

राज्य स्तरीय बैंकर्स समिति, छत्तीसगढ़
101वीं एस.एल.बी.सी बैठक
दिसम्बर 2025 को समाप्त तिमाही के लिए
मंत्रालय, नवा रायपुर अटल नगर (छ. ग.)

State Level Bankers' Committee, Chhattisgarh
101th SLBC Meeting,
For Quarter Ended December 2025
Mantralaya, Nava Raipur, Atal Nagar (C.G.)

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101th Meeting of State Level Bankers' Committee, Chhattisgarh

Welcome address by the Convener, SLBC

1. Adoption of the Minutes of 100th SLBC meeting held on 16.01.2026

100th meeting of State Level Bankers' Committee for the quarter ended September, 2025 was held on 16.01.2026. Approved minutes were circulated to all participants with a request to submit the Action Taken Report within 10 days. A copy of the minutes of the above meeting is placed at **Annexure - A (Page No. 55-61)** and the same may also be viewed/downloaded from our website www.sbcchhattisgarh.com.

NO AMENDMENTS/SUGGESTIONS WERE RECEIVED. THEREFORE, THE HOUSE IS REQUESTED TO CONFIRM AND ADOPT THE MINUTES.

2. Action Taken Report of the 100th SLBC Meeting

On the basis of Action Taken on minutes of meeting submitted by member banks, a consolidated action taken report is placed at **Annexure - A1 (Page No. 62-66)**. All the banks/concerned department has submitted the ATR within the stipulated timeframe. No pending ATR. The house is requested to approve the Action Taken Report.

3. Opening of banking outlets in unbanked villages as per 5 km criteria (Uncovered Villages as per DFS GIS Mapping) by DFS, GOI:

As directed by the DFS, MoF, GoI these villages have been allotted to banks functional in respective districts for deployment of banking touch points like: Brick and Mortar Branch/ Bank Mitra/IPPB.

Number of villages in State (2011 census)	19,567
Status of coverage (Including Bank Mitra)	99.90%
Number of uncovered Villages as on last SLBC meeting	68
New Villages added by DFS	00
Total Number of unbanked Villages	68
Villages Covered/removed Since Last SLBC meeting	03
Number of Unbanked Villages as on 31.01.2026	65

(Source- DBT GIS Mapping)

(District-wise, Bank-wise list of 65 unbanked villages with connectivity status is attached as **Annexure - B (Page No. 67-68)**).

DoT officials informed SLBC that out of 65 Unbanked Villages as on 31.01.2026, only 25 villages are having Network Connectivity. The banks concerned at these 25 unbanked locations where connectivity is available has been advised to open banking outlet by Feb 28, 2026.

Summary of Unbanked Villages as on 31.01.2026 is attached as **Annexure - B1 (Page No.69)**.

It is pertinent to mention that out of remaining 40 villages to be covered, in 12 villages population is

between 50-100, in 10 villages population is between 101-200, in 15 villages population is between 201-500 and in 03 villages population is between 501-700. In these 40 villages, banks are facing challenges due to lack of proper data connectivity, lack of proper roads, LWE security issue and also not finding suitable person to be deployed as BC/CSP due to viability issue.

4. Banking Infrastructure in Chhattisgarh

Number of Branches: There are 1559 Rural, 954 Semi-urban and 1039 Urban branches in the State aggregating **3,552** Branches as at the end of December' 2025. Out of total, 71% branches are operating in rural and semi-urban areas (44% in rural and 27% in semi-urban).

Name	Branches (September-2025)				Branches (December-2025)				Branches added during December Quarter.
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total	
Public Sector Banks (PSUs)	542	417	527	1486	542	420	529	1491	5
Private Sector Banks (PVTs)	260	320	333	913	266	323	336	925	12
RRBs	502	80	43	625	504	80	43	627	2
Cooperative Banks	227	65	53	345	227	65	53	345	0
Small Finance Banks	20	66	78	164	20	66	78	164	0
Total	1551	948	1034	3533	1559	954	1039	3552	19

Number of ATMs: There are 784 ATMs in Rural centres, 1100 in Semi-urban centres and 1732 in urban centres in the State aggregating **3,616** ATMs at the end of December' 2025. Out of total, 52% ATMs are functional at rural and Semi-urban area (22% in rural and 30% in semi-urban).

Name	ATMs (September-2025)				ATMs (December-2025)				ATMs added during December Quarter
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total	
Public Sector Banks (PSUs)	424	762	1252	2438	419	759	1249	2427	-11
Private Sector Banks (PSUs)	148	275	402	825	148	268	407	823	-2
RRBs	33	10	5	48	30	9	5	44	-4
Cooperative Banks	181	47	37	265	184	47	38	269	4
Small Finance Banks	3	17	32	52	3	17	33	53	1
Total	789	1111	1728	3628	784	1100	1732	3616	-12

As per RBI website there are 1152 white label ATMs in the State as on December' 2025

- Accordingly, there are total number of 4768 ATMs in the State as on December 31, 2025.

Status of Expansion of Bank branch network/ATMs in All districts of Chhattisgarh as on quarter end December' 2025:

Sr. No.	District Name	Rural		Semi-Urban		Urban		Total	
		Branch	ATM	Branch	ATM	Branch	ATM	Branch	ATM
1	BALOD	75	47	37	45	1	1	113	93
2	BALODA BAZAR	50	26	64	74	0	0	114	100
3	BALRAMPUR	64	27	14	21	1	1	79	49
4	BASTAR	74	35	4	3	42	80	120	118
5	BEMETARA	61	31	26	34	1	1	88	66
6	BIJAPUR	40	13	10	12	0	0	50	25
7	BILASPUR	69	32	38	33	163	261	270	326
8	DANTEWADA	24	9	22	44	0	0	46	53
9	DHAMTARI	55	26	21	14	37	36	113	76
10	DURG	77	49	40	38	186	351	303	438
11	GARIYABAND	39	24	29	27	0	1	68	52
12	GAURELA-PENDRA-MARWAHI	9	2	21	30	0	1	30	33
13	JANJGIR-CHAMPA	62	33	61	86	2	2	125	121
14	JASHPUR	49	13	46	52	1	1	96	66
15	KABIRDHAM	46	20	36	47	2	1	84	68
16	KANKER	64	34	40	46	1	1	105	81
17	KHAIRAGARH CHHUIKHADAN-GANDAI	22	10	18	15	2	2	42	27
18	KONDAGAON	28	12	28	36	1	2	57	50
19	KORBA	44	26	29	18	59	123	132	167
20	KOREA	17	4	19	41	1	0	37	45
21	MAHASAMUND	59	38	73	70	1	0	133	108
22	MANENDRAGARH-CHIRMIRI BHARATPUR	25	9	32	28	1	0	58	37
23	MOHLA-MANPUR AMBAGARH CHOUKI	30	18	1	1	1	1	32	20
24	MUNGELI	23	9	29	34	1	1	53	44
25	NARAYANPUR	9	0	14	24	0	0	23	24
26	RAIGARH	65	32	28	34	56	88	149	154
27	RAIPUR	108	83	69	67	380	613	557	763
28	RAJNANDGAON	56	22	24	16	53	89	133	127
29	SAKTI	33	21	23	25	0	0	56	46
30	SARANGARH-BILAIGARH	32	15	21	37	0	0	53	52
31	SUKMA	28	6	7	10	0	0	35	16
32	SURAJPUR	63	25	27	36	2	0	92	61
33	SURGUJA	59	33	3	2	44	75	106	110
GRAND TOTAL		1559	784	954	1100	1039	1732	3552	3616

