Minutes of 63rd UTLBC held on 18.05.2026 for Quarter ended March 2026

The 63rd Meeting of the UT Level Bankers' Committee (UTLBC) for the Union Territory of Chandigarh was convened on 18th May 2026 to review the performance of banking sector for the quarter ended March 2026. The meeting was held under the Chairmanship of Shri Parveen Goyal, CGM PNB Shri Vivek Srivastava, Regional Director, Reserve Bank of India. In the presence of Smt. Anuradha S. Chagti CSS Secretary Chandigarh (Chief Guest), Sh Ashish Kr Chaturvedi, CGM PNB and Shri Desh Raj Maurya, Deputy General Manager, NABARD.

Besides the meeting was also attended by SH Pankaj Setiya, General Manager, RBI, Sh. Sanjeev Kumar Jha, 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, Smt Nidhi Bhargava, General Manager, Punjab National Bank and Convener, UTLBC Chandigarh, welcomed Shri Vivek Srivastava, Regional Director, RBI and Sh Parveen Goyal, CGM and Chairperson of the meeting. She also extended a warm welcome to Shri Desh Raj Maurya, Deputy General Manager, NABARD, and Shri Ashish Chaturvedi, CGM, PNB. Sh Parveen Goyal also welcomed Smt. Anuradha S. Chagti CSS Secretary Chandigarh.

Smt. Nidhi Bhargava, in her 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.

She stated that with collective efforts of all banks, we have achieved **84.44%** CD Ratio against national goal of 60%, under Priority Sector Advances we have achieved **24.00 %** against national goal of 40%, under Agriculture we have achieved only **2.42%** against national goal of 18% which is the area of concern.

She also informed the house that the banks in the Union Territory of Chandigarh have achieved 101.8% of the Annual Credit Plan (ACP) target for the FY 2025-26.
Achievement in Agriculture Sector, MSME Sector and Other Priority Sectors (OPS) is 1019%, 125% and 120% respectively.

It was informed that Priority Sector Advances had increased from ₹21439 crore in Mar 2025 to ₹27425 crore in March 2026, registering a Year-on-Year (YoY) growth of 28%. She also apprised the house that MSME Advances had shown a significant increase, rising from ₹17492 crore in March 2025 to ₹22356 crore in March 2026, thereby recording a YoY growth of 27.80%.

Smt Nidhi Bhargava, Convener, UTLBC Chandigarh informed that Other Priority Sector Advances had increased from ₹1650 crore in Mar 2025 to ₹2305 crore in March 2026, registering a year-on-year (YoY) growth of 40%. Similarly, Weaker Section (WS) Advances had increased from ₹1434 crore in March 2025 to ₹1605 crore in March 2026, reflecting a YoY growth of 11.92%. Smt Nidhi Bhargava, Convener, UTLBC Chandigarh also informed the house that Agriculture Advances had increased from ₹2296 crore in Mar 2025 to ₹2763 crore in March 2026, registering a year-on-year (YoY) growth of 20.35%.

She expressed concern that only 13 applications are still pending for sanction under the PM Vishwakarma Scheme, emphasizing the need for immediate attention. She also instructed all banks to expedite the disposal of all pending Vishwakarma applications.

She urged all banker friends to ensure that all pending applications under government-run Programs such as PM-svanidhi, PMEGP etc are disposed off within the prescribed timelines.

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 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.

She also emphasized that action taken report must be presented with actual action points and not advise.

Shri Parveen Goyal, Chief General Manager, PNB and Chairman discussed performance under Annual Credit Plan and 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.

The Chairman UTLBC thanked the State Government, Regional Director, Reserve Bank of India and State Government for their constant guidance and support. He assured that all banks and stake-holders will continue to work in a synchronized manner for over-all development of the State.

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.

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

He stated that bankers are backbone of our economy and progress of our economy is directly dependent on progress of banks. He expressed that banker should work with the motto of Customer Delight in the present scenario. He discussed about CD ratio of Chandigarh is well above the national goal whereas only few banks are below the benchmark level. 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.

All the member banks should try to bring REKYC pendency to zero. He motivated member banks to make Chandigarh UT first one to achieve zero REKYC pendency.

He stressed that awareness regarding flagship schemes like PMSBY, PMJJBY, APY, Rupay Card is low particularly among weaker sections of society in Chandigarh. He advised special camps be organized by FLC's and CFL for awareness regarding flagship schemes.

During the discussions, Shri Ashish Chaturvedi, Chief General Manager, PNB emphasized that all member banks must submit data correctly and timely. He further directed that UTLBC meetings should be attended by senior-level officials from member banks for meaningful review and decision-making.

