Minutes of 62nd UTLBC held on 12.02.2026 for Quarter ended December 2025.

The 62nd Meeting of the UT Level Bankers' Committee (UTLBC) for the Union Territory of Chandigarh was convened on 12th February 2026 to review the performance of banking sector for the quarter ended Dec. 2025. The meeting was held under the Chairmanship of Shri Lalit Taneja, General Manager & Chairperson Chandigarh and in the presence of Smt., Anuradha S. Chagti CSS Secretary Chief guest of the meeting, Shri Pankaj Setiya, General Manager & Co-Chairperson of Reserve Bank of India, and Shri Des Raj, Deputy General Manager, NABARD.

Besides the meeting was also attended by Sh. Pawan Bhatia, Deputy 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 Smt., Anuradha S. Chagti CSS Secretary Chief Guest of the meeting, by presenting a flower plant. He also extended a warm welcome to Shri Des Raj Mourya Deputy General Manager, NABARD, and Shri Pankaj Setiya, General Manager & Co-Chairperson of RBI, by presenting them with 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 Dec. 2025 have remained strong. During the period, deposits registered a year-on-year (YoY) growth of 5.32%, while advances recorded a YoY growth of 20.81%.

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 143% of the Annual Credit Plan (ACP) target for the quarter ending December 2025. Achievement in Agriculture Sector, MSME Sector and Other Priority Sectors (OPS) is 149%, 144% and 84% respectively.

Shri Lalit Taneja also informed the house that Priority Sector Advances had increased from ₹20611 crores in Dec 2024 to ₹27267 crore in Dec 2025, registering a Year-on-Year (YoY) growth of 22.29%. He also apprised the house that MSME Advances had shown a significant increase, rising from ₹16929 crores in Dec 2024 to ₹21977 crore in Dec. 2025, thereby recording a YoY growth of 29.81%.

Sh. Lalit Taneja, Convener, UTLBC Chandigarh also informed the house that Other Priority Sector Advances had increased from ₹1477 crore in Dec 2024 to ₹2183 crore in Dec 2025, registering a year-on-year (YoY) growth of 47.79%. Similarly, Weaker Section (WS) Advances had increased from ₹1157crore in Dec 2024 to ₹1,535 crore in Dec 2025, reflecting a YoY growth of 32.67%.

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 73 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 of 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.

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.

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

He highlighted the Bank's strategy focusing on the **"Panch Jyoti"** points and emphasized the need for strengthening support to **Micro and Small Enterprises (MSMEs)**. He stressed the importance of effectively utilizing the available financial inclusion targets and increasing loan disbursement, particularly to women entrepreneurs.

He underlined the responsibility of banks in promoting proper financial inclusion. He highlighted that, among all members, banks should strengthen customer protection and build trust-based relationships. He also emphasized that all banks must ensure active participation in Financial Literacy Week from

9th February to 13th February 2026.He clearly stated that mis-selling practices will not be tolerated and directed that banks must strictly ensure transparency, ethical conduct, and protection of customer interests at all times. “Otherwise, the loss of the customers will be bear by the institution

Further, he expressed concern regarding digital transactions and emphasized that the **expansion and deepening of the digital payments’ ecosystem should reach 100% coverage**,

Further, he informed that the collateral-free loan limit for MSME borrowers has been enhanced from Rs. 10 lakh to Rs. 20 lakh , among to provide greater financial support to the MSME sector.

Sh. Des Raj, DGM, NABARD, highlighted that Agriculture

He highlighted all banks must actively participation in lending to the agriculture sector in UT Chandigarh and should be reported strictly based on Utilization of funds. He expressed serious concern to the weaker sector and ensure to achieve the target 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. He expressed concern that UT Chandigarh is lagging behind in achieving the national targets of Priority Sector Lending, particularly in the agriculture segment.

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 62nd meeting of UT Level Bankers' Committee (UT Chandigarh)**

Last Meeting of UTLBC	61st
Held on	10.11.2025
Minutes email / circulated on	21.11.2025
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 62nd UTLBC meeting**	
S.No.	Action points	Action taken
1	Sh Lalit Taneja Convener UTLBC Chandigarh expressed concern that only 73 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 12.02.2026 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 ensure disposal of PM Vishwakarma, PMEGP, PM SVANidhi within a period of 15 days	The instructions issued were noted and minutized and circulated to all on 12.02.2026 All member banks were advised disposal of PM Vishwakarma, PMEGP, PM SVANidhi within a period of 15 days

4	Chairman Smt., Anuradha S. Chagti CSS Secretary Chandigarh and Convener Sh. Lalit Taneja urged, all member banks to enrol 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 12.02.2026 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.
5	Chief Guest , Smt., Anuradha S. Chagti CSS 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 12.02.2026. We have compiled data on the types of MSME units emerging in Chandigarh and sent to PEO Planning UT Administration Department.
6	Chief Guest Smt., Anuradha S. Chagti CSS Secretary Chandigarh urged member banks to promote women entrepreneurs.	The instructions issued were noted and minutized and circulated to all on 12.02.2026. All member banks were advised to promote women entrepreneurs in respective schemes
7	Sh. Des Raj, DGM, NABARD express concern over agriculture Advance in UT Chandigarh	The instructions issued were noted and minutized and circulated to all on 12.02.2026.

8	Sh. Pankaj Setiya General Manager RBI informed the member banks about Financial Literacy Week for KYC from 09.02.2025 to 13.2.26.	The instructions issued were noted and minutized and circulated to all on 12.02.2026 All member banks were advised to celebrate Financial Literacy Week for KYC with full enthusiasm.
9	Sh. Pankaj Setiya General Manager RBI informed the members for achieving the target of MICRO enterprises.	The instructions issued were noted and minutized and circulated to all on 12.02.2026. All member banks were advised to achieve the target of MICRO enterprises.

