61th UTLBC - MEETING TO REVIEW DATA FOR THE Q.E. September 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)

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 : 454

SIGNIFICANT STATISTICS OFALL SCHEDULED COMMERCIAL BANKS AND CO-OP. BANKS IN CHANDIGARH AS ON 30.09.2025

Rs.in Crore

SNO	ITEMS	UNIT	As on 30.09.2023	As on 30.09.2024	As on 30.09.2025	National Goals
		Rs.				
1	Deposits	Crore	107166	119876	137802	
2	Advances	Crore	96092	88229	111491	
3	CD Ratio	%	89.67	73.60	80.91%	60%
4	Priority Sector Advances	Crore	18390	18986	26294	
5	Share of PS Adv. to Total Advances	%	19.13 %	21.42%	23.58%	40%
6	Agricultural Advances	Crore	2230	2029	3148	
7	Share of Agr. Adv. To Total Advances	%	2.32%	2.30%	2.82%	18%
8	Micro, Small & Medium Enterprises Advances	Crore	14340	15311	21032	
9	Share of MSME to Total Advances	%	14.92%	17.35%	18.86%	
10	Advances to Weaker Sections	Crore	2282	1171	1427	
11	Share of Weaker Sec Adv to Total Adv.	%	2.37 %	1.32%	1.28%	12%
12	Branch Network	Nos.	442	454	454	

- Chandigarh UT has 12 public sector banks with 240 branches.
- There are 20 private sector banks with 155 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

61 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 30.09.25: -

Item No.1	**Confirmation of Minutes of 60th meeting of UT Level Bankers' Committee (UT Chandigarh)**

Last Meeting of UTLBC	60th
Held on	07.08.2025
Minutes email / circulated on	14.08.2025
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 60th UTLBC meeting**

S.No.	Action points	Action taken
1	Sh Lalit Taneja Convener UTLBC Chandigarh expressed concern that only 29 applications have been sanctioned under the PM Vishwakarma Scheme, emphasizing the need for immediate attention. He also instructed all banks to expedite the disposal of all pending Vishwakarma applications.	The instructions issued were noted and minutized and circulated to all on 14.08.2025 All member banks were sensitized, and special camps were organized in collaboration with the DIC Department to clear all pending Vishwakarma applications.
2	Sh Lalit Taneja Convener UTLBC Chandigarh advised all member banks to intensify efforts towards recovery of NPAs under the MUDRA scheme to prevent further deterioration of asset quality.	The instructions issued were noted and minutized and circulated to all on 14.08.2025 All member banks were advised to intensify recovery efforts under the MUDRA scheme, organize special OTS camps, and ensure recovery as per their bank guidelines to prevent asset quality deterioration.
3	Chairman Sh. Diprava Lakra, IAS, and Convener Sh. Lalit Taneja urged, all member banks to enroll all eligible persons under PMSBY (Pradhan Mantri Suraksha Bima Yojana), PMJJBY (Pradhan Mantri Jeevan Jyoti Bima Yojana), and to actively work towards improving enrolments in social security schemes, thereby bridging the gap and ensuring wider financial inclusion. Sh. Pankaj Setiya General Manager RBI also emphasized to intensify public awareness efforts regarding the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSSBY) insurance schemes, ensuring maximum coverage and enrolment so that needy people can benefit.	The instructions issued were noted and minutized and circulated to all on 14.08.2025 All member banks have been instructed to actively enroll all eligible persons under PMSBY and PMJJBY. Branches have been directed to organize awareness and enrolment camps to promote these social security schemes and ensure maximum coverage. Efforts are being made to bridge the enrolment gap and achieve wider financial inclusion as per the directions of the Chairman and RBI.
4	Chairman Sh. Diprava Lakra, IAS, Finance Secretary Chandigarh expressed concern over the lower sanctions under the Standup India and PM Vishwakarma schemes and urged member banks to increase the sanctioning of loans to eligible beneficiaries under these programs	The instructions issued were noted and minutized and circulated to all on 14.08.2025 All member banks were sensitized, and special camps were organized in collaboration with the DIC Department to clear all pending Vishwakarma applications.

5	Chairman Sh. Diprava Lakra, IAS, Finance Secretary Chandigarh requested UTLBC Chandigarh to compile data on the types of MSME units emerging in Chandigarh	The instructions issued were noted and minutized and circulated to all on 14.08.2025. We have compiled data on the types of MSME units emerging in Chandigarh and sent to PEO Planning UT Administration Department.
6	Sh. Pankaj Setiya General Manager RBI pointed out that out of the four Financial Literacy Centres (FLCs) in Chandigarh, two are currently non-functional. He advised the representatives from State Bank of India (SBI) and Punjab & Sind Bank to appoint FLC counsellors without any further delay.	Instructions were noted and circulated to SBI and Punjab & Sind Bank on 14.08.2025. SBI has appointed its FLC, while the appointment for Punjab & Sind Bank is still in progress.
7	Sh. Pankaj Setiya General Manager RBI expressed concern over the high level of Non-Performing Assets (NPA) in Chandigarh.	The instructions issued were noted and minutized and circulated to all on 14.08.2025 All member banks were advised to strengthen NPA recovery efforts, hold special OTS camps, and follow bank guidelines to maintain asset quality.
8	Sh. Pankaj Setiya General Manager RBI requests member banks to report advances as per Utilisation.	The instructions issued were noted and minutized and circulated to all on 14.08.2025 We have collected Agriculture advances data of QE June 2025 as per utilisation and requested member banks to send other advances data also to UTLBC Chandigarh.
9	Sh. Pankaj Setiya General Manager RBI requested UTLBC Chandigarh to compile the general reasons for rejection of claims under PMJJBY, PMSSBY, and PMJDY and to collect data on NPAs of the SAMB located in Chandigarh for the QE June 2025.	The instructions issued were noted and minutized and circulated to all on 14.08.2025. The Data of NPA of SAMB located in Chandigarh for the QE Sep 2025 is given in Table Item.