He praised UT Chandigarh banks as they had consistently performed well in banking services, digital banking adoption, financial literacy activities, and implementation of government-sponsored schemes. He emphasized that there was still a need to further strengthen our efforts in the areas of Financial Inclusion, Social Security Schemes, digital awareness, and BC engagement.
He emphasized that special focus should be there to increase enrolments under PMSBY, PMJJBY, and APY so that the benefits of social security schemes reach every eligible citizen.

Shri Desh Raj Maurya, DGM, NABARD emphasized that focus should be on priority sector advances and agriculture in a time bound manner

Item No.1	**Confirmation of Minutes of 62nd meeting of UT Level Bankers' Committee (UT Chandigarh)**

The minutes of the 62nd UTLBC meeting held on 12.02.2026 were placed before the House and the house confirmed the same

Item No. 2	Action taken report on the action points of 62nd UTLBC meeting

The Chief Manager, UTLBC Chandigarh informed the house that Action Taken Report to 62nd UTLBC meeting as received from banks was discussed bank-wise during Sub-Committee meeting held on 07.05.2026. He however, requested all bankers to submit action taken report informing steps taken by them for improvement.

He also requested member banks to take care in submission of ATR in quantitative terms as far as possible so that progress made since last UTLBC meeting may be put up for discussion in the house. The Action Taken Report on decisions taken during the previous meeting was reviewed and noted by the House.

Item No. 3	Review of Performance of Banks

Rs.in crores

Period	Nos of Branches		Deposits	Advances	CD Ratio
	URBAN	TOTAL	Amt.	Amt.	
31.03.2026	460	460	142017	119935	84.44%
31.03.2025	450	450	133435	105584	79.13%
31.12.2025	455	455	137006	122360	89.31%
+-Q to Q	5	5	5011(3.65%)	-2425(1.98%)	-4.87%
+-YOY	10	10	8582(6.43%)	14351(13.59%)	5.31%

The house reviewed that the total deposits in UT Chandigarh have increased from Rs.133435 crores in March 2025 to 142017 in March 2026 showing a **YOY growth of 6.43 %** and on QoQ Basis deposit has increased from Rs.137006 crores in Dec 2025 to Rs 142017 crores in March 2026 showing a **QoQ growth of 3.65 %.**

As regards advances, these have increased from Rs.105584 crores on Mach 2025 to Rs 119935 crores in March 2026 registering a growth of 13.59 % on YOY basis and on quarterly basis advances has decreased from Rs. 122360 crores on Dec 2025 to Rs.119935 crores in March 26 showing a decrease of 1.98%.

(Action by All Banks)

Item No. 4	CD RATIO WITHIN UT CHANDIGARH AS ON 31.03.2026

Chief LDM informed the house that during the period under review CD ratio has decreased by -4.87% from 89.31% as on Dec 2025 to 84.44% as on March 2026 on QoQ basis whereas CD Ratio has increased on YOY basis by 5.31 % (i.e., from 79.13% in Dec 2025 to 84.44% in March 2026). But still some banks are having CD ratio below 60%, whose details are as under:

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

Bank Name	CD ratio as on Sept 25 in %age	CD ratio as on Dec 25 in %age	CD ratio as on March 2026 in %age
Punjab & Sind Bank	**36.69**	**50.20%**	**42.87**
Bandhan Bank	**9.52%**	**9.99%**	**19.13%**
CSB Bank	**3.18%**	**3.72%**	**03.55%**

HDFC Bank	**44.70%**	**40.67%**	**35.80%**
ICICI Bank	**36.14%**	**40.32%**	**38.74%**
IndusInd Bank	**8.17%**	**7.88%**	**08.38%**
Karnataka Bank	**26.18%**	**25.39%**	**25.64%**
Karur Vyasa Bank	**32.65%**	**35.15%**	**27.81%**
DBS Bank	**0.00%**	**0.00%**	**20.43%**
RBL Bank Ltd.	**60.07%**	**46.34%**	**41.72%**
South Indian Bank	**36.64%**	**46.40%**	**46.40%**
Yes Bank	**65.05%**	**68.84%**	**58.01%**
IDBI Bank	**57.30%**	**63.98%**	**50.84%**
AU Small Fin Bank	**10.76%**	**13.26%**	**18.53%**
Capital Small Finance Bank	**26.59%**	**36.01%**	**36.06%**
Equitas Bank	**0.49%**	**0.00%**	**00.10%**
ESAF	**127.67%**	**37.68%**	**31.38%**
Jana Small Fin Bank	**4.55%**	**4.66%**	**05.64%**
Ujjivan Small Finance Bank	**9.49%**	**10.81%**	**10.09%**
Utkarsh Bank	**9.18%**	**11.92%**	**10.93%**
CHD State co-op Bank	**21.27%**	**20.93%**	**20.94%**
Harco Bank	**0.30%**	**0.15%**	**0.12%**
Ropar Cent. Coop Bank	**4.17%**	**4.11%**	**4.43%**