Item No. 3	**Review of Performance of Banks**

NO. OF BRANCHES OF BANKS, THEIR DEPOSITS AND ADVANCES WITHIN UT CHANDIGARH AS ON 31.12.2025

Period	**Nos of Branches**		**Deposits**	**Advances**	**CD Ratio**
	URBAN	**TOTAL**	**Amt.**	**Amt.**	
31.12.2025	453	453	137006	122360	89.31%
31.12.2024	453	453	130081	101279	77.85%
30.09.2025	454	454	137802	111491	80.91%
+-Q to Q	1	1	-796(0.57%)	10869(9.74%)	+8.40%
+-YOY	2	2	6925(5.32%)	21081(20.81%)	+11.46%

Rs.in crores

Chief LDM informed the house that the total deposits in UT Chandigarh have increased from Rs.130081 crores in Dec 2024 to 137006 in Dec 2025 showing a **YOY growth of 5.32 %** and on QoQ Basis deposit has decrease from Rs. 137802 crores in Sep 2025 to Rs 137006 crores in Dec 2025 showing a **QoQ decline of 0.57 %.**

He also informed the house that advances, these have increased from Rs.101279 crores on Dec 2024 to Rs 122360 crores in Dec 2025 registering a growth of 20.81 % on YOY basis and on quarterly basis advances have increased from Rs. 111491 crores on Sep 2025 to Rs.122360 crores in Dec 2025 showing a growth of 9.74%.

Item No. 4	CD RATIO WITHIN UT CHANDIGARH AS ON 31.12.2025

During the period under review CD ratio has increased by 8.40% from 80.91% as on Sep 2025 to 89.31% as on Dec2025 on QoQ basis. CD Ratio has also increased on YOY basis by 11.46 % (i.e., from 77.85% in Dec 2024 to 89.31 % in Dec 2025). But still some banks are having CD ratio below 60%, whose details are as under:

Category wise Table of Banks having CD Ratio Below 60%.

Public Sector Banks

Bank Name	CD ratio as on June 25 in %age	CD ratio as on Sep 2025 in %age	CD ratio as on Dec 25 in %age
Punjab & Sind Bank	39.09%	36.69 %	50.20%

Private Sector Banks

Bank Name	CD ratio as on June 25 in %age	CD ratio as on Sep 2025 in %age	CD ratio as on Dec 25 in %age
Bandhan Bank	9.08%	9.52%	9.99%
CSB Bank	5.83%	3.18%	3.72%
HDFC Bank	43.53%	44.70%	40.67%
ICICI Bank	34.85%	36.14%	40.32%
IndusInd Bank	6.98%	8.17%	7.88%
Karnataka Bank	22.35%	26.18%	25.39%
Karur Vyasa Bank	38.24%	32.65%	35.15%
DBS Bank	0.00%	0.00%	0.00%
RBL Bank Ltd.	52.70%	60.07%	46.34%
South Indian Bank	36.64%	36.64%	46.40%
Yes Bank	54.87%	65.05%	68.84%

Small Finance Banks

Bank Name	CD ratio as on June 25 in %age	CD ratio as on Sep 2025 in %age	CD ratio as on Dec 25 in %age
AU Small Fin Bank	14.31%	10.76%	13.26%
Capital Small Finance Bank	21.74%	26.59%	36.01%
Equitas Bank	0.60%	0.49%	0.00%
ESAF	83.74%	127.67%	37.68%
Jana Small Fin Bank	4.64%	4.55%	4.66%
Ujjivan Small Finance Bank	9.45%	9.49%	10.81%
Utkarsh Bank	9.74%	9.18%	11.92%

Cooperative banks

Bank Name	CD ratio as on June 25 in %age	CD ratio as on Sep 2025 in %age	CD ratio as on Dec 25 in %age
CHD State co-op Bank	**21.28%**	**21.27%**	**20.93%**
Harco Bank	**0.37%**	**0.30%**	**0.15%**
Ropar Cent. Coop bank	**4.39%**	**4.17%**	**4.11%**

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 above mentioned Banks and UTLBC Chandigarh)

Item No 5:	PRIORITY SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.12.2025

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.	
31.12.25	122360	6604	3106	39857	21977	28095	2183	74556	27267	22.29%
31.12.24	101271	33337	2205	41988	16929	26712	1477	102037	20611	20.35%
30.09.25	111491	6803	3148	40298	21032	27281	2114	74382	26294	23.58%
+/-QtoQ	10869	-199	-42(1%)	-441	945(4%)	814	69(3%)	174	973(4%)	-1.29%
+/- YoY	21089	-26733	901(41%)	-2131	5048(30%)	1383	706(48%	-27481	6656(32%)	+1.94%

From the above data, it is observed that Share of PS advances to total Advances have decreased from 23.58% on Sep 2025 to 22.29 % in Dec2025 showing a slightly decline of 1.29% on quarterly basis. However, On YOY basis Share of PS advances increased from 20.35 % in Dec 2024 to 22.29 % on Dec 2025 showing a growth of 1.94%

As regards Agriculture advances, these have a slightly decreased by 1% on quarterly basis and On YOY basis Agri. Advance has increased by 41 %. MSME advances have registered YOY growth 4 % and on quarterly basis growth is 30%. Similarly, PS advances have increased from Rs.20611 crores in Dec 2024 to Rs 27267 crores in Dec 2025 showing YOY growth of 32%. However, QOQ basis there is a growth of 4%.