Item No. 3	Review of Performance of Banks

NO. OF BRANCHES OF BANKS, THEIR DEPOSITS AND ADVANCES WITHIN UT CHANDIGARH AS ON 30.09.2025

Rs.in crores

Period	Nos of Branches		Deposits	Advances	CD Ratio
	URBAN	TOTAL	Amt.	Amt.	
30.09.2025	454	454	137802	111491	80.91%
30.09.2024	454	454	119876	88229	73.60%
30.06.2025	452	452	134616	108823	80.84%
+-Q to Q	2	2	3186	2668	+0.07%
+-YOY	0	0	17926	23262	+7.31%

The total deposits in UT Chandigarh have increased from Rs.119876 crores in Sep 2024 to 137802 in Sep 2025 showing a **YOY growth of 14.95 %** and on QoQ Basis deposit has increased from Rs. 134616 crores in June 2025 to Rs 137802 crores in Sep 2025 showing a **QoQ growth of 2.37 %.**

As regards advances, these have increased from Rs.88229 crores on Sep 2024 to Rs 111491 crores in September 2025 registering a growth of 26.37 % on YOY basis and on quarterly basis advances have increased from Rs. 108823 crores on Sep 2025 to Rs.111491 crores showing a growth of 2.39%.

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

Item No. 4	CD RATIO WITHIN UT CHANDIGARH AS ON 30.09.2025

During the period under review CD ratio has increased from 80.84 % as on June 2025 to 80.91 % as on Sep 2025 on QoQ basis. CD Ratio has also increased on YOY basis by 7.31 % (i.e., from 73.60 % in Sep 2024 to 80.91 % in Sep 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 March 25 in %age	CD ratio as on June 25 in %age	CD ratio as on Sep 2025 in %age
Punjab & Sind Bank	41.49%	39.09%	36.69 %
State Bank of India	74.21%	76.06%	56.78%
Bandhan Bank	9.25%	9.08%	9.52%
CSB Bank	82.23	5.83%	3.18%
HDFC Bank	36.88%	43.53%	44.70%
ICICI Bank	37.13%	34.85%	36.14%
IDBI Bank	54.11%	47.31%	57.30%
IndusInd Bank	6.82%	6.98%	8.17%
J&K Bank	59.34%	37.71%	56.53%
Karnataka Bank	24.06%	22.35%	26.18%
Karur Vyasa Bank	60.48%	38.24%	32.65%
Laxmi Vilas Bank	0.00%	0.00%	0.00%
South Indian Bank	49.24%	36.64%	36.64%
AU Small Fin Bank	15.74%	14.31%	10.76%
Capital Small Finance Bank	28.82%	21.74%	26.59%
Equitas Bank	0.70%	0.60%	0.49%
Jana Small Fin Bank	4.43%	4.64%	4.55%
Ujjivan Small Finance Bank	12.83%	9.45%	9.49%
Utkarsh Bank	8.02%	9.74%	9.18%
CHD State co-op Bank	21.28%	21.28%	21.27%
Harco Bank	0.37%	0.37%	0.30%
Ropar Cent. Coop bank	4.39%	4.39%	4.17%

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 30.09.2025**

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.	
30.09.25	**111491**	**6803**	**3148**	**40298**	**21032**	**27281**	**2114**	**74382**	**26294**	**23.58%**
30.09.24	**88229**	**37227**	**2029**	**42863**	**15311**	**28374**	**1645**	**108464**	**18986**	**21.52%**
30.06.25	**108823**	**6593**	**2140**	**47789**	**18988**	**27207**	**2070**	**81589**	**23200**	**21.31%**
+/-QtoQ	**2668**	**210**	**1008 47.10%**	**-7491**	**2044 10.76%**	**74**	**44 2.12%**	**-7207**	**3094 13.33%**	**+2.27%**
+/- YoY	**23262**	**-30424**	**1119 55.15%**	**-2565**	**5721 37.36%**	**-1093**	**469 28.51%**	**-34082**	**7308 38.49%**	**+2.06%**

From the above data, it is observed that Share of PS advances to total Advances have increased from 21.31 % on June 2025 to 23.58 % in Sep 2025 showing growth of 2.27% on quarterly basis. On YOY basis Share of PS advances also increase from 21.52 % in Sep 2024 to 23.58 % on Sep 2025.

As regards Agriculture advances, these have increased by 47.10 % on quarterly basis and On YOY basis Agri. Advance has increased by 55.15 %. MSME advances have registered YOY growth 37.36 % and on quarterly basis growth is 10.76%. Similarly, PS advances have increased from Rs.18986 crores in Sep 2024 to Rs 26294 crores in Sep 2025 showing YOY growth of 38.49%. However, QOQ basis there is a growth of 13.33%.

