

Minutes of 59th UTLBC held on 15.05.2025 under the chairmanship of Sh. M Paramasivam Executive Director Punjab National Bank

The 59th Meeting of the UT Level Bankers' Committee, Chandigarh to review the performance of banking system in UT, Chandigarh for the quarter ended March 2025 was held on 15.05.2025 under the Chairmanship of **Sh.M Paramasivam Executive Director Punjab National Bank in presence of Regional Director Reserve Bank of India Sh. Vivek Srivastava and Sh. Manohar Lal GM NABARD**

Besides, the meeting was attended by Sh. Sanjeev Singh Circle Head Punjab National Bank Chandigarh Circle, and other Senior officers from member Banks and officials from Govt department of UT Administration, Representative from UIDAI, DIC.KVIC and KVIB, Animal Husbandry and NULM.

At the outset of Sh. Lalit Taneja General Manager PNB and Convener UTLBC Chandigarh welcomed of Sh.M Paramasivam Executive Director Punjab National Bank, Chairperson of the meeting by presenting flower Plant. He also welcomed Sh. B Raghunath CGM NABARD by presenting flower plant. He also welcomed Sh. Vivek Srivastava Regional Director RBI by presenting Flower Plant. He also welcomed Ashwini Dogra representative from UT Administration Chandigarh and Sh. Puneet Garg from NSK

Sh. Lalit Taneja in his inaugural speech, welcomes all Dignitaries and Senior Officials from UT Chandigarh, Banks, Financial Institutions, Corporations who have joined this meeting.

Sh. Lalit Taneja said that the Key parameters of UT Chandigarh as on March 2025 remained good. During the period, deposits have registered YoY growth of 15.13% and advances have registered YOY growth of 24.81%. He also informed that CD Ratio in UT Chandigarh is well above the bench mark of 60%. But still 19 member banks having CD ratio below 60%. He advised these 19 banks to improve their CD ratio up to the bench mark of 60% so that over all CD ratio of UT be improved further.

Sh. Lalit Taneja informed the house that Banks in UT Chandigarh has achieved ACP Target (as per revised Target of FY 2024-25, by 85.22% (under Agriculture Sector – 110%, MSME 83% (82.73%) OPS 93%).

Sh. Lalit Taneja informed the house that Share of MSME Advances on YOY basis have Marginally declined by 0.17% basis point from 16.74% in March 2024 to 16.57% as on March 2025. On QoQ basis declined by 0.14% that is from 16.71% in Dec 2024 to 16.57% in March 2025.

Sh. Lalit Taneja Convener UTLBC Chandigarh informed the house that WS advances has increased from Rs.1114 crores in March 24 to Rs. 1434 crores in March 25 registering YOY growth of 28.72 % and on QoQ basis it has grown by 23.94 %. Share of WS advances have increased from 1.14% to 1.36% and on YOY basis Share increased from 1.31 % on March 2024 to 1.36% but it is far behind the stipulated target of 12%. Member banks to please deliberate on it. He congratulates all banks for achieving 100% digitalization in UT Chandigarh.

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 savnidhi se Samrddhi campaign from 05.05.2025 to 10.05.2025 to enroll remaining street vendors under PMSBY and PMJJBY.

He 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.

Sh. Lalit Taneja instructed all banks to recheck the data classification of the Micro & Small Enterprises in CBS properly so that exact figures of Micro and small enterprises be fetched from CBS.

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. He also asked the banks whose CD ratio below the bench mark of 60% and instructed them to improve the same by the next quarter

He asked member banks not to miss any budget given by DFS and advised them to focus on all Gov Sponsored schemes

Chairman Sh. M Paramasivam Executive Director Punjab National Bank informed also instructed member banks for improving the enrolments under social security schemes

Sh. Vivek Srivastava Regional Director RBI in his address highlighted the following.

He 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. He also shown concern over decline and minimal advance to weaker sector in Chandigarh and advised all member banks to increase lending to weaker sector.

He 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. He also shows concern that NPA in Chandigarh is very high.

Regional Director RBI advised the member banks for to speed up the process for Re-KYC in accounts.