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

(Action by All Banks)

Item No. 6	**AGRICULTURE ADVANCES WITHIN UT CHANDIGARH AS ON 31.12.2025**

Rs. in crores

	OUT OF PRIORITY SECTOR ADVANCES UNDER	**% of Agr.**

Period	FARM CREDIT (Investment credit)		AGRI. INFRASTRUCTURE		ANCILLARY ACTIVITIES		TOTAL AGRI.		adv to Total adv
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	
Dec 25	5069	772	104	277	1431	2057	6604	3106	2.53%
Dec 24	31966	691	93	293	1278	1219	33337	2205	2.17%
Sep 25	5400	680	92	281	1311	2185	6803	3148	2.82%
QoQ	-331	92(14%)	12	-4(1%)	120	-128(6%)	-199	-42(1%)	-0.29%
YOY	-26897	81(12%)	11	-16(5%)	153	838(69%)	-26733	901(41%)	0.36%

As discussed above, As regards Agriculture advances, these have slightly decline by 1 % on quarterly basis and On YOY basis Agri. Advance has decreased by 41 %. As on 31.12.2025 banks have Financed Rs.3106 crores under agriculture to 6604 borrowers out of which Rs.772crore have been provided under farm credit, Rs.277 crores financed under Agriculture infrastructure to 104 borrowers and Rs.2057 crores under Ancillaries Activities related to agriculture. The agriculture advances constitute 2.53 % of total advances against a national goal of 18%.

Member Banks are requested to pay special attention on increasing the agriculture advances so that the national goals are achieved. Although, there is very negligible scope of agriculture in Chandigarh, we urged the member Banks to finance investment credit/loan under allied activities to existing borrower of agriculture so that credit under Agriculture may improve.

(Action by All Banks)

ITEM NO. 7	MSME SECTOR ADVANCES WITHIN UT CHANDIGARH AS ON 31.12.2025

MICRO & SMALL ENTERPRISES WITHIN UT CHANDIGARH & SMALL ENTERPRISES WITHIN UT CHANDIGARH AS ON 31.12.2025.

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
31.12.25	31173	8489	6358	7264	37531	15753	2155	6090	71	99	100	340	39857	21977
31.12.24	28369	6469	6511	5799	34880	12268	6943	4582	41	3874	124	38	41988	16929
30.09.25	31534	8257	6431	6859	37965	15116	2151	5834	87	43	95	37	40298	21032
Qo Q	-361	232	-73	405	-434	637	4	256	-16	56	5	303	-441	945
YoY	2804	2020	-153	1465	2651	3485	-4788	1508	30	-3775	-24	302	-2131	5048

As per above data Total MSME credit has increased from Rs 16929 cores as on Dec 2024 to Rs 21977 crores as on Dec 25 to showing a YOY growth of 29.81% and on QoQ basis there is growth of 4.49% as MSME advances increased from Rs 21032 crores in Sep 2025 to Rs 21977 crores in Dec 2025.

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	Total MSME	Total Share of Micro	% age of Micro	% age of Micr

	Advances	Advance		advances		advance to total MSME adv.(target)	credit to tota advances
Period	Amt in cr.	A/cs	Amt in cr	A/cs	Amt.in cr	%age	%age
31.12.25	122360	39888	21977	31173	8489	38.62%	6.94%
31.12.24	101279	41988	16929	28369	6469	38.21%	6.39%
30.09.25	111491	40298	21032	31534	8257	39.25%	7.41%

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

Share of Micro credit has increased from 6.39 % as on Dec 24 to 6.94% as on Dec 25 but decreased on QoQ basis i.e., 7.41% in Sep 2025 to 6.94% in Dec.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 31.12.2025

Rs. In Crores

	Total Medium Enterprises	
	Accounts	Amount
31.12.25	2155	6090
31.12.24	6943	4582
30.09.25	2151	5834

	Total Advances	TOTAL MSME		% of MSME Adv. to Total Adv.
	Amt	A/Cs	Amt	

31.12.25	**122360**	**39857**	**21977**	**17.90%**
31.12.24	**101271**	**41988**	**16929**	**16.71%**
30.09.25	**111491**	**40298**	**21032**	**18.86%**
Q0Q growth	**10869**	**-441**	**945**	**-0.96%**
YOY growth	**21089**	**-2131**	**5048**	**+1.19%**

MSME advances have registered a YoY growth of 29.81% and on QoQ it has increased by 4.49%. Share of MSME advances to total advances has decreased from 16.71 % in Dec 24 to 17.90 % as on Dec 2025.However, On Q-to-Q basis share of MSME to total advances has decreased from 18.86 % in Sep 2025 to 17.19 % in Dec 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 31.12.2025**

Rs.in crores

Period	**Disbursement Advances**		**WS Advances O/s**		**% of W.S. adv to Total advances.**
	A/Cs	**Amount**	**A/Cs**	**Amount**	
31.12.2025	**6785**	**754**	**15351**	**1535**	**1.25%**
31.12.2024	**10397**	**503**	**43883**	**1157**	**1.14%**
30.09.2025	**2955**	**552**	**16216**	**1427**	**1.28%**
(QoQ)	**3830**	**202**	**-865**	**108(7.57%)**	**+0.11%**
(YOY)	**-3612**	**251**	**-28532**	**378(32.67%)**	**-0.03%**

WS advances has increased from Rs. 1157 crores in Dec 24 to Rs. 1535 crores in Dec 25 registering YOY growth of 32.67 % and on QoQ basis it has increased by 7.57 %. On QoQ basis share of WS

advances have decreased from 1.28% on Sep 25 to 1.25% on Dec 2025 and on YOY basis Share increased from 1.14 % on Dec 2024 to 1.25% on Dec 2025.

