Minutes of 61th UTLBC held on 10.11.2025 for Quarter ended September 2025.

The 61st Meeting of the UT Level Bankers' Committee (UTLBC) for the Union Territory of Chandigarh was convened on 10th November 2025 to review the performance of banking sector for the quarter ended Sep 2025. The meeting was held under the Chairmanship of Shri D. Surendran Executive Director PNB, and in the presence of Smt. Anuradha S. Chagti CSS Secretary Chandigarh, Shri Pankaj Setiya, General Manager, Reserve Bank of India, and Shri Manohar Lal, General Manager, NABARD.

Besides the meeting was also attended by Sh. Sanjeev Singh, Circle Head, Punjab National Bank, Chandigarh Circle, along with other senior officers from member banks, officials from the UT Administration, and representatives from UIDAI, DIC, KVIC, KVIB, the Department of Animal Husbandry, and NULM.

At the outset, Shri Lalit Taneja, General Manager, Punjab National Bank and Convener, UTLBC Chandigarh, welcomed Shri D. Surendran Executive Director PNB and Chairperson of the meeting, by presenting a flower plant. He also extended a warm welcome to Shri Manohar Lal, General Manager, NABARD, and Shri Pankaj Setiya, General Manager, RBI, by presenting them with flower plants. He also welcomed Smt. Anuradha S. Chagti CSS Secretary Chandigarh by presenting flower plants.

Sh. Lalit Taneja, in his inaugural speech, welcomed all the dignitaries, senior officials from the Union Territory of Chandigarh, as well as esteemed representatives from banks, financial institutions, and corporations who joined this meeting.

Sh. Lalit Taneja stated that the key banking parameters of UT Chandigarh as of Sep 2025 have remained strong. During the period, deposits registered a year-on-year (YoY) growth of 14.95%, while advances recorded a YoY growth of 26.37%.
He further informed that the CD Ratio in UT Chandigarh is well above the bench mark of 60%.

Sh. Lalit Taneja also informed the house that the banks in the Union Territory of Chandigarh have achieved 173% of the Annual Credit Plan (ACP) target for the quarter ending September 2025. Achievement in Agriculture Sector, MSME Sector and Other Priority Sectors (OPS) is 111%, 165% and 85% respectively.

Shri Lalit Taneja also informed the house that Priority Sector Advances had increased from ₹18986 crore in Sep 2024 to ₹26294 crore in September 2025, registering a Year-on-Year (YoY) growth of 38.49%. He also apprised the house that MSME Advances had shown a significant increase, rising from ₹15,311 crore in Sep 2024 to ₹26294 crore in Sep 2025, thereby recording a YoY growth of 37.36%.

Sh. Lalit Taneja, Convener, UTLBC Chandigarh also informed the house that Other Priority Sector Advances had increased from ₹1,645 crore in Sep 2024 to ₹2114 crore in Sep 2025, registering a year-on-year (YoY) growth of 28.51%. Similarly, Weaker Section (WS) Advances had increased from ₹1,171crore in Sep 2024 to ₹1,427 crore in Sep 2025, reflecting a YoY growth of 21.86%.

Sh. Lalit Taneja Convener UTLBC Chandigarh expressed concern over the decline in agricultural advances across banks in the UT. He noted that the growth in agricultural credit is not commensurate with the overall increase in total advances, due to which national goal of Agriculture is not achieved. He emphasized the need for banks to prioritize agricultural lending and take corrective measures to align their credit deployment with national agricultural targets.

He expressed concern that only 56 applications have been sanctioned under the PM Vishwakarma Scheme, emphasizing the need for immediate attention. He also instructed all banks to expedite the disposal of all pending Vishwakarma applications.

He urged all banker friends to ensure that all pending applications under government-run Programmes such as PMsvanidhi, NULM, and PMEGP are disposed off within the prescribed timelines.

He expressed concern over the rising trend of NPAs in UT Chandigarh. He stressed the need for proper bifurcation of NPA data pertaining to Chandigarh and NPAs originating from other States, so that the actual position within the UT can be assessed accurately and monitored effectively.

He further advised the DIC Department to actively sponsor PMEGP applications to banks, enabling timely sanction and disbursement of loans under the scheme.

