# 59th UTLBC - MEETING TO REVIEW DATA FOR THE Q.E. March 2025 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)**

# 59th MEETING OF UTLBC CHANDIGARH

## 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 : 450**

# SIGNIFICANT STATISTICS OFALL SCHEDULED COMMERCIAL BANKS AND CO-OP. BANKS IN CHANDIGARH AS ON 31.03.2025

Rs.in Crore

| SNO | ITEMS | UNIT | As on 31.03.2023 | As on 31.03.2024 | As on 31.03.2025 | National Goals |
|---|---|---|---|---|---|---|
| | | Rs. | | | | |
| 1 | Deposits | Crore | 107769 | 115901 | 133435 | |
| 2 | Advances | Crore | 82166 | 84595 | 105584 | |
| 3 | CD Ratio | % | 76.24 | 72.99 | 79.13% | 60% |
| 4 | Priority Sector Advances | Crore | 17570 | 17981 | 21439 | |
| 5 | Share of PS Adv. to Total Advances | % | 21.38 | 21.25 | 20.31% | 40% |
| 6 | Agricultural Advances | Crore | 2133 | 2014 | 2296 | |
| 7 | Share of Agr. Adv. To Total Advances | % | 2.60% | 2.38% | 2.17% | 18% |
| 8 | Micro, Small & Medium Enterprises Advances | Crore | 13016 | 14164 | 17492 | |
| 9 | Share of MSME to Total Advances | % | 15.84 | 16.74% | 16.57% | |
| 10 | Advances to Weaker Sections | Crore | 1067 | 2553 | 1434 | |
| 11 | Share of Weaker Sec Adv to Total Adv. | % | 1.30 | 3.01% | 1.36% | 12% |
| 12 | Branch Network | Nos. | 416 | 444 | 450 | |

- Chandigarh UT has 12 public sector banks with 242 branches.
- There are 20 private sector banks with 149 branches.
- There are 7 small finance banks having 13 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

## $59^{th}$ 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 31.03.25: -

| | |
|---|---|
| **Item No.1** | **Confirmation of Minutes of 58th meeting of UT Level Bankers' Committee (UT Chandigarh)** |

| | |
|---|---|
| Last Meeting of UTLBC | $58^{th}$ |
| Held on | 11.02.2025 |
| Minutes email / circulated on | 05.03.2025 |
| 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 58th UTLBC meeting |
|---|---|

| S.No. | Action points | Action taken |
|---|---|---|
| 1 | Dr prasad urged upon all banker friends to ensure that all pending applications under Govt run Programmes which is Pmsvanidhi, NULM, PMEGP are expeditiously disposed of with in prescribed time-line. | The Instructions issued by Dr Rajesh Prasad were noted and minutized and circulated to all member banks on 05.03.2025 |
| 2 | **Chairman Sh. M Paramasivam Executive Director Punjab National Bank asked the member banks to clear the Pendency of PM Vishwakarma Scheme and** also instructed member banks for improving the enrolments under social security schemes as DFS is monitoring the same at their level. | The instructions issued were noted and minutized and circulated to all on 05.03.2025 As on 31.03.2025 only one application under Vishwakarma is pending |
| 3 | Dr. Rajesh Prasad instructed all banks to recheck the data classification of the Micro & Small Enterprises in CBS properly so that exact figures of Micro and small enterprises be fetched from CBS. | The Instructions issued by Dr Rajesh Prasad were noted and minutized and circulated to all member banks on 05.03.2025 |
| 4 | Chairman Sh. M Paramasivam Executive Director Punjab National Bank instructed Zero sanctioned banks to contribute and sanction Mudra Loans and advised all member banks to achieve their respective target under Mudra allocated by UTLBC in the remaining period of current financial year. Dr Rajesh Prasad advised the UTLBC Chandigarh to write DO letter to their Higher Authorities for not sanctioning any mudra loan in Chandigarh which is flagship programme of Govt of India. | The Instructions issued by Sh. M. Paramasivam and Dr Rajesh Prasad were noted and minutized and circulated to all member banks on 05.03.2025 DO letter issued to the Managing directors of the banks who have not sanctioned any mudra loan in FY 2024-25 up to Dec 2025. |
| 5 | Smt. Varsha Bajpai General Manager RBI and Dr. Rajesh prasad Convener ULBC Chandigarh instructed SBI and Pb & Sind Banks representative to complete the recruitment process of FLC immediately and inform the date of appointment of FLC to UTLBC during month of February. | The instructions issued by GM RBI and Convener UTLBC were minutized and circulated to SBI and Punjab and Sind Bank. But till December 2024 both SBI and PSB has not yet appointed the FLC. |
| 6 | Sh. Diprava Lakra IAS Finance Secretary UT Chandigarh advised banks to improve the lending to weaker sector such as lending to women and SC/ST Entrepreneurs. He also advised to increase the reach of 13 village surrounding Chandigarh and provide the credit to uplift the people of villages by making survey of these villages to know the potential available in these villages and credit plan be accordingly. | Instructions issued by the Finance Secretary UT Chandigarh were noted and survey of these villages are done. |

| Item No. 3 | Review of Performance of Banks |
|---|---|

**NO. OF BRANCHES OF BANKS, THEIR DEPOSITS AND ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2025**

**Rs.in crores**

| Period | Nos of Branches | | Deposits | Advances | CD Ratio |
|---|---|---|---|---|---|
| | URBAN | TOTAL | Amt. | Amt. | |
| 31.03.2025 | 450 | 450 | 133435 | 105584 | 79.13% |
| 31.03.2024 | 444 | 444 | 115901 | 84595 | 72.99% |
| 31.12.2024 | 453 | 453 | 130081 | 101279 | 77.85% |
| **+-Q to Q** | -3 | -3 | **3354 (2.58%)** | **4305 (4.25%)** | 1.28% |
| **+-YOY** | 6 | 6 | **17534 (15.13%)** | **20989 (24.81%** | 6.14% |

The total deposits in UT Chandigarh have increased from Rs. Rs 115901 crores in March 2024 to 133435 in March 2025 showing a **YOY growth of 15.13% %** and on QoQ Basis deposit has increased from Rs. 130081 crores in Dec 24 to Rs 133435 crores in March 2025 showing a **QoQ growth of 2.58%.**

**As regards advances, these have increased from Rs.84595 crores on March 2024 to Rs 105584 crores in March 2025 registering a growth of 24.81 % on YOY basis and on quarterly basis advances have increased from Rs.101279 crores on Dec 2024 to Rs.105584 crores showing a growth of 4.25%.**

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

| Item No. 4 | CD RATIO WITHIN UT CHANDIGARH AS ON 31.03.2025 |
|---|---|

During the period under review CD ratio has increased from 77.86 % as on Dec 2024 to 79.13 % as on March 2025. on QoQ basis. CD Ratio has also increased on YOY basis by 6.14% (i.e., from 72.99 % in March 2024 to 79.13 % in March 2025). **But still some banks are having CD ratio below 60%, detail as under**:

**Following Banks have CD Ratio Below 60%**

| Bank Name | CD ratio as on Sep 24 in %age | CD ratio as on Dec 24 in %age | CD ratio as on March 25 in %age |
|---|---|---|---|
| Punjab & Sind Bank | 36.44% | 46.83% | 41.49% |
| Bandhan Bank | 13.70% | 12.12% | 9.25% |
| HDFC Bank | 37.43% | 35.74% | 36.88% |
| ICICI Bank | 40.82% | 40.19% | 37.13% |
| IDBI Bank | 44.54% | 39.43% | 54.11% |
| IndusInd Bank | 8.42% | 7.38% | 6.82% |
| J&K Bank | 55.91% | 56.53% | 59.34% |
| Karnataka Bank | 20.81% | 23.33% | 24.06% |
| Laxmi Vilas Bank | 20.53% | 0.00% | 0.00% |
| South Indian Bank | 30.79% | 52.93% | 49.24% |
| Yes Bank | 53.08% | 58.01% | 55.79% |
| AU Small Fin Bank | 21.84% | 18.99% | 15.74% |
| Capital Small Finance Bank | 42.00 | 27.91% | 28.82% |
| Equitas Bank | 0.68% | 0.56% | 0.70% |
| Ujjivan Small Fin Bank | 21.60% | 16.05% | 12.83% |
| Utkarsh Bank | 5.24% | 8.34% | 8.02% |
| CHD State co-op Bank | 21.43% | 21.43% | 21.28% |
| Harco Bank | 0.18% | 0.28% | 0.37% |
| Ropar Cent. Coop bank | 5.06% | 46.60% | 4.39% |

**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 31.03.2025 |
|---|---|

**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. | |
| **31.3.25** | **105584** | **27325** | **2296** | **42021** | **17492** | **26129** | **1649** | **95475** | **21439** | **20.31%** |
| 31.3.24 | **84595** | 57709 | 2014 | 45343 | 14164 | 26304 | 1803 | 129356 | 17981 | 21.25% |
| **31.12.24** | **101271** | **33337** | **2205** | **41988** | **16929** | **26712** | **1477** | **102037** | **20611** | **20.35%** |
| **+/-QtoQ** | 4313(4.25% | -6012 | 91(4.13% | 33 | 563(3.33%) | -583 | 173 | -6562 | 828(4.01%) | **0.04%** |
| **+/- YoY** | 20989(24.81%) | -30384 | 282(14%) | -3322 | 3328(23.50%) | -175 | -153 | -33881 | 3458(19.23%) | **-0.95%** |

From the above data, it is observed that Share of PS advances to total Advances have Slightly decreased from 20.35 % on Dec 2024 to 20.31 % in March 2025 showing declined of 0.04 % on quarterly basis. On YOY basis Share of PS advances decreased from 21.25 % in March 2024 to 20.31 % on March 2025.

As regards Agriculture advances, these have grown by 4.25 % on quarterly basis and On YOY basis Agri. Advance has increased by 14.00%. MSME advances have registered YOY growth of 23.50% and on quarterly basis growth is 3.33%. Similarly, PS advances have increased from Rs.17981 crores in March 2024 to Rs 21439 crores in March 2025 showing YOY growth of 19.23%. However, QOQ basis there is a growth of 4.01%.

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 in next FY also.

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

| Item No. 6 | AGRICULTURE ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2025 |
|---|---|

**Rs. in crores**

| Period | OUT OF PRIORITY SECTOR ADVANCES UNDER | | | | | | | | % of Agr. adv to Total adv |
|---|---|---|---|---|---|---|---|---|---|
| | FARM CREDIT | | AGRI. INFRASTRUCTURE | | ANCILLARY ACTIVITIES | | TOTAL AGRI. | | |
| | A/c. | Amt. | A/c. | Amt. | A/c. | Amt. | A/c. | Amt. | |
| **March 25** | **26064** | **745** | **91** | **274** | **1170** | **1277** | **27325** | **2296** | **2.17%** |
| **March 24** | 55719 | 778 | 116 | 276 | 1874 | 958 | 57709 | 2014 | 2.38% |
| **Dec 24** | 31966 | 691 | 93 | 293 | 1278 | 1219 | 33337 | 2205 | 2.17% |
| **QoQ** | **-5902** | **54(7.81%)** | **-2** | **-19** | **-108** | **58** | **--6012** | **91(4.13%)** | **-0.00%** |
| **YOY** | **-29655** | **-33(-4.24%)** | **-25** | **-2** | **-704** | **319** | **-30384** | **282(14%)** | **-0.21%** |

As discussed above, Agriculture credit has increased on YOY by 14% and on QoQ basis by 4.13%. However, share of Agriculture advances to total advances has declined from 2.38% in March 24 to 2.17 % in March 25.

Major difference on YoY basis is of RBL in accounts as well as in amounts (A/c decreased from 47527 to 19926) and amount decreased from 118.28 crores to 37.23 crores (YOY decline of Rs.81 crores) & in account net decreased on YOY basis is 27601 accounts)

As on 31.03.2025 banks have Financed Rs.2296 crore under agriculture to 27325 borrowers out of which Rs.745 crore have been provided under farm credit, Rs.274 crores financed under Agriculture infrastructure to 91 borrowers and Rs.1277 crores under Ancillaries Activities related to agriculture. The agriculture advances constitute 2.17 % 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 31.03.2025 |
|---|---|

**MICRO & SMALL ENTERPRISES WITHIN UT CHANDIGARH & SMALL ENTERPRISES WITHIN UT CHANDIGARH AS ON 31.03.2025.**

**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 |
| 31.03.25 | 28507 | 6757 | 6594 | 6011 | 35101 | 12768 | 6782 | 4673 | 43 | 38.74 | 95 | 11.46 | 42021 | 17492 |
| 31.03.24 | 32310 | 5266 | 6959 | 5255 | 39269 | 1052 | 5726 | 3567 | 47 | 35.70 | 301 | 39.32 | 45343 | 14164 |
| 31.12.24 | 28369 | 6469 | 6511 | 5799 | 34880 | 12268 | 6943 | 4582 | 41 | 38.74 | 124 | 38 | 41988 | 16929 |
| Qo Q | 138 | 288 | 83 | 212 | 221 | 500 | -161 | 91 | 2 | 0 | -29 | -26.54 | 33 | 563(3.33%) |
| YoY | -3803 | 1491 | -365 | 756 | -4168 | 11716 | 1056 | 1106 | -4 | 3.04 | -206 | -27.86 | -3322 | 3328 (23.50%) |

**As per above data Total MSME credit has increased from Rs 14164 cores as on March 24 to Rs 17492 crores as on March 25 to showing a YOY growth of 23.50 % and on QoQ basis there is growth of 3.33%.**