(Action by All Banks)

Item No.9:	**CREDIT FLOW TO WOMEN BENEFICIARIES WITHIN UT CHANDIGARH AS ON 31.12.2025**

Rs. In crore

period	**Fresh disbursement**		**O/s advances**		**%age of adv. To women to total advance**
	A/c.	**Amt**	**A/c.**	**Amt**	
31.12.25	43376	5071	109520	10261	8.38%
31.12.24	45465	2969	129150	7308	7.21%
30.09.25	30437	3970	105626	9848	8.83%
(QoQ)	12939	1101(27.73%)	3894	413(4.19%)	+4.59%
(YOY)	-2089	2102(41.45%)	-19630	2953(40.40%)	+6.21%

Advances to women beneficiaries has registered YOY growth of 40.40% and on QoQ basis growth is 4.19%. Credit Flow to women beneficiaries on YOY increased from Rs. 7308 crores in Dec 2024 to 10261 crores in Dec 2025 and Share of women advances has increased from 7.21 % in Dec 2024 to 8.38 % in Dec 2025 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 31.12.2025**

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

Rs. in Lacs

SECTOR	Annual Targets	TARGETS (Pro rata basis) as on QE Dec 2025	ACHIEVEMENTS as on QE Dec 2025	% Achievement (Pro rata basis) as on QE Dec 2025	% Achievement on Annual Basis
Agriculture	18037	13527	20256 *	149% *	112%
MSME	1586997	1190248	1719615	144%	108%
OTHER PRIORITY	51594	38695	32519	84%	63%
TOTAL PRIORITY	1690124	1242471	1772390	143%	105%
Non-Priority	18711630	14033723	15743491	112%	84%
Grand Total	20368258	15276194	17515881	115%	86%

 # As pe manual Bifurcation ACP utilization of Agriculture Disbursement in Chandigarh is 20256 lacs and Outside Chandigarh is 127646 lacs.

During the period under review, ACP Targets for current FY 2025-26 as on 31.12.2025 is achieved 143%. Target under Agri, MSME and other PS advances achieved 149%, 144 % and 84 % respectively. Overall PS target is achieved 143% in FY 2025-26. Target under NPS achieved by 112%.

(Action by All Banks)

Item No. 10	**Approval of ANNUAL TARGETS OF ANNUAL DISTRICT CREDIT PLAN WITHIN UT CHANDIGARH for FY 2026-27.**

Parameter	Agriculture	MSME	OTHERPRIORITY SECTOR	TOTAL PRIORITY SECTOR
PLP Target	18177	1087513	52596	1158286
UTLBC target	18177	1087513	52596	1158286

(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 31.12.2025**

Period	**Fresh disbursement**					
	PS		**NPS**		**Total**	
	A/c	**Amt**	**A/c**	**Amt**	**A/c**	**Amt**
Dec25	**2228**	**200**	**6185**	**2621**	**8413**	**2821**
Dec24	**1578**	**114**	**6086**	**2428**	**7664**	**2542**
Sep25	**1297**	**128**	**4060**	**1644**	**5357**	**1772**
(QoQ)	**931**	**72**	**2125**	**977**	**3056**	**1049**
(YOY)	**650**	**86**	**99**	**193**	**749**	**279**

During the year 2025-26 up to Dec 2025, fresh housing loan sanctioned and disbursed to 8413 borrowers for Rs.2821 crore (PS Rs.200 crores and NPS Rs.2621 crore).

period	O/s advances						NPA					
	PS		NPS		Total		PS		NPS		Total	
	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
Dec25	16063	1848	30163	10446	46226	12295	418	28.20	1056	112	1474	141 (1.14%)
Dec24	12762	1175	31782	9673	44544	10848	323	17 (1.49%)	544	62 (0.64%)	867	79 (0.73%)
Sep25	15778	1797	29555	10047	45333	11843	746	63 (3.50%)	1451	410 (4.08%)	2197	473 (3.99%)
(QoQ)	285	51	608	399	893	452	-328	-34.8	-395	-298	-723	-332
(YOY)	3301	673	-1619	773	1682	1447	95	11.2	512	50	607	62

Total Portfolio as on 31.12.2025, 46226 housing loan accounts are outstanding amounting Rs.12295 crores. NPA under HL is 1.14 % as on Dec 2025.

(Action by All Banks)

Item No.13	POSITION UNDER EDUCATION LOAN SCHEME WITHIN UT CHANDIGARH AS ON 31.12.2025

Rs. in Crore

period	Fresh disbursement

	PS		NPS		Total	
	A/c	**Amt**	**A/c**	**Amt**	**A/c**	**Amt**
Dec25	**733**	**20**	**364**	**56**	**1097**	**76**
Dec24	**710**	**27**	**515**	**84**	**1225**	**111**
Sep25	**531**	**13**	**416**	**41**	**947**	**54**
(QoQ)	**202**	**7**	**-52**	**15**	**150**	**22**
(YOY)	**23**	**-7**	**-151**	**-28**	**-128**	**-35**

During QE December 2025, Banks have sanctioned fresh education loan to 1097 students amounting Rs.76 crores.

period	**O/s advances**						**NPA**					
	PS		**NPS**		**Total**		**PS**		**NPS**		**Total**	
	A/c	**Amt**	**A/c**	**Amt**	**A/c**	**Amt**	**A/c**	**Amt**	**A/c**	**Amt**	**A/c**	**Amt**
Dec25	**2997**	**194**	**1111**	**282**	**4108**	**476**	**87**	**3.38**	**8**	**3.73**	**95**	**7.11 (1.47%)**
Dec24	**2961**	**189**	**1137**	**262**	**4098**	**451**	**96**	**3.08 (1.62%)**	**15**	**1.78 (0.67)**	**111**	**4.87 (1.07%)**
Sep25	**2919**	**191**	**1139**	**281**	**4058**	**472**	**143**	**4 (2.09%)**	**28**	**5 (1.77%)**	**171**	**9 (1.90%)**
(QoQ)	**78**	**3**	**-28**	**1**	**50**	**4**	**-56**	**-0.62**	**-20**	**-1.27**	**-76**	**-1.89**
(YOY)	**36**	**5**	**-26**	**20**	**10**	**25**	**-9**	**0.3**	**-7**	**1.95**	**-16**	**2.24**

Total portfolio of education loan is Rs.476 crores to 4108 students. NPA in education loan is only 1.47%. The banks should explore financing to fresh students eligible for admission in professional/ other courses.

