANDIGARH AS ON 30.06.2026

Progress under PMEGP financial year 2026-27, up to 30.06.2026, in which ___ Applications were forwarded to Banks. Out of which __ Applications sanctioned, __ Applications are rejected and __ Applications are pending.

2026-27	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													
KVIB						NIL							
DIC													
2^{nd} loan													
Total Target													

No data received for PMEGP as the portal for PMEGP is closed and no application has been received by banks as informed by KVIC

Item No. 31	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 2026-27 remained as under:

Total No. of Schedule Commercial Bank Branches	Loan Sanctioned during FY 2026-27 (Amt in Cr) (01.4.2026 to 30.06.2026)				Outstanding as on 30.06.2026 (Amt.in Cr)	
	SC/ST		WOMEN		A/C	Amt.
399	0	0	32	7.17	225	38.59

During the FY 2026-27, up to 30.06.2026 member Banks have sanctioned fresh SUI loan to 32 beneficiaries amounting Rs.7.17 Crores and total portfolio of SUI Loan as on 30.06.2026 is 38.59 Crores to 225 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 57,42}

Item No.32	POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 30.06.2026

Progress under SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 30.06.2026

SAVING LINKED

Achievement up to 30.06.2026	
NO.	Amount in Crores
327	0.71

CREDIT LINKED

Sanctioned 01.04.2026 to 30.06.2026		Outstanding as on 30.06.2026	
A/C.	Amt in Cr	A/C.	Amt in Cr
3	0.02	73	3.39

During FY 2026-27 up to 30.06.2026, No of saving linked Accounts are 327 A/c's amounting to Rs 0.71 Crores. No of Credit Linked Account are 3 A/c amounting to Rs 0.02 Crores. Total Outstanding as on 30.06.2006 is 73 A/c's amounting to Rs 3.39 Crores. All member banks are requested to please credit link all eligible SHG.

(Bank wise details are as per Annexure – 26,27,28 {Page No. – 58,59,60}

Item No.33:	POSITION UNDER KCC WITHIN UT CHANDIGARH AS ON 30.06.2026

(Rs.in crore)

Total sanction & Disb. for from 01.04.2026 to 30.06.2026		O/S AS ON 30.06.2026	
NO.	Amount	NO.	Amount
163	13.58	985	152.30

During the FY 2026-27 up to 30.06.2026, 163 fresh KCC issued amounting Rs 13.58 crores and 985 KCC outstanding amounting to Rs.152.30 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. 61}

Item No. 34:	Review of Progress on Central KYC Records (CKYCR) for QE June 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:

Bank Name	Institution Type	CKYC UPLOAD	CKYC UPDATED	CKYC DOWNLOADED
All Banks in Chandigarh	Banks	18706	40050	86326

(Bank wise details are as per Annexure - 30{Page No. 62}.

ITEM NO.35:	FINANCIAL INCLUSION OF TRANSGENDERS

Government of India has highlighted that despite various welfare initiatives, transgender persons continue to face barriers in accessing formal banking services. Transgender persons have been included under the category of "**Weaker Sections" under Priority sector lending** guidelines, thereby enabling banks and financial institutions to extend focused credit support and financial services to the transgenders.
Data regarding financial services to transgenders is as below:

SNO	NO OF PMSBY	NO OF PMJJBY	NO OF APY	NO OF ADVANCES
1	987	400	84	4

All member banks are requested to promote the financial inclusion of transgender persons and to sensitize there branches regarding there specific needs and challenges.

Item No 36	PROGRESS ON RE-KYC

Total number of accounts for which re-KYC is falling due till June 30, 2026(A)				Out of (A), number of accounts pending for re-KYC as on 10-07-2026						
Bank Name	Inoperative accounts	Operative accounts	Total	Inoperative for 1 year or less	Inoperative for more than 1 year and upto 5 years	Inoperative for more than 5 years	Accounts already due for re-KYC as on June 30, 2025	Accounts falling due for re-KYC from July 1, 2025 to June 30, 2026	Inoperative accounts	Operative accounts
Bank of Baroda	120	2117	2237	0	0	0	289	328	0	617
Bank of India	231	363	594	8	36	311	8	20	355	28
Canara Bank	792	590	1382	35	595	0	102	232	630	334
Punjab National Bank	3312	300	3612	147	512	2527	90	32	3186	122
State Bank of India	4357	2535	6892	81	1110	1899	487	389	3090	876
UCO Bank	8995	3915	12910	0	4444	2445	13	1	6889	14
Union Bank of India	264	44	308	5	29	22	5	0	56	5
HDFC Bank	0	15	15	0	0	0	2	0	0	2
IDBI Bank	0	6	6	0	0	0	0	1	0	1

With regard to above data, all the member banks are advised to clear the pendency in REKYC at the earliest as per instructions from Reserve Bank of India.

ITEM NO 37	PROGRESS ON PM-SURYA GHAR YOJNA

The **PM Surya Ghar: Muft Bijli Yojana** is a Government of India scheme that provides financial assistance for installing **rooftop solar panels** on residential houses. The objective is to help households reduce electricity bills and generate clean energy.

UT WISE TARGET UNDER ANNUAL CREDIT PLAN FOR THE YEAR 2026 - 27			
UT	Renewable Energy	Out of Renewable Energy, under PM SGMBY	Achievement reported in June Quarter

	No.	Amt. (in lakhs)	No.	Amt. (in lakhs)	No	Amt (in lakhs)
Chandigarh	**245**	**1932.00**	61	483.00	43	94.26

Following banks have not reported any data pertaining to the scheme

Public Sector banks: Canara Bank, Bank of Maharashtra, Indian Overseas Bank, Punjab & Sindh Bank
Private Sector Bank: Axis Bank, HDFC Bank, ICICI bank, IDBI Bank, Kotak Mahindra Bank, Indusind Bank, Yes Bank
All member banks are requested to popularize the scheme and awareness be spread about the benefits and subsidy available in the scheme. The scheme is being monitored by Government of India, weekly.

(Bank wise details are as per Annexure - 31{Page No. 63}.

ITEM NO. 38: ADVISORY REGARDING UPDATION OF GOVERNMENT ACCOUNT CONTACT DETAILS

In view of the recent advisory issued by the Indian Banks' Association on prevention of frauds in Government Accounts, all branches handling Government business are advised to ensure that only official Government domain email IDs are registered for Government accounts, discontinue the use of personal/non-official email IDs, periodically verify and update registered contact details, and strictly follow the prescribed SOPs for any change in communication details to strengthen fraud prevention and regulatory compliance.

Item No 39	ANY OTHER ITEM WITH THE PERMISSION OF CHAIR