Ashwini Dogra representative from UT Administration IAS Finance Secretary UT Chandigarh request member banks to sanction Loan Applications timely so that all welfare schemes reach poor people timely. He also requests member banks not to reject the loans Applications and sanction and disburse the Applications timely.

Puneet Garg representative from NSKFDC give deliberation on different Loan schemes of NSKFDC for Manual Scavengers, Sanitation workers and NAMASTE Scheme and also give full details about the process for applying for the loan and about the subsidy under SUY.

With the permission of the Chairman, then one by one agenda Items were discussed.

Item No.1	Confirmation of Minutes of 58th meeting of UT Level Bankers' Committee (UT Chandigarh)
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Last Meeting of UTLBC	58 th
Held on	11.02.2025
Minutes email / circulated on	05.03.2025
Comments Received	NIL

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

Item No. 2	Action taken report on the action points of 58th UTLBC meeting
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Chief UTLBC Discussed the action taken reports and progress thereof on the as per action points emerged during the 58^h UTLBC and inform the house about the progress under each action points as mentioned under item no 2 of the Agenda Book.

Item No. 3	Review of Performance of Banks
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NO. OF BRANCHES OF BANKS, THEIR DEPOSITS AND ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2025

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

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

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

(Action by also Banks)

Item No. 4	CD RATIO WITHIN UT CHANDIGARH AS ON 31.03.2025
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Chief LDM informed the house that the during the period under review CD ratio has increased from 77.86 % as on Dec 2024 to 79.13 % as on March 2025. on QoQ basis. CD Ratio has also increased on YOY basis by 6.14% (i.e., from 72.99 % in March 2024 to 79.13 % in March 2025). **But still some banks are having CD ratio below 60%, detail as under:**

Following Banks have CD Ratio Below 60%

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

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

(Action by Concerned Banks)

Item No 5:	PRIORITY SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2025
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Rs. in Crores

Period	Total Advance	Agri. & Allied Sector (Primary)		MSME (Secondary)		Other Priority Sector (Tertiary)		Total Priority Sector		% of PS adv to Total adv. Amt
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	
31.3.25	105584	27325	2296	42021	17492	26129	1649	95475	21439	20.31%
31.3.24	84595	57709	2014	45343	14164	26304	1803	129356	17981	21.25%
31.12.24	101271	33337	2205	41988	16929	26712	1477	102037	20611	20.35%
+/- QtoQ	4313(4.25%)	-6012	91(4.13%)	33	563(3.33%)	-583	173	-6562	828(4.01%)	0.04%
+/- YoY	20989(24.81%)	-30384	282(14%)	-3322	3328(23.50%)	-175	-153	-33881	3458(19.23%)	-0.95%

Chief LDM informed the house that Share of PS advances to total Advances have Slightly decreased from 20.35 % on Dec 2024 to 20.31 % in March 2025 showing declined of 0.04 % on quarterly basis. On YOY basis Share of PS advances decreased from 21.25 % in March 2024 to 20.31 % on March 2025.

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

He also requests member banks to ensure that the data reporting about priority sector submitted to UTLBC should be strictly according to the guidelines of Priority Sector issued by RBI from time to time and sanctioned more and more advances under priority sector so that a momentum of growth be maintained in next FY also.

(Action by also Banks)

Item No. 6	AGRICULTURE ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2025
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Rs. in crores

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

Chief LDM informed the house that Agriculture credit has increased on YOY by 14% and on QoQ basis by 4.13%. However, share of Agriculture advances to total advances has declined from 2.38% in March 24 to 2.17 % in March 25.

Major difference on YoY basis is of RBL in accounts as well as in amounts (A/c decreased from 47527 to 19926) and amount decreased from 118.28 crores to 37.23 crores (YOY decline of Rs.81 crores) & in account net decreased on YOY basis is 27601 accounts). As on 31.03.2025 banks have Financed Rs.2296 crore under agriculture to 27325 borrowers out of which Rs.745 crore have been provided under farm credit, Rs.274 crores financed under Agriculture infrastructure to 91

borrowers and Rs.1277 crores under Ancillaries Activities related to agriculture. The agriculture advances constitute 2.17 % of total advances against a national goal of 18%.

He also requests member banks 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.