During the discussions, Chairman Shri D. Surendran Executive Director PNB emphasized that all member banks must submit data by the 10th of the succeeding month of every quarter, without delay. He instructed UTLBC to fix accountability for delayed or incorrect data submissions. He further directed that UTLBC meetings should be attended by senior-level officials from member banks for meaningful review and decision-making.

The Chairman also advised that UTLBC must present the CD Ratio data bank-category wise for better analysis and monitoring. He stressed upon the need for member banks to achieve the benchmark target for the Weaker Section, and also directed UTLBC Chandigarh to ensure the achievement of the Weaker Section benchmark at the State level.

While reviewing the asset quality position, he expressed serious concern that NPA in Housing Loan segment is high and not acceptable. He noted that 4% NPA in Housing Loan is on the higher side and needs immediate corrective measures. He advised member banks to seek support from Government agencies wherever required to strengthen recovery efforts. He reiterated that all data submitted by member banks must be thoroughly checked, validated, and error-free before submission.

He also observed that disbursement in Education Loans is low and must be enhanced, with specific direction to reduce NPA in the Education Loan portfolio. Further, he instructed that NPA data must be presented with proper breakup and classification as per Utilization within Chandigarh and Outside Chandigarh.

The Chairman also raised concern regarding incorrect Aadhaar seeding data, particularly in UCO Bank and Union Bank, and instructed them to recheck and validate the data immediately. He directed UTLBC to write to the Head Offices of banks under the signature of the Secretariat in cases where data is not submitted within the stipulated timeline.

He also emphasized that Digital Awareness and Digital Education should be a key component in FLC camps, ensuring that the public is made aware of secure and effective digital usage.

Smt. Anuradha S. Chagti, CSS Secretary, Chandigarh, urged the member banks to extend focused support to vulnerable sections of society, particularly SC/ST communities, women, persons with disabilities, and beneficiaries engaged in the manufacturing sector. She emphasized that targeted financing to these segments is essential for inclusive growth and socio–economic upliftment.

She expressed concern over the rising NPA levels in UT Chandigarh, stating that the upward trend is undesirable and requires correction of Data State wise of Chandigarh and other states.

She further highlighted that the Administration is under considerable pressure related to Aadhaar operations, and therefore requested banks to intensify efforts toward Aadhaar Seeding, ensuring improved and accurate coverage. She also requested the UIDAI representatives to share the MoU with UTLBC Chandigarh for further compliance and implementation.

Sh. Pankaj Setiya General Manager RBI in his address highlighted the following.

He expressed concern that UT Chandigarh is lagging behind in achieving the national targets of Priority Sector Lending, particularly in the agriculture segment. He noted that the NPA in Chandigarh is significantly higher compared to other regions, and highlighted that part of the increase is on account of NPA portfolios transferred from outside areas. Therefore, he advised that a clear bifurcation of total NPA data between UT Chandigarh and other States must be maintained, along with detailed reasons and causes for the high NPA levels in the UT, to facilitate accurate assessment and targeted corrective strategies.

He stressed the need to reduce NPA in Chandigarh through strict monitoring and enforcement measures, urging banks to intensify efforts to curtail further deterioration in asset quality. He also advised UTLBC to segregate and present the CD Ratio in a bank-category-wise format, enabling more effective review and monitoring during subsequent meetings.

He also pointed out the pendency of disbursement of PM Svanidhi applications in Canara Bank and HDFC Bank, and requested that the concerned banks expedite the disbursement process at the earliest, ensuring timely delivery of credit to beneficiaries.

Sh. Manohar Lal, GM, NABARD, NABARD highlighted that Agriculture Disbursement should be reported strictly based on Utilization of funds. He expressed serious concern over the increasing trend of NPAs in UT Chandigarh, which requires immediate corrective action from all member banks.

He further emphasized that Private Sector Banks and Small Finance Banks must ensure active participation and make efforts to improve their CD Ratio. A clear bifurcation of NPA data pertaining to UT Chandigarh and NPA arising from other States was requested to ensure transparency and accurate assessment as the NPA level in Agriculture Sector, in particular, was noted to be substantially high.

The GM, NABARD also advised that all member banks should thoroughly check, validate, and reconcile their data, and attend the upcoming UTLBC meeting fully prepared with correct and updated data.

With the permission of the Chairman, the agenda items were then taken up for discussion one by one.