- Bank wise & District wise information of **Branch network** is shown in **Table No. 1(N) & 1(N-1) (Page No. 119 & 120)**.

- Bank wise & District wise information of **ATM network** is shown in **Table No. 1(O) & 1(O-1) (Page No. 121 & 122)**.

Deployment of Business Correspondents (BCs): As per the data submitted by member Banks, the Banking Correspondents deployed and the transactions conducted from 01.04.2025 to 31.12.2025 at the BC points are tabulated hereunder:

Date	No of Bank Mitras Deployed	Fixed point BCs/Bank Mitras	Transaction for the period from 01.04.2025 to 31.12.2025	
			No. of Transaction	Amt. in Rs. Crores
31.12.2025	61,525	28,197	1,49,15,507	7,175.24

As it can be inferred from the above table, Banks in Chhattisgarh have deployed 61,525 Banking Correspondents in the State and Bank-wise deployment and transactions conducted by the Banking Correspondents in the December 2025 quarter are provided at **Annexure - C. (Page No. 70)**.

As per DBT GIS portal of DFS, Ministry of Finance, Government of India (Jan Dhan Darshak app) the Number of Bank Mitra Deployed in Chhattisgarh is 49,328. Indian Overseas Bank, Punjab National Bank, Axis Bank, IDFC First Bank, IndusInd Bank, Airtel Payment Bank, Fino Payments Bank, Paytm Payments Bank & India Post Payment Bank has the major difference. SLBC has instructed all these concerned banks through various letters time to time for reconciliation. In Financial Inclusion Sub-Committee meeting, the Chairperson also instructed all banks to reconcile the bank branches, ATMs & BCs data with the DBT GIS portal.

Banks with difference have been requested to reconcile the data at the earliest. Bank-wise status is placed below:

BANK MITRA DATA AS ON DECEMBER 2025				
Sl. No.	Bank name	SLBC REPORTING	DBT GIS Portal	Difference
1	BANK OF BARODA	1685	1706	-21
2	BANK OF INDIA	293	216	77
3	BANK OF MAHARASHTRA	147	129	18
4	CANARA BANK	106	97	9
5	CENTRAL BANK OF INDIA	361	317	44
6	INDIAN BANK	204	212	-8
7	INDIAN OVERSEAS BANK	262	40	222
8	PUNJAB AND SIND BANK	40	35	5
9	PUNJAB NATIONAL BANK	610	686	-76
10	STATE BANK OF INDIA	1860	1811	49
11	UCO BANK	193	199	-6
12	UNION BANK OF INDIA	349	316	33
SUB TOTAL (PSUs)		6110	5764	346
13	AXIS BANK	3842	204	3638
14	BANDHAN BANK	0	0	0
15	CITY UNION BANK	0	0	0
16	DCB BANK	0	0	0
17	FEDERAL BANK	0	0	0
18	HDFC BANK	351	309	42
19	ICICI BANK	287	278	9
20	IDBI BANK	24	60	-36
21	IDFC FIRST BANK	394	264	130
22	INDUSIND BANK	1752	0	1752
23	J & K BANK	0	0	0
24	KARNATAKA BANK	26	26	0
25	KARUR VYSYA BANK	0	0	0

26	KOTAK MAHINDRA BANK	40	10	30
27	DBS BANK INDIA (E-LVB)	0	0	0
28	RBL BANK	60	89	-29
29	SOUTH INDIAN BANK	0	0	0
30	TAMILNAD MERCANTILE BANK	0	0	0
31	YES BANK	3842	204	3638
SUB TOTAL (PRIVATE BANKs)		6776	1266	5872
32	APEX BANK	0	0	0
SUB TOTAL (COOP.BANKs)		0	0	0
33	CHATTISGARH RRB	3402	3403	-1
SUB TOTAL (RRBs)		3403	3402	-1
34	AU SMALL FIN.BANK	0	0	0
35	EQUITAS SMALL FIN. BANK	0	0	0
36	ESAF SMALL FIN. BANK	0	0	0
37	JANA SMALL FIN. BANK	6	6	0
38	SURYODAY SMALL FIN. BANK	0	0	0
39	UJJIVAN SMALL FIN. BANK	0	0	0
40	UTKARSH SMALL FIN. BANK	0	0	0
SUB TOTAL (SMALL FIN. BANK)		6	6	0
41	AIRTEL PAYMENTS BANK	15917	16011	-94
42	JIO PAYMENTS BANK	0	0	0
43	FINO PAYMENTS BANK	23602	22904	698
44	PAYTM PAYMENTS BANK	866	0	866
45	INDIA POST PAYMENTS BANK	4846	0	4846
46	NSDL PAYMENTS BANK	0	0	0
SUB TOTAL (PAYMENT BANK)		45231	38915	6316
GRAND TOTAL		61525	49328	12197

Review of Operations of Business Correspondents:

The data received from member banks for the active and inactive BCs in the state of Chhattisgarh is as under for the quarter that ended in December 2025:

State	Total No. of Bank Mitras (BC)	Active BCs	In-active BCs	% of inactivity
Chhattisgarh	61,525	39,941	21,584	35.08

List of Banks with inactive BCs as on 31.12.2025: -

Bank Name	Total BCs	Active BCs	Inactive BCs	% Inactive BCs	
				Sept-25	Dec-25
FINO PAYMENTS BANK	23602	6039	17563	73.46	74.41
CANARA BANK	106	40	66	55.85	62.26
IDFC FIRST BANK	394	152	242	62.30	61.42
HDFC BANK	351	212	139	38.86	39.60
UCO BANK	193	142	51	23.94	26.42
INDIAN BANK	204	170	34	12.63	16.67
BANK OF INDIA	293	248	45	18.40	15.36
AIRTEL PAYMENTS BANK	15917	13667	2250	12.98	14.14

As it can be inferred from the above data, the **CANARA Bank, UCO Bank, INDIAN Bank, HDFC Bank, FINO PAYMENTS Bank & AIRTEL PAYMENTS BANK** have increased the inactive BCs as compared to September 2025.