(Action by also Banks)

ITEM NO. 7	MSME SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2025
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MICRO & SMALL ENTERPRISES WITHIN UT CHANDIGARH & SMALL ENTERPRISES WITHIN UT CHANDIGARH AS ON 31.03.2025.

AS ON 31/03/2025.

Amt in crores														
Period	Micro Enterprises		Small enterprises		Total Micro & Small enterprises		Medium enterprises		Khadi and village industries		Other under MSME		Total MSME	
	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
31.03.25	28507	6757	6594	6011	35101	12768	6782	4673	43	38.74	95	11.46	42021	17492
31.03.24	32310	5266	6959	5255	39269	1052	5726	3567	47	35.70	301	39.32	45343	14164
31.12.24	28369	6469	6511	5799	34880	12268	6943	4582	41	38.74	124	38	41988	16929
Qo Q	138	288	83	212	221	500	-161	91	2	0	-29	-26.54	33	563(3.33%)
YoY	-3803	1491	-365	756	-4168	11716	1056	1106	-4	3.04	-206	-27.86	-3322	3328 (23.50%)

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

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

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

Position of UT under Micro enterprises is as under:

Year	Total Advances	Total MSME Advance		Total Share of Micro advances		%age of Micro advance to total MSME adv(target)	%age of Micro credit to total advances
Period	Amt in cr.	A/c	Amt in cr	A/c	Amt.in cr	%age	%age
31.03.25	105584	42021	17492	28507	6757	38.62%	#7.98%
31.03.24	84596	46343	14164	32310	5266	37.18%	5.20%
31.12.24	101279	41988	16929	28369	6469	38.21%	6.39%

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

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

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

Rs. In Crores

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

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

Chief LDM informed the house that MSME advances have registered a YoY growth of 23.50% and on QoQ it has increased by 3.32%. Share of MSME advances to total advances has slightly decreased from 16.74% in March 24 to 16.57 % as on March 2025.However, On Q-to-Q basis share of MSME to total advances has slightly decreased from 16.71 % in Dec 24 to 16.57 % in March 25.All Member Banks are requested to classify the MSME accounts as per new definition to avoid any data loss and ensure to upload accurate data to UTLBC portal.

(Action by also Banks)

Item No.8	PROGRESS UNDER WEAKER SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.25
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Rs.in crores

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

Chief LDM informed the house that WS advances has increased from Rs.1114 crores in March 24 to Rs. 1434 crores in March 25 registering YOY growth of 28.72 % and However on QoQ basis it has grown by 23.94 %. On QoQ basis share of WS advances have increased from 1.14% to 1.36% and on YOY basis Share increased from 1.31 % on March 2024 to 1.36%.

Regional Director RBI also asked the major banks such as Canara Bank, Union Bank and SBI to give the reasons that why the weaker sector advance is not improving and the above-mentioned banks replied that data is correct and promise that advance under weaker sector will improve.

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

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

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

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

Item No.9:	CREDIT FLOW TO WOMEN BENEFICIARIES WITHIN UT CHANDIGARH AS ON 31.03.2025
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Rs. In crore

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

Chief LDM informed the house that the Advances to women beneficiaries has registered YOY growth of 32.49% and on QoQ basis growth is 8.96% Credit Flow to women beneficiaries on YOY increased from Rs. 6010 crores in March 2024 to 7963 crores in March 2025 and Share of women advances has increased from 7.10 % in March 2024 to 7.54 % in March 2025 which is well above the target of 5% stipulated by RBI.

The empowerment of women is one of the Primary objectives of Government of India. RBI has already issued instructions to the banks to advance to women beneficiaries at least 5% of their Net Bank Credit.

Item No. 10	DISBURSEMENT AGAINST ANNUAL TARGETS OF ANNUAL DISTRICT CREDIT PLAN WITHIN UT CHANDIGARH AS ON YEAR ENDED 31.03.2025.
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Rs. in Lacs

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

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

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.

Item No. 10 A	ACP Targets for 2025-2026 for Approval
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Amt in Lacs

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

Chief LDM informed the house that we have sought the reason for such major decline in PLP under Agriculture which was proposed Rs.872 crores for FY 2024-25 and now decreased to 49.85 crores for FY 2025-26.