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** |
| **31.03.25** | **105584** | **42021** | **17492** | **28507** | **6757** | **38.62%** | **#7.98%** |
| **31.03.24** | 84596 | 46343 | 14164 | 32310 | 5266 | 37.18% | 5.20% |
| **31.12.24** | **101279** | **41988** | **16929** | **28369** | **6469** | **38.21%** | **6.39%** |

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

**Share of Micro credit has increased from 5.20% as on March24 to 7.98% as on March 25. All Bankers are requested to please continue to finance Micro credit loan under MSME to maximum beneficiaries so that percentage of above 7.50% be made continuously.**

**MEDIUM ENTERPRISES ADVANCES, KVI AND OTHER MSME ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.25**

**Rs. In Crores**

| | Total Medium Enterprises | |
|---|---|---|
| | Accounts | Amount |
| 31.03.25 | 6782 | 4673 |
| 31.03.24 | 6726 | 3567 |
| 31.12.24 | 6943 | 4582 |

| | Total Advances | TOTAL MSME | | % of MSME Adv to Total Adv |
|---|---|---|---|---|
| | **Amt** | **A/Cs** | **Amt** | |
| **31.03.25** | **105584** | **42021** | **17492** | **16.57%** |
| **31.03.24** | **84595** | **46343** | **14164** | **16.74%** |
| **31.12.24** | **101271** | **41988** | **16929** | **16.71%** |
| **Q0Q growth** | **4313** | **33** | **563** | **-0.14%** |
| **YOY growth** | **20989** | **-4322** | **3328** | **-0.17%** |

MSME advances have registered a YoY growth of 23.50% and on QoQ it has increased by 3.32%. Share of MSME advances to total advances has slightly decreased from 16.74% in March 24 to 16.57 % as on March 2025.However, On Q-to-Q basis share of MSME to total advances has slightly decreased from 16.71 % in Dec 24 to 16.57 % in March 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 31.03.25 |
|---|---|

Rs.in crores

| Period | Disbursement Advances | | WS Advances O/s | | % of W.S. adv to Total advances. |
|---|---|---|---|---|---|
| | A/Cs | Amount | A/Cs | Amount | |
| 31.03.2025 | 12807 | 717 | 38743 | 1434 | **1.36%** |
| 31.03.2024 | 30409 | 660 | 73169 | 1114 | **1.31%** |
| 31.12.2024 | 10397 | 503 | 43883 | 1157 | **1.14%** |
| (QoQ) | 2410 | 214 | -5140 | 277(23.94%) | **+0.22%** |
| (YOY) | -17602 | 57 | -34426 | 320(28.72%) | **+0.05%** |

**WS advances has increased from Rs.1114 crores in March 24 to Rs. 1434 crores in March 25 registering YOY growth of 28.72 % and However on QoQ basis it has grown by 23.94 %.**

**On QoQ basis share of WS advances have increased from 1.14% to 1.36% and on YOY basis Share increased from 1.31 % on March 2024 to 1.36% .**

**Banks who's accounts and Amount have decreased from March 24 to March 25 is as under:**

| Bank Name | Loans to weaker sections under PS March 25 | | Loans to weaker sections under PS March 24 | | Difference | |
|---|---|---|---|---|---|---|
| | A/c | Amount | A/c | Amount | A/c | Amount |
| BANK OF MAHARASHTRA | 129 | 759.75 | 147 | 891.48 | -18 | -131.72 |
| CANARA BANK | 917 | 5263.91 | 1702 | 6818.39 | -785 | -1554.48 |
| INDIAN OVERSEAS BANK | 114 | 552.09 | 159 | 1237.22 | -45 | -685.12 |
| STATE BANK OF INDIA | 929 | 5883.79 | 1099 | 8215.25 | -170 | -2331.45 |
| UCO BANK | 455 | 1018.66 | 544 | 2142.94 | -89 | -1124.27 |
| UNION BANK OF INDIA | 989 | 3321.12 | 1539 | 3827.25 | -550 | -506.12 |
| AXIS BANK | 189 | 3097.85 | 443 | 3795.05 | -254 | -697.20 |
| BANDHAN BANK | 0 | 0 | 12 | 1518.53 | -12 | -1518.53 |
| IDBI BANK | 223 | 1795.32 | 293 | 2058.40 | -70 | -263.07 |
| INDUSIND BANK | 121 | 37.70 | 731 | 219.81 | -610 | -182.11 |
| KARNATAKA BANK | 20 | 454.98 | 2 | 893.49 | 18 | -438.51 |
| RBL BANK LTD. | 20058 | 3907.32 | 48015 | 11941.49 | -27957 | -8034.16 |
| YES BANK | 197 | 2723.31 | 185 | 3140.83 | 12 | -417.51 |
| EVANGELICAL SOCIAL ACTION FORUM | 0 | 0 | 1321 | 343.97 | -1321 | -343.97 |
| UJJIVAN SMALL FINANCE BANK | 5141 | 2003.05 | 5940 | 2188.31 | -799 | -185.26 |
| Total | | | | | | 18413.48 |

**These banks are requested to look into their position and analyzed how these figures have declined on YOY basis.**

**(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 31.03.2025 |
|---|---|

Rs. In crore

| period | Fresh disbursement | | O/s advances | | %age of adv. To women to total advance |
|---|---|---|---|---|---|
| | A/c. | Amt | A/c. | Amt | |
| 31.03.25 | 56237 | 4676 | 124199 | 7963 | 7.54% |
| 31.03.24 | 75122 | 4381 | 152079 | 6010 | 7.10% |
| 31.12.24 | 45465 | 2969 | 129150 | 7308 | 7.21% |
| (QoQ) | 10772 | 1707 | -4951 | 655(8.96%) | +0.33% |
| (YOY) | -18885 | 295 | -27880 | 1953(32.49%) | +0.44% |

**Advances to women beneficiaries has registered YOY growth of 32.49% and on QoQ basis growth is 8.96% Credit Flow to women beneficiaries on YOY increased from Rs. 6010 crores in March 2024 to 7963 crores in March 2025 and Share of women advances has increased from 7.10 % in March 2024 to 7.54 % in March 2025 which is well above the target of 5% stipulated by RBI.**
**The empowerment of women is one of the Primary objectives of Government of India. RBI has already issued instructions to the banks to advance to women beneficiaries at least 5% of their Net Bank Credit.**

**(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 31.03.2025. |
|---|---|

Rs. in Lacs

| SECTOR | TARGETS | ACHIEVEMENTS | % Achievement. |
|---|---|---|---|
| Agriculture | 162539 | 179467 | 110% |
| MSME | 1793420 | 1483706 | 83% |
| OTHERPRIORITY SECTOR | 45997 | 42953 | 93% |
| TOTAL PRIORITY SECTOR | 2001957 | 1706127 | 85% |
| Non-Priority Sector | 17852080 | 16270983 | 91% |
| Grand Total (PS +N.P. S) | 21855993 | 19683236 | 90% |