During 100th SLBC meeting for quarter end Sept' 2025, The Chief Sectary, Govt. of Chhattisgarh shown his displeasure that these Banks are not taking due cognizance of increasing number of inactive BCs which has resulted for making the area unbanked. Banks should replace the inactive BCs with new or active BCs.

Opening of Brick & Mortar Branch at 19 unbanked Gram Panchayats:

The current status of the branch opening in 19 villages is tabulated below: -

Sr. No.	District	Gram Panchayat	Allocated Bank	Timeline	Present Status
1	Sukma	Jagargunda	IOB	Active	Branch opened on 28.03.2025
2	Dantewada	Samalwar	IOB	Active	Branch opened on 28.03.2025
3	Bijapur	Pamed	CGB	Active	Branch opened on 26.05.2025
4	Narayanpur	Sonpur	CGB	Active	Branch opened on 27.06.2025
5	Jashpur	Chhichhlia	CGB	Active	Branch opened on 06.08.2025
6	Jashpur	Aara	CGB	Active	Branch opened on 05.08.2025
7	Sukma	Kistaram	CGB	Active	Branch opened on 01.10.2025
8	Dantewada	Cherpal	HDFC Bank	Active	Branch opened on 31.10.2025
9	Narayanpur	Kohkameta	HDFC Bank	Active	Branch opened on 31.10.2025
10	Balrampur	Ranhat	SBI	Feb 2026	Building identified. Repairing & Renovations work is in progress. Branch is expected to be opened by 10.03.2026
11	Kanker	Amabeda	SBI	Feb 2026	Bank branches of AXIS Bank & Jila Sahkari Bank are present.
12	Balrampur	Shankargarh	PNB	Feb 2026	Govt. has offered a premises for branch opening. Architect has been assigned for cost estimation for construction of strong room and other civil work. Branch is expected to be opened by 30.03.2026.
13	Balrampur	Pundang/ Sabag	PNB	Feb 2026	Govt. premise identified. Approached to District authorities for allotment of the Govt. premise. As and when lease agreement/rent agreement will be executed, bank will open branch in a short span. Branch is expected to be opened by 30.03.2026.
14	Balrampur	Bharatpur	Axis Bank	Feb 2026	A letter issued to District Collector regarding the allotment of Banking premise/Space for Branch on 5 th Jan 2026.
15	Bijapur	Tarrem	Canara Bank	Feb 2026	Collector Bijapur vide letter dated 24.12.2025 allotted the village to Bank of Baroda for opening branch at Tarrem. Premises allotted and renovation work is in progress.
16	Bijapur	Pusnaar/ Bhurji	Central Bank of India	Feb 2026	Collector Bijapur vide letter dated 24.12.2025 advised the change of location from Pusnaar to Bhurji . Survey completed and pending at corporate office for approval.

17	Dantewada	Chikpal	Kotak Mahindra	Feb 2026	Branch opened at Parcheli instead of Chikpal on 04.02.2026.
18	Jashpur	Ghaghra	Central Bank of India	Feb 2026	Submitted to the corporate office and approval being awaited.
19	Manendragarh CB	Bahrasi	Bank of Baroda	Feb 2026	Government premises has been allotted to the bank and the necessary renovation work is currently underway at the identified location. Tentatively, BOB planned to open branch before March'15, 2026.

5. Deposit & Advances:

i. Deposits:

- ❖ The aggregate deposits of the banks in Chhattisgarh increased by Rs. 14,421.97 Crores over September 2025 quarter (in absolute terms from Rs. 3,03,655.00 Crores as of September 2025 quarter to Rs. 3,18,076.97 Crores as of December 2025 quarter).

(Amount in Crores)

As on 31 st December' 2024	As on 30 th September' 2025	As on 31 st December' 2025	Q-o-Q Growth	
			Amount	%
2,87,304.70	3,03,655.00	3,18,076.97	14,421.97	4.75

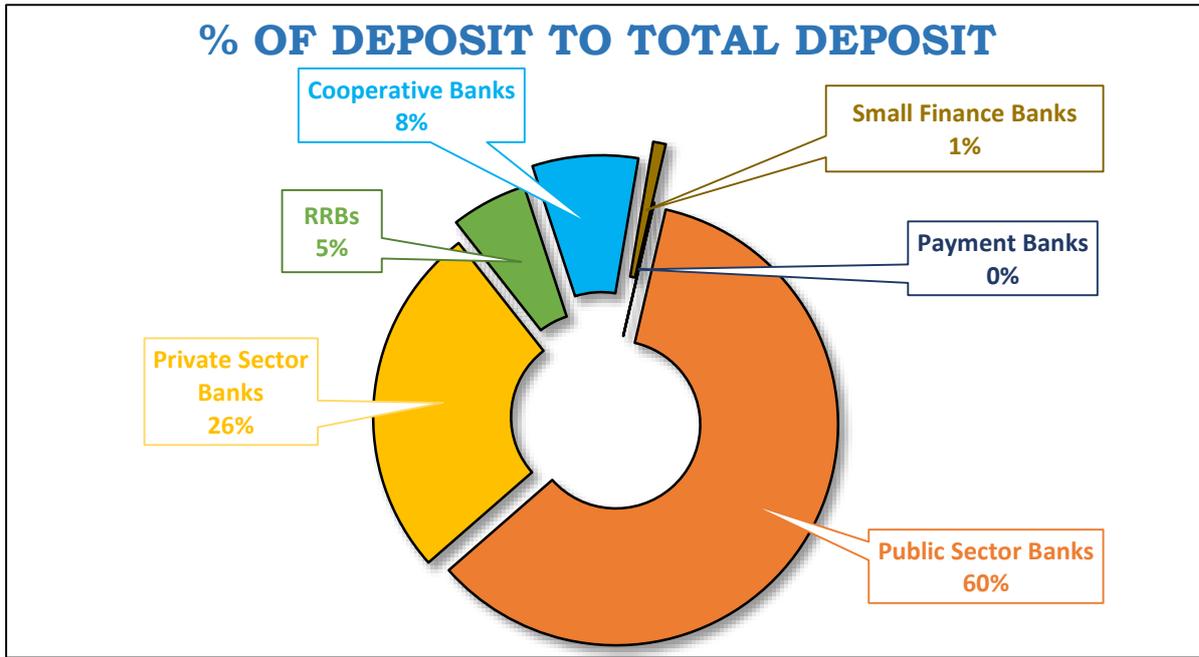
- ❖ Deposits had a growth of Rs. 30,772.27 crores (10.71%) on Y-o-Y basis.