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

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

Item No. 6	**AGRICULTURE ADVANCES WITHIN UT CHANDIGARH AS ON 30.09.2025**

Rs. in crores

	OUT OF PRIORITY SECTOR ADVANCES UNDER								**% of Agr. adv to Total adv**
Period	**FARM CREDIT (Investment credit)**		**AGRI. INFRASTRUCTURE**		**ANCILLARY ACTIVITIES**		**TOTAL AGRI.**		
	A/c.	**Amt.**	**A/c.**	**Amt.**	**A/c.**	**Amt.**	**A/c.**	**Amt.**	
Sep 25	**5400**	**680**	**92**	**281**	**1311**	**2185**	**6803**	**3148**	**2.82%**
Sep 24	**35645**	**721**	**106**	**291**	**1476**	**1018**	**37227**	**2029**	**2.30%**
June 25	**5321**	**615**	**87**	**242**	**1185**	**1284**	**6593**	**2141**	**1.97%**
QoQ	**79**	**65 10.56%**	**5**	**39 16.11%**	**126**	**901 70.17%**	**210**	**1007 47.03%**	**+0.85%**
YOY	**-30245**	**-41 -5.68%**	**-14**	**-10 -3.43%**	**-165**	**1167 114.63 %**	**-30424**	**1119 55.15%**	**+0.52%**

As discussed above, As regards Agriculture advances, these have grown by 47.03 % on quarterly basis and On YOY basis Agri. Advance has decreased by 55.15 %.

As on 30.09.2025 banks have Financed Rs.3148 crore under agriculture to 6803 borrowers out of which Rs.680 crore have been provided under farm credit, Rs.281 crores financed under Agriculture infrastructure to 92 borrowers and Rs.2185 crores under Ancillaries Activities related to agriculture. The agriculture advances constitute 2.82 % 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.

Major Banks having variation in Agriculture in YoY is of RBL Bank which was rectified in QE June 2025 and September 2025 due to which there is positive growth in QoQ Basis.

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

ITEM NO. 7	MSME SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.09.2025

MICRO & SMALL ENTERPRISES WITHIN UT CHANDIGARH & SMALL ENTERPRISES WITHIN UT CHANDIGARH AS ON 30.09.2025.

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
30.09.25	31534	8257	6431	6859	37965	15116	2151	5834	87	43	95	37	40298	21032
30.9.24	29340	6046	6482	5244	35822	11290	6743	3919	43	41	255	59	42863	15311
30.06.25	30387	7746	6114	6058	36501	13804	11145	5091	39	31	104	62	47789	18988
Qo Q		511 6.59%		801 13.22%		1312 9.50%		743 14.59%	48	12	-9	-25		2044 10.76%
YoY		2211 36.56%		1615 30.79%		3826 33.88		1915 48.86%	44	2	-160	-22		5721 37.36 %

As per above data Total MSME credit has increased from Rs 15311 cores as on Sep 2024 to Rs 21032 crores as on Sep 25 to showing a YOY growth of 37.36% and on QoQ basis there is growth of 10.76%.

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**
30.09.25	**111491**	**40298**	**21032**	**31534**	**8257**	**39.25%**	**7.41%**
30.09.24	88229	42863	15311	29340	6046	39.50%	6.85%
30.06.25	**108823**	**47789**	**18988**	**30387**	**7746**	**40.79**	**7.11%**

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

Share of Micro credit has increased from 6.85 % as on Sep 24 to 7.41% as on Sep 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% can be achieved.

MEDIUM ENTERPRISES ADVANCES, KVI AND OTHER MSME ADVANCES WITHIN UT CHANDIGARH AS ON 30.09.25

Rs. In Crores

	Total Medium Enterprises	
	Accounts	Amount
30.09.25	2151	5834
30.09.24	6743	3919
30.06.25	11145	5091

	Total Advances	TOTAL MSME		% of MSME Adv to Total Adv
	Amt	**A/Cs**	**Amt**	
30.09.25	**111491**	**40298**	**21032**	**18.86%**
30.09.24	**88229**	**42863**	**15311**	**17.35%**
30.06.25	**108823**	**47789**	**18988**	**17.45%**

Q0Q growth	2668	5768	2044(10.76%)	+1.41%
YOY growth	23262	1589	5721(37.36%)	+1.51%

MSME advances have registered a YoY growth of 37.36% and on QoQ it has increased by 10.76%. Share of MSME advances to total advances has increased from 17.35 % in Sep 24 to 18.86 % as on Sep 2025.However, On Q-to-Q basis share of MSME to total advances has increased from 17.45 % in June 2025 to 18.86 % in Sep 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 30.09.25

Rs.in crores

Period	**Disbursement Advances**		**WS Advances O/s**		**% of W.S. adv to Total advances.**
	A/Cs	Amount	A/Cs	Amount	
30.09.2025	2955	552	16216	1427	**1.28%**
30.09.2024	8078	374	50846	1171	**1.32%**
30.06.2025	1808	312	16817	1389	**1.27%**
(QoQ)		240 76.92%		38 **2.73%**	**+0.01%**
(YOY)		178 47.59%		256 **21.86%**	**-0.04%**

WS advances has increased from Rs. 1171 crores in Sep 24 to Rs. 1427 crores in Sep 25 registering YOY growth of 21.86 % and However on QoQ basis it has decline by 2.73 %.

On QoQ basis share of WS advances have increased from 1.27% on June 25 to 1.28% on Sep 2025 and on YOY basis Share slightly decreased from 1.32 % on September 2024 to 1.28% on Sep 2025.

