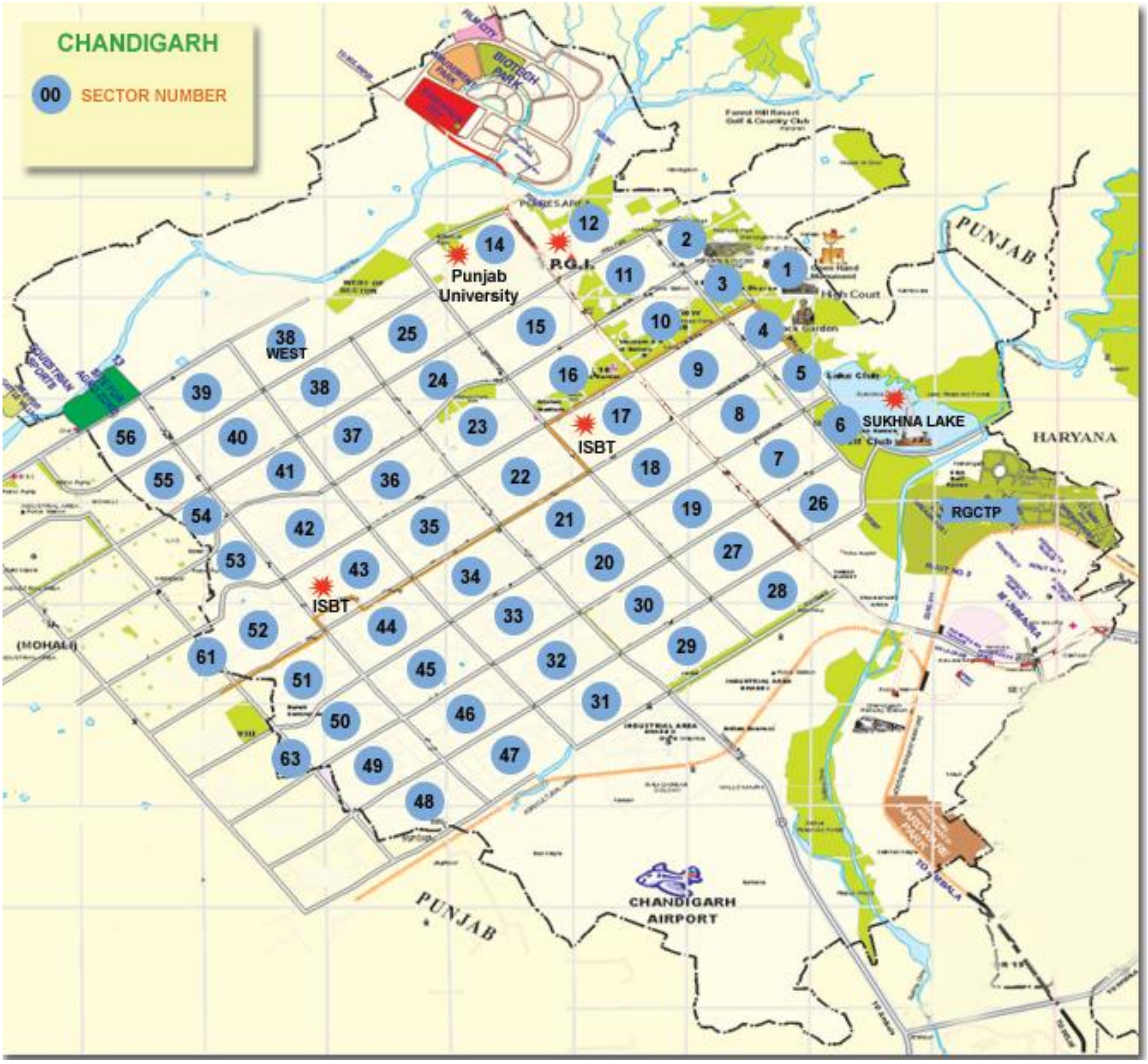
60th UTLBC - MEETING TO REVIEW DATA FOR THE Q.E. June 2025 CHANDIGARH- U.T.



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 : 450

SIGNIFICANT STATISTICS OFALL SCHEDULED COMMERCIAL BANKS AND CO-OP. BANKS IN CHANDIGARH AS ON 30.06.2025

Rs.in Crore

SNO	ITEMS	UNIT	As on 30.06.2023	As on 30.06.2024	As on 30.06.2025	National Goals
		Rs.				
1	Deposits	Crore	103381	115012	134616	
2	Advances	Crore	84670	94003	108823	
3	CD Ratio	%	81.90%	81.73%	80.84	60%
4	Priority Sector Advances	Crore	18187	19207	23200	
5	Share of PS Adv. to Total Advances	%	21.48 %	20.43%	21.31%	40%
6	Agricultural Advances	Crore	2182	2428	2141	
7	Share of Agr. Adv. To Total Advances	%	2.58 %	2.59%	1.97%	18%
8	Micro, Small & Medium Enterprises Advances	Crore	14041	15150	18988	
9	Share of MSME to Total Advances	%	16.58%	16.12%	17.45%	
10	Advances to Weaker Sections	Crore	2013	1075	1389	
11	Share of Weaker Sec Adv to Total Adv.	%	2.38%	1.14%	1.27%	12%
12	Branch Network	Nos.	436	454	452	