Sector wise deposit status:

(Amount in Crores)

Sector	Dec-24	Sep-25	Dec-25	Growth (Amt.)	
				Q-o-Q	Y-o-Y
Public Sector Banks (PSUs)	1,72,209.25	1,85,556.71	1,90,587.71	5,031.00	18,378.46
Private Sector Banks (PVTs)	70,849.03	77,589.36	82,443.77	4,854.41	11,594.74
RRB	16,889.49	17,979.93	17,632.76	-347.17	743.27
Cooperative Bank	24,334.09	19,555.24	24,435.62	4,880.38	101.53
Small Finance Banks (SFBs)	3,022.84	2,919.99	2,920.90	0.91	-101.94
Payment Banks*	0.00	53.77	56.21	2.44	56.21
Total	2,87,304.70	3,03,655.00	3,18,076.97	14,421.97	30,772.27

*only Airtel payment bank has reported deposit growth in Dec' 2025 quarter.



Major following Banks are having negative Q-o-Q growth

(Amount in Crores)

Sr. No.	Bank Name	Deposit as on 30.09.2025	Deposit as on 31.12.2025	(-Ve) Growth
1.	CHHATTISGARH GRAMEEN BANK (CGB)	17,979.93	17,632.76	-347.17
2.	BANDHAN BANK	2,152.88	1,898.44	-257.44
3.	JANA SMALL FIN. BANK	475.37	407.55	-67.82
4.	FEDERAL BANK	393.48	334.80	-58.68
5.	ICICI BANK	14,769.29	14,717.99	-51.30

ii. Advances:

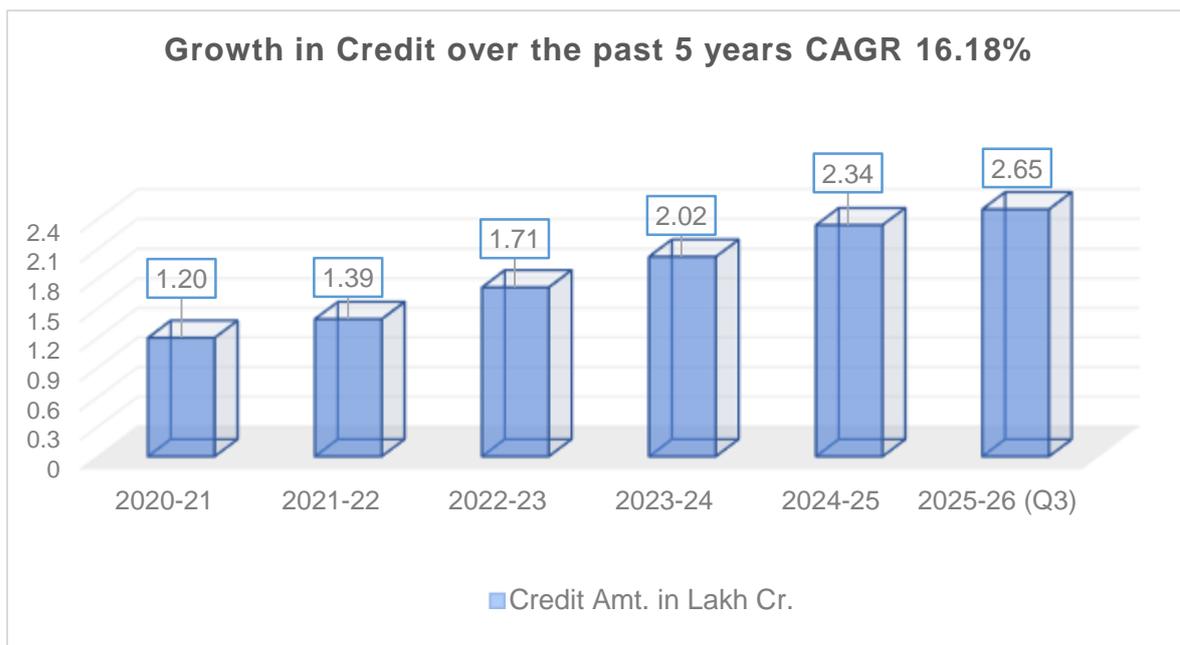
- ❖ The aggregate credit increased by Rs. 11,783.18 Crores over September' 2025 quarter (in absolute terms from Rs. 2,53,916.81 Crores as of Sept' 2025 quarter to Rs. 2,65,699.99 Crores as of December' 2025 quarter, registering a growth of 4.64%.

(Amount in Crores)

As on 31 st December' 2024	As on 30 th September' 2025	As on 31 st December' 2025	Q-o-Q Growth	
			Amount	%
2,29,265.84	2,53,916.81	2,65,699.99	11,783.18	4.64

- ❖ Credit recorded 15.89% growth on a year-on-year basis in December' 2025.
- ❖ In absolute term it is increased by Rs. 36,434.15 Cr in December' 2025.

Bank wise Details of Deposits, Advances and CD Ratio is shown in **Table No. 1(A) (Page No. 100)**.