DDM NABARD replied as under:

1. **Agriculture:** The assessment has been rationalized taking into account the cultivable land as reported by Department of Agriculture Chandigarh and the scale of finance adopted.
2. **MSME:** - The potential assessed under this activity for UT Only. This has been done keeping in view the past trend of achievement of ACP Targets in UT vis-à-vis the adjoining states. As there is minimal agriculture activity in UT and MSME units including service industry is the source of livelihood and given the thrust of the govt of India on this sector, the potential has been assessed and rationalized by giving a nominal increase.
3. **Other Priority Sector:** The potential under the various activities under OPS has also been rationalized. Incidentally As per UTLBC, GLC flow is observed only under Housing and Education. The actual GLC during the last year was factorized for arising at the current year potential. Further this has also been discussed in pre-PLP meeting and subcommittee meeting.

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

GM Nabard informed the house that targets for 2025-26 are given as per scope of the ACP in Chandigarh only not as per scope of the surrounding areato UT Chandigarh such as Mohali, Panchkula and some areas of Himachal Pradesh.

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

Item No. 11	Loans under Negotiable Warehouse receipt
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Chief LDM informed the house as per the instructions of DFS we have taken up the progress of National warehouse receipts and will make it a regular agenda item of UTLBC meeting. During this Quarter. No Fresh Advance under this scheme was given. However, there is only 1 Account outstanding as on 31.03.2025 with Rs 766.89 lacs pertaining to PNB. All banks are requested to explore the possibility of sourcing proposal cases under the category Negotiable Warehouse receipt.

ITEM NO. 12	HOUSING LOANS WITHIN UT CHANDIGARH AS ON 31.03.2025
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(Amt in crore)						
	Fresh Disbursement April 2024 to March 25		O/S as on 31.03.25		NPA 31.03.25	
	A/cs.	Amount in crore	A/cs.	Amount in crore	A/cs	Amount in crore
PS	2051	149	12424	1148	328	18.32 (1.60%)
NPS	7853	3354	32512	10122	526	64.12 (0.63%)
Total	9904	3503	44936	11270	854	82.44 (0.73%)

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

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

Item No.13	POSITION UNDER EDUCATION LOAN SCHEME WITHIN UT CHANDIGARH AS ON 31.03.25
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Rs. in Crore						
	Fresh disbursement QE March25		O/S as on 31.03.25		NPA 31.03.25	
	A/cs.	Amt in crore	A/cs.	Amt in crore	A/cs.	Amt in crore
PS	810	34.23	2897	186	94	2.92(1.57%)
NPS	730	112.49	1165	281	12	1.23(0.44%)
Total	1540	146.72	4062	467	106	4.15(0.89%)

Chief LDM informed the house that during Current FY Up to March 2025, Banks have sanctioned fresh education loan to 1540 students amounting Rs.146.72 crores and Total portfolio of education loan is Rs.467 crores to 4062 students. NPA in education loan is only 0.89%. The banks should explore financing to fresh students eligible for admission in professional/ other courses

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

ITEM NO.14	Pradhan Mantri Mudra Yojana (PMMY)
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Chief LDM informed the house that the progress under PMMY during the current financial year 2024-25 ended 31.03.2025 is as under. Banks in Chandigarh have sanctioned fresh loan of Rs.220.23 crores to 12134 beneficiaries as under:
Shishu Loan - 6551 a/c Rs.3137 Lakhs
Kishore Loan - 4068 a/c Rs.6947 Lakhs
Tarun loan - 1515 a/c Rs.11938 Lakhs

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

He also informed that during the FY 2024-25, up to 31.03.2025 member Banks have sanctioned fresh MUDRA loan to 12134 beneficiaries amounting Rs.220.23 crores and total portfolio of MUDRA loan as on 31.03.25 is 384.06 crores to 43916 beneficiaries and NPA under MUDRA is 16.23% as on March 2025.

On YOY Basis NPA under Mudras loan has increased from 13.52 % on March. 2024 to 16.23 % on March 2025. On quarterly Basis NPA has also increased from 15.67% in Dec 24 to 16.23% on March 2025.