(Action by All Banks)

ITEM NO.14	Pradhan Mantri Mudra Yojana (PMMY)

The progress under PMMY during the current financial year 2025-26 ended 31.12.2025 is as under. Banks in Chandigarh have sanctioned fresh loan of Rs.19486 lakhs to 7040 beneficiaries as under:

Shishu Loan - 1667 a/c Rs.1513 Lakhs

Kishore Loan – 3874 a/c Rs.6616 Lakhs

Tarun loan - 1499 a/c Rs.11357 Lakhs

Amt. in Lakhs

	Sanction & Disb. 01.04.25 to 31.12.2025		Outstanding 31.12.2025		NPA 31.12.2025		%age of NPA	%age of NPA	%age of NPA
	A/cs	Amt	A/cs	Amt	A/cs	Amt	31.12.25	31.12.24	30.09.25
SHISHU	1667	1513	8063	2975	1700	806	27.19%	21.54%	33.53%
KISHORE	3874	6616	10743	12954	2052	2187	16.88%	15.65%	16.80%
TARUN	1499	11357	3764	22818	607	3329	14.58%	13.75%	14.60%
TOTAL	7040	19486	22570	38749	4359	6322	16.32%	15.77%	16.51%

During the FY 2025-26, up to 31.12.2025 member Banks have sanctioned fresh MUDRA loan to 7040 beneficiaries amounting Rs.194.86 crores and total portfolio of MUDRA loan as on 31.12.2025 is 387.49 crores to 22570 beneficiaries and NPA under MUDRA is 16.32 % as on December 2025

slightly decreased from 16.51% 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.

Banks who have not sanctioned any loan during QE Dec 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 Dec 2025 despite repeatedly meeting with these banks.

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

(Action by All Banks)

Item No. 15	**Position of NPA within UT CHANDIGARH As on 31.12.2025**

NPA As on 31.12.2025 (Manual Bifurcation of Agriculture and MSME of Chandigarh and Outside Chandigarh)

Rs. In Crores

Period	**Agriculture**		**MSME**		**Other Priority Sector**		**Total Priority sector**		**Non-Priority sector**		**Grand To**
	A/C	**Amt**	**A/c**	**Amt**	**A/c**	**Amt**	**a/c**	**Amt**	**a/c**	**Amt**	**a/c**

Dec25	6604	3106	39857	21977	28095	2183	74556	27267	568286	90310	642842
NPA	1782	95 3.05%	6146	636 2.89%	1160	90 4.12%	9088	821 3.01%	17336	9588 10.62	26424
Dec 24	33337	2205	41988	16929	26712	1476	102037	20611	581404	74310	683441
NPA 24	5506	540 24.48%	5452	1987 11.73%	1494	71 4.81%	15966	2600 12.61%	17946	5816 7.82%	33912
Sep 25	6803	3148	40298	21032	27281	2114	74382	26294	544774	85801	619156
NPA Sep 25	1741	1385 43.99%	6840	3477 16.53%	6012	122 5.77%	14593	4985 18.95%	22408	16483 19.21%	37001

As per Manual Bifurcation of Chandigarh and Outside Chandigarh. NPA as on Dec 2025 under agriculture is 3.05%, under MSME is 2.89%. under other PS advances is 4.12%. and Total NPA under Priority Sector as on Dec 2025 is 3.01%. NPA under Non-Priority Sector is 10.62%.

Bank wise ACP Outstanding details (Text File) as per Annexure- 10 B {Page No 37a} (Bifurcation of State wise NPA of Agriculture & MSME as per Annexure 10 ,10 A (Page No 36,37)

NPA within UT CHANDIGARH as on 31.12.2025 (as per Text File)

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
Dec25	6604	3106	39857	21977	28095	2183	74556	27267	568286	90310	642842	117577

NPA Dec 25	**1782**	**1242 39.99%**	**6146**	**2772 12.61%**	**1160**	**90 4.12%**	**9088**	**4105 15.05%**	**17336**	**9588 10.62%**	**26424**	**17904 14.97%**
Dec 24	**33337**	**2205**	**41988**	**16929**	**26712**	**1476**	**102037**	**20611**	**581404**	**74310**	**683441**	**94921**
NPA 24	**5506**	**540 24.48%**	**5452**	**1987 11.73%**	**1494**	**71 4.81%**	**15966**	**2600 12.61%**	**17946**	**5816 7.82%**	**33912**	**8416 8.86%**
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%**
+/- QoQ		**- 4%**		**-3.92%**		**-1.65%**		**-3.90%**		**-8.59%**		**-4.18%**
+/- YoY		**+15%**		**+0.88%**		**-0.69%**		**+2.44%**		**+2.80%**		**+6.11%**

Bank wise ACP Outstanding details (Text File) as per Annexure- 10 B {Page No 37a}

Bank wise NPA details (Text File) as per Annexure- 10 C {Page No 37b}

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

Parameters	31.12.24	30.09.25	31.12.2025	31.12.2025
			As per Manual Bifurcation NPA of Chandigarh	Total NPA as per Text File include per NPA(outside Chd.)
Agriculture	**24.48%**	**43.99%**	**3.05%**	39.99%
MSME	**11.73%**	**16.53%**	**2.89%**	12.61%
Other P. sector	**4.81%**	**5.77%**	**4.12%**	4.12%
Priority sector	**12.61%**	**18.95%**	**3.01%**	15.05%
Non P, Sector	**7.82%**	**19.21%**	**10.62%**	10.62%
Grand Total	**8.86%**	**19.15%**	**8.85%**	14.97%

Member Banks are advised to take all possible steps for Recovery of Banks dues and follow up SMA accounts on Priority to contain NPA level.