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

Last Meeting of UTLBC	60th
Held on	07.08.2025
Minutes email / circulated on	14.08.2025
Comments Received	NIL

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

Item No. 2	**Action taken report on the action points of 60th UTLBC meeting**

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

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

Item No. 3	Review of Performance of Banks

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

Rs.in crores

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

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

He also informed the house that advances, these have increased from Rs.88229 crores on Sep 2024 to Rs 111491 crores in September 2025 registering a growth of 26.37 % on YOY basis and on quarterly basis advances have increased from Rs. 108823 crores on Sep 2025 to Rs.111491 crores showing a growth of 2.39%.

(Action by All Banks)

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

Chief LDM informed the house that during the period under review CD ratio has increased from 80.84 % as on June 2025 to 80.91 % as on Sep 2025 on QoQ basis. CD Ratio has also increased on YOY basis by 7.31 % (i.e., from 73.60 % in Sep 2024 to 80.91 % in Sep 2025). **But still some banks are having CD ratio below 60%, detail as under**:

He also informed that following Banks have CD Ratio Below 60%.

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

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

The Chairman Shri D. Surendran Executive Director PNB advised that UTLBC must present the CD Ratio data bank-category wise for better analysis and monitoring.
Shri Pankaj Setiya, General Manager, Reserve Bank of India also advised UTLBC to segregate and present the CD Ratio in a bank-category-wise format, enabling more effective review and monitoring during subsequent meetings.

(Action by above mentioned Banks and UTLBC Chandigarh)

Item No 5:	PRIORITY SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.09.2025

Rs. in Crores

Period	Total Advance	Agri. & Allied Sector (Primary)		MSME (Secondary)		Other Priority Sector (Tertiary)		Total Priority Sector		% of PS adv to Total adv. Amt
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt	A/c.	Amt.	
30.09.25	111491	6803	3148	40298	21032	27281	2114	74382	26294	23.58%
30.09.24	88229	37227	2029	42863	15311	28374	1645	108464	18986	21.52%
30.06.25	108823	6593	2140	47789	18988	27207	2070	81589	23200	21.31%
+/-QtoQ	2668	210	1008 47.10%	-7491	2044 10.76%	74	44 2.12%	-7207	3094 13.33%	+2.27%
+/- YoY	23262	-30424	1119 55.15%	-2565	5721 37.36%	-1093	469 28.51%	-34082	7308 38.49%	+2.06%

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

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

He also requested member Banks 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.

(Action by All Banks)

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

Rs. in crores

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

Chief LDM informed the house that Agriculture advances, these have grown by 47.03 % on quarterly basis and On YOY basis Agri. Advance has decreased by 55.15 %. As on 30.09.2025 banks have Financed Rs.3148 crore under agriculture to 6803 borrowers out of which Rs.680 crore have been provided under farm credit, Rs.281 crores financed under Agriculture infrastructure to 92 borrowers and Rs.2185 crores under Ancillaries Activities related to agriculture. The agriculture advances constitute 2.82 % of total advances against a national goal of 18%.

He requested 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.

He also informed the house that major Banks having variation in Agriculture in YoY is of RBL Bank which was rectified in QE June 2025 and September 2025 due to which there is positive growth in QoQ Basis.

(Action by All Banks)

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

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

Amt in crores

Period	Micro Enterprises		Small enterprises		Total Micro & Small enterprises		Medium enterprises		Khadi and village industries		Other under MSME		Total MSME	
	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
30.09.25	31534	8257	6431	6859	37965	15116	2151	5834	87	43	95	37	40298	21032
30.9.24	29340	6046	6482	5244	35822	11290	6743	3919	43	41	255	59	42863	15311
30.06.25	30387	7746	6114	6058	36501	13804	11145	5091	39	31	104	62	47789	18988

Qo Q		511 6.59%		801 13.22%		1312 9.50%		743 14.59%	48	12	-9	-25		2044 10.76%
YoY		2211 36.56%		1615 30.79%		3826 33.88		1915 48.86%	44	2	-160	-22		5721 37.36 %

Chief LDM informed the house that **Total MSME credit has increased from Rs 15311 cores as on Sep 2024 to Rs 21032 crores as on Sep 25 to showing a YOY growth of 37.36% and on QoQ basis there is growth of 10.76%.**

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

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

He informed the house about the Position of UT under Micro enterprises is as under:

Year	Total Advances	Total MSME Advance		Total Share of Micro advances		% age of Micro advance to total MSME adv(target)	% age of Micro credit to total advances
Period	**Amt in cr.**	**A/cs**	**Amt in cr**	**A/cs**	**Amt.in cr**	**%age**	**%age**
30.09.25	**111491**	**40298**	**21032**	**31534**	**8257**	**39.25%**	**7.41%**
30.09.24	88229	42863	15311	29340	6046	39.50%	6.85%
30.06.25	**108823**	**47789**	**18988**	**30387**	**7746**	**40.79**	**7.11%**

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

Chief LDM informed the house that Share of Micro credit has increased from 6.85 % as on Sep 24 to 7.41% as on Sep 25. All Bankers are requested to please continue to finance Micro credit loan under MSME to maximum beneficiaries so that percentage of above 7.50% can be achieved.

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

Rs. In Crores

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

	Total Advances	TOTAL MSME		% of MSME Adv to Total Adv
	Amt	**A/Cs**	**Amt**	
30.09.25	**111491**	**40298**	**21032**	**18.86%**
30.09.24	**88229**	**42863**	**15311**	**17.35%**
30.06.25	**108823**	**47789**	**18988**	**17.45%**
Q0Q growth	**2668**	**5768**	**2044(10.76%)**	**+1.41%**
YOY growth	**23262**	**1589**	**5721(37.36%)**	**+1.51%**

Chief LDM also informed the house that MSME advances have registered a YoY growth of 37.36% and on QoQ it has increased by 10.76%. Share of MSME advances to total advances has increased from 17.35 % in Sep 24 to 18.86 % as on Sep 2025.However, On Q-to-Q basis share of MSME to total advances has increased from 17.45 % in June 2025 to 18.86 % in Sep 25. All Member Banks are requested to classify the MSME accounts as per new definition to avoid any data loss and ensure to upload accurate data to UTLBC portal.

(Action by All Banks)

Item No.8	PROGRESS UNDER WEAKER SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 30.09.25

Rs.in crores

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

Chief LDM also informed the house that Weaker Sector advances has increased from Rs. 1171 crores in Sep 24 to Rs. 1427 crores in Sep 25 registering YOY growth of 21.86 % and However on QoQ basis it has decline by 2.73 %. On QoQ basis share of WS advances have increased from 1.27% on June 25 to 1.28% on Sep 2025 and on YOY basis Share slightly decreased from 1.32 % on September 2024 to 1.28% on Sep 2025.

The Chairman Shri D. Surendran Executive Director PNB stressed upon the need for member banks to achieve the benchmark target for the Weaker Section, and also directed UTLBC Chandigarh to ensure the achievement of the Weaker Section benchmark at the State level.

(Action by All Banks)

Item No.9:	CREDIT FLOW TO WOMEN BENEFICIARIES WITHIN UT CHANDIGARH AS ON 30.09.2025

Rs. In crore

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

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

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

(Action by All Banks)

Item No. 10	DISBURSEMENT AGAINST ANNUAL TARGETS OF ANNUAL DISTRICT CREDIT PLAN WITHIN UT CHANDIGARH AS ON YEAR ENDED 30.09.2025

a. **Chief LDM also informed the house about the Achievement under ACP of the State, Priority Sector Lending as on QE September 2025 on Pro rata Basis.**

Rs. in Lacs

SECTOR	Annual Targets	TARGETS (Pro rata basis) as on QE September 2025	ACHIEVEMENTS as on QE Sep 2025	% Achievement (Pro rata basis) as on QE Sep 2025	% Achievement on Annual Basis
Agriculture	**18037**	**9018**	**100605**	**1115%**	**557%**

MSME	1586997	793498	1315189	165%	82%
OTHERPRIORITY SECTOR	51594	25797	21987	85%	42%
TOTAL PRIORITY SECTOR	1690124	828314	1437782	173%	85%
Non-Priority Sector	18711630	9355815	9102626	97%	48%
Grand Total (PS +N.P. S)	20368258	10184129	10540409	103%	51%

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

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

(Action by All Banks)

Item No. 11	Loans under Negotiable Warehouse receipt

Chief LDM informed the house that as per the instructions of DFS we have taken up the progress of National warehouse receipts and will make it a regular agenda item of UTLBC meeting. During this Quarter. No Fresh Advance under this scheme was given. However, there is only 2 Account outstanding as on 30.06.2025 with Rs 2251.10 lacs pertaining to PNB. All banks are requested to explore the possibility of sourcing proposal cases under the category Negotiable Warehouse receipt.