**During the period under review, ACP Targets (revised) for current FY 2024-25 as on 31.03.2025 is achieved only by 85%. Target under Agri, MSME and other PS advances achieved 110%,83% and 93% respectively. Overall PS target is achieved 85 % in FY 2024-25. Target under NPS achieved by 91%.**

| Item No. 10 A | ACP Targets for 2025-2026 for Approval |
|---|---|

**Amt in Lacs**

| Parameter | Agriculture | MSME | Other PS | Total Priority Sector | Total Non-Priority Sector |
|---|---|---|---|---|---|
| Ach. as on 31.03.25 | **179467** | **1483706** | **42953** | **1706127** | **16270983** |
| PLP Target 2025-26 | 4985 | 1056673 | 41307 | 1102965 | - |
| **UTLBC Target 2025-26** | **51533** | **1586997** | **51594** | **1690124** | **15435732** |

**We have sought the reason for such major decline in PLP under Agriculture which was proposed Rs.872 crores for FY 2024-25 and now decreased to 49.85 crores for FY 2025-26. DDM NABARD replied as under:**

1. **Agriculture: The assessment has been rationalized taking into account the cultivable land as reported by Department of Agriculture Chandigarh and the scale of finance adopted.**

2. **MSME: - The potential assessed under this activity for UT Only. This has been done keeping in view the past trend of achievement of ACP Targets in UT vis-à-vis the adjoining states. As there is minimal agriculture activity in UT and MSME units including service industry is the source of livelihood and given the thrust of the govt of India on this sector, the potential has been assessed and rationalized by giving a nominal increase.**

3. **Other Priority Sector: The potential under the various activities under OPS has also been rationalized. Incidentally As per UTLBC, GLC flow is observed only under Housing and Education. The actual GLC during the last year was factorized for arising at the current year potential. Further this has also been discussed in pre-PLP meeting and subcommittee meeting.**

**This has been discussed in length in Steering Committee meeting held on 30.04.2025. So, I request the house to please approve the ACP for FY 2025-2026 as proposed. ACP proposed is realistic and achievable keeping in view the past trend. We have increased the targets as compared with PLP keeping in view the disbursement of Agriculture, MSME and other PS advances in Chandigarh. Overall ACP target for PS is Rs 16884.26 Cr against the PLP Rs 11029.65 crores.**

**(Bank wise details are as per Annexure- 7 ,7B {Page No. 30, 31}**

| 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. During this Quarter. No Fresh Advance under this scheme was given. However, there is only 1 Account outstanding as on 31.03.2025 with Rs 766.89 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 31.03.2025 |
|---|---|

**(Amt in crore)**

| | Fresh Disbursement April 2024 to March 25 | | O/S as on 31.03.25 | | NPA 31.03.25 | |
|---|---|---|---|---|---|---|
| | **A/cs.** | **Amount in crore** | **A/cs.** | **Amount in crore** | **A/cs** | **Amount in crore** |
| PS | **2051** | **149** | **12424** | **1148** | **328** | **18.32 (1.60%)** |
| NPS | **7853** | **3354** | **32512** | **10122** | **526** | **64.12 (0.63%)** |
| Total | **9904** | **3503** | **44936** | **11270** | **854** | **82.44 (0.73%)** |

During the year 2024-25, up to March 2025, fresh housing loan sanctioned and disbursed to 9904 borrowers for Rs.3503 crore (PS Rs.149 crore and NPS Rs.3354 crore) and as on 31.03.2025, 44936 housing loan accounts are outstanding amounting Rs.11270 crores. NPA under HL is 0.73 % as on March 2025.Banks should explore this sector for financing as NPA under Housing loan is less than 1%. Banks should explore this sector for financing as NPA under Housing loan is less than 1%.

**(Bank wise details are as per Annexure- 8 ,8 A &8 B {Page No. 32,33&34}**

| Item No.13 | POSITION UNDER EDUCATION LOAN SCHEME WITHIN UT CHANDIGARH AS ON 31.03.25 |
|---|---|

**Rs. in Crore**

| | Fresh disbursement QE March25 | | O/S as on 31.03.25 | | NPA 31.03.25 | |
|---|---|---|---|---|---|---|
| | **A/cs.** | **Amt in crore** | **A/cs.** | **Amt in crore** | **A/cs.** | **Amt in crore** |
| PS | **810** | **34.23** | **2897** | **186** | **94** | **2.92(1.57%)** |
| NPS | **730** | **112.49** | **1165** | **281** | **12** | **1.23(0.44%)** |
| Total | **1540** | **146.72** | **4062** | **467** | **106** | **4.15(0.89%)** |

During Current FY Up to March 2025, Banks have sanctioned fresh education loan to 1540 students amounting Rs.146.72 crores and Total portfolio of education loan is Rs.467 crores to 4062 students. NPA in education loan is only 0.89%. 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 32,33&34}**

| ITEM NO.14 | Pradhan Mantri Mudra Yojana (PMMY) |
|---|---|

**The progress under PMMY during the current financial year 2024-25 ended 31.03.2025 is as under. Banks in Chandigarh have sanctioned fresh loan of Rs.220.23 crores to 12134 beneficiaries as under:**
**Shishu Loan - 6551 a/c Rs.3137 Lakhs**
**Kishore Loan - 4068 a/c Rs.6947 Lakhs**
**Tarun loan - 1515 a/c Rs.11938 Lakhs**

**Amt. in Lakhs**

| | Sanction & Disb. during FY24-25 | | Outstanding 31.03.2025 | | NPA 31.03.2025 | | % age of NPA | %age of NPA | %age of NPA |
|---|---|---|---|---|---|---|---|---|---|
| | **A/cs** | **Amt** | **A/cs** | **Amt** | **A/cs** | **Amt** | **31.03.25** | **31.12.24** | **31.03.24** |
| **SHISHU** | **6551** | **3137** | **30424** | **6293** | **5420** | **1436** | **22.83** | **17.59%** | **13.91%** |
| **KISHORE** | **4068** | **6947** | **10207** | **12164** | **1643** | **1855** | **15.25** | **15.67%** | **12.80%** |
| **TARUN** | **1515** | **11938** | **3285** | **19949** | **505** | **2942** | **14.75** | **13.76%** | **13.74%** |
| **TOTAL** | **12134** | **22023** | **43916** | **38406** | **7568** | **6234** | **16.23** | **15.67%** | **13.52%** |