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

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

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

Item No. 15	Position of NPA within UT CHANDIGARH As on 31.03.2025
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Rs. In Crores												
Period	Agriculture		MSME		Other Sector	Priority	Total Priority sector		Non-Priority sector		Grand Total	
	A/C	Amt	A/c	Amt	A/c	Amt	a/c	Amt	a/c	Amt	a/c	Amt
March25 o/s	2732	2296	42021	17492	26129	1650	95475	21438	586953	75812	682428	97251
NPA	4512	435 18.95%	5748	2222 12.70%	1446	74 4.48%	11706	2732 12.74%	17497	5374 7.08%	29203	8106 8.33%
March 24 O/S	57709	2014	45343	14164	26304	1803	129356	17981	586519	66575	715875	84557
NPA	8898	499 24.77%	5901	1710 12.07%	1882	79 4.38%	23113	2331 12.96%	202085	5654 8.49%	225198	7985 9.44%
Dec 24 o/s	3333 7	2205	41988	16929	26712	1476	102037	20611	581404	74310	683441	94921
NPA	5506	540 24.48%	5452	1987 11.73%	1494	71 4.81%	15966	2600 12.61%	17946	5816 7.82%	33912	8416 8.86%

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

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

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

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

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

Chief LDM advised member banks to take all possible steps for Recovery of Banks dues and follow up SMA accounts on Priority to contain NPA level.

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

Item No. 16	Position of NPA in Govt. Sponsored Schemes within UT Chandigarh as on 31.03.2025
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Outstanding advances and NPA Position under Govt. sponsored schemes as on 31.03.2025

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

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

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

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

Chief LDM informed the house that In FY 2024-25, Total 6497 units have been covered under CGTSME amounting Rs.853.06 crores. The scheme is meant to provide credit guarantee cover primarily to MSE units. Banks should take advantage of the scheme so that maximum numbers of MSE units are covered under credit guarantee scheme.

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

Item No. 18	Review of progress of Digital Transactions-Expanding and Deepening of Digital Payments Ecosystem
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Reserve Bank of India vide its circular No. FIDD.CO.LBC.BC. No.13/ 02.01.001/2019-20 dated October 7, 2019 have advised to identify the district shall be allotted to a bank having significant footprint which will endeavor to make the district 100% digitally enabled within one year, in order to enable every individual in the district to make/ receive payments digitally in a safe, secure quick, affordable and convenient manner. This would, inter alia, include providing the necessary infrastructure and literacy to handle such transactions. The Reserve Bank of India is regularly monitoring the progress on the subject. However up to 31.03.2025, Bank wise Achievement of Member Banks is enclosed as per Annexure.

However, %age wise achievement is as under:

	Parameters	Total Number of eligible accounts	%age in debit card	%age of A/C holders having Net Banking	%age of Mobile banking Holders	%age of account holders covered under AEPS	%age of Total nos of eligible account hordes who have taken at least one digital facility
31.03.25	SF	2552397	89.51%	65.85%	81.06%	73.38%	99.48
31.12.24	SF	1932511	91.02%	66.40%	97.74%	67.60%	100%
	Parameters	Total Number of eligible accounts	holders having Net Banking	%age of A/C holders taken POS machine/QR code	%age of Mobile banking Holders	%age of account holders covered under AEPS	%age of Total nos of eligible account hordes who have taken at least one digital facility
31.03.25	CA	121683	90.85%	30.43%	68.77%	0	99.07%
31.12.24	CA	107129	92.59%	29.95%	72.02	0	99.35%

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

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

Item No. 19	Aadhaar and Mobile seeding in Saving Bank Accounts.
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The government has instructed banks to link all savings accounts with mobile and Aadhaar numbers and enable mobile banking for such customers. All banks have been advised to undertake this in campaign mode. Mobile number seeding and enabling the same for m-banking are a pre-requisite for making mobile payments while Aadhaar number seeding is a pre-requisite for using Aadhaar Enabled Payments System (AEPS).

The progress as on 31.03.25 is as under: -

period	No. of active CASA A/Cs In lacs	Seeding with Aadhaar	
		Number in lacs	% age
31.03.25	24.25	16.86	69.52%
31.03.24	25.37	18.60	73.32%

31.12.24	25.25	18.38	72.79%
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Chief LDM informed the house that during the period under review %age of Aadhar seeding has slightly decreased from 72.79 % in Dec 2024 to 69.52 % in March 2025 and on YOY basis the %age of Aadhar seeding has declined from 73.32 % in March 24 to 69.52 % in March 25.