6. CD RATIO:

As per instructions contained in para 6.2 of RBI Master Circular on Lead Bank Scheme RBI/2025-26/04, (FIDD.CO.LBS.BC.No.03/02.01.001/2025-26) April 01, 2025 CD Ratio of the Bank should be monitored at different Levels on the basis of following parameters:

Institution /Level	Indicator
Individual Banks at Head Office	Cu+RIDF
State Level (SLBC)	Cu+RIDF
District Level	Cs

(RIDF - Rural Infrastructure Development Fund)

Where: Cu = Credit as per place of utilization

Cs = Credit as per place of sanction

RIDF = Total resource support provided to States under Rural Infrastructure Development Fund

Chhattisgarh	(Amt in Rs. Cr.)
Total Deposit	3,18,076.97
Total Advances (A)	2,65,699.99
CD Ratio	83.53%
Advance Sanction out of Chhattisgarh and limit utilised in C.G. (B)	12,023.80
A+B	2,77,723.79
The Adjusted CD Ratio for the State	87.31%

Loan under RIDF (C)	6,031.56
Total Advances (A+B+C)	2,83,755.35
CD Ratio including RIDF	89.21%

CD Ratio (Summary):

Number of Banks functional in Chhattisgarh	40
Number of Banks with CD Ratio > = 60%	34
Number of Banks with CD Ratio < 60%	6

Number of Districts in Chhattisgarh	33
Number of Districts with CD Ratio >= 40%	31
Number of Districts with CD ratio <40%	2 (KOREA & MOHLA-MANPUR-AMBAGARH-CHOUKI)

Details of Districts wise CD Ratio are shown in **Table No. 1(A-1) (Page No. 101)**.

CD Ratio of Banks in preceding Years:

	As on 31.12.2024	As on 30.09.2025	As on 31.12.2025
CD Ratio	79.80%	83.62%	83.53%
Adjusted CD Ratio	82.09%	89.20%	87.31%
CD Ratio including RIDF	84.13%	91.16%	89.21%

The CD Ratio as of December 2025 decreased by 0.09% over Sept 2025 and stood at 83.53%.

	As on 31.12.2024	As on 30.09.2025	As on 31.12.2025
National level CD ratio (SCBs excluding RRBs)	80.51%	80.07%	
M.P. CD ratio (SCBs excluding RRBs)	79.70%	78.81%	
Odisha CD ratio (SCBs excluding RRBs)	47.89%	47.01%	
CG CD ratio (SCBs excluding RRBs)	89.60%	84.66%	

* **Data Source:** <https://data.rbi.org.in/#/dbie/homeHome> > **Publication > Time-Series Publications > Quarterly Spatial Distribution of Deposits and Credit > Spatial Distribution of Deposits and Credit - (Excluding Regional Rural Banks)**

Following 6 banks are having CD Ratio less than 60%:

Sr. No.	NAME OF THE BANK	CD Ratio Dec' 24	CD Ratio Sept' 25	CD Ratio Dec' 25	Variance Dec' 25 over Sept' 25 (Q-o-Q)	Variance Dec' 25 over Dec' 24 (Y-o-Y)
1	Karur Vysya Bank	22.43	22.04	24.43	2.39	2.00
2	APEX Bank	26.02	51.62	28.62	-23.00	2.60
3	South Indian Bank	37.05	24.15	34.26	10.11	-2.79
4	Central Bank of India	49.73	42.61	43.97	1.36	-5.76
5	Ujjivan Small Fin. Bank	48.11	53.16	54.21	1.05	6.10
6	Karnataka Bank Ltd.	90.38	62.31	56.59	-5.72	-33.79

In Dec'2025, Chhattisgarh demonstrated an increase in the Credit Deposit Ratio (CDR), reaching 83.53%, as compared to 79.80% in the same month of the previous year. This suggests a positive trend in the utilization of deposits for credit purposes within the state. Chhattisgarh's higher CDR, almost to the national average, suggests a relatively higher reliance on credit mechanisms within the state.

This could be attributed to a variety of factors, including increased investment opportunities, business expansion, and a general optimism in the economic landscape of Chhattisgarh.

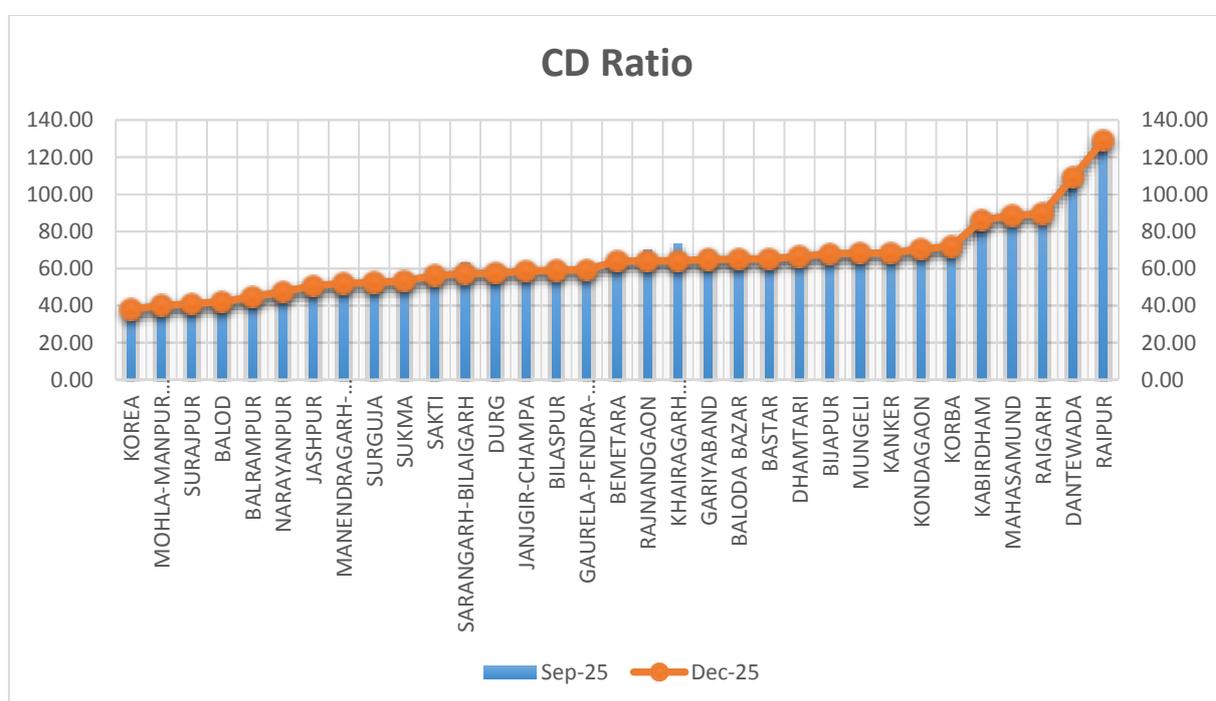
Banks with CD ratio below the Bench mark of 60% must review the performance of their branches with very low credit portfolio and initiate necessary corrective steps. Out of 6 Banks having CD ratio below benchmark, there is Q-o-Q & Y-o-Y growth in CD ratio of Karur Vysya Bank & UJJIVAN SMALL FIN. Bank only while KARNATKA BANK witnessed negative Q-o-Q & Y-o-Y growth.