**During the FY 2024-25, up to 31.03.2025 member Banks have sanctioned fresh MUDRA loan to 12134 beneficiaries amounting Rs.220.23 crores and total portfolio of MUDRA loan as on 31.03.25 is 384.06 crores to 43916 beneficiaries and NPA under MUDRA is 16.23% as on March 2025.**
**On YOY Basis NPA under Mudras loan has increased from 13.52 % on March. 2024 to 16.23 % on March 2025. On quarterly Basis NPA has also increased from 15.67% in Dec 24 to 16.23% on March 2025.**

**Banks who have not sanctioned any loan since inception of the scheme are as under: -**
**BANDHAN BANK, CSB, CITY UNION, DHAN LAXMI BANK, INDUSIND BANK, KARUR VYSYA BANK, LAXMI VILAS BANK, SOUTH INDIAN BANK, EQUITAS BANK, ESAF BANK, AND UTKARSHS BANK has not financed any loan under Mudra Scheme during the quarter. Cooperative Banks have also not sanctioned any Mudra loan in the in FY 2024-25 despite repeatedly meeting with these banks.**

DFS has allotted target under Mudra Loan to UTLBC and UTLBC has allocated targets of Mudra loan to all Banks as per instruction from adviser UT Chandigarh. All are advised to adhere the instructions and ensure to achieve your respective target under Mudra loan schemes as UT administration is monitoring the progress from time to time. **All member Banks are requested to focus on recovery of NPA involved under MUDRA scheme**.

**(Bank wise details is as per Annexure - 9 -9A {Page No. 35 & 36}.**

| **Item No. 15** | **Position of NPA within UT CHANDIGARH As on 31.03.2025** |
|---|---|

**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 |
| March25 o/s | 2732 | 2296 | 42021 | 17492 | 26129 | 1650 | 95475 | 21438 | 586953 | 75812 | 682428 | 97251 |
| NPA | 4512 | 435 18.95% | 5748 | 2222 12.70% | 1446 | 74 4.48% | 11706 | 2732 12.74% | 17497 | 5374 7.08% | 29203 | 8106 8.33% |
| March 24 O/S | 57709 | 2014 | 45343 | 14164 | 26304 | 1803 | 129356 | 17981 | 586519 | 66575 | 715875 | 84557 |
| NPA | 8898 | 499 24.77% | 5901 | 1710 12.07% | 1882 | 79 4.38% | 23113 | 2331 12.96% | 202085 | 5654 8.49% | 225198 | 7985 9.44% |
| Dec 24 o/s | 3333 7 | 2205 | 41988 | 16929 | 26712 | 1476 | 102037 | 20611 | 581404 | 74310 | 683441 | 94921 |
| NPA | 5506 | 540 24.48% | 5452 | 1987 11.73% | 1494 | 71 4.81% | 15966 | 2600 12.61% | 17946 | 5816 7.82% | 33912 | 8416 8.86% |

NPA under agriculture 0n YOY basis has reduced from 24.77 % in March 24 to 18.95 % on March 25 on QoQ basis there is a decline from 24.48 % in Dec 2024 to 18.95% in March 25. NPA under MSME on YOY basis has increased from 12.07 %. in March 24 to 12.70% in March 25. It has also increased on QoQ basis from 11.73 % in Dec 2024 to 12.70% in March 25. NPA under other PS advances on YOY basis has slightly increased from 4.38 % in March 24 to 4.48% in March 25.

NPA under Priority Sector is decreased from 12.96 % in March 24 to 12.74% in March 25. However, it has increased from 12.61 % to 12.74% on quarterly basis. Total NPA under PS and NPS decreased from 8.86 % in Dec 2024 to 8.33% in March 25 and on YOY basis it has decreased from 9.44 % on March 24 to 8.33 % in March 25.

Although, NPA under Agri and MSME and Priority Sector is on reducing trend but still it is on higher side and required special focus to accelerate the NPA recovery under various Segments of priority sector which is necessary for recycling of bank fund and improve the profitability of the banks.

**NPA Level on March 24, Dec 2024 and March 25 sector wise is as under**: -

| Parameters | 31.03.2024 | 31.12.2024 | 31.03.2025 |
|---|---|---|---|
| Agriculture | 24.77% | 24.48% | 18.95% |
| MSME | 12.07% | 11.73% | 12.70% |
| Other P. sector | 4.38% | 4.81% | 4.48% |
| Priority sector | 12.96% | 12.61% | 12.73% |
| Non P, Sector | 8.49% | 7.82% | 7.08% |
| Grand Total | 9.44% | 8.86% | 8.33% |

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.

**(Bank wise details as per Annexure- 10 & 10 A {Page No 37 & 38}**

| Item No. 16 | Position of NPA in Govt. Sponsored Schemes within UT Chandigarh as on 31.03.2025 |
|---|---|

**Outstanding advances and NPA Position under Govt. sponsored schemes as on 31.03.2025**

| Year | Total PMEGP adv.in lacs | | Total NULM adv in lacs | | MUDRA | | SHG | | stand up India | |
|---|---|---|---|---|---|---|---|---|---|---|
| | A/Cs | Amt. | A/Cs | Amt. | A/Cs | Amt. | A/Cs | Amt. | A/Cs | Amt. |
| O/s 31.03.25 | 136 | 613 | 66 | 86 | 43916 | 38406 | 82 | 255 | 300 | 4805 |
| NPA 31.03.25 | 54 | 155 25.28% | 25 | 11 12.79% | 7568 | 6234 16.23% | 13 | 15 5.88% | 74 | 716 14.90% |
| O/s 31.3.24 | 142 | 610 | 65 | 95.69 | 62826 | 46930 | 90 | 294 | 293 | 5543 |
| NPA 31.03.24 | 51 | 119 (19.50%) | 21 | 8.59 (8.97% | 8639 | 6344 (13.51%) | 20 | 74 25.17% | 57 | 518 9.35% |
| O/S 31.12.24 | 144 | 618 | 65 | 91 | 49674 | 39880 | 78 | 301 | 303 | 5763 |
| NPA 31.12.24 | 60 | 173 27.99% | 25 | 19 20.87% | 7952 | 6292 15.77% | 14 | 46 15.28% | 54 | 567 9.83% |

On YOY basis NPA under PMEGP scheme has increased from 19.50 % on March 24 to 25.28% on March 25 which is on higher side and required immediate steps for recovery. NPA under NULM has increased from 8.97% % in March 24 to 12.79 % as on March 2025. NPA under MUDRA has increased from 13.51% in March 24 to 16.23 % as on March 2025. NPA under SHG has decreased from 25.17 % on March 24 to 5.88% on March 25. NPA under Stand-Up India has Increased from 9.83 % in Dec 24 to 14.90% in March 25. Member Banks are advised to focus on NPA recovery under Govt. sponsored schemes.