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

Shri Vivek Srivastava, Regional Director, RBI advised that 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 31.03.2026**

Rs. in Crores

Chief LDM informed the house that Share of PS advances to total Advances have increased from 22.29% on Dec 2025 to 24.00 % in March 2026 showing a slightly increase of 1.71% on quarterly basis. However, On YOY basis Share of PS advances increased from 20.31 % in March 2025 to 24.00 % on March 2026 showing a growth of 2.69%.

As regards Agriculture advances, these have a slightly decreased by 1% on quarterly basis and On YOY basis Agri. Advance has increased by 20.35 %. MSME advances have registered YOY growth 28 % and on quarterly basis growth is 1.70%. Similarly, PS advances have increased from Rs.21439 crores in March 2025 to Rs 27425 crores in March 2026 showing YOY growth of 28%. However, QOQ basis there is a growth of 0.70%.

He also requested Member banks were advised to improve lending under all priority segments and ensure correct classification and reporting of data as per RBI guidelines.

(Action by All Banks)

Item No. 6	**AGRICULTURE ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2026**

The House expressed concern that Agriculture advances constituted only 2.42% against national benchmark requirements.

NABARD representatives emphasized increasing financing under allied agricultural activities and investment credit.

Chief LDM 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, he urged the member Banks to finance investment credit/loan under allied activities to existing borrower of agriculture so that credit under Agriculture may improve.

All member banks were advised to improve agriculture lending, particularly under allied activities and investment credit segments.

(Action by All Banks)

ITEM NO. 7	MSME SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2026

Chief LDM informed the house that Total MSME credit has increased from Rs 17492 cores as on Dec 2025 to Rs 22356 crores as on March 26 to showing a YOY growth of 27.80% and on QoQ basis there is growth of 1.72% as MSME advances increased from Rs 21977 crores in Dec 2025 to Rs 22356 crores in March 2026.

He informed the house about the Position of UT under Micro enterprises

Chief LDM informed the house that Share of Micro credit has increased from 6.39 % as on March 25 to 7.78% as on March 26 on YoY basis and increased on QoQ basis i.e., 6.93% in Dec 2025 to 7.78% in March 2026. All Bankers were requested to please continue to finance Micro credit loan under MSME to maximum beneficiaries so that percentage of above 7.50% can be maintained.

(Action by All Banks)

Item No.8	PROGRESS UNDER WEAKER SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.03.2026

WS advances has increased from Rs. 1434 crores in March 25 to Rs. 1605 crores in March 26 registering YOY growth of 11.92 % and on QoQ basis it has increased by 4.56 %. On QoQ basis share of WS advances has increased from 1.25% on Dec 25 to 1.40% March 26 and on YOY basis share increased from 1.36% on March 25 to 1.40% March 26.

The Chairman Shri Parveen Goyal, Chief General Manager 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

(Action by All Banks)

Item No.9:	CREDIT FLOW TO WOMEN BENEFICIARIES WITHIN UT CHANDIGARH AS ON 31.03.2026

Chief LDM also informed the house that Advances to women beneficiaries has registered YOY growth of 109 % and on QoQ basis growth is 62.20 %. Credit Flow to women beneficiaries on YOY increased from Rs. 7963 crores in March 25 to 16644 crores in March 26 and Share of women advances has increased from 7.54 % in March 25 to 14.57 % in March 26 which is well above the target of 5% stipulated by RBI.

(Action by All Banks)

Item No. 10	DISBURSEMENT AGAINST ANNUAL TARGETS OF ANNUAL DISTRICT CREDIT PLAN WITHIN UT CHANDIGARH AS ON YEAR ENDED 31.03.2026

Chief LDM also informed the house about the Achievement under ACP of the State, Priority Sector Lending as on 31.03.2026 on actual Basis.

Chief LDM also informed the house During the period under review, ACP Targets for current FY 2025-26 as on 31.03.2026 is achieved 101.80%. Target under Agri, MSME and other PS advances achieved 1019%, 125 % and 120 % respectively. Overall PS target is achieved 135.33% in FY 2025-26. Target under NPS achieved by 99%.

Banks were advised to sustain momentum and ensure achievement of future targets.