He also request member Banks 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.
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Chief LDM informed the house that Up to 31.03.2025 77 BCAs are working and concerned, Bank has provided Micro ATMs to their BCAs. This will enable the account holders to swipe their ATM Cards at BCA locations and they need not to go to the far-flung areas for swiping the ATM cards.

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

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

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

ITEM No. 21	OPENING OF FINANCIAL LITERACY CENTRES (FLCs) AT UT CHANDIGARH
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Chief LDM informed the house that to carry on the Financial Literacy Mission ahead it was decided to open Financial Literacy Centers in the Chandigarh. Ther were 4 FLCs were operative in UT Chandigarh as per detail given below. But presently as on 31.03.25 only two FLCs are working. Status of FLCs is as under: -

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

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

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

Sh. Vivek Srivastava Regional Director RBI pointed out that out of 4 FLCs in Chandigarh, two FLCs are not working. he advised representatives of SBI and P& Sind Bank to appoint FLC without any delay.

Item No 22	Progress of CFL (Center for financial literacy) (CFL) AT UT CHANDIGARH
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Chief LDM informed the house that 2025 During the period under review CFL has organized 944 (house to house) camps during the quarter March.

As per annexure -17 {page 46}

ITEM NO 23	IMPLEMENTATION OF PRADHAN MANTRI JAN-DHAN YOJANA (PMJDY)
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The progress under PMJDY accounts is as under as on 31.03.2025.

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

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

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

ITEM NO 24	Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY)
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Moving from Jan-Dhan Yojana to Jan-Suraksha, Hon'ble Prime Minister launched 3 Social Security Schemes namely Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), and Atal Pension Yojana (APY) from Kolkata on 09.05.2015.

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)-The scheme is being implemented through LIC of India/other insurance companies willing to offer product on similar terms with necessary approvals and tie ups with banks for this purpose. Under the scheme all saving bank holders with the age-group of 18-50 years can enroll themselves to avail benefits of the scheme on payment of annual premium of Rs.436/-. Under the scheme Rs. 2 lacs is payable on member's death due to any reason. Details of the scheme are available on PMJDY website and is applicable in all banks.

Up to 31.03.2025, banks have enrolled 139987 persons/beneficiaries.

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

Chief LDM informed the house that on QoQ Basis as well as on YOY basis there is increase of 4673 beneficiaries and 33969 beneficiaries respectively. Member banks to look after their position and take corrective steps for improvement. UT Administration is monitoring the progress from time to time and advise to saturate the account holders with PMJJBY.

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

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

Pradhan Mantri Suraksha Bima Yojana (PMSBY)-

Under the insurance cover for one year is provided, renewable from year to year, Accidental Insurance Scheme offering insurance on accidental death and disability cover for disability on account of an accident. All Saving Bank Account, holders in the age group of 18-70 years can enroll themselves in participating banks on payment of an annual premium of Rs.20/- renewable on year-to-year basis.

Up to March 2025, banks have enrolled 380627 beneficiaries under PMSBY

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

Chief LDM informed the house that on the basis of YOY there is an increase of 46729 beneficiaries and on QoQ basis increase of 16310 beneficiaries. And also request continue to enroll the account holders under the scheme as No of eligible accounts are much Higher than actual enrolments done.

Atal Pension Yojana (APY) :-

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

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

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

Chief LDM informed the house that on YOY basis there is an increase of 11659 beneficiaries of APY and on QoQ basis there is an increase of 3669 beneficiaries. GOI and Chandigarh Administration is monitoring the progress under the schemes on monthly basis. The members' banks are requested to achieve their respective target. Every Bank have to enroll 90-100 cases per branch in financial year 2024-25 and action/strategy be made accordingly.

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

ITEM NO. 25	Position of Claims lodged/Settled under PMJDY and Jan Suraksha Schemes.
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Chief LDM informed the house that Under PMJDY During the period April 24 to March 25, Banks have received 18 claims and lodged the 18 claims up to 31.03.2025 in UT CHANDIGARH, 18 Claim cases stands settled. There is no case pending for disposal as on March 2025.