**(Bank wise details are as per Annexure- 11 & 9A {Page No 39 & 36}**

| Item No.17 | CGTMSE SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2025 | |
|---|---|---|
| Period | NO. of A/cs covered | Amt. in lacs |
| 31.03.25 | 6497 | 85306 |
| 31.03.24 | 6356 | 55836 |
| 31.12.24 | 9325 | 150919 |

In FY 2024-25, Total 6497 units have been covered under CGTSME amounting Rs.853.06 crores. 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 |
|---|---|

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 up to 31.03.2025, Bank wise Achievement of Member Banks is enclosed as per Annexure.

**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 |
|---|---|---|---|---|---|---|---|
| **31.03.25** | **SF** | **2552397** | **89.51%** | **65.85%** | **81.06%** | **73.38%** | 99.48 |
| **31.12.24** | **SF** | **1932511** | **91.02%** | **66.40%** | **97.74%** | **67.60%** | 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 |
| **31.03.25** | **CA** | **121683** | **90.85%** | **30.43%** | **68.77%** | **0** | 99.07% |
| **31.12.24** | **CA** | **107129** | **92.59%** | **29.95%** | **72.02** | **0** | 99.35% |

**In Chandigarh 100% digitalization was achieved in the month Nov 2024 by providing at least one of the digital products to all account holders. as on 31.03.2025 in saving account it 99.48% and in CA 99.07%. We request the member banks to please maintained it 100% by providing any of the digital products to new opened account holders.**

**(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 31.03.25 is as under: -**

| **period** | **No. of active CASA A/Cs In lacs** | **Seeding with Aadhaar** | |
|---|---|---|---|
| | | **Number in lacs** | **% age** |
| 31.03.25 | 24.25 | 16.86 | 69.52% |
| 31.03.24 | 25.37 | 18.60 | 73.32% |
| 31.12.24 | 25.25 | 18.38 | 72.79% |

During the period under review %age of Aadhar seeding has slightly decreased from 72.79 % in Dec 2024 to 69.52 % in March 2025 and on YOY basis the %age of Aadhar seeding has declined from 73.32 % in March 24 to 69.52 % in March 25.

All member Banks are requested to guide the branches under them to ensure 100 % Aadhar seeding and linkage of Mobile No in pending Accounts on daily basis and analyzed their data to find out the reason for such low percentage of Aadhar seeding in all 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 31.03.2025 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 Centers in the Chandigarh. Ther were 4 FLCs were operative in UT Chandigarh as per detail given below. But presently as on 31.03.25 only two FLCs are working. Status of FLCs is as under: -

1. State Bank of India – Resigned (New recruitment process going on)
2. ICICI Bank – Working
3. Punjab National Bank – Working
4. Punjab and Sind Bank- Not working (not yet appointed new FLC)

**During the period under review FLCs in Chandigarh have organized 73 camps**

| FLC Progress Report 31.03.2025 | | | |
|---|---|---|---|
| **S.No.** | **Actual Special Camps conducted** | **Target Specific Camps conducted** | **Total** |
| **1** | **15** | **35** | **50** |

**As per annexure -16 {page 45}**

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

**2025 During the period under review CFL has organized 944 (house to house) camps during the quarter March.**

**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 31.03.2025.**

| Period | Total PMJDY A/Cs | Aadhar Seeded Accounts | Rupee card issued | Rupee card Activated |
|---|---|---|---|---|
| **31.03.25** | **330735** | **281910(85.23%)** | **217563(65.78%)** | **107400(49.36%)** |
| **31.03.24** | **326267** | **278715 (85.42%)** | **213822(65.54%)** | **106469 (49.79%)** |
| **31.12.24** | **327826** | **279347(85.21%)** | **215172 (65.64%)** | **110410 (51.31%)** |
| **+- in qtr** | **2909** | **2563** | **2391** | **-3010** |
| **+- in y to y** | **4468** | **3195** | **3741** | **931** |

On the basis of above table On YOY basis no's of accounts of PMJDY have increased by 4468 accounts and on QoQ basis there is increase of 2909 accounts. Aadhar seeded accounts have slightly decreased from 85.42 % in March 24 to 85.23 % on March 2025. Percentage of Rupee card issuance have increased from 65.54% in March 2024 to 65.78 % in March 25. Percentage of Activation of rupee cards has slightly decreased on quarterly basis from 51.31% in Dec 2024 to 49.36%in March 2025. However, on YOY basis rupee card activation has slightly decreased from 49.79 % in March 2024 to 49.36 % in March 2025. **Member banks are advised to please look into their position an improve the same on quarter-to-quarter basis.**

**(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) |
|---|---|

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

**Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)-**The scheme is being implemented through LIC of India/other insurance companies willing to offer product on similar terms with necessary approvals and tie ups with banks for this purpose. Under the scheme all saving bank holders with the age-group of 18-50 years can enroll themselves to avail benefits of the scheme on payment of annual premium of Rs.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 31.03.2025, banks have enrolled 139987 persons/beneficiaries.**

| **Year** | **PMJJBY a/c** |
|---|---|
| **31.03.25** | 139987 |
| **31.03.24** | 106018 |
| **31.12.24** | 135314 |
| **+/- during the qtr** | **+4673** |
| **+/- during y to y** | **+33969** |

**On QoQ Basis as well as on YOY basis there is increase of 4673 beneficiaries and 33969 beneficiaries respectively. 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.**

**Member banks are requested to enroll maximum account holders under PMJJBY to achieve saturation.**

**Karur Vysya bank, Laxmi Vilas Bank, South Indian Bank, Equitas bank, Jana Small finance bank and Utkarsh small Finance bank have not enrolled any beneficiaries since inception of schemes in 2015-16**.

**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 March 2025, banks have enrolled 380627 beneficiaries under PMSBY**

| **Year** | **Total enrolment PMSBY** |
|---|---|
| **31.03.2025** | **382695** |
| **31.03.2024** | **335966** |
| **30.12.24** | **366385** |
| **+/- during qtr** | **+16310** |
| **+/- y to y** | **+46729** |

**On the basis of YOY there is an increase of 46729 beneficiaries and on QoQ basis increase of 16310 beneficiaries. Please continue to enroll the account holders under the scheme as No of eligible accounts are much Higher than actual enrolments done.**

## 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 and PMJDY as well.

**Up to 31.03.25, banks have enrolled 73707 beneficiaries under the APY scheme since inception of the scheme.**

| Period | APY enrolments |
|---|---|
| **31.03.25** | **73707** |
| **31.03.24** | **62048** |
| **31.12.24** | **70038 (As per PFRDA 80580 enrollments)** |
| **+/- during qtr** | **+3669** |
| +/- y to y | **+11659** |

**On YOY basis there is an increase of 11659 beneficiaries of APY and on QoQ basis there is an increase of 3669 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. Every Bank have to enroll 90-100 cases per branch in financial year 2024-25 and action/strategy be made accordingly.**

**(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 April 24 to March 25, Banks have received 18 claims and lodged the 18 claims up to 31.03.2025 in UT CHANDIGARH, 18 Claim cases stands settled. There is no case pending for disposal as on March 2025.