- Chandigarh UT has 12 public sector banks with 240 branches.
- There are 20 private sector banks with 153branches.
- 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

60 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 30.06.25: -

Item No.1	**Confirmation of Minutes of 59th meeting of UT Level Bankers' Committee (UT Chandigarh)**

Last Meeting of UTLBC	59th
Held on	15.05.2025
Minutes email / circulated on	29.05.2025
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 59th UTLBC meeting

S.No.	Action points	Action taken
1	Chairman Sh. M Paramasivam Executive Director Punjab National Bank and Sh Lalit Taneja Convener UTLBC Chandigarh advised all member banks to enroll all eligible persons under PMSBY and PMJJBY as DFS is monitoring the progress from time to time. Recently DFS has launched svanidhi se Samrddhi campaign from 05.05.2025 to 10.05.2025 to enroll remaining street venders under PMSBY and PMJJBY.	The instructions issued were noted and minutized and circulated to all on 29.05.2025. All members were advised to actively participate in the enrolment drive under the Financial Inclusion campaign, with special focus on Social Security Schemes and the PM Svanidhi se Samriddhi Scheme to improve overall enrolments under these schemes.
2	Sh Lalit Taneja Convener UTLBC Chandigarh 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 were noted and minutized and circulated to all on 29.05.2025. Advised all the member banks to dispose off all pending applications under Pmsvanidhi, NULM, PMEGP with in prescribed time-line.
3	Sh. Vivek Srivastava Regional Director RBI shows concern about the ACP targets for 2024-25 not achieved. He also advised his department to flag this issue that if Chandigarh District don’t have any agriculture land it is very difficult to achieve minimum 18% national benchmark.	The instructions issued were noted and minutized and circulated to all on 29.05.2025 We have conducted a separate meeting with all the member banks to review the progress on ACP targets and to formulate strategies for achieving the ACP targets for 2025–26. However, In QE June 2025 the ACP targets the achievement of Priority sector is 288%.
4	Sh. Vivek Srivastava Regional Director RBI shows concern over decline and minimal advance to weaker sector in Chandigarh and advised all member banks to increase lending to weaker sector.	The instructions issued were noted and minutized and circulated to all on 29.05.2025. We have conducted a separate meeting with all member banks and sensitized them to actively work towards improving advances to the weaker sections in Chandigarh.
5	Sh. Vivek Srivastava Regional Director RBI also pointed out that out of 4 FLCs in Chandigarh, two FLCs are not working. he advised representative to appoint FLC without any delay. He also pointed out there are 322 inactive Fix point BC are there in the system out of 842 BC’s and also advised to remove from the system if there is no requirement to remove from the system	The instructions issued were noted and minutized and circulated to all on 29.05.2025. We raised the matter during the meeting with all bank representatives and advised the member banks to appoint new FLCs to strengthen the Financial Inclusion (FI) programme. The member banks were also

		instructed to take immediate action regarding inactive BCAs.
6	Regional Director RBI advised the member banks for to speed up the process for Re-KYC in accounts.	The instructions issued were noted and minutized and circulated to all on 29.05. 2025.We have advised all the member banks to actively work towards improving RE-Kyc.
7	Sh. Vivek Srivastava Regional Director RBI advised UTLBC Chandigarh to do separate meeting with RBI to discuss about the Approval for ACP targets for 2025-26.	The instructions issued were noted and minutized and circulated to all on 29.05.2025 The Targets of 2025-26 has already been approved by RBI and all member Banks.
8	Chairman Sh. M Paramasivam Executive Director Punjab National Bank informed the house about the achievement of ACP proportionate Targets for FY 2024-25 which is 85%. he informed the house that any achievement below 100% is not acceptable and instruct the member banks to achieve their respective target 100% under ACP for 2025-26.	The instructions issued were noted and minutized and circulated to all on 29.05.2025 We have conducted a separate meeting with the DCOs of banks to review the progress on ACP targets and to formulate strategies among the member banks for achieving 100 % ACP targets for 2025–26.
9	Chairman Sh. M Paramasivam Executive Director Punjab National Bank asked the banks whose CD ratio below the bench mark of 60% and instructed them to improve the same by the next quarter	The instructions issued were noted and minutized and circulated to all on 29.05.2025 All the concerned Banks having CD ratio below 60% have been advised to increase the CD Ratio. However, some banks CD ratio is still below 60 %.
10	Chairman Sh. M Paramasivam Executive Director Punjab National Bank asked member banks not to miss any budget given by DFS and advised them to focus on all Gov Sponsored schemes	The instructions issued were noted and minutized and circulated to all on 29.05.2025 All member banks have been to surpass the targets set by the Department of Financial Services (DFS) and to activate participate in all Gov Sponsored schemes.
11	Sh Lalit Taneja Convener UTLBC Chandigarh and Sh. Vivek Srivastava Regional Director RBI advised SBI to clear all the pendency of PKCC loans within one week.	The instructions issued were noted and minutized and circulated to all on 29.05.2025 We have instructed the SBI Bank to clear all the pendency of PM-KCC applications at the before 29.07.2025.