ITEM NO. 12	HOUSING LOANS WITHIN UT CHANDIGARH AS ON 30.09.2025

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

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

The Chairman Shri D. Surendran Executive Director PNB reviewing the asset quality position, expressed serious concern that NPA in Housing Loan segment is high and not acceptable. He noted that 4% NPA in Housing Loan is on the higher side and needs immediate corrective measures. He advised member banks to seek support from Government agencies wherever required to strengthen recovery efforts.

(Action by All Banks)

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

Rs. in Crore

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

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

The Chairman Shri D. Surendran Executive Director PNB observed that disbursement in Education Loans is low and must be enhanced, with specific direction to reduce NPA in the Education Loan portfolio

(Action by All Banks)

ITEM NO.14	Pradhan Mantri Mudra Yojana (PMMY)

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

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

Amt. in Lakhs

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

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

He also informed the house that Banks who have not sanctioned any loan during QE Sep 2025 are as under: - BANDHAN BANK, CATHOLIC SYRIAN BANK, CITY UNION BANK, DHAN LAXMI BANK, INDIAN POST PAYMENT BANK, INDUSIND BANK. KARUR VYSYA BANK, KOTAK MAHINDRA BANK, LAXMI VILAS BANK, RBL BANK LTD., SOUTH INDIAN BANK, CAPITAL SMALL FINANCE BANK, EQUITAS BANK, EVANGELICAL SOCIAL ACTION FORUM, UTKARSH SMALL FINANCE BANK. Cooperative Banks have also not sanctioned any Mudra loan in the QE Sep 2025 despite repeatedly meeting with these banks.

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

(Action by All Banks)

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

Rs. In Crores

Period	Agriculture		MSME		Other Priority Sector		Total Priority sector		Non-Priority sector		Grand Total	
	A/C	Amt	A/c	Amt	A/c	Amt	a/c	Amt	a/c	Amt	a/c	Amt
Sep 25	6803	3148	40298	21032	27281	2114	74382	26294	544774	85801	619156	112096
NPA Sep 25	1741	1385 43.99%	6840	3477 16.53%	6012	122 5.77%	14593	4985 18.95%	22408	16483 19.21%	37001	21469 19.15%
Sep 24	37227	2029	42863	15310	28374	1645	108464	18986	576056	69354	684520	88340

NPA Sep 24	5769	379 18.67%	5981	1810 11.82%	1614	75 4.55%	13364	2265 11.92%	**17153**	**5006 7.21%**	30517	**7272 8.23%**
June 25 O/s	**6593**	**2140**	**47789**	**18988**	**27207**	**2070**	**81589**	**23200**	**547664**	**80731**	**629253**	**103932**
NPA	**1081**	**402 18.78%**	**5683**	**1821 9.59%**	**1363**	**78 3.76%**	**8127**	**2303 9.92%**	**15598**	**4127 5.11%**	**23725**	**6431 6.18%**

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

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

NPA under Agri and MSME and Priority Sector is increased in QE September 2025 is due to opening of New SAMB/ARMB (NPA Handling Back offices) in Chandigarh which includes NPA from other states also. It requires special focus to accelerate the NPA recovery under various Segments of priority sector which is necessary for recycling of bank fund and improve the profitability of the banks.

He also informed the house about the NPA Level on Sep 24, June 25 and Sep 25 sector wise is as under: -

Parameters	30.09.2024	30.06.2025	30.09.2025
Agriculture	18.67%	18.78%	43.99%
MSME	11.82%	9.59%	16.53%
Other P. sector	4.55%	3.76%	5.77%
Priority sector	11.92%	9.91%	18.95%
Non P, Sector	7.21%	5.11%	19.21%
Grand Total	8.23%	6.18%	19.15%

The Chairman Shri D. Surendran Executive Director PNB, Smt. Anuradha S. Chagti, CSS Secretary, Chandigarh, Shri Lalit Taneja, General Manager, Punjab National Bank and Convener, UTLBC Chandigarh that NPA data must be presented with proper breakup and classification as per Utilization within Chandigarh and Outside Chandigarh.
Sh. Pankaj Setiya General Manager RBI also that a clear bifurcation of total NPA data between UT Chandigarh and other States must be maintained, along with detailed reasons and causes for the high NPA levels in the UT, to facilitate accurate assessment and targeted corrective strategies.