-**Under PMSBY**, During the period April 24 to March 25, Banks have received 67claims and lodged all the claims. Out of 67 claims lodged ,58 claim cases stand settled, 5 claims are rejected and 4 case are pending for settlement.

Under **PMJJBY**, During the period April 24 to March 25, Banks have received 182 claims, out of 182 claims lodged, 175 claim cases stands settled while 3 claims are rejected and 4 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. Now it has been extended up to 2024.

**Progress up to 31.03.2025 is as under:**

| UTS | Total apps | Rejected | Rejected % Age | Net app | Sanctioned | Pending For sanction | % age of sanction-vs-net applications | Disbursed | Pending for Dis. | % Age of disbursement To sanction | Fresh added from during qtr |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 31.03.2025 | 10398 | 1584 | 15.23% | 8814 | 8757 | 57 | 99.35% | 8483 | 274 | 96.87% | -18 |
| 1st | 5655 | 510 | 9.02 | 5145 | 5128 | 17 | 99.67 | 5022 | 106 | 97.93 | -20 |
| 2nd | 3602 | 787 | 21.85 | 2815 | 2784 | 31 | 98.90 | 2654 | 130 | 95.33 | 2 |
| 3rd | 1141 | 287 | 25.15 | 854 | 845 | 9 | 98.95 | 807 | 38 | 95.50 | 0 |
| 31.12.24 | 10416 | 1538 | 14.77% | 8878 | 8740 | 138 | 98.45 | 8405 | 335 | 96.17 | 82 |
| 1st | 5675 | 501 | 8.82 | 5174 | 5137 | 37 | 99.28% | 5010 | 127 | 97.52 | -60 |
| 2nd | 3600 | 776 | 21.55% | 2824 | 2773 | 51 | 98.19 | 2621 | 152 | 94.51 | -3 |
| 3rd | 1141 | 261 | 22.87 | 880 | 830 | 50 | 94.31 | 774 | 56 | 93.25 | 145 |
| 30.03.24 | 10035 | 1105 | 11.01% | 8930 | 8446 | 484 | 94.58 | 7767 | 669 | 92.08 | 225 |
| 1st | 5869 | 445 | 7.58 | 5424 | 5228 | 196 | 96.38 | 4959 | 269 | 94.85 | |
| 2nd | 3531 | 590 | 16.70 | 2941 | 2724 | 317 | 92.62 | 2370 | 354 | 87.00 | |
| 3rd | 635 | 70 | 11.02 | 565 | 490 | 75 | 86.72 | 438 | 52 | 89.38 | |

## Present position as on 22.04.2025

| UTS | Total apps | Rejected | Rejected % Age | Net app | Sanctioned | Pending For sanction | % age of sanction-vs-net applications | Disbursed | Pending for Dis. | % Age of disbursement To sanction |
|---|---|---|---|---|---|---|---|---|---|---|
| 31.03.25 | 10394 | 1584 | 15.23% | 8810 | 8757 | 53 | 99.40% | 8484 | 273 | 96.87% |
| 1st | 5655 | 510 | 9.02 | 5145 | 5128 | 17 | 99.67 | 5022 | 106 | 97.93 |
| 2nd | 3602 | 787 | 21.85 | 2815 | 2784 | 31 | 98.90 | 2654 | 130 | 95.33 |
| 3rd | 1141 | 287 | 25.15 | 854 | 845 | 9 | 98.95 | 807 | 38 | 95.50 |

## NPA position under Pmsvanidhi as on 31.03.2025 (Amt in lacs}

| Parameters | Outstanding 31.12.24 | | NPA as on 31.12.24 | | %age of NPA |
|---|---|---|---|---|---|
| | a/cs | Amt | a/cs | Amt | |
| 1st tranche | 672 | 25.02 | 119 | 5.37 | 21.46% |
| 2nd tranche | 678 | 54.64 | 44 | 3.93 | 7.19% |
| 3rd tranche | 788 | 229.86 | 26 | 7.26 | 3.15% |
| Total | 2138 | 309.52 | 189 | 16.57 | 5.35% |

**Further All member banks are advised to please also link all the sanction/disbursed cases with social security schemes on daily basis and ensure their entry in PMsvanidhi portal.**

**Bank wise position is given on Annexure No. 22,22 A {Page No. 52,53}**

| Item No. 27: | Position of PM Vishwakarma Govt. Sponsored Schemes within UT Chandigarh as on 31.03.2025 |
|---|---|

| Bank Name | No. of application Received | No. of application sanctioned | No. of application rejected | No. of application pending | San. Amount Lacs | Disb. Amount Lacs |
|---|---|---|---|---|---|---|
| BANK OF BARODA | 6 | 2 | 4 | 0 | 1.50 | 0.77 |
| BANK OF MAHARASHTRA | 3 | 0 | 3 | 0 | 0.00 | 0.00 |
| CANARA BANK | 5 | 1 | 4 | 0 | 1.00 | 0.25 |
| CENTRAL BANK OF INDIA | 3 | 0 | 3 | 0 | 0.00 | 0.00 |
| INDIAN BANK | 4 | 2 | 2 | 0 | 1.50 | 1.00 |
| INDIAN OVERSEAS BANK | 1 | 0 | 1 | 0 | 0.00 | 0.00 |
| PUNJAB & SIND BANK | 2 | 0 | 2 | 0 | 0.00 | 0.00 |
| PUNJAB NATIONAL BANK | 18 | 7 | 11 | 0 | 6.50 | 6.50 |
| STATE BANK OF INDIA | 10 | 1 | 9 | 0 | 1.00 | 1.00 |
| UNION BANK OF INDIA | 6 | 2 | 4 | 0 | 1.45 | 1.45 |
| KARNATAKA Bank | 1 | 1 | 0 | 0 | 0.00 | 0.00 |
| **Grand Total** | **59** | **16** | **43** | **0** | **12.95** | **10.97** |

**During the FY 2024-25, 59 applications under PM Vishwakarma scheme have been referred to the Banks and out these 16 cases have been sanctioned and 43 cases have been rejected due to various reasons. In maximum cases applicant refused to take loan and no application is pending in banks.**

**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. Recently GOI Ministry of Agriculture has launched a campaign from 15.09.24 to 31.03.2025. During this campaign, various camps have been held starting from 27.09.24 on every

Friday. Total 26 camps have been held with collaboration of Animal Husbandry Department up to 31.03.2025 In these camps total 38 PKCC Applications have been received, out of these, 10 Applications have been sanctioned and disbursed and 19 have been rejected due various reasons. There is no pendency as on date.