Item No. 3	Review of Performance of Banks

NO. OF BRANCHES OF BANKS, THEIR DEPOSITS AND ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2025

Rs.in crores

Period	Nos of Branches		Deposits	Advances	CD Ratio
	URBAN	TOTAL	Amt.	Amt.	
30.06.2025	452	452	134616	108823	80.84%
30.06.2024	453	453	115012	94003	81.73%
31.03.2025	450	450	133435	105584	79.13%
+-Q to Q	2	2	1181 (0.88%)	3239 (3.06%)	1.71%
+-YOY	-1	-1	19604(17.04%)	14820 (15.76%)	-0.89%

The total deposits in UT Chandigarh have increased from Rs. Rs 115012 crores in June 2024 to 134616 in June 2025 showing a **YOY growth of 17.04 %** and on QoQ Basis deposit has increased from Rs. 133435 crores in March 2025 to Rs 134616 crores in June 2025 showing a **QoQ growth of 0.88 %.**

As regards advances, these have increased from Rs.94003 crores on June 2024 to Rs 108823 crores in June 2025 registering a growth of 15.76 % on YOY basis and on quarterly basis advances have increased from Rs. 105584 crores on March 2025 to Rs.108823 crores showing a growth of 3.06%.

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

Item No. 4	CD RATIO WITHIN UT CHANDIGARH AS ON 30.06.2025

During the period under review CD ratio has increased from 79.13 % as on March 2025 to 80.84 % as on June 2025. on QoQ basis. CD Ratio has slightly decreased on YOY basis by 0.89% (i.e., from 81.73 % in June 2024 to 80.84 % in June 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 Dec 24 in %age	CD ratio as on March 25 in %age	CD ratio as on June 25 in %age
Punjab & Sind Bank	46.83%	41.49%	39.09%
Bandhan Bank	12.12%	9.25%	9.08%
CSB Bank	29.02%	82.23	5.83%
HDFC Bank	35.74%	36.88%	43.53%
ICICI Bank	40.19%	37.13%	34.85%
IDBI Bank	39.43%	54.11%	47.31%
IndusInd Bank	7.38%	6.82%	6.98%
J&K Bank	56.53%	59.34%	37.71%
Karnataka Bank	23.33%	24.06%	22.35%
Laxmi Vilas Bank	0.00%	0.00%	0.00%
South Indian Bank	52.93%	49.24%	36.64%
Yes Bank	58.01%	55.79%	54.87%
AU Small Fin Bank	18.99%	15.74%	14.31%
Capital Small Finance Bank	27.91%	28.82%	21.74%
Equitas Bank	0.56%	0.70%	0.60%
Ujjivan Small Fin Bank	16.05%	12.83%	9.45%
Jana Small Fin Bank	4.63%	4.43%	4.64%
Utkarsh Bank	8.34%	8.02%	9.74%
CHD State co-op Bank	21.43%	21.28%	21.28%
Harco Bank	0.28%	0.37%	0.37%
Ropar Cent. Coop bank	46.60%	4.39%	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 30.06.2025

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.	
30.06.25	**108823**	**6593**	**2140**	**47789**	**18988**	**27207**	**2070**	**81589**	**23200**	**21.31%**
30.06.24	**94003**	**55231**	**2428**	**46200**	**15150**	**23516**	**1628**	**124947**	**19207**	**20.43%**
31.3.25	**105584**	**27325**	**2296**	**42021**	**17492**	**26129**	**1649**	**95475**	**21439**	**20.31%**
+/-QtoQ	**3239**	**-20732**	**-156 (6.79%)**	**5768**	**1496 (9.87%)**	**1078**	**421**	**-13886**	**1761(8.21%)**	**1%**
+/- YoY	**14820**	**-48638**	**-288 (11.86%)**	**1589**	**3838 (25.33%)**	**3691**	**442**	**-43358**	**3993(20.79%)**	**0.88 %**

From the above data, it is observed that Share of PS advances to total Advances have Slightly decreased from 20.31 % on March 2025 to 21.31% in June 2025 showing growth of 1% on quarterly basis. On YOY basis Share of PS advances also increase from 20.43 % in June 2024 to 21.31 % on June 2025.

As regards Agriculture advances, these have decline by 6.79 % on quarterly basis and On YOY basis Agri. Advance has decreased by 11.86 %. MSME advances have registered YOY growth of 25.33 % and on quarterly basis growth is 9.87 %. Similarly, PS advances have increased from Rs.19207 crores in June 2024 to Rs 23200 crores in June 2025 showing YOY growth of 20.79%. However, QOQ basis there is a growth of 8.21%.

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 30.06.2025

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.**	
June 25	**5321**	**615**	**87**	**242**	**1185**	**1284**	**6593**	**2141**	**1.97%**
June 24	53384	836	116	278	1731	1314	55231	2428	2.59%
March 25	**26064**	**745**	**91**	**274**	**1170**	**1277**	**27325**	**2296**	**2.17%**
QoQ	**-20743**	**-130**	**-4**	**-32**	**15**	**7**	**-20732**	**-155**	**-0.20%**
YOY	**-48063**	**-220**	**-29**	**-36**	**-546**	**-30**	**-48638**	**-287**	**-0.62%**

As discussed above, As regards Agriculture advances, these have decline by 6.79 % on quarterly basis and On YOY basis Agri. Advance has decreased by 11.86 %.