(Action by All Banks and UTLBC Chandigarh)

Item No. 16	**Position of NPA in Govt. Sponsored Schemes within UT Chandigarh as on 31.12.2025**

Outstanding advances under Govt. sponsored schemes and NPA position

Year	**Total PMEGP adv.in lacs**		**Total NULM outstanding in lacs**		**stand up India**	
	A/Cs	**Amt.**	**A/Cs**	**Amt.**	**A/Cs**	**Amt.**
O/S 31.12.25	217	1296	64	101	286	4803
NPA 31.12.25	92	**424(32.71%_**	30	**18(17.82%)**	89	781(16.26%)
O/S 31.12.24	**144**	**618**	**65**	**91**	**303**	**5763**
NPA	**60**	**173(27.99%)**	**25**	**19(20.87%)**	**54**	**567(9.83%)**

31.12.24						
O/s 30.09.25	209	1210	64	98.81	299	5267
NPA 09/25	82	**259(21.40%)**	28	**17.97(18.18 %)**	91	837(15.89%)

On YOY basis NPA under PMEGP scheme has increased from 27.99% on December 2024 to 32.71% on December 2025 which is on very Higher side and required effective recovery measures. On QoQ basis NPA under PMEGP has increased by 11.31% from 21.40 % in Sep 2025 to 32.71% on Dec 2025. NPA Under NULM has decreased from 20.87 % in December 2024 to 17.82% as on December 2025 and also decreased on quarterly basis. NPA under Standup India has increased from 9.83% on December 2024 to 16.26% on December 2025 and on Quarterly basis it has also increased from 15.89% in Sep 2025 to 16.26% in Dec 2025. 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)

Item No. 16	**Position of NPA in Govt. Sponsored Schemes within UT Chandigarh as on 31.12.2025**

Outstanding advances under Govt. sponsored schemes and NPA position

Year	**Total PMEGP adv.in lacs**		**Total NULM outstanding in lacs**		**stand up India**	
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NPA 09/25	82	**259(21.40%)**	28	**17.97(18.18 %)**	91	837(15.89%)

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(Action by All Banks)

Item No.17	**CGTMSE SCHEME WITHIN UT CHANDIGARH AS ON 31.12.2025**	
Period	**NO. of A/cs covered**	**Amt. in lacs**
31.12.25	**9468**	**193026**
31.12.24	**9325**	**150919**
30.09.25	**6331**	**156727**

Total 9468 units have been covered under CGTSME amounting Rs.1930 crores as on 31.12.2025. 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.

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(Action by All Banks and UTLBC Chandigarh)

Item No.17	**CGTMSE SCHEME WITHIN UT CHANDIGARH AS ON 31.12.2025**	
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.**

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 31.12.25 is as under: -

period	**No. of active CASA A/Cs In lacs**	**Seeding with Aadhaar (No. in lacs)**

31.12.25	25.44	18.46
31.12.24	25.25	18.38
30.09.25	25.46	17.10

During the period under review the No of Active CASA A/cs are 25.44 lacs and seeding with Aadhar is 18.46 lacs. Accounts.

(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.**

Up to 31.12.25 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 and UTLBC Chandigarh)

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

To carry on the Financial Literacy Mission ahead it was decided to open Financial Literacy Centres in the Chandigarh. There are 4 FLCs operative in UT Chandigarh. Status of FLCs is as under: -

1. **ICICI Bank – Working**
2. **State Bank of India – Working**
3. **Punjab National Bank – Working**
4. **Punjab and Sind Bank- working (Started working from last week of December 2025)**

During the period under review FLCs in Chandigarh have organized 76 camps.

FLC Progress Report 01.10.2025 to 31.12.2025						
S.No.	**Actual Special Camps conducted**	**Actual Special Camps Participants**	**Target Specific Camps conducted**	**Target Specific Camps Participants**	**Total Camps**	**Total Participants**
1	26	795	50	1371	76	2166

(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 7 camps with 221 participants from October 2025 to December 2025.

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

The progress under PMJDY accounts is as under as on 31.12.2025

Period	Total PMJDY A/Cs	Aadhar Seeded Accounts	Rupee card issued	Rupee card Activated
31.12.25	**325906**	**274237(84.14%)**	**209416 (64.26%)**	**93848 (44.81%)**
31.12.24	**327826**	**279347(85.21%)**	**215172 (65.64%)**	**110410 (51.31%)**
30.09.25	**325967**	**276043 (85%)**	**210265(65%)**	**94288(45%)**
+- in qtr	**-61**	**-1806**	**-849**	**-440**
+- in y to y	**-1920**	**-5110**	**-5756**	**-16562**

On the basis of above table On YOY basis nos of account of PMJDY have decreased by 1920 accounts. However, on QoQ basis there is decrease of 61 accounts in a quarter.

(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)- Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)- 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 31.12.25, banks have enrolled 164760 persons/beneficiaries.

Year	PMJJBY a/c
31.12.25	164760
31.12.24	135314
30.09.25	141694

+/- during the qtr	**23066**
+/- during y to y	**29446**

On QoQ Basis there is decrease of 23066 beneficiaries and on YOY basis there is increase of 29446 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.