South Indian Bank and Central Bank of India has shown positive Q-o-Q growth while they witnessed negative Y-o-Y growth in CD ratio. However, APEX BANK has shown negative Q-o-Q growth while they witnessed positive Y-o-Y growth.

District-wise position of CD Ratio is as under: The Credit Deposit Ratio (CD Ratio) serves as a valuable metric for assessing the health and inclusivity of the banking sector in different regions. Disparities observed in Chhattisgarh emphasize the need for a nuanced approach to financial development, ensuring that all districts contribute to and benefit from the overall economic progress of the state.

SI NO.	District Name	CD Ratio September-25	CD Ratio December-25	Variance Dec'25 Over Sep'25
1	KOREA	36.53	38.08	1.56
2	MOHLA-MANPUR AMBAGARH CHOUKI	44.65	39.99	-4.66
3	SURAJPUR	40.89	40.97	0.09

4	BALOD	46.14	42.23	-3.92
5	BALRAMPUR	45.36	44.74	-0.62
6	NARAYANPUR	48.38	47.44	-0.94
7	JASHPUR	49.14	50.67	1.53
8	MANENDRAGARH-CHIRMIRI BHARATPUR	54.56	52.04	-2.52
9	SURGUJA	54.89	52.54	-2.36
10	SUKMA	53.14	53.08	-0.06
11	SAKTI	57.19	56.31	-0.88
12	SARANGARH-BILAIGARH	63.05	57.37	-5.68
13	DURG	62.27	57.53	-4.74
14	JANJGIR-CHAMPA	58.28	58.66	0.38
15	BILASPUR	62.03	58.99	-3.04
16	GAURELA-PENDRA-MARWAHI	58.35	59.34	0.99
17	BEMETARA	65.02	63.93	-1.09
18	RAJNANDGAON	70.05	64.16	-5.89
19	KHAIRAGARH CHHUIKHADAN-GANDAI	73.06	64.18	-8.88
20	GARIYABAND	69.99	64.81	-5.18
21	BALODA BAZAR	67.71	65.03	-2.68
22	BASTAR	69.72	65.30	-4.42
23	DHAMTARI	68.56	66.50	-2.06
24	BIJAPUR	67.08	67.97	0.89
25	MUNGELI	72.64	68.28	-4.35
26	KANKER	67.83	68.31	0.49
27	KONDAGAON	72.19	70.49	-1.70
28	KORBA	69.34	71.92	2.57
29	KABIRDHAM	90.49	86.24	-4.25
30	MAHASAMUND	91.24	88.45	-2.79
31	RAIGARH	88.63	89.65	1.02
32	DANTEWADA	104.07	109.37	5.30
33	RAIPUR	124.88	129.08	4.21



Districts with High CD Ratio (Above 100%): Two districts viz. Raipur & Dantewada in Chhattisgarh reported a CD ratio exceeding 100% in December' 25, indicating that the banking system is lending more money than it holds in deposits. This status can be indicative of a robust banking sector that actively supports economic activities within these districts.

Districts with CD Ratio below 60%: - Sixteen districts in the State are experiencing CD ratios below 60% in December' 25 as compared to 13 districts in the September' 25.

Districts with CD Ratio below 40%: - Two districts namely Korea & Mohla-Manpur-Ambagarh-Chouki districts are having low CD ratio of 38.08% & 39.99% respectively in quarter December' 25. The Korea district was having CD ratio of 71.53% in quarter June' 25 and the reason for the drastic change in Korea district is result of reallocation of one branch of Indusind Bank Ltd. to Manendragarh-Chirmiri Bharatpur (MCB) district.

This designation highlights the need for targeted interventions to stimulate credit flow in these areas, potentially through initiatives that promote financial literacy, entrepreneurship, and economic development. As per guideline of LBS, Special Sub-Committees (SSCs) of the DCC should be set up in the districts having CD Ratio less than 40 percent, in order to monitor the CD Ratio and to draw up Monitorable Action Plans (MAPs) to increase the CD Ratio. The Lead District Manager (LDM) is designated as the Convener of the SSC which, in addition to the District coordinators of banks functioning in the area, should comprise of the LDO of RBI, the DDM of NABARD, the District Planning Officer or a representative of the Collector duly empowered to take decisions on behalf of the district administration. The LDMs of low performing districts where CD ratio is below 40% has been advised to give special attention to the potential of the districts for increasing CD ratio above 40%.

Implications and Policy Considerations: Disparities in CD ratios across districts within Chhattisgarh indicate varying levels of economic activity and financial inclusion. While districts with high CD ratios showcase the success of banking institutions in supporting economic growth, low CD ratio districts signal areas that may require targeted efforts to enhance financial accessibility and promote economic development.

Government authorities, policymakers, and financial institutions should collaborate to implement tailored strategies for districts with low CD ratios. This may involve initiatives such as improving financial literacy, providing incentives for banks to operate in these areas, and facilitating access to credit for small businesses and entrepreneurs.

7. Priority Sector Advances:

The ratio of Priority Sector Advances to total Advances has been computed as per the instructions contained in Para 5.1 of RBI's Master Directions- Priority Sector Lending (PSL) - Targets and Classification letter no. RBI/FIDD/2020-21/72 dated September 04, 2020. Though, the parameters involved in ANBC/ CEOBE are not available at the State level, the ratio of PSA to total advances has been computed by considering outstanding of total advances as on the corresponding date of the preceding year i.e. 31.12.2024.

An analysis of the performance in terms of the targets is presented as under:

- i. The % wise growth under various areas of priority sectors in respect of **All Banks (Excluding RRB and SFBs)** was as under:

(Rs. in Crores)

Parameter	Bench mark	Outstanding as of				Absolute Growth over Sept' 2025	% increase over Sept' 2025
		Sept. 2025	% Achiv. of ANBC	Dec. 2025	% Achiv. of ANBC		
PS Adv.	40%	1,07,176	51.61	1,09,652	50.93	2,476	2.31
Agri Adv.	18%	33,841	16.30	31,885	14.81	-1,956	-5.78
Weaker Sec. Adv.	12%	24,797	11.94	26,198	12.17	1,401	5.65

Advances Level (excluding RRB & SFB) for Sept. 2024 was Rs. 2, 07,646.15 and Dec' 2024 was Rs. 2, 15,316.56 Crores.