As on 30.06.2025 banks have Financed Rs.2141 crore under agriculture to 6593 borrowers out of which Rs.615 crore have been provided under farm credit, Rs.242 crores financed under Agriculture infrastructure to 87 borrowers and Rs.1284 crores under Ancillaries Activities related to agriculture. The agriculture advances constitute 1.97 % 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 comparison to June 2024, March 2025, June 2025.

Bank Name	June 2024		March 2025		June 2025		Variation Y-oY		Variation Q-oQ	
	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
RBL	**46084**	**10403**	**19926**	**3723**	**9**	**9**	**-19917**	**-3714**	**-46075**	**-10394**

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

ITEM NO. 7	MSME SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.2025

MICRO & SMALL ENTERPRISES WITHIN UT CHANDIGARH & SMALL ENTERPRISES WITHIN UT CHANDIGARH AS ON 30.06.2025.

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
30.06.25	30387	7746	6114	6058	36501	13804	11145	5091	39	31.76	104	62.33	47789	18988
30.06.24	33376	5962	6509	5490	39885	11452	5966	3620	45	48.52	304	29.74	46200	15150
31.03.25	28507	6757	6594	6011	35101	12768	6782	4673	43	38.74	95	11.46	42021	17492
Qo Q	1880	989	-480	47	1400	1036	4363	418	-4	-6.98	9	50.87	5768	1496
YoY	-2989	1784	-395	568	-3384	2352	5179	1471	-6	-16.76	-200	32.59	1589	3838

As per above data Total MSME credit has increased from Rs 15150 cores as on June 24 to Rs 18988 crores as on June 25 to showing a YOY growth of 25.33 % and on QoQ basis there is growth of 8.55%.

Reserve Bank of India vide circular RPCD.MSME & NFS.BC.NO. 54/60.02.31/2015-16 dated 23.04.2015 has apprised that lending to Micro, Small and Medium Enterprises (MSME) banks are advised to ensure that:

a) 7.5% of ANBC or Credit Equivalent amount of Off- Balance sheet exposure, whichever is higher, has been prescribed for **MICRO ENTERPRISES.**

Position of UT under Micro enterprises is as under:

Year	Total Advances	Total MSME Advance		Total Share of Micro advances		% age of Micro advance to total MSME adv(target)	% age of Micro credit to total advances
Period	Amt in cr.	A/cs	Amt in cr	A/cs	Amt.in cr	%age	%age
30.06.25	108823	47789	18988	30387	7746	40.79	8.24%
30.06.24	94003	46200	15150	33376	5962	39.35	6.34%
31.03.25	105584	42021	17492	28507	6757	38.62%	#7.98%

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

Share of Micro credit has increased from 6.34 % as on June 24 to 8.24% as on June 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 maintain continuously.

MEDIUM ENTERPRISES ADVANCES, KVI AND OTHER MSME ADVANCES WITHIN UT CHANDIGARH AS ON 30.06.25

Rs. In Crores

	Total Medium Enterprises	
	Accounts	Amount
30.06.25	11145	5091
30.06.24	5966	3620
31.03.25	6782	4673

	Total Advances	TOTAL MSME		% of MSME Adv to Total Adv
	Amt	A/Cs	Amt	
30.06.25	108823	47789	18988	17.45%
30.06.24	94003	46200	15150	16.12%
31.03.25	105584	42021	17492	16.57%
Q0Q growth	3239	5768	1496(8.55%)	0.88%
YOY growth	14820	1589	3838 (25.33%)	1.33%

MSME advances have registered a YoY growth of 25.33% and on QoQ it has increased by 8.55%. Share of MSME advances to total advances has slightly decreased from 16.12 % in June 24 to 17.45 % as on June 2025.However, On Q-to-Q basis share of MSME to total advances has increased from 16.57 % in March 2025 to 17.45 % in June 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 30.06.25

Rs.in crores

Period	Disbursement Advances		WS Advances O/s		% of W.S. adv to Total advances.
	A/Cs	Amount	A/Cs	Amount	
30.06.2025	1808	312.46	16817	1389	**1.27%**
30.06.2024	4947	190.82	66980	1075	**1.14%**
31.03.2025	12807	717	38743	1434	**1.36%**
(QoQ)	-10999	-404.54	-21926	-45(3.13%)	-0.09%
(YOY)	-3139	121.64	-50163	314 (29.21%)	0.13%

WS advances has increased from Rs. 1075 crores in June 24 to Rs. 1389 crores in June 25 registering YOY growth of 29.21 % and However on QoQ basis it has decline by 3.13 %.

On QoQ basis share of WS advances have decreased from 1.36% to 1.27% and on YOY basis Share increased from 1.14 % on June 2024 to 1.27% on June 2025.