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 30.09.2025**

Rs. In crore

period	**Fresh disbursement**		**O/s advances**		**%age of adv. To women to total advance**
	A/c.	**Amt**	**A/c.**	**Amt**	
30.09.25	30437	3970	105626	9848	8.83%
30.09.24	33631	2028	131767	6727	7.62%
30.06.25	17558	1832	103188	8317	7.64%
(QoQ)	12879	2138	2438	1531 18.41%	+1.19%
(YOY)	-3194	1942	-26141	3121 46.39%	+1.21%

Advances to women beneficiaries has registered YOY growth of 46.39 % and on QoQ basis growth is 18.41%. Credit Flow to women beneficiaries on YOY increased from Rs. 6727 crores in Sep 2024 to 9848 crores in Sep 2025 and Share of women advances has increased from 7.62 % in Sep 2024 to 8.83 % in Sep 2025 which is well above the target of 5% stipulated by RBI.

Major Banks having variation in Credit Flow to Women beneficiaries in YoY is of RBL Bank which was rectified in QE June 2025 and September 2025 due to which there is positive growth in QoQ Basis.

(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 30.09.2025

a. Achievement under ACP of the State, Priority Sector Lending as on QE September 2025 on Pro rata Basis.

Rs. in Lacs

SECTOR	Annual Targets	TARGETS (Pro rata basis) as on QE September 2025	ACHIEVEMENTS as on QE Sep 2025	% Achievement (Pro rata basis) as on QE Sep 2025	% Achievement on Annual Basis
Agriculture	18037	9018	100605	1115%	557%
MSME	1586997	793498	1315189	165%	82%
OTHERPRIORITY SECTOR	51594	25797	21987	85%	42%
TOTAL PRIORITY SECTOR	1690124	828314	1437782	173%	85%
Non-Priority Sector	18711630	9355815	9102626	97%	48%
Grand Total (PS +N.P. S)	20368258	10184129	10540409	103%	51%

 # Keeping in view of the ACP utilization of Agriculture Disbursement is 10% Approximately in Chandigarh and 90 % Approximately outside Chandigarh. So, the 10% of 100605 lakhs is 10060 and 10% achievement of 1115% is 111%.

During the period under review, ACP Targets for current FY 2025-26 as on 30.09.2025 is achieved 103%. Target under Agri, MSME and other PS advances achieved 1115%, 165 % and 85 % respectively. Overall PS target is achieved 173% in FY 2025-26. Target under NPS achieved by 97%.

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

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 2 Account outstanding as on 30.06.2025 with Rs 2251.10 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 30.09.2025

	Fresh Disb. QE Sep 2025		O/S as on 30.09.25		NPA 30.09.25	
	A/cs.	Amount in crore	A/cs.	Amount in crore	A/cs	Amount in crore
PS	1297	128	15778	1797	746	63(3.50%)
NPS	4060	1644	29555	10047	1451	410(4.08%)
Total	5357	1772	45333	11843	2197	473(3.99%)

During the year 2025-26 up to September 2025, fresh housing loan sanctioned and disbursed to 5357 borrowers for Rs.1772 crore (PS Rs.128 cr and NPS Rs.1644 crore) and as on 30.09.2025, 45333 housing loan accounts are outstanding amounting Rs.11843 crores. NPA under HL is 3.99 % as on Sep 2025.

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

Item No.13	**POSITION UNDER EDUCATION LOAN SCHEME WITHIN UT CHANDIGARH AS ON 30.09.25**

Rs. in Crore

	Fresh Disbursement QE Sep 2025		O/S as on 30.09.25		NPA 30.09.25	
	A/cs.	Amt in crore	A/cs.	Amt in crore	A/cs.	Amt in crore
PS	**531**	**13**	**2919**	**191**	**143**	**4(2.09%)**
NPS	**416**	**41**	**1139**	**281**	**28**	**5(1.77%)**
Total	**947**	**54**	**4058**	**472**	**171**	**9 (1.90%)**

During QE September 2025, Banks have sanctioned fresh education loan to 947 students amounting Rs.54 crores and Total portfolio of education loan is Rs.472 crores to 4058 students. NPA in education loan is only 1.90%. The banks should explore financing to fresh students eligible for admission in professional/ other courses.

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

ITEM NO.14	**Pradhan Mantri Mudra Yojana (PMMY)**

The progress under PMMY during the current financial year 2025-26 ended 30.09.2025 is as under. Banks in Chandigarh have sanctioned fresh loan of Rs.13670 lakhs to 5285 beneficiaries as under:

Shishu Loan - 1347 a/c Rs.515 Lakhs
Kishore Loan – 2777 a/c Rs.4706 Lakhs
Tarun loan - 1161 a/c Rs.8450 Lakhs

Amt. in Lakhs

	Sanction & Disb. 01.04.25 to 30.09.25		Outstanding 30.09.2025		NPA 30.09.25		% age of NPA	%age of NPA
	A/cs	Amt	A/cs	Amt	A/cs	Amt	30.09.25	30.06.25
SHISHU	1347	515	8854	2216	1732	743	33.53%	27.54%
KISHORE	2777	4706	10304	12338	1914	2073	16.80%	17.37%
TARUN	1161	8450	3547	21631	565	3159	14.60%	14.76%
TOTAL	5285	13670	22705	36185	4211	5975	16.51%	16.74%

During the FY 2025-26, up to 30.09.2025 member Banks have sanctioned fresh MUDRA loan to 5285 beneficiaries amounting Rs.136.70 crores and total portfolio of MUDRA loan as on 30.09.2025 is 361.85 crores to 22705 beneficiaries and NPA under MUDRA is 16.51 % as on Sep 2025 slightly decreased from 16.74% as on June 2025. All member Banks are requested to focus on recovery of NPA involved under MUDRA scheme as NPA in mudra is on increasing trend.