GM Nabard request UTLBC Chandigarh to prepare bifurcation of NPA data pertaining to UT Chandigarh and NPA arising from other States the NPA level in Agriculture Sector, in particular, was noted to be substantially high.

(Action by All Banks and UTLBC Chandigarh)

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

Outstanding advances under Govt. sponsored schemes and NPA position

Year	**Total PMEGP adv.in lacs**		**Total NULM outstanding in lacs**		**MUDRA**		**stand up India**	
	A/Cs	**Amt.**	**A/Cs**	**Amt.**	**A/Cs**	**Amt.**	**A/Cs**	**Amt.**
O/s 30.09.25	209	1210	64	98.81	22705	36185	299	5267
NPA 09/25	82	**259 21.40%**	28	**17.97 18.18%**	4211	**5975 16.51%**	91	837 15.89%
O/S 30.09.24	**157**	**715.65**	**76**	**97.29**	55188	42086	**329**	**5956**
NPA 30.09.24	**65**	**187.69 26.22%**	**28**	**11.89 12.22%**	9384	6098 14.84%	**67**	**625 10.49%**

O/s 30.06.25	215	1314	65	97.65	22952	36671	304	5546
NPA 06/25	77	**280** **21.30%**	28	**16.88** **17.28%**	4021	**6139** **16.74%**	77	738 13.30%

Chief LDM informed the house that On YOY basis NPA under PMEGP scheme has decreased from 26.22% on September 2024 to 21.40% on September 2025 which is on very Higher side and required effective recovery measures. On QoQ basis NPA under PMEGP has slightly increased by 0.10% from 21.30 % in June 2025 to 21.40% on September 2025. NPA Under NULM has increased from 12.22 % in September 2024 to 17.97% as on September 2025. NPA under MUDRA Loan has increased from 14.84 % in September 2024 to 16.51% as on September 2025 but decreased from 16.74% in June 2025 to 16.51% in September 2025. NPA under Standup India has increased from 10.49% on September 2024 to 15.89% on September 2025. Member Banks are advised to focus on NPA recovery under Govt sponsored scheme. Sponsoring agencies also required to help the lending banks for recovery of NPA amount from the beneficiaries.

(Action by All Banks and UTLBC Chandigarh)

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

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

(Action by All Banks)

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

However, %age wise achievement as on 30.09.2025 is as under:

	Parameters	**Total Number of eligible accounts**	**%age in debit card**	**%age of A/C holders having Net Banking**	**%age of Mobile banking Holders**	**%age of account holders covered under AEPS**	**%age of Total nos of eligible account hordes who have taken at least one digital facility**
30.09.25	**SF**	**2554621**	**88.82%**	**64.26%**	**81.16%**	**71.48%**	**99.42%**
30.06.25	**SF**	**2543343**	**88.83%**	**64.30%**	**81.30%**	**71.67%**	**99.46%**
	Parameters	**Total Number of eligible accounts**	**holders having Net Banking**	**%age of A/C holders taken POS machine/QR code**	**%age of Mobilie banking Holders**	**%age of account holders covered under AEPS**	**%age of Total nos of eligible account hordes who have taken at least one digital facility**
30.09.25	**CA**	**123127**	**89.83%**	**28.52%**	**66.33%**	**0**	**99.10%**
30.06.25	**CA**	**121119**	**90.00%**	**29.08%**	**67.25%**	**0**	**99.74%**

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

(Action by All Banks)

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

Chief LDM informed the house that during the period under review %age of Aadhar seeding has decreased from 74.71 % in Sep 2024 to 67.16% in Sep 2025 on YOY basis and on QoQ basis the %age of Aadhar seeding has declined from 69.75 % in June 25 to 67.16% in Sep 25.

He requested all 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.

The progress as on 30.09.25 is as under: -

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

The Chairman Shri D. Surendran Executive Director PNB raised concern regarding incorrect Aadhaar seeding data, particularly in UCO Bank and Union Bank, and instructed them to recheck and validate the data immediately.
Smt. Anuradha S. Chagti, CSS Secretary, Chandigarh highlighted that the Administration is under considerable pressure related to Aadhaar operations, and therefore requested banks to intensify efforts toward Aadhaar Seeding, ensuring improved and accurate coverage.