Banks who's accounts and Amount have decreased from June24 to March 25 and March 25 to June 2025 is as under:

Bank Name		31.03.2025		30.06.2024		30.06.2025		Variation Y-O-Y		Variation Q-O-Q	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
Canara Bank	Disbursement	726	4690	201	934	206	1145	5	211	-520	-3545
Union Bank	Disbursement	1272	4921	774	2714	77	934	-697	-1780	-1195	-3987
RBL	Disbursement	4770	2322	1866	836	6	57	-1860	-779	-4764	-2265
Union Bank	Outstanding	989	3321	1654	4250	675	2270	-979	-1980	-314	-1051
Canara Bank	Outstanding	917	5264	1586	6415	887	5614	-699	-801	-30	350
RBL	Outstanding	20058	3907	46494	10515	26	589	-46468	-9926	-20032	-3318

Major Banks whose accounts and amount has declined drastically are RBL Bank i.e.,46468 accounts and 9926 lakhs on Yearly basis. However, on Quarterly basis there is a decline of 20032 accounts having amount of 3318 lakh. Another Bank is PB & Sind Bank in which there is a variation of 1536 Accounts having amount of 286063 accounts due to wrong reporting in June 2024 which is now rectified and updated.

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 30.06.2025

Rs. In crore

period	Fresh disbursement		O/s advances		%age of adv. To women to total advance
	A/c.	Amt	A/c.	Amt	
30.06.25	17558	1832	103188	8317	7.64%
30.06.24	22514	999	146904	6265	6.67%
31.03.25	56237	4676	124199	7963	7.54%
(QoQ)	-38679	-2844	-21011	354 (4.44%)	0.10%
(YOY)	-4956	833	-43716	2052 (25.76%)	0.97%

Advances to women beneficiaries has registered YOY growth of 25.76 % and on QoQ basis growth is 4.44%. Credit Flow to women beneficiaries on YOY increased from Rs. 6265 crores in June 2024 to 8317 crores in June 2025 and Share of women advances has increased from 6.67 % in June 2024 to 7.64 % in June 2025 which is well above the target of 5% stipulated by RBI.

Major Bank whose accounts and amount has declined drastically are RBL Bank i.e.,46467 accounts and 9767 lakhs on Yearly basis. However, on Quarterly basis there is a decline of 20033 accounts having amount of 3908 lakh.

Bank Name	June 2024		March 2025		June 2025		Variation Y-oY		Variation Q-oQ	
	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
RBL	**46493**	**11,075.66**	**20059**	**5,216.08**	**26**	**1,308.56**	**-46467**	**-9767**	**-20033**	**-3908**

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 30.06.2025

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

Rs. in Lacs

SECTOR	Annual Targets	TARGETS (Pro rata basis) as on QE June 2025	ACHIEVEMENTS (Pro rata basis) as on QE June 2025	% Achievement (Pro rata basis) as on QE June 2025	% Achievement on Annual Basis
Agriculture	18037	4509	6958 #	154% #	38.6 % #
MSME	1586997	396749	873945	220%	55 %
OTHERPRIORITY SECTOR	51594	12898	11490	89%	22 %
TOTAL PRIORITY SECTOR	1690124	414157	955019	230%	57 %
Non-Priority Sector	18711630	4677907	4325437	92%	23 %
Grand Total (PS +N.P. S)	20368258	5092064	5280457	103%	26 %

 # Keeping in view of the ACP utilization of Agriculture Disbursement is 10% in Chandigarh and 90 % outside Chandigarh. So, the 10% of 69583 lakhs is 6958 and 10% achievement of 1543% is 154% as Q to Quarter comparison and 38.6% as Y-to-Y Comparison.

During the period under review, ACP Targets for current FY 2025-26 as on 30.06.2025 is achieved 230%. Target under Agri, MSME and other PS advances achieved 1543 %, 220 % and 89 % respectively. Overall PS target is achieved 230% in FY 2025-26. Target under NPS achieved by 92%.

(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 30.06.2025

	Fresh Disb. QE June 2025		O/S as on 30.06.25		NPA 30.06.25	
	A/cs.	Amount in crore	A/cs.	Amount in crore	A/cs	Amount in crore
PS	670	57	15036	1729	396	25.41 (1.44%)
NPS	2135	791	29318	9873	441	50.44 (0.51%)
Total	2805	848	44354	11602	837	75.85 (0.65%)

During the year 2025-26 up to June 2025, fresh housing loan sanctioned and disbursed to 2805 borrowers for Rs.848 crore (PS Rs.57 cr and NPS Rs.791 crore) and as on 30.06.2025, 44354 housing loan accounts are outstanding amounting Rs.11602 crores. NPA under HL is 0.65 % as on June 2025.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. 31,32&33}

Item No.13	POSITION UNDER EDUCATION LOAN SCHEME WITHIN UT CHANDIGARH AS ON 30.06.25

Rs. in Crore

	Fresh Disbursement QE June 2025		O/S as on 30.06.25		NPA 30.06.25	
	A/cs.	Amt in crore	A/cs.	Amt in crore	A/cs.	Amt in crore
PS	273	6.35	2878	191	93	2.61 (0.09%)
NPS	226	13.70	1033	257	11	1.35 (0.13%)
Total	499	20.06	3911	448	104	3.97 (0.88%)