Banks who have not sanctioned any loan during QE Sep 2025 are as under: - BANDHAN BANK, CATHOLIC SYRIAN BANK, CITY UNION BANK, DHAN LAXMI BANK, INDIAN POST PAYMENT BANK, INDUSIND BANK. KARUR VYSYA BANK, KOTAK MAHINDRA BANK, LAXMI VILAS BANK, RBL BANK LTD., SOUTH INDIAN BANK, CAPITAL SMALL FINANCE BANK, EQUITAS BANK, EVANGELICAL SOCIAL ACTION FORUM, UTKARSH SMALL FINANCE BANK.

Cooperative Banks have also not sanctioned any Mudra loan in the QE Sep 2025 despite repeatedly meeting with these banks.

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

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

Item No. 15	**Position of NPA within UT CHANDIGARH As on 30.09.2025**

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
Sep 25	6803	3148	40298	21032	27281	2114	74382	26294	544774	85801	619156	112096
NPA Sep 25	1741	1385 43.99%	6840	3477 16.53%	6012	122 5.77%	14593	4985 18.95%	22408	16483 19.21%	37001	21469 19.15%
Sep 24	37227	2029	42863	15310	28374	1645	108464	18986	576056	69354	684520	88340
NPA Sep 24	5769	379 18.67%	5981	1810 11.82%	1614	75 4.55%	13364	2265 11.92%	17153	5006 7.21%	30517	7272 8.23%
June 25 O/s	6593	2140	47789	18988	27207	2070	81589	23200	547664	80731	629253	103932
NPA	1081	402 18.78%	5683	1821 9.59%	1363	78 3.76%	8127	2303 9.92%	15598	4127 5.11%	23725	6431 6.18%

NPA under agriculture 0n YOY basis has increased from 18.67 % in Sep24 to 43.99 % on Sep 25 and on QoQ basis there is a increase from 18.67 % in June 2025 to 43.99% in Sep 25. NPA under MSME on YOY basis has increased from 11.82 % in Sep 24 to 16.53% in Sep 25. It has also increased on QoQ basis from 9.59 % in June 2025 to 16.53 % in Sep 25. NPA under other PS advances on YOY basis has increased from 4.55 % in Sep 24 to 5.77 % in Sep 25 and also increased from 3.76% in June 2025 to 5.77% in Sep 2025.

NPA under Priority Sector is increased from 11.92 % in Sep 24 to 18.95% in Sep 25. It has also increased from 9.92 % to 18.95 % on quarterly basis as on QE Sep 2025. Total NPA under PS and NPS increased from 6.18 % in June 2025 to 19.15% in Sep 25 and on YOY basis it has also increased from 8.23 % on Sep 24 to 19.15 % in Sep 25.

NPA under Agri and MSME and Priority Sector is increased in QE September 2025 is due to opening of New SAMB/ARMB (NPA Handling Back offices) in Chandigarh which includes NPA from other states also. It requires 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 Sep 24, June 25 and Sep 25 sector wise is as under: -

Parameters	30.09.2024	30.06.2025	30.09.2025
Agriculture	18.67%	18.78%	43.99%
MSME	11.82%	9.59%	16.53%
Other P. sector	4.55%	3.76%	5.77%
Priority sector	11.92%	9.91%	18.95%
Non P, Sector	7.21%	5.11%	19.21%

Grand Total	8.23%	6.18%	19.15%

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 36 & 37}

Item No. 16	Position of NPA in Govt. Sponsored Schemes within UT Chandigarh as on 30.09.2025

Outstanding advances under Govt. sponsored schemes and NPA position

Year	Total PMEGP adv.in lacs		Total NULM outstanding in lacs		MUDRA		stand up India	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
O/s 30.09.25	209	1210	64	98.81	22705	36185	299	5267
NPA 09/25	82	**259** **21.40%**	28	**17.97** **18.18%**	4211	**5975** **16.51%**	91	837 15.89%
O/S 30.09.24	**157**	**715.65**	**76**	**97.29**	55188	42086	**329**	**5956**
NPA 30.09.24	**65**	**187.69** **26.22%**	**28**	**11.89** **12.22%**	9384	6098 14.84%	**67**	**625** **10.49%**
O/s 30.06.25	215	1314	65	97.65	22952	36671	304	5546
NPA 06/25	77	**280** **21.30%**	28	**16.88** **17.28%**	4021	**6139** **16.74%**	77	738 13.30%

On YOY basis NPA under PMEGP scheme has decreased from 26.22% on September 2024 to 21.40% on September 2025 which is on very Higher side and required effective recovery measures. On QoQ basis NPA under PMEGP has slightly increased by 0.10% from 21.30 % in June 2025 to 21.40% on September 2025. NPA Under NULM has increased from 12.22 % in September 2024 to 17.97% as on September 2025. NPA under MUDRA Loan has increased from 14.84 % in September 2024 to 16.51% as on September 2025 but decreased from 16.74% in June 2025 to 16.51% in September 2025. NPA under Standup India has increased from 10.49% on September 2024 to 15.89% on September 2025. 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 & 11A {Page No 38 & 39}

Item No.17	CGTMSE SCHEME WITHIN UT CHANDIGARH AS ON 30.09.2025	
Period	NO. of A/cs covered	Amt. in lacs
30.09.25	6331	156727
30.09.24	7510	139610
30.06.25	5169	169832

Total 6331 units have been covered under CGTSME amounting Rs.1567 crores as on 30.09.2025. The scheme is meant to provide credit guarantee cover primarily to MSE units. Banks should take advantage of the scheme so that maximum numbers of MSE units are covered under credit guarantee scheme.