The GM, NABARD also advised that all member banks should thoroughly check, validate, and reconcile their data, and attend the upcoming UTLBC meeting fully prepared with correct and updated data.

(Action by All Banks, UCO Bank, Union Bank of India and UTLBC Chandigarh)

ITEM NO. 20	Appointment of Bank Mitras& Status of Micro ATMs, Verification Calls by Executives of State Call Centers/SLBC/LDMs to Bank Mitras.

Chief LDM informed the house that Up to 30.09.2025 77 BCAs are working and concerned, Bank has provided Micro ATMs to their BCAs. This will enable the account holders to swipe their ATM Cards at BCA locations and they need not to go to the far-flung areas for swiping the ATM cards.

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

(Action by All Banks)

ITEM No. 21	OPENING OF FINANCIAL LITERACY CENTRES (FLCs) AT UT CHANDIGARH

Chief LDM informed the house that to carry on the Financial Literacy Mission ahead it was decided to open Financial Literacy Centres in the Chandigarh. There are 4 FLCs operative in UT Chandigarh. But on 30.09.25 only three FLCs were working. Status of FLCs is as under: -

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

Chief LDM informed the house that during the period under review FLCs in Chandigarh have organized 58 camps.

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

The Chairman Shri D. Surendran Executive Director PNB emphasized that Digital Awareness and Digital Education should be a key component in FLC camps, ensuring that the public is made aware of secure and effective digital usage.

(Action by ICICI Bank, SBI, P&S Bank, PNB)

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

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

ITEM NO 23	IMPLEMENTATION OF PRADHAN MANTRI JAN-DHAN YOJANA (PMJDY)

The progress under PMJDY accounts is as under as on 30.09.2025

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

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

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

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

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

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

(Action by Central Bank of India, Indian Bank and Uco Bank)

ITEM NO 24	Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY)

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)- Up to 30.09.2025, banks have enrolled 168991 persons/beneficiaries.

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

+/- during y to y	+16493

Chief LDM informed the house that On QoQ Basis there is increase of 10892 beneficiaries and on YOY basis there is increase of 16493 beneficiaries. Member banks to look after their position and take corrective steps for improvement. UT Administration is monitoring the progress from time to time and advise to saturate the account holders with PMJJBY.

KARUR VYSYA BANK, LAXMI VILAS BANK, RBL BANK LTD., EQUITAS BANK, JANA SMALL FINANCE, UTKARSH SMALL FINANCE BANK have not enrolled any beneficiaries since inception of schemes in 2015-16.

<u>Pradhan Mantri Suraksha Bima Yojana (PMSBY)-</u> Up to 30.09.2025, banks have enrolled 459849 beneficiaries under PMSBY

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

Chief LDM informed the house that On QoQ Basis there is increase of 31351 beneficiaries and on YOY basis there is increase of 46296 beneficiaries. Please continue to enroll the account holders under the scheme as No of eligible accounts are much Higher than actual enrolments done.

<u>Atal Pension Yojana (APY) :-</u> Up to 30.09.2025 banks have enrolled 80137 beneficiaries under the APY scheme since inception of the scheme.

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

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

(Action by All Banks)

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

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

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

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

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

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

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

(Action by All Banks)

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

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

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

Chief LDM requested member banks to sanction and disburse all the pending cases within next week. Further He also advised member banks to please also link all the sanction/disbursed cases with social security schemes on daily basis and ensure their entry in PMSvanidhi portal.

Sh. Pankaj Setiya General Manager RBI pointed out the pendency of disbursement of PM Svanidhi applications in Canara Bank and HDFC Bank, and requested that the concerned banks expedite the disbursement process at the earliest, ensuring timely delivery of credit to beneficiaries.

Representatives also informed the house that the Pending PM SVanidhi Applications are resubmitted applications which are already rejected by Banks and request member banks to clear the pendency of these applications.

(Action by All Banks, Canara Bank and HDFC Bank)

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

Chief LDM informed the house that during the FY 2025-26, up to 30.09.2025, 221 applications under PM Vishwakarma scheme have been referred to the Banks and out these 56 cases have been sanctioned and disbursed, 141 cases have been rejected and 24 applications are pending.