During QE June 2025, Banks have sanctioned fresh education loan to 499 students amounting Rs.20.06 crores and Total portfolio of education loan is Rs.448 crores to 3911 students. NPA in education loan is only 0.88%. 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 2024-25 ended 30.06.2025 is as under. Banks in Chandigarh have sanctioned fresh loan of Rs.7161 lakhs to 2820 beneficiaries as under:

Shishu Loan - 604 a/c Rs.554 Lakhs
Kishore Loan – 1534 a/c Rs.2485 Lakhs
Tarun loan - 682 a/c Rs.4122 Lakhs

Amt. in Lakhs

	Sanction & Disb. 01.04.25 to 30.06.25		Outstanding 30.06.2025		NPA 30.06.25		% age of NPA	%age of NPA
	A/cs	Amt	A/cs	Amt	A/cs	Amt	30.06.25	31.03.25
SHISHU	604	554	9342	3137	2017	864	27.54%	22.83%
KISHORE	1534	2485	10156	12402	1954	2155	17.37%	15.25%
TARUN	682	4122	3454	21131	540	3120	14.76%	14.75%
TOTAL	2820	7161	22952	36671	4511	6139	16.74%	16.23%

During the FY 2025-26, up to 30.06.2025 member Banks have sanctioned fresh MUDRA loan to2820 beneficiaries amounting Rs.71.61 crores and total portfolio of MUDRA loan as on 30.06.2025 is 366.71 crores to 22952 beneficiaries and NPA under MUDRA is 16.74 % as on June 2025.

On quarterly Basis NPA has also increased from 16.23 % in March 2025 to 16.74% 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 June 2025 are as under: - INDIAN BANK, 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 June 2025 despite repeatedly meeting with these banks.

DFS has not allotted any mudra target yet to Chandigarh State. All banks are advised to achieve your bank 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. 34 & 35}.

Item No. 15	Position of NPA within UT CHANDIGARH As on 30.06.2025

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
June 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%
June 24 o/s	55231	2428	46200	15150	23516	1628	124947	19207	560050	74796	684997	94003
NPA	9,452	509 20.96%	5823	1804 11.90%	1713	81 4.97%	16988	2394 12.46%	20204	5090 6.81%	218992	7485 7.96 %
March 25 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%

NPA under agriculture 0n YOY basis has reduced from 20.96 % in June24 to 18.78 % on June 25 and on QoQ basis there is a decline from 18.95 % in March 2025 to 18.78% in June 25. NPA under MSME on YOY basis has decreased from 11.90 %. In June 24 to 9.59% in June 25. It has also decreased on QoQ basis from 12.70 % in March 2025 to 9.59 % in June 25. NPA under other PS advances on YOY basis has decreased from 4.97 % in June 24 to 3.76 % in June 25 and also decline from 4.48% in March 2025 to 3.76% in June 2025.

NPA under Priority Sector is decreased from 12.46 % in June 24 to 9.91% in June 25. It has also decreased from 12.74 % to 9.92 % on quarterly basis as on QE June 2025. Total NPA under PS and NPS decreased from 8.33 % in March 2025 to 6.18% in June 25 and on YOY basis it has also decreased from 7.96 % on June 24 to 6.18 % in June 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	30.06.2024	31.03.2025	30.06.2025
Agriculture	20.96 %	18.95%	18.78%
MSME	11.90 %	12.70%	9.59%
Other P. sector	4.97 %	4.48%	3.76%
Priority sector	12.46 %	12.73%	9.91%
Non P, Sector	6.81 %	7.08%	5.11%
Grand Total	7.96 %	8.33%	6.18%

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 30.06.2025**

Outstanding advances and NPA Position under Govt. sponsored schemes as on 30.06.2025

Year	Total PMEGP adv.in lacs		Total NULM outstanding in lacs		MUDRA		PM svanidhi		stand up India	
	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.	A/Cs	Amt.
O/s 30.06.25	215	1314	65	97.65	22952	36671	Data not available due to portal not working		304	5546
NPA 06/25	77	280 21.30%	28	16.90 17.30%	4511	6139 16.74%			77	738 13.30%
O/s 30.06.24	141	592	65	93.45	57736	41889			290	5570
NPA 30.06.24	57	151 25.50%	22	9.55 10.21%	9370	6234 14.88 %	20	74 25.17%	48	485 8.70%
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%

On YOY basis NPA under PMEGP scheme has decreased from 25.50% on June 2024 to 21.30% on June 2025 which is on very Higher side and required effective recovery measures. On QoQ basis NPA under PMEGP has slightly decreased from 25.50% in March 2025 to 21.30% on June 2025. NPA Under NULM has increased from 10.21 % in June 2024 to 17.30% as on June 2025. NPA under MUDRA Loan has increased from 14.88 % in June 2024 to 16.74% as on June2025. NPA under Standup India has increased from 8.70% on June 2024 to 13.30% on June2025. 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 30.06.2025**	
Period	NO. of A/cs covered	Amt. in lacs
30.06.25	5169	169832
30.06.24	6559	124315
31.03.25	6497	85306