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

He also informed the house that Under PMJJBY, During the period April 24 to March 25, Banks have received 182 claims, out of 182 claims lodged, 175 claim cases stands settled while 3 claims are rejected and 4 case are pending for disposal.

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

Item no. 26	Prime Minister Street Vendor's Atma Nirbhar Nidhi (PM SVANIDHI) SCHEME.
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It is a small Interest Based grant Loan facility to start Livelihood/Employment for Urban Street Vendors affected under lock down period. Now it has been extended up to 2024.

Chief LDM informed the house share the progress up to 31.03.2025 is as under:

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

Present position as on 22.04.2025

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

NPA position under Pmsvanidhi as on 31.03.2025 (Amt in lacs)

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

Chief LDM advised 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.

RBI Director advised all the member banks to timely closed the PM Svanidhi Applications.

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

Item No. 27:	Position of PM Vishwakarma Govt. Sponsored Schemes within UT Chandigarh as on 31.03.2025					
Bank Name	No. of application Received	No. of application sanctioned	No. of application rejected	No. of application pending	San. Amount Lacs	Disb. Amount Lacs
BANK OF BARODA	6	2	4	0	1.50	0.77
BANK OF MAHARASHTRA	3	0	3	0	0.00	0.00
CANARA BANK	5	1	4	0	1.00	0.25
CENTRAL BANK OF INDIA	3	0	3	0	0.00	0.00
INDIAN BANK	4	2	2	0	1.50	1.00
INDIAN OVERSEAS BANK	1	0	1	0	0.00	0.00
PUNJAB & SIND BANK	2	0	2	0	0.00	0.00
PUNJAB NATIONAL BANK	18	7	11	0	6.50	6.50
STATE BANK OF INDIA	10	1	9	0	1.00	1.00
UNION BANK OF INDIA	6	2	4	0	1.45	1.45
KARNATAKA Bank	1	1	0	0	0.00	0.00
Grand Total	59	16	43	0	12.95	10.97

Chief LDM informed the house that during the FY 2024-25, 59 applications under PM Vishwakarma scheme have been referred to the Banks and out these 16 cases have been sanctioned and 43 cases have been rejected due to various reasons. In maximum cases applicant refused to take loan and no application is pending in banks. He also ensured that all the Vishwakarma Applications pending at Branch user level will be disposed off within 3 days .

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

Item no. 28	Pashu Kisan Credit Card
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Chief LDM informed the house that recently GOI Ministry of Agriculture has launched a campaign from 15.09.24 to 31.03.2025. During this campaign, various camps have been held starting from 27.09.24 on every Friday. Total 26 camps have been held with collaboration of Animal Husbandry Department up to 31.03.2025 In these camps total 38 PKCC Applications have been received, out of these, 10 Applications have been sanctioned and disbursed and 19 have been rejected due various reasons. There is no pendency as on date.

As on 31.03.2025 position is as under:

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

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

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

Item No. 29	Loan cases under Pradhan Mantri Formalization of Micro Food Processing Enterprises Schemes (PMFME)
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Chief LDM informed the house that during the financial year 2024-2025 no application has been sponsored by the DIC till 31.03.2025 Hence No pendency.

Item No 30	POSITION UNDER NATIONAL URBAN LIVELIHOOD MISSION (NULM) SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2025
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Chief LDM informed the house about the progress under NULM is as on 31.12.24 for the financial year 2024-25. In 2024-25 total 184 Applications were sponsored by the NULM and 113 Applications were sanctioned against the target of 108 .

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

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

Item No. 31	POSITION UNDER PMEGP SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2025
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Chief LDM informed the house that during financial year 2024-25, up to 31.03.2025, Agencies have sponsored 52 applications and banks have sanctioned 15 applications having involved margin Money of Rs.84.51 lacs, 37 applications have been returned/ rejected due to various reasons and 1 are pending as on 31.03.2025.

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

Detail of pendency is as under: -1

Application pending on 31.03.2025

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

Item No. 32	Stand-up India Programme of Ministry of Finance.
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Chief LDM informed the house that 42 cases were sanctioned to women beneficiaries under Stand up India and 4805 lacs amount is total exposure under Stand UP India in UT Chandigarh .