PM VISHWAKARMA

Bank Name	No. of application Received	No. of application sanctioned	No. of application rejected	No. of application pending	San. Amount Lacs	Disb. Amount Lacs
Axis Bank	1	0	0	1	0	0
BANK OF BARODA	24	**10**	14	0	7.00	5.25
Bank of India	1	**0**	0	1	0.00	0.00
BANK OF MAHARASHTRA	5	1	3	1	1.00	0.00
CANARA BANK	12	**1**	10	1	1.00	0.25
CENTRAL BANK OF INDIA	11	0	10	1	0.00	0.00
Federal Bank	1	0	1	0	0.00	0.00
INDIAN BANK	13	2	9	2	1.50	1.00
INDIAN OVERSEAS BANK	3	**0**	3	0	0.00	0.00
Kotak Mahindra Bank	3	2	0	1	2.00	2.00
HDFC	1	**0**	1	0	0.00	0.00
PUNJAB & SIND BANK	9	**0**	8	1	0.00	0.00
PUNJAB NATIONAL BANK	64	**18**	42	4	16.00	15.00
STATE BANK OF INDIA	50	16	27	7	13.50	12.50
UNION BANK OF INDIA	15	4	10	1	2.45	1.45
UCO BANK	7	1	3	3	0.50	0.50
KARNATAKA Bank	1	1	0	0	1.00	1.00
Grand Total	**221**	**56**	**141**	**24**	**45.95**	**38.95**

(Action by Above mentioned Banks)

Item no. 28	Pashu Kisan Credit Card

Chief LDM informed the house that as on 30.09.2025, No fresh application has been received. Hence
There is no pendency.

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

Chief LDM informed the house that During QE September 2025 No application has been sponsored by the DIC. Hence No pendency.

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

Chief LDM informed the house that Progress under DEEN DYAL JAN AJIVIKA YOJNA is as on 30.09.25 for the financial year 2025-26. Now NULM mission has been closed and new mission is introduced that is DJAY (DEEN DYAL JAN AJIVIKA YOJNA). Hence, No Targets and application received as QE Sep 2025.

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

Chief LDM informed the house that During financial year 2025-26, up to 30.09.2025, Agencies have sponsored 0 applications, Hence Sanction and Pendency is Zero.
Sh. Lalit Taneja, Convener, UTLBC Chandigarh advised the DIC Department to actively sponsor PMEGP applications to banks, enabling timely sanction and disbursement of loans under the scheme.

(Action by DIC Department)

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

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

Total Schedule Commercial Bank Branches	Loan Sanctioned during FY 2024-25 (01.4.2024 to 30.09.2025)				Outstanding as on 30.09.2025	
	SC/ST		WOMEN		A/C	Amt.
395	0	0.00	12	387	299	5267

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

(Action by All Banks)

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

Chief LDM informed the house about the Progress under SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 30.09.2025.

SAVING LINKED

Achievement up to 30.09.2025	
NO.	Amount in lacs
337	64.12

CREDIT LINKED

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

(Action by All Banks)

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

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

(Rs.in crore)

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

(Action by All Banks)

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

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.

To review the performance of participating Banks/Financial institutions in each state on following parameters/metrics:

Progress of Central KYC Records Registry (CKYCR) QE Sep 2025					
Bank Name	Institution Type	CKYC UPLOAD	CKYC UPDATED	CKYC DOWNLOADED	Inter-Usability
All Banks in Chandigarh	Banks	20030	31679	64010	76%

(Action by All Banks)

ITEM NO.36:	ISSUES OF UIDAI

Chief LDM informed the house that Present status of Aadhaar Enrolment Centers in Banks, in the UT Chandigarh. 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

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

Smt. Anuradha S. Chagti, CSS Secretary, Chandigarh, requested member banks to intensify efforts toward Aadhaar Seeding, ensuring improved and accurate coverage. She also requested the UIDAI representatives to share the MoU with UTLBC Chandigarh for further compliance and implementation.

(Action by UIDAI and All Banks)

Item No 37	**Policy Support for Development of Agri-Commodity Ecosystem-Credit Guarantee Scheme for e-NWR based Pledge Financing (CGS-NPF)**

Chief LDM informed the house that 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