Total 5169 units have been covered under CGTSME amounting Rs.1698 crores as on 30.06.2025. 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 June 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 30.06.2025 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
30.06.25	**SF**	**2543343**	**88.83%**	**64.30%**	**81.30%**	**71.67%**	99.46%
31.03.25	**SF**	**2552397**	**89.51%**	**65.85%**	**81.06%**	**73.38%**	99.48%
	Parameters	Total Number of eligible accounts	holders having Net Banking	%age of A/C holders taken POS machine/QR code	%age of Mobilie banking Holders	%age of account holders covered under AEPS	%age of Total nos of eligible account hordes who have taken at least one digital facility
30.06.25	**CA**	**121119**	**90.00%**	**29.08%**	**67.25%**	**0**	99.74%
31.03.25	**CA**	**121683**	**90.85%**	**30.43%**	**68.77%**	**0**	99.07%

As per statement for the month ended June 2025, under Saving Fund under of one of the digital products provided to 99.46% account holders and under Current account it is also 99.74%. Member Banks are requested to maintained 100% continuously.

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

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

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

The progress as on 31.03.25 is as under: -

period	No. of active CASA A/Cs In lacs	Seeding with Aadhaar	
		Number in lacs	**% age**
30.06.25	23.94	16.70	69.75
30.06.24	24.57	18.35	74.68%
31.03.25	24.25	16.86	69.52%

During the period under review %age of Aadhar seeding has increased from 69.52 % in March 2025 to 69.75% in June 2025 and on YOY basis the %age of Aadhar seeding has declined from 74.68 % in June 24 to 69.75% 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 30.06.2025 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 56 camps.

FLC Progress Report 30.06.2025			
S.No.	**Actual Special Camps conducted**	**Target Specific Camps conducted**	**Total**
1	16	40	56

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 331 camps with 4207 participants during the QE June 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 30.06.2025 .

Period	Total PMJDY A/Cs	Aadhar Seeded Accounts	Rupee card issued	Rupee card Activated
30.06.25	327504	278107(85%)	212461(65%)	99354(47%)
30.06.24	325023	271835 (83%)	217442 (66%)	106008 (48%)
31.03.25	330735	281910(85%)	217563(65%)	107400(49%)
+- in qtr	-3231	-3803	-5102	-8046
+- in y to y	2481	6272	-4981	-6654

On the basis of above table On YOY basis nos of account of PMJDY have increased by 2481 accounts. However, on QoQ basis there is decrease of 3231 accounts in a quarter. Rupee card issuance is slightly

decrease by 1 % on YoY basis. 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 30.06.2025, banks have enrolled 160938 persons/beneficiaries.

Year	**PMJJBY a/c**
30.06.25	160959
30.06.24	120762
31.03.25	139987
+/- during the qtr	**20972**
+/- during y to y	**40197**

On QoQ Basis as well as on YOY basis there is increase of 20972 beneficiaries and 40197 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, 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. 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 QE June 2025, banks have enrolled 431425 beneficiaries under PMSBY

Year	**Total enrolment PMSBY**
30.06.25	**431478**
30.06.24	**331344**
31.03.2025	**382695**
+/- during qtr	**48783**
+/- y to y	**100134**

On the basis of YOY there is an increase of 100134 beneficiaries and on QoQ basis increase of 48783 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 30.06.25, banks have enrolled 75531 beneficiaries under the APY scheme since inception of the scheme.

Period	APY enrolments
30.06.25	**75582**
30.06.24	**64697**
31.03.25	**73707**
+/- during qtr	**1875**
+/- y to y	**10885**

On YOY basis there is an increase of 10885 beneficiaries of APY and on QoQ basis there is an increase of 1875 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 2025-26 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 25 to June 25, Banks have received 12 claims and lodged the 12 claims up to 30.06.2025 in UT CHANDIGARH, 12 Claim cases stands settled. There is no case pending for disposal as on March 2025.

-**Under PMSBY**, During the period April 25 to June 25, Banks have received 55 claims and lodged all the claims. Out of 55claims lodged ,48 claim cases stand settled, 5 claims are rejected and 2 case are pending for settlement.

Under **PMJJBY**, During the period April 25 to June 25, Banks have received 112 claims, out of 112 claims lodged, 106 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. Now it has been extended up to Dec 2024.

The Pending cases for disbursement and sanction is due to the reason the Portal is not working the bank branches are not able to dispose off the case on portal.