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

Item No. 18	Review of progress of Digital Transactions-Expanding and Deepening of Digital Payments Ecosystem QE Sep 2025

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 as on 30.09.2025 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
30.09.25	SF	2554621	88.82%	64.26%	81.16%	71.48%	99.42%
30.06.25	SF	2543343	88.83%	64.30%	81.30%	71.67%	99.46%
	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
30.09.25	CA	123127	89.83%	28.52%	66.33%	0	99.10%
30.06.25	CA	121119	90.00%	29.08%	67.25%	0	99.74%

As per statement for the month ended September 2025, under Saving Fund under of one of the digital products provided to 99.42% account holders and under Current account it is also 99.10%. Member Banks are requested to maintained 100% continuously.

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

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

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

The progress as on 30.09.25 is as under: -

period	No. of active CASA A/Cs In lacs	Seeding with Aadhaar	
		Number in lacs	% age
30.09.25	25.46	17.10	67.16%
30.09.24	24.95	18.64	74.71%
30.06.25	23.94	16.70	69.75%

During the period under review %age of Aadhar seeding has decreased from 74.71 % in Sep 2024 to 67.16% in Sep 2025 on YOY basis and on QoQ basis the %age of Aadhar seeding has declined from 69.75 % in June 25 to 67.16% in Sep 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 30.09.2025 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 Centres in the Chandigarh. There are 4 FLCs operative in UT Chandigarh. But on 30.09.25 only three FLCs were working. Status of FLCs is as under: -

1. ICICI Bank – Working
2. State Bank of India – Working (Joined on and worked for only in QE Sep 2025)
3. Punjab National Bank – Working
4. Punjab and Sind Bank- working (But joined after 30.09.2025)

During the period under review FLCs in Chandigarh have organized 58 camps.

FLC Progress Report 01.07.2025 to 30.09.2025			
S.No.	**Actual Special Camps conducted**	**Target Specific Camps conducted**	**Total**
1	**17**	**41**	**58**

As per annexure -16 {page 45}

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

During the period under review CFL has organized 363 camps with 7838 participants up to the QE Sep 2025.

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 30.09.2025

Period	Total PMJDY A/Cs	Aadhar Seeded Accounts	Rupee card issued	Rupee card Activated
30.09.25	**325967**	**276043 (85%)**	**210265(65%)**	**94288(45%)**
30.09.24	328875	281090(85.47%)	218323(66.39%)	111668(51.15%)
30.06.25	**327504**	**278107(85%)**	**212461(65%)**	**99354(47%)**
+- in qtr	**-1537**	**-2064**	**-2196**	**-5066**
+- in y to y	**-2908**	**-5047**	**-8058**	**-17380**

On the basis of above table On YOY basis nos of account of PMJDY have decreased by 2908 accounts. However, on QoQ basis there is decrease of 1537 accounts in a quarter.

Major Banks having decrease/increase in No of PMJDY Accounts, Aadhar Seeding are as follows.

Bank Name	Accounts Sep 2025	Sep 24	June 25	Difference YoY basis	Difference QoQ basis	Aadhar Seeded Sep 25	Sep 24	June 25	Difference YoY basis	Difference QoQ basis
CENTRAL BANK OF INDIA	22,358	22,262	22,402	96	-44	17,321	17,440	17,386	-119	-65
INDIAN BANK	18,691	21,007	20,912	-2,316	-2,221	11,374	14,460	13,709	-3,086	-2,335
UCO BANK	29,522	32,178	29,776	-2,656	-254	29,033	31,490	29,276	-2,457	-243

Major Banks having decrease/increase in No of Rupee card issued and activation are as follows.

Bank Name	Rupay Card Issued Sep 25	Sep 24	June 25	Difference YoY basis	Difference QoQ basis	Repay Card Activated Sep 25	Sep 24	June 25	Difference YoY basis	Difference QoQ basis
CENTRAL BANK OF INDIA	5,248	6,764	5,254	-1,516	-6	5,248	6,764	5,254	-1,516	-6
INDIAN BANK	12,181	14,096	14,241	-1,915	-2,060	3,439	7,440	7,346	-4,001	-3,907
UCO BANK	19,322	22,127	19,550	-2,805	-228	14,071	17,477	14,178	-3,406	-107

(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.

Up to 30.09.2025, banks have enrolled 168991 persons/beneficiaries.

Year	PMJJBY a/c
30.09.25	141694
30.09.24	125201
30.06.25	130802
+/- during the qtr	**+10892**
+/- during y to y	**+16493**

On QoQ Basis there is increase of 10892 beneficiaries and on YOY basis there is increase of 16493 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.

KARUR VYSYA BANK, LAXMI VILAS BANK, RBL BANK LTD., EQUITAS BANK, JANA SMALL FINANCE, 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.

Up to 30.09.2025, banks have enrolled 459849 beneficiaries under PMSBY

Year	Total enrolment PMSBY
30.09.25	**388612**
30.09.24	**342316**
30.06.25	**357261**
+/- during qtr	**+31351**
+/- y to y	**+46296**

On QoQ Basis there is increase of 31351 beneficiaries and on YOY basis there is increase of 46296 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 30.09.2025 banks have enrolled 80137 beneficiaries under the APY scheme since inception of the scheme.

Period	APY enrolments
30.09.25	80137
30.09.24	68426
30.06.25	75531
+/- during qtr	4606
+/- y to y	11711

On YOY basis there is an increase of 11711 beneficiaries of APY and on QoQ basis there is an increase of 4606 beneficiaries. GOI and Chandigarh Administration is monitoring the progress under the schemes on monthly basis.