Total No. of Schedule Commercial Bank Branches	Loan Sanctioned during FY up to March 2025 (Amt in lacs) (01.4.2024 to 31.03.2025)		Outstanding as on 31.03.2025 (Amt.in lacs)	
	SC/ST	WOMEN	A/C	Amt.

391	0	0.00	42	962	300	4805
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(Bank wise details are as per Annexure- 26 & 11 {Page No 57 & 39}.

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

SAVING LINKED

Achievement up to 31.03.2025	
NO.	Amount in lacs
199	49.42

CREDIT LINKED

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

Chief LDM informed the house that during financial year 2024-25, up to 31.03.2025, there is 49.42 lacs amount to 199 SHG under Saving Linkage and 255.04 lacs to 82 SHG as on 31.03.2025 is under Credit Linkage to SHG's.

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

Item No.34:	POSITION UNDER KCC WITHIN UT CHANDIGARH AS ON 31.03.2025
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(Rs.in crore)

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

Chief LDM informed the house that during the FY 2024-25 up to 31.03.2025, 858 fresh KCC issued amounting Rs.71.48 crores and 1450 KCC outstanding amounting to Rs.159.85 crores. Due to rapid urbanization and expansion of the city and consequent shrinkage in net sown area, the scope for issuing fresh KCCs is negligible in Chandigarh.

(Bank wise details are as per Annexure - 28{Page No. 59}.

Item No. 35:	Review of Progress on Central KYC Records (CKYCR)
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Chief LDM informed the house that 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 and following is the performance from Jan25 to March 2025 Quarter .

Progress of Central KYC Records Registry (CKYCR) as on 31.12.2024						
Bank Name	Institution Type	Upload (A)	Download (B)	Update	(A+B)	B as % of (A+B)(Use of CKYCRR for

						customer onboarding)
All Banks in Chandigarh	Banks	17319	19414	64114	36733	15%

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

ITEM NO.36:	ISSUES OF UIDAI
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Chief LDM informed the house that present status of Aadhaar Enrolment Centers in Banks, in the UT Chandigarh (As on 01.04.2025) is that Out of the 47 designated centers in Chandigarh, only 12 centers have active Aadhaar Enrolment Kits. The details are as below:

Inactive Aadhaar kits in Banks in Chandigarh:

Bank Name	No of Identified Branches	Not Working
Axis Bank Ltd	1	1
Bandhan Bank Ltd.	1	1
Bank of Baroda+ Vijaya Bank	2	1
Bank of Maharashtra	1	1
Bank of India	1	0
Capital Small Finance Bank	1	1
Canara Bank + Syndicate Bank	2	2
Catholic Syrian Bank	1	1
City Union Bank	1	1
Equitas Small Finance Bank	1	0
Federal Bank	1	1
HDFC Bank Ltd	2	2
ICICI Bank	1	1
IDFC Bank	1	0
Indian Overseas Bank	1	1
Indian Bank + Allahabad Bank	2	2
IndusInd Bank	2	0
J&K Bank	1	1
Kotak Mahindra Bank	2	0
Laxmi Vilas Bank	1	1
Punjab & Sind Bank	1	1
Punjab National Bank+ OBC + United Bank	6	6
RBL Bank	1	1
SBI	6	4
Union Bank of India+ Andhra Bank + Corporation Bank	4	3
Ujjivan Small Finance Bank	1	1
UCO Bank	1	0
Yes Bank	1	1
Grand Total	47	35

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

Potential Revenue from Aadhaar:

Age Group	Pendency (Nos)	Rate Per Txn	Potential Revenue (Rs.)
0-5	61,416	Rs 50	30,70,800
Above 5 and 15 (MBU)	1,21,387	Rs 100	1,21,38,700

Any age having 10 year old Aadhaar (Document Update)	1,59,000	Rs 50	79,50,000
Total	341803		2,31,59,500

Chief LDM informed the house request 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)
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Chief LDM informed the house that the 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.

The Meeting ended with Vote of thanks to the chair by Zonal Manager P& Sind Bank .