(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 3 Account outstanding as on 31.03.2026 with Rs 2777 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 31.03.2026

Chief LDM informed the house that Total Portfolio as on 31.03.2026, 46946 housing loan accounts are outstanding amounting Rs.12779 crores. NPA under HL is 0.59% as on March 2026.

Banks were advised to maintain healthy growth and ensure close monitoring of delinquent accounts

(Action by All Banks)

Item No.13	POSITION UNDER EDUCATION LOAN SCHEME WITHIN UT CHANDIGARH AS ON 31.03.2026

Chief LDM informed the house that during QE March 2026, Banks have sanctioned fresh education loan to 1305 students amounting Rs.113 crores and Total portfolio of education loan is Rs.479 crores to 4098 students. NPA in education loan is only 1.72%. The banks should explore financing to fresh students eligible for admission in professional/ other courses.

Shri Ashish Chaturvedi, Chief General Manager, 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 31.03.2026 is as under. Banks in Chandigarh have sanctioned fresh loan of Rs.25478 lakhs to 9357 beneficiaries as under:

Shishu Loan - 2049 a/c Rs.1807 Lakhs
Kishore Loan – 5306 a/c Rs.8972 Lakhs
Tarun loan - 2002 a/c Rs.14699 Lakhs

Chief LDM informed the house that During the FY 2025-26 member Banks have sanctioned fresh MUDRA loan to 9357 beneficiaries amounting Rs.254.78 crores and total portfolio of MUDRA loan as on 31.03.2026 is 404.66 crores to 22983 beneficiaries and NPA under MUDRA is 16.46 % as on March 2026 slightly increased from 16.32% as on December 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 some Banks have not sanctioned any Mudra loan in the QE March 2026 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 31.03.2026

Chief LDM informed that as per Manual Bifurcation of Chandigarh and Outside Chandigarh. NPA as on March 26 under agriculture is 5.64%, under MSME is 4.50%. under other PS advances is 6.37%. and Total NPA under Priority Sector as on March 26 is 6.37%. NPA under Non-Priority Sector is 11.22%.

Shri Vivek Srivastava, Regional Director, RBI discussed that NPA data with proper breakup and classification as per Utilization within Chandigarh and Outside Chandigarh had clearly shown that NPA is in controlled limit for UT Chandigarh

(Action by All Banks and UTLBC Chandigarh)

Item No. 16	Position of NPA in Govt. Sponsored Schemes within UT Chandigarh as on 31.03.2026

Chief LDM informed the house that On YOY basis NPA under PMEGP scheme has increased from 25.28% on March 2025 to 29.37% on March 26 which is on very Higher side and required effective recovery measures. On QoQ basis NPA under PMEGP has decreased from 32.71% in Dec 25 to 29.37% on March 26. NPA Under NULM has increased from 12.79% in March 25 to 23.65% on March 26 and also increased on quarterly basis from 17.82% Dec 25 to 23.65% on March 26. NPA under Standup India has increased from 14.90% on March 25 to 18.99% on March 2026 and on Quarterly basis it has also increased from 16.26% in Dec 2025 to 18.99% in March 26. The higher percentage is a serious matter of concern so all 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 31.03.2026

Chief LDM informed the total 14719 units have been covered under CGTSME amounting Rs.2961 crores as on 31.03.2026. 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 March 2026

Chief LDM informed the house that As per statement for the month ended March 2026, under Saving Fund under of one of the digital products provided to 100% account holders and under Current account it is also 100%. 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 discussed that During the period under review the No of Active CASA A/cs are 25.60 lacs and seeding with Aadhar is 18.25 lacs accounts.

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.

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.

(Action by All Banks 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 31.03.2026, 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.

(Action by All Banks)

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

4 FLCs are operating in the State of Haryana and performance of these FLCs was reviewed by the house.

Controlling heads of all banks were advised to ensure that independent FLC counselors are appointed and proper infrastructure is provided for smooth functioning of FLCs.

Shri Vivek Srivastava, Regional Director, RBI 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 13 camps with 918 participants up to the QE March 2026.

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

Chief LDM informed the house that on the basis of above table On YOY basis nos of account of PMJDY have decreased by 3966 accounts. However, on QoQ basis there is decrease of 863 accounts in a quarter.

(Action by all banks)

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.

Chief LDM informed the house that On QoQ Basis there is decrease of 5982 beneficiaries and on YOY basis there is an increase of 24359 beneficiaries.
On QoQ Basis there is decrease of 27623 beneficiaries and on YOY basis there is increase of 54108 beneficiaries

On YOY basis there is an increase of 15390 beneficiaries of APY and on QoQ basis there is a decrease of 2944 beneficiaries

The Convener UTLBC Chandigarh advised member banks to activate BCAs, FLCs and CFLs monitor and utilize these channels effectively.