Item no 2.2 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 31.12.2025, banks have enrolled 462358 beneficiaries under PMSBY:

Year	**Total enrolment PMSBY**
31.12.25	**462358**
31.12.24	**366385**
30.09.25	**388612**
+/- during qtr	**73746**
+/- y to y	**95973**

On QoQ Basis there is decrease of 73746 beneficiaries and on YOY basis there is increase of 95973 beneficiaries.

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.

Up to 31.12.2025 banks have enrolled 91685 beneficiaries under the APY scheme since inception of the scheme.

Period	**APY enrolments**
31.12.25	**91685**
31.12.24	**70038**
30.09.25	**80137**
+/- during qtr	**11548**
+/- y to y	**21647**

On YOY basis there is an increase of 21647 beneficiaries of APY and on QoQ basis there is an increase of 11548 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.

(Action by All Banks)

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

Under PMJDY During the period QE Dec 25, Banks have received 12 claims and lodged the 12 claims up to 31.12.2025 in UT CHANDIGARH, 12 Claim cases stands settled. There is no case pending for disposal as on December 2025.

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

Under PMJJBY, During the period QE Dec 25, Banks have received 117 claims, out of 117 claims lodged, 111 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.**

It is a small Interest Based grant Loan facility to start Livelihood/Employment for Urban Street Vendors affected under lock down period. During this FY 2025-26, 9391 applications have been uploaded by MC office Chandigarh out of those 47 applications has been returned/ rejected by the banks and 8976 applications have been sanctioned and 8799 applications have been disbursed. 368 applications are pending for sanction (in which resubmitted Applications are also included which can be deleted from portal only after 90 days) and 177 applications are pending for disbursement.

UTS	Total apps	Rejected	Rejected % Age	Net app	Sanctioned	Pending For sanction	% age of sanction-vs-net App	Disbursed	Pending for Dis.	% Age of disbursement To sanction
UT Chd	9391	47	0.50	9344	8976	368	96.06	8799	177	98.03
1st	5506	442	8.03	5064	5026	38	99.25	5025	1	99.98
2nd	3494	522	14.94	2972	2685	287	90.34	2677	8	99.70
3rd	1356	358	26.40	998	856	142	85.77	835	21	97.55
23.10.2	10356	1322	12.77	9034	8566	468	94.82	8537	29	99.66

5										
1st	**5506**	**442**	**8.03**	**5064**	**5026**	**38**	**99.25**	**5025**	**1**	**99.98**
2nd	**3494**	**522**	**14.94**	**2972**	**2685**	**287**	**90.34**	**2677**	**8**	**99.70**
3rd	**1356**	**358**	**26.40**	**998**	**856**	**142**	**85.77**	**835**	**21**	**97.55**
31.12.24	**10416**	**1538**	**14.77%**	**8878**	**8740**	**138**	**98.45**	**8405**	**335**	**96.17**
1st	**5675**	**501**	**8.82**	**5174**	**5137**	**37**	**99.28%**	**5010**	**127**	**97.52**
2nd	**3600**	**776**	**21.55%**	**2824**	**2773**	**51**	**98.19**	**2621**	**152**	**94.51**
3rd	**1141**	**261**	**22.87**	**880**	**830**	**50**	**94.31**	**774**	**56**	**93.25**

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

Item No. 27:	Position of PM Vishwakarma Govt. Sponsored Schemes within UT Chandigarh as on 31.12.2025

Up to FY 2025-26, 239 Applications under PM Vishwakarma scheme have been referred to the Banks and out these 73 cases have been sanctioned and disbursed and 147 cases have been rejected and 18 applications have been pending.

PM VISHWAKARMA						
Bank Name	No. of application Received	No. of application sanctioned	No. of application rejected	No. of application pending	San. Amount	Disb. Amount
Axis Bank	1	1	0	0	1	0.8
BANK OF BARODA	24	10	14	0	7.00	5.25
Bank of India	2	1	0	0	1.00	1.00
BANK OF MAHARASHTRA	5	1	4	0	1.00	0.00
CANARA BANK	16	1	11	4	1.00	0.25
CENTRAL BANK OF INDIA	12	1	10	1	1.00	1.00
Federal Bank	1	0	1	0	0.00	0.00
INDIAN BANK	13	4	9	0	3.50	3.50
INDIAN OVERSEAS BANK	4	0	4	0	0.00	0.00
Kotak Mahindra Bank	4	2	1	1	2.00	2.00
HDFC	1	0	1	0	0.00	0.00
PUNJAB & SIND BANK	11	0	8	3	0.00	0.00
PUNJAB NATIONAL BANK	68	21	41	6	20.00	19.00

STATE BANK OF INDIA	**53**	**24**	**28**	**1**	**22.00**	**22.00**
UNION BANK OF INDIA	**16**	**4**	**11**	**1**	**2.95**	**1.45**
UCO BANK	**7**	**2**	**4**	**1**	**1.50**	**1.50**
KARNATAKA Bank	**1**	**1**	**0**	**0**	**1.00**	**1.00**
Grand Total	**239**	**73**	**147**	**18**	**64.95**	**58.75**

All Banks are requested to sanction all the pending Applications by next week so that there is NIL pendency of UT Chandigarh.

(Action by Above mentioned Banks)

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

As you Know, the government has introduced 'Pashu Kisan Credit Card' for animal farmers to increase the animal husbandry business across the country. Total 12 camps have been held with collaboration of Animal Husbandry Department up to 31.12.2025. In these camps total 12 PKCC Applications have been received, out of these, 5 Applications have been sanctioned and disbursed and 4 have been rejected due various reasons. There is 3 pendency as on date.

As on 31.12.25 position is as under:

Period	**Total app. Received**	**No. Of apps sanctioned**	**No. Of applications disbursed**	**No of applications rejected**	**No. of pending applications**
01.04.25 to 31.12.25	12	6	6	5	1

One application is pending of SBI Bank and request to clear the pendency within next week.