**As on 31.03.2025 position is as under:**

| Period | Total app. Received | No. Of apps sanctioned | No. Of applications disbursed | No of applications rejected | No. of pending applications |
|---|---|---|---|---|---|
| **15.09.24 to 31.03.25** | 40 | 7 | 7 | 29 | 4 |

**Major reasons of rejection is No shed for keeping the animal and CIBIL issue.**

**(Bank wise detail as per Annexure 24 (Pg 55)**

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

**During the financial year 2024-2025 no application has been sponsored by the DIC** till **31.03.2025 Hence No pendency.**

| Item No 30 | POSITION UNDER NATIONAL URBAN LIVELIHOOD MISSION (NULM) SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2025 |
|---|---|

**The progress under NULM is as on 31.12.24 for the financial year 2024-25.**

| target | Applications received/sponsored | sanctioned | | disbursed | | rejected | pending |
|---|---|---|---|---|---|---|---|
| **108** | 110+74=184 | Nos. | Amt. lacs | Nos. | Amt. | | |
| | | **39+74=113** | **121.92** | **113** | **121.92** | **71** | **0** |

**Bank wise details are as per Annexure - 25 {Page No. 56}.**

| Item No. 31 | POSITION UNDER PMEGP SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2025 |
|---|---|

During financial year 2024-25, up to 31.03.2025, Agencies have sponsored 52 applications and banks have sanctioned 15 applications having involved margin Money of Rs.84.51 lacs, 37 applications have been returned/ rejected due to various reasons and 1 are pending as on 31.03.2025.

| 2024-25 | Target | Target MM | Forwarded to bank | Sanctioned | | MM claimed | | MM disbursed | | Ret/ rejection | pending | MM claim pending | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | App | | application | project | MM | project | MM | project | MM | App. | app | a/c | Amt |
| DIC | 6 | 15.84 | 20 | 6 | 25.75 | 6 | 28.75 | 1 | 5 | 14 | 0 | 5 | 23.75 |
| KVIB | 4 | 11.51 | 21 | 4 | 39.17 | 4 | 30.75 | 1 | 12.5 | 16 | 1 | 3 | 18.25 |
| KVIC- | 4 | 11.51 | 11 | 5 | 19.59 | 4 | 8.26 | 3 | 8.00 | 7 | 0 | 1 | 0.26 |
| 2nd loan | 1 | 10.00 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Target | 15 | 48.86 | 52 | 15 | 84.51 | 14 | 67.76 | 5 | 25.50 | 37 | 1 | 9 | 42.26 |

Detail of pendency is as under: -1

Application pending on 31.03.2025

| S No | Name of applicant | Bank name | Nos of applications | Date of forwarding to bank | Remark |
|---|---|---|---|---|---|
| **1** | **Jyoti Devi Rajbhar** | **UBI** | **1** | **10.03.2025** | |

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

**This is a Flagship programme of Govt. of India where banks has to finance amount between Rs.10 lacs to Rs.100 lacs to SC/ST and women beneficiaries. Progress of stand-up India is being monitored by Chandigarh Administration in every UTLBC meeting and has shown concern that target set by Govt. of India that is not achieved.**

| Total No. of Schedule Commercial Bank Branches | Loan Sanctioned during FY up to March 2025 (Amt in lacs) (01.4.2024 to 31.03.2025 | | | | Outstanding as on 31.03.2025 (Amt.in lacs) | |
|---|---|---|---|---|---|---|
| | SC/ST | | WOMEN | | A/C | Amt. |
| 391 | 0 | 0.00 | 42 | 962 | **300** | **4805** |

**(Bank wise details are as per Annexure- 26 & 11 {Page No 57 & 39}.**

| **Item No.33:** | **POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 31.03.2025** |
|---|---|

**POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 31.03.2025**

**SAVING LINKED**

| Achievement up to 31.03.2025 | |
|---|---|
| **NO.** | **Amount in lacs** |
| **199** | **49.42** |

**CREDIT LINKED**

| Sanctioned up to 31.03.2025 | | Outstanding as on 31.03.2025 | |
|---|---|---|---|
| **A/C.** | **Amt in lacs** | **A/C.** | **Amt in lacs** |
| **16** | **25.84** | **82** | **255.04** |

The scheme is meant to provide bread and butter to the poor people, banks are requested to whole heartedly promote nurturing of SHGs. All member banks are requested to please credit link all eligible SHG.

**(Bank wise details are as per Annexure - 27 {Page No. - 58}**

| **Item No.34:** | **POSITION UNDER KCC WITHIN UT CHANDIGARH AS ON 31.03.2025** |
|---|---|

**(Rs.in crore)**

| Total sanction & Disb. for FY 2024-25 up to 31.03.2025 | | O/S AS ON 31.03.2025 | |
|---|---|---|---|
| **NO.** | **Amount** | **NO.** | **Amount** |
| **858** | **71.48** | **1450** | **159.85** |

During the FY 2024-25 up to 31.03.2025, 858 fresh KCC issued amounting Rs.71.48 crores and 1450 KCC outstanding amounting to Rs.159.85 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 - 28{Page No. 59}.**

| Item No. 35: | Review of Progress on Central KYC Records (CKYCR) |
|---|---|

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) as on 31.12.2024 | | | | | | |
|---|---|---|---|---|---|---|
| **Bank Name** | **Institution Type** | **Upload (A)** | **Download (B)** | **Update** | **(A+B)** | **B as % of (A+B)(Use of CKYCRR for customer onboarding)** |
| **All Banks in Chandigarh** | **Banks** | **17319** | **19414** | **64114** | **36733** | **15%** |

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

| ITEM NO.36: | ISSUES OF UIDAI |
|---|---|

**Present status of Aadhaar Enrolment Centers in Banks, in the UT Chandigarh (As on 01.04.2025).**
Out of the 47 designated centers in Chandigarh, only 12 centers have active Aadhaar Enrolment Kits. The details are as below:

### 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 | 1 |
| Bank of Maharashtra | 1 | 1 |
| Bank of India | 1 | 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 | 0 |
| Indian Overseas Bank | 1 | 1 |
| Indian Bank + Allahabad Bank | 2 | 2 |
| IndusInd Bank | 2 | 0 |
| J&K Bank | 1 | 1 |
| Kotak Mahindra Bank | 2 | 0 |
| 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 | 3 |
| Ujjivan Small Finance Bank | 1 | 1 |
| UCO Bank | 1 | 0 |
| Yes Bank | 1 | 1 |
| Grand Total | 47 | 35 |

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.

**Potential Revenue from Aadhaar:**

| Age Group | Pendency (Nos) | Rate Per Txn | Potential Revenue (Rs.) |
|---|---|---|---|
| **0-5** | 61,416 | Rs 50 | 30,70,800 |
| **Above 5 and 15 (MBU)** | 1,21,387 | Rs 100 | 1,21,38,700 |
| **Any age having 10 year old Aadhaar (Document Update )** | 1,59,000 | Rs 50 | 79,50,000 |
| **Total** | **341803** | | **2,31,59,500** |

Time and again requested all member banks to activate their Aadhar enrollment center as early as possible.

| 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 |
|---|---|