Progress up to 30.06.2025 is as under:

UTS	Total apps	Rejected	Rejected % Age	Net app	Sanctioned	Pending For sanction	% age of sanction-vs-net application	Disbursed	Pending for Dis.	% Age of disbursement To sanction	Fresh added from during qtr
30.06.2025	10398	1584	15.25	8814	8757	59	99.35	8483	274	96.87	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	
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

30.06.24	**10164**	**1146**	**11.28**	**9018**	**8529**	**489**	**94.58%**	**7872**	**657**	**92.30%**	**129**
1st	**5859**	**446**	**7.61%**	**5413**	**5235**	**178**	**96.71**	**4974**	**261**	**95.01**	
2nd	**3564**	**597**	**16.75**	**2967**	**2741**	**226**	**92.38**	**2401**	**340**	**87.59**	
3rd	**741**	**103**	**13.90**	**638**	**553**	**85**	**86.67**	**497**	**56**	**89.57**	

NPA position under Pmsvanidhi as on 30.06.2025 (Amt in lacs}

Parameters	Outstanding 30.06.2025		NPA as on 30.06.2025		%age of NPA
	a/cs	Amt	a/cs	Amt	
1st tranche	205	10.45	135	5.64	53.97%
2nd tranche	436	40.23	81	7.72	19.18%
3rd tranche	478	171.90	47	7.72	4.49%
Total	1119	222.62	263	21.09	9.48%

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 30.06.2025**

PM VISHWAKARMA

Bank Name	No. of application Received	No. of application sanctioned	No. of application rejected	No. of application pending	Pending since more than 30 days	San. Amount Lacs	Disb. Amount Lacs
Axis Bank	1	0	0	1	39	0	0
BANK OF BARODA	21	6	15	0		3.50	3.50
Bank of India	1	0	0	1	35	0.00	0.00
BANK OF MAHARASHTRA	3	0	3	0	65	0.00	0.00
CANARA BANK	9	1	8	0		1.00	0.25
CENTRAL BANK OF INDIA	9	0	9	0		0.00	0.00
Federal Bank	1	0	0	1	35	0.00	0.00
INDIAN BANK	13	2	6	5	65	1.50	1.00
INDIAN OVERSEAS BANK	2	0	2	0		0.00	0.00
Kotak Mahindra Bank	3	0	0	3	40	0.00	0.00
HDFC	1	0	0	1		0.00	0.00
PUNJAB & SIND BANK	8	0	5	3	30	0.00	0.00
PUNJAB NATIONAL BANK	52	11	31	10		10.50	8.50
STATE BANK OF INDIA	42	4	24	14		2.00	2.00
UNION BANK OF INDIA	14	4	10	0		2.45	1.45
UCO BANK	4	0	1	3	45	0.00	0.00
KARNATAKA Bank	1	1	0	0		0.00	0.00
Grand Total	185	29	114	42		20.95	16.70

During the FY 2025-26, up to 30.06.2025, 185 applications under PM Vishwakarma scheme have been referred to the Banks and out these 29 cases have been sanctioned and disbursed and 114 cases have been rejected due to reason applicant refused to take loan and 42 applications have been pending due to pending of training certificates. HDFC, BOI, Indian Bank, Kotak Mahindra Bank, P &Sind Bank, AXIS Bank, UCO Bank and Federal Bank have pending applications more than 30 Days.

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. **After 31.03.2025 there was no camp organised by Animal husbandry department and no Application has been received so Progress as on QE June 2025 is NIL.**

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

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

Item No 30	POSITION UNDER NATIONAL URBAN LIVELIHOOD MISSION (NULM) SCHEME WITHIN UT CHANDIGARH AS ON 30.06.2025

The progress under NULM is as on 30.06.25 for the financial year 2025-26.

Target	**Applications received/sponsored**	Sanctioned	Disbursed	**Rejected**	Pending
Now Day 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 June 2025.**					

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

During financial year 2025-26, up to 30.06.2025, Agencies have sponsored 0 applications

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	**3**	10.63											
KVIB	**3**	10.63											
KVIC-	**3**	10.63											
2nd loan													
Total Target	**9**	**31.89**											

There was no PMEGP application sponsored by Agency as portal is not working.

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.

Progress during the QE June 2025 remained as under:

Total No. of Schedule Commercial Bank Branches	Loan Sanctioned during FY 2024-25 (Amt in lacs) (01.4.2024 to 30.06.2025)				Outstanding as on 30.06.2025(Amt.in lacs)	
	SC/ST		WOMEN		A/C	Amt.
407	0	0.00	10	237	304	5547

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 30.06.2025

Progress under SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 30.06.2025
SAVING LINKED

Achievement up to 30.06.2025	
NO.	**Amount in lacs**
337	**52.73**

CREDIT LINKED

Sanctioned 01.06.2025 to 30.06.2025		Outstanding as on 30.06.2025	
A/C.	**Amt in lacs**	**A/C.**	**Amt in lacs**
7	**11.69**	**76**	**362**

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 30.06.2025

(Rs.in crore)

Total sanction & Disb. for from 01.04.2025 to 30.06.2025		O/S AS ON 30.06.2025	
NO.	**Amount**	**NO.**	**Amount**
244	**22.57**	**1507**	**187.99**

During the FY 2025-26 up to 30.06.2025, 244 fresh KCC issued amounting Rs 22.57 crores and 1507 KCC outstanding amounting to Rs.187.99 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 June 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) from 01.04.2025 to 30.06.2025					
Bank Name	**Institution Type**	**CKYC Generated**	**CKYC Downloaded**	**CKYC Updated**	**Inter-Usability**
All Banks in Chandigarh	**Banks**	15615	20714	63585	15%

(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 (As on 01.08.2025).

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.

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