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 31.12.2025

Progress under DEEN DYAL JAN AJIVIKA YOJNA is as on 31.12.2025 for the financial year 2025-26.

Target	**Applications received/sponsored**	Sanctioned	Disbursed	**Rejected**	Pending
No Targets and application received as QE December 2025.					

Item No. 31	POSITION UNDER PMEGP SCHEME WITHIN UT CHANDIGARH AS ON 31.12.2025

Progress under PMEGP financial year 2025-26, up to 31.12.2025, in which 19 Applications were forwarded to Banks. Out of which 3 Applications sanctioned, 5 Applications are rejected and 15 Applications are pending.

2025-26	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
KVIC	2	7.09	3	0	0.00	1	10.13	0	0	1	3	0	0
KVIB	3	10.63	12	2	1.64	6	45.42	1	5.00	2	9	1	2.50
DIC	4	14.17	4	1	7.50	5	23.13	1	1.25	2	3	1	7.50
2nd loan			0	0	0	0	0	0	0	0	0	0	0
Total Target	9	31.89	19	3	9.14	12	78.68	2	6.25	5	15	2	10

All Banks are requested to dispose off all the pending applications within Bank timeline guidelines.

(Action by DIC Department)

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

This is a Flagship programme of Govt. of India where banks has to finance amount between Rs.10 lacs to Rs.100 lacs to SC/ST and women beneficiaries

Progress during the FY 2025-26 remained as under:

Total No. of Schedule Commercial Bank Branches	Loan Sanctioned during FY 2024-25 (Amt in lacs) (01.4.2024 to 31.12.2025)				Outstanding as on 31.12.2025 (Amt.in lacs)	
	SC/ST		WOMEN		A/C	Amt.
395	0	0	13	407	286	4803

During the FY 2025-26, up to 31.12.2025 member Banks have sanctioned fresh SUI loan to 13 beneficiaries amounting Rs.407 lacs and total portfolio of SUI Loan as on 31.12.2025 is 4803 lakhs to 286 beneficiaries. All Banks are requested to sanction more loans to women and SC/ST beneficiaries as UT administration is also monitoring this scheme on monthly basis.

(Action by All Banks)

Item No.33:	**POSITION UNDER SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 31.12.2025**

Progress under SELF HELP GROUPS WITHIN UT CHANDIGARH AS ON 31.12.2025

SAVING LINKED

Achievement up to 31.12.2025	
NO.	Amount in lacs
337	62.99

CREDIT LINKED

Sanctioned 01.04.2025 to 31.12.2025		Outstanding as on 31.12.2025	
A/C.	Amt in lacs	A/C.	Amt in lacs
8	12.60	77	334

During FY 2025-26 up to 31.12.2025, No of saving linked Accounts are 337 A/c's amounting to Rs 62.99 lacs. No of Credit Linked Account is 8 A/c amounting to Rs 12.60 lacs. Total Outstanding as on 31.12.2025 is 77 A/c's amounting to Rs 334 lacs. All member banks are requested to please credit link all eligible SHG.

(Action by All Banks)

Item No.34:	POSITION UNDER KCC WITHIN UT CHANDIGARH AS ON 31.12.2025

(Rs.in crore)

Total sanction & Disb. for from 01.04.2025 to 31.12.2025		O/S AS ON 31.12.2025	
NO.	Amount	NO.	Amount
662	65.32	1662	249.52

During the FY 2025-26 up to 31.12.2025, 662 fresh KCC issued amounting Rs 65.32 crores and 1662 KCC outstanding amounting to Rs.249.52 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 Dec 2025**

CERSAI has requested to make a detailed presentation in the SLBC meetings in order to create awareness among the Banks and Financial institutions about CKYCRR, its benefit and usage, through SLBC platform.

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

Progress of Central KYC Records Registry (CKYCR) from 01.10.2025 to 31.12.2025					
Bank Name	**Institution Type**	**CKYC UPLOAD**	**CKYC UPDATED**	**CKYC DOWNLOADED**	**Inter-Usability**
All Banks in Chandigarh	**Banks**	13675	34486	66615	83%

(Action by All Banks)

ITEM NO.36:	**ISSUES OF UIDAI**

Present status of Aadhaar Enrolment Centers in Banks, in the UT Chandigarh is Out of the 47 designated centers in Chandigarh, 10 centers have active Aadhaar Enrolment Kits.

Inactive Aadhaar kits in Banks in Chandigarh:

Bank Name	**No of Identified Branches**	**Not Working**
Axis Bank Ltd	1	1
Bandhan Bank Ltd.	1	1
Bank of Baroda+ Vijaya Bank	2	1
Bank of Maharashtra	1	1

Bank of India	1	1
Capital Small Finance Bank	1	1
Canara Bank + Syndicate Bank	2	2
Catholic Syrian Bank	1	1
City Union Bank	1	1
Equitas Small Finance Bank	1	0
Federal Bank	1	1
HDFC Bank Ltd	2	2
ICICI Bank	1	1
IDFC Bank	1	1
Indian Overseas Bank	1	1
Indian Bank + Allahabad Bank	2	2
IndusInd Bank	2	0
J&K Bank	1	1
Kotak Mahindra Bank	2	1
Laxmi Vilas Bank	1	1
Punjab & Sind Bank	1	1
Punjab National Bank+ OBC + United Bank	6	6
RBL Bank	1	1
SBI	6	4
Union Bank of India+ Andhra Bank + Corporation Bank	4	3
Ujjivan Small Finance Bank	1	1
UCO Bank	1	0
Yes Bank	1	0

Grand Total	**47**	**37**

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.

(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)**

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