It reveals from the above data that the Priority Sector Advances and Weaker Section Advances (WSA) have surpassed the benchmark. But, under Agriculture Advances the benchmark level could not achieve and the outstanding reduced by Rs. 1,956.00 crores in Dec'25 quarter.

- ii. The percentage-wise growth under the following areas of priority sectors in respect of **Regional Rural Bank** was as under:

(Rs. in Crores)

Parameter	Bench mark	Outstanding as of				Absolute Growth over Sept' 2025	% increase over Sept' 2025
		Sept. 2025	% Achiv. of ANBC	Dec. 2025	% Achiv. of ANBC		
PS Adv.	75%	6,766	76.75	7,139	74.35	373	5.51
Agri. Adv.	18%	3,485	39.53	3,598	37.57	113	3.24
Weaker Sec. Adv.	15%	4,413	50.06	4,544	47.32	131	2.97

Advances Level of RRB for Sept' 2024 was Rs. 8,816.32 and Dec'.2024 was Rs. 9,602.47 Crores.

RRBs have achieved / surpassed the stipulated benchmarks of 18% and 15% under Agriculture Advances and Weaker Sections respectively. However, they have just touched the benchmark level of 75% under Priority Sector Advances (PSA). Though there is increase in absolute numbers, but, the benchmark level could not achieve.

- iii. The percentage-wise growth under the following areas of priority sectors in respect of **Small Finance Banks** was as under:

(Rs. in Crores)

Parameter	Bench mark	Outstanding as of				Absolute Growth over Sept' 2025	% increase over Sept' 2025
		Sept. 2025	% Achiv. of ANBC	Dec. 2025	% Achiv. of ANBC		
PS Adv.	75%	3,472	85.84	3,706	85.26	234	6.74
Agri. Adv.	18%	1,064	26.31	1,174	27.00	110	10.34
Weaker Sec. Adv.	12%	1,904	47.08	1,986	45.67	82	4.31

Advances Level of SFB for Sept' 2024 was Rs. 4,045.07 and Dec' 2024 was Rs. 4,346.81 Crores.

SFBs have achieved/surpassed the stipulated benchmarks of 75%, 18% and 12% under Priority Sectors, Agriculture Advances and Weaker Sections respectively.

- iv. The Bank group wise percentage share of various components of Priority Sector advances as of December, 2025 is as under:

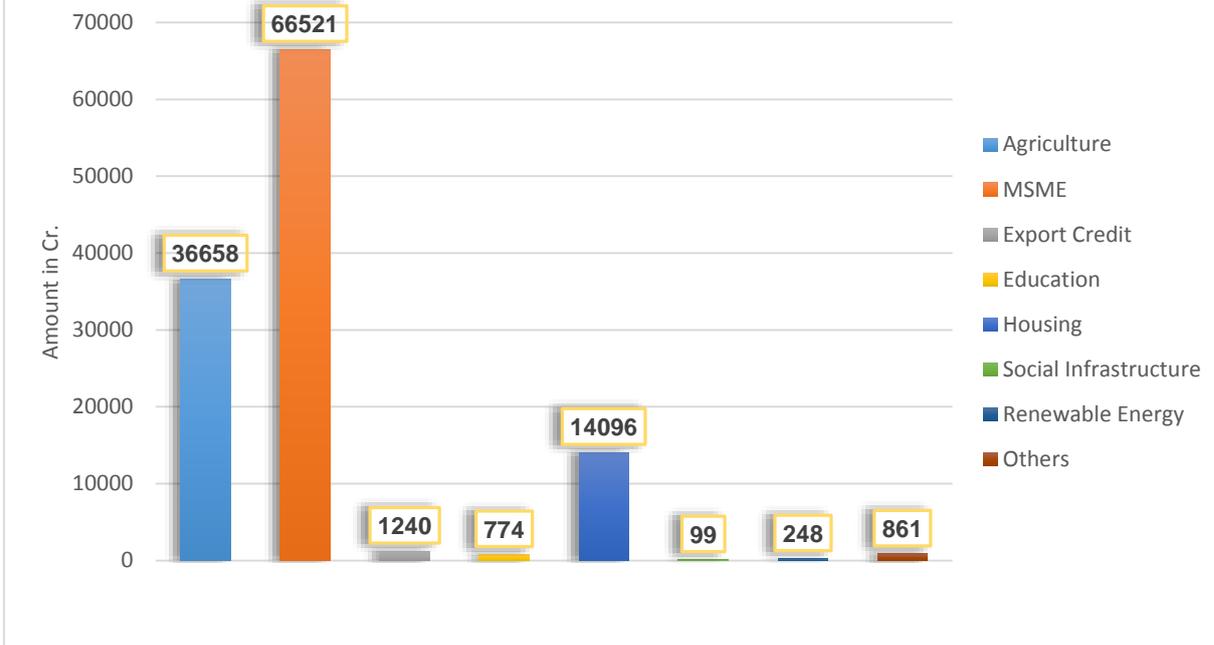
Sector	Public Sector Banks	Private Sector Banks	Co-operative Bank	Regional Rural Bank	Small Finance Banks	All Banks
PS Adv.	42.23%	61.78%	105.10%	74.35%	85.26%	52.56%
Agri Adv.	11.06%	14.49%	97.59%	37.47%	27.00%	15.99%
Weaker Sec. Adv.	8.67%	10.29%	108.34%	47.32%	45.67%	14.28%

- From the above table, it can be observed that Banks have surpassed the benchmark under PS Advances and Weaker section Advances (WSA) overall, but missed the stipulated benchmark in Agriculture Advances.
- Public Sector bank have just achieved the benchmark under PS advances but needs sincere improvement under Agriculture Advances and Weaker Section Advances.
- Performance of the Private Sector Banks needs to be improved under Agriculture and Weaker Section.