(Action by All Banks)

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

Under PMJDY During the period QE March 2026, Banks have received 12 claims and lodged the 12 claims up to 31.03.2026 in UT CHANDIGARH, 12 Claim cases stands settled. There is no case pending for disposal as on March 2026.

-Under PMSBY, During the period QE March 2026, Banks have received 51 claims and lodged all the claims. Out of 51 claims lodged ,44 claim cases stand settled, 3 claims are rejected and 4 case are pending for settlement.

Under PMJJBY, During the period QE March 2026, Banks have received 115 claims, out of 115 claims lodged, 110 claim cases stand settled while 2 claims are rejected and 3 case are pending for disposal

Sh Vivek Srivastava, Regional Director, RBI expressed serious concern about rejection of claims in Jan Suraksha Schemes particularly in PMJJBY. The House advised UTLBC to issue letter to UCO Bank and HARCO bank to know the reason of rejection of claim in PMJJBY.

(Action by UCO Bank, HARCO Bank, UTLBC and All Banks)

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

Chief LDM informed that during this FY 2025-26, 9506 applications have been uploaded by MC office Chandigarh out of those 40 applications has been returned/ rejected by the banks and 9466 applications have been sanctioned and 8946 applications have been disbursed. 520 applications are pending for sanction (in which resubmitted Applications are also included which can be deleted from portal only after 90 days) and 115 applications are pending for disbursement.

The Chairman Sh. Parveen Goel, Chief General Manager PNB pointed out that all the member 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)

Item No. 27:	**Position of PM Vishwakarma Govt. Sponsored Schemes within UT Chandigarh as on 31.03.2026**

Chief LDM informed the house that Up to FY 2025-26, 262 Applications under PM Vishwakarma scheme have been referred to the Banks and out these 79 cases have been sanctioned and disbursed and 170 cases have been rejected and 13 applications have been pending.

(Action by all Banks)

Item no. 28	**Pashu Kisan Credit Card**

Chief LDM informed the house that during FY 2025-26 total 17 PKCC Applications have been received, out of these, 6 Applications have been sanctioned and disbursed and 6 have been rejected due various reasons. There is 5 pendency as on date

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

Chief LDM informed the house that During QE March 2026, 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 31.03.2026 for the financial year 2025-26. No Targets and application received as QE March 2026.

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 31.03.2026, in which 27 Applications were forwarded to Banks. Out of which 5 Applications sanctioned, 11 Applications are rejected and 11 Applications are pending.

Loans applications pendency is as BOI-2, BOB-1, PUNJAB SIND BANK-1, IDBI-1, SBI-6= Total–11

(Action by Bank of India, Bank of Baroda, Punjab & Sind Bank, IDBI, SBI)

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

Chief LDM informed the house that During the FY 2025-26, up to 31.03.2026 member Banks have sanctioned fresh SUI loan to 13 beneficiaries amounting Rs.408 lacs and total portfolio of SUI Loan as on 31.03.2026 is 4227 lakhs to 252 beneficiaries.

(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 that During FY 2025-26 up to 31.03.2026, No of saving linked Accounts are 327 A/c's amounting to Rs 72.22 lacs. No of Credit Linked Account is 10 A/c amounting to Rs 19.99 lacs. Total Outstanding as on 31.03.2006 is 80 A/c's amounting to Rs 332.74 lacs.
All member banks were requested to please credit link all eligible SHG.

(Action by All Banks)

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

During the FY 2025-26 up to 31.03.2026, 761 fresh KCC issued amounting Rs 75.98 crores and 1438 KCC outstanding amounting to Rs.227.63 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.

(Action by All Banks)

Item No. 35:	**Review of Progress on Central KYC Records (CKYCR) for QE March 2026**

Sh Vivek Srivastava addressed this issue and advised that correct data be provided in next UTLBC meeting.

(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 is Out of the 48 designated centers in Chandigarh, 10 centers have active Aadhaar Enrolment Kits.

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 take help of member banks for restarting these UIDAI centres.

(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 there is no progress as well scope for this agenda

(Action by All Banks)

V O T E O F T H A N K S

Shri Kuldip Singh, DGM, Punjab & Sind Bank delivered vote of thanks to the house for active and lively participation of all in the 63rd UTLBC meeting, assured authorities that banking fraternity will continue to work in close union and co-ordination with various Government bodies to ensure successful implementation/working of various Government sponsored schemes/programmes and achievement of Annual Credit Plan. He thanked one and all who organized the UTLBC Meeting.