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

ITEM NO 24 (i)	3-month saturation campaign for Social Security Schemes (PMJJBY, PMSSBY AND APY)

As you Know DFS had launched a 3-month saturation campaign for Social Security Schemes for saturating each Gram Panchayat. Campaign period was from 01.07.2025 to 30.09.2025 which again extended till 31.10.2025. Although we do not have GPs in Chandigarh but DFS has said that in Chandigarh each bank has to achieve their respective target allocated by their respective Head office of the bank. Please ensure that enrollment mandate be obtained for all banks and submit the same to LDM office by retaining the form of concern bank.

3 Months Jansuraksha Campaign data			
Chandigarh	PMJJBY	PMSBY	APY
	7928	28917	5007

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

Under PMJDY During the period QE Sep 25, Banks have received 12 claims and lodged the 12 claims up to 30.09.2025 in UT CHANDIGARH, 12 Claim cases stands settled. There is no case pending for disposal as on March 2025.

-**Under PMSBY**, During the period QE Sep 25, Banks have received 54 claims and lodged all the claims. Out of 54claims lodged ,48 claim cases stand settled, 4 claims are rejected and 2 case are pending for settlement.

Under **PMJJBY**, During the period QE Sep 25, Banks have received 116 claims, out of 116 claims lodged, 110 claim cases stands settled while 3 claims are rejected and 3 case are pending for disposal.

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

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

It is a small Interest Based grant Loan facility to start Livelihood/Employment for Urban Street Vendors affected under lock down period.

Up to 31.10.2025, 10075 applications have been uploaded by MC office Chandigarh out of those 925 applications has been returned/ rejected by the banks and 8591 applications have been sanction and 8547 applications have been disbursed. At the end of 31.10.2025, 559 applications are pending for sanction and 44 applications are pending for disbursement.

UTS	Total apps	Rejected	Rejected % Age	Net app	Sanctioned	Pending For sanctio	% age of sanction-vs-net applicati	Disbursed	Pending for Dis.	% Age of disbursement To	Fresh added from during

						n	ons			sanction	qtr
31.10.25	**10075**	**925**	**9.18**	**9150**	**8591**	**559**	**93.89**	**8547**	**44**	**99.49**	
1st	**5413**	**344**	**6.36**	**5069**	**5025**	**44**	**99.13**	**5025**	**0**	**100.00**	
2nd	**3402**	**429**	**12.61**	**2973**	**2697**	**276**	**90.72**	**2681**	**16**	**99.41**	
3rd	**1260**	**152**	**12.06**	**1108**	**869**	**239**	**78.43**	**841**	**28**	**96.78**	
30.09.25	**10666**	**1771**	**16.60**	**8895**	**8546**	**349**	**96.08**	**8519**	**27**	**99.68**	**268**
30.06.25	**10398**	**1586**	**15.25**	**8812**	**8753**	**59**	**99.33**	**8486**	**267**	**96.95**	**0**
1st	**5655**	**512**	**9.05**	**5143**	**5126**	**17**	**99.66**	**5022**	**104**	**97.97**	
2nd	**3598**	**786**	**21.84**	**2812**	**2783**	**29**	**98.96**	**2655**	**128**	**95.40**	
3rd	**1145**	**288**	**25.15**	**857**	**844**	**13**	**98.48**	**809**	**35**	**95.85**	
30.09.24	**10334**	**1408**	**13.62%**	**8926**	**8666**	**260**	**97.09%**	**8068**	**598**	**93.10%**	**170**
1st	**5735**	**469**	**8.18%**	**5266**	**5195**	**71**	**98.65%**	**4988**	**207**	**96.02%**	
2nd	**3603**	**723**	**20.07%**	**2880**	**2747**	**133**	**95.38%**	**2475**	**272**	**90.10%**	
3rd	**996**	**216**	**21.69%**	**780**	**724**	**56**	**92.82%**	**605**	**119**	**83.56%**	

All members are requested to sanction and disburse all the pending cases within next week. 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 {Page No. 52}

Item No. 27:	**Position of PM Vishwakarma Govt. Sponsored Schemes within UT Chandigarh as on 30.09.2025**

During the FY 2025-26, up to 30.09.2025, 221 applications under PM Vishwakarma scheme have been referred to the Banks and out these 56 cases have been sanctioned and disbursed, 141 cases have been rejected and 24 applications are 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	0	0	1	0	0
BANK OF BARODA	24	**10**	14	0	7.00	5.25
Bank of India	1	**0**	0	1	0.00	0.00
BANK OF MAHARASHTRA	5	1	3	1	1.00	0.00
CANARA BANK	12	**1**	10	1	1.00	0.25
CENTRAL BANK OF INDIA	11	0	10	1	0.00	0.00
Federal Bank	1	0	1	0	0.00	0.00
INDIAN BANK	13	2	9	2	1.50	1.00
INDIAN OVERSEAS BANK	3	**0**	3	0	0.00	0.00
Kotak Mahindra Bank	3	2	0	1	2.00	2.00
HDFC	1	**0**	1	0	0.00	0.00
PUNJAB & SIND BANK	9	**0**	8	1	0.00	0.00
PUNJAB NATIONAL BANK	64	**18**	42	4	16.00	15.00
STATE BANK OF INDIA	50	16	27	7	13.50	12.50
UNION BANK OF INDIA	15	4	10	1	2.45	1.45
UCO BANK	7	1	3	3	0.50	0.50
KARNATAKA Bank	1	1	0	0	1.00	1.00
Grand Total	**221**	**56**	**141**	**24**	**45.95**	**38.95**

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 15.09.2024 to March 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 42 PKCC Applications have been received, out of these, 10 Applications have been sanctioned and disbursed and 32 have been rejected due various reasons. There is 0 pendency as on date.

As on 30.09.2025, No fresh application has been received and position is as under:

Period	Total app. Received	No. Of apps sanctioned	No. Of applications disbursed	No of applications rejected	No. of pending applications
Applications received under for period 15.09.24 to 31.03.25 only	42	10	10	32	0

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

During QE September 2025 No application has been sponsored by the DIC. Hence No pendency.

Item No 30	POSITION UNDER NULM (CLOSED) NOW DEEN DYAL JAN AJIVIKA YOJNA WITHIN UT CHANDIGARH AS ON 30.09.2025

Progress under DEEN DYAL JAN AJIVIKA YOJNA is as on 30.09.25 for the financial year 2025-26.

Target	Applications received/sponsored	Sanctioned	Disbursed	Rejected	Pending
Now NULM mission has been closed and new mission is introduced that is DJAY (Deen Dyal Jan ajivika Yojna. Hence, No Targets and application received as QE Sep 2025.					

Item No. 31	POSITION UNDER PMEGP SCHEME WITHIN UT CHANDIGARH AS ON 30.09.2025

During financial year 2025-26, up to 30.09.2025, Agencies have sponsored 0 applications, Hence Sanction and Pendency is Zero.

2025-26	Target	Target MM	Forwarded to bank	Sanctioned		MM claimed		MM disbursed		Ret/ rejection
	App		application	project	MM	project	MM	project	MM	App.
DIC	3	10.63	0							
KVIB	3	10.63	0							
KVIC-	3	10.63	0							
2nd loan										
Total Target	9	**31.89**	0							

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 during the FY 2025-26 remained as under: (Amt.in lacs)

Total Schedule	Loan Sanctioned during FY 2024-25	Outstanding as on 30.09.2025

Commercial Bank Branches	(01.4.2024 to 30.09.2025)					
	SC/ST		WOMEN		A/C	Amt.
395	0	0.00	12	387	299	5267

During QE Sep 2025 ,12 A/c's sanctioned of Rs 387 lacs to women beneficiaries under Stand-up India and total portfolio of standup India is Rs 5267 lacs to 299 borrowers as on 30.06.2025. Stand Up India is a flagship of GOI and UT Administration is reviewing the position from time to time and shown concern over very negligible progress.

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

Item No.33:	POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 30.09.2025

Progress under SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 30.09.2025.

SAVING LINKED

Achievement up to 30.09.2025	
NO.	Amount in lacs
337	64.12

CREDIT LINKED

Sanctioned 01.04.2025 to 30.09.2025		Outstanding as on 30.09.2025	
A/C.	Amt in lacs	A/C.	Amt in lacs
8	12.60	78	344

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 – 26,27,28 {Page No. – 57 ,58,59}

Item No.34:	POSITION UNDER KCC WITHIN UT CHANDIGARH AS ON 30.09.2025

(Rs.in crore)

Total sanction & Disb. for from 01.04.2025 to 30.09.2025		O/S AS ON 30.09.2025	
NO.	Amount	NO.	Amount
435	43.33	1917	262.12

During the FY 2025-26 up to 30.09.2025, 435 fresh KCC issued amounting Rs 43.33 crores and 1917 KCC outstanding amounting to Rs.262.12 crores. Due to rapid urbanization and expansion of the city and consequent shrinkage in net sown area, the scope for issuing fresh KCCs is negligible in Chandigarh.

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

Item No. 35:	Review of Progress on Central KYC Records (CKYCR) for QE Sep 2025

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) QE Sep 2025					
Bank Name	Institution Type	CKYC UPLOAD	CKYC UPDATED	CKYC DOWNLOADED	Inter-Usability
All Banks in Chandigarh	Banks	20030	31679	64010	76%

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

ITEM NO.36:	ISSUES OF UIDAI

Present status of Aadhaar Enrolment Centers in Banks, in the UT Chandigarh

Out of the 47 designated centers in Chandigarh, only 10 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	1
Capital Small Finance Bank	1	1
Canara Bank + Syndicate Bank	2	2
Catholic Syrian Bank	1	1
City Union Bank	1	1
Equitas Small Finance Bank	1	0
Federal Bank	1	1
HDFC Bank Ltd	2	2
ICICI Bank	1	1
IDFC Bank	1	1
Indian Overseas Bank	1	1
Indian Bank + Allahabad Bank	2	2
IndusInd Bank	2	0
J&K Bank	1	1
Kotak Mahindra Bank	2	1
Laxmi Vilas Bank	1	1
Punjab & Sind Bank	1	1
Punjab National Bank+ OBC + United Bank	6	6
RBL Bank	1	1
SBI	6	4
Union Bank of India+ Andhra Bank + Corporation Bank	4	3
Ujjivan Small Finance Bank	1	1
UCO Bank	1	0
Yes Bank	1	0
Grand Total	**47**	**37**

In the previous meeting, UIDAI was requested to provide a copy of the MoU mandating banks to activate Aadhaar Enrollment Centers. In last Steering committee meeting dt 03.11.2025 UIDAI has provided a copy of the circular dated 24.07.2025, and all banks have been advised to activate their Aadhaar Enrollment Centers accordingly.

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**