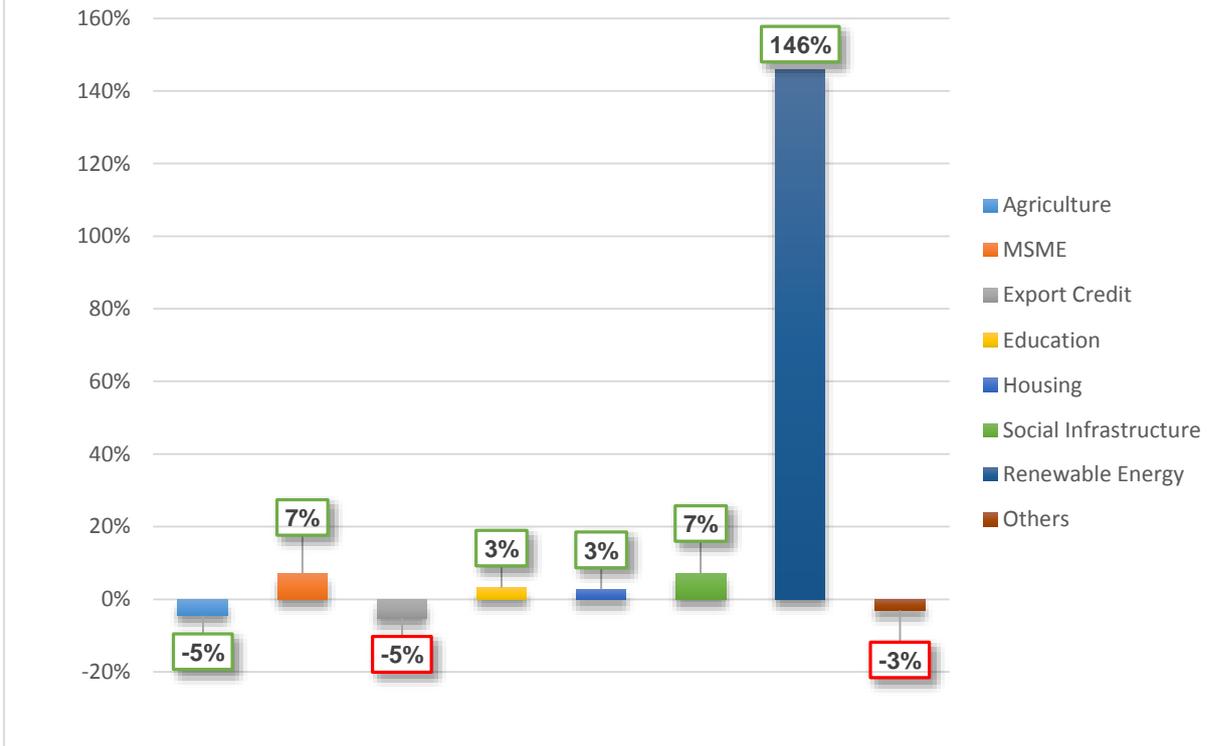
The Member Banks which are below the benchmark (as per **Table No. 1(D) (Page No. 104)**) are requested to improve their performance under Priority Sector, Agriculture and Weaker Section advances, so as to achieve the National Goals.

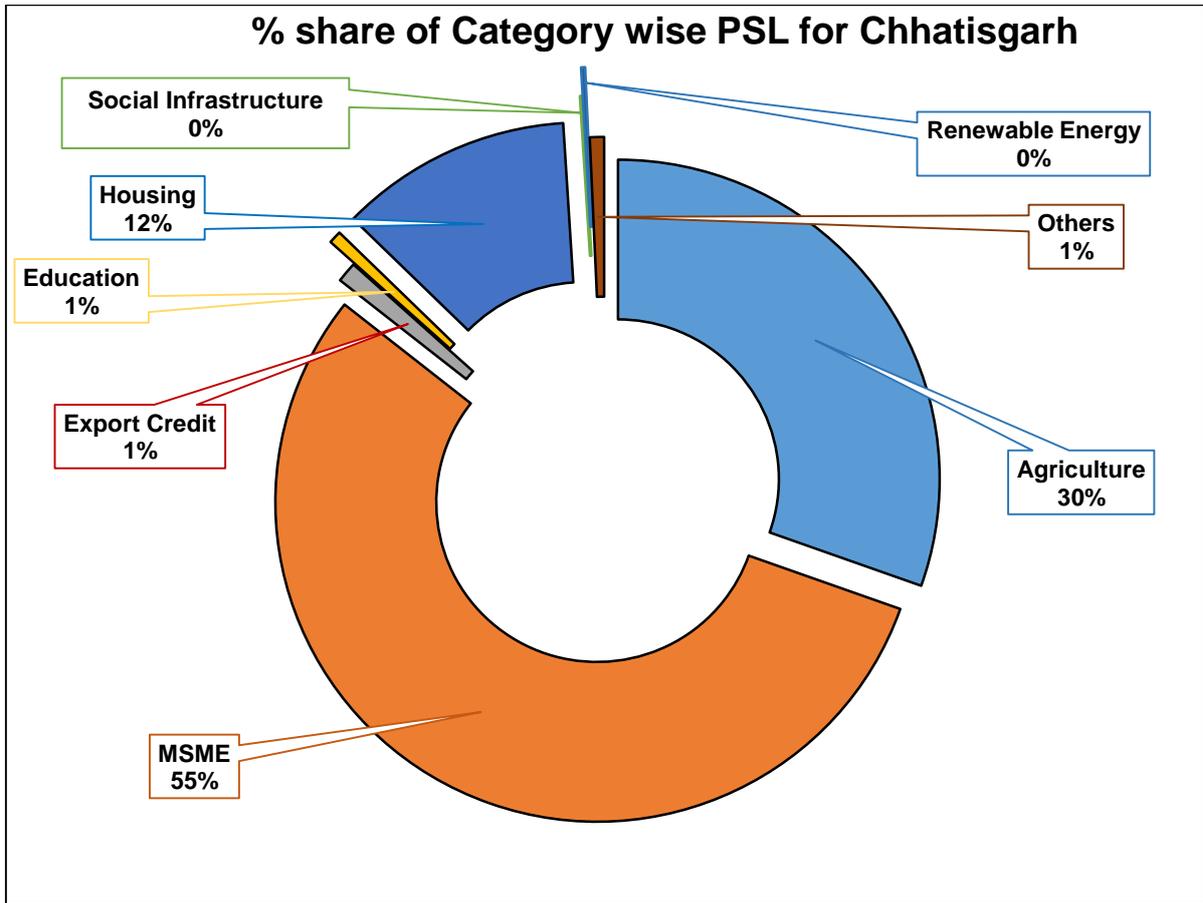
As per revised guidelines of RBI for Priority Sector, the sub-target for Small & Marginal farmers is 10% and for Micro Enterprise is 7.5% of ANBC against which, as of December 2025, all banks together stood at Rs. 13,846.75 Crores i.e. 6.04 % and Rs. 32,762.42 Crores i.e. 14.29% respectively.

Priority Sector Advances As on 31.12.2025



PSL Category-wise Q-o-Q growth (Dec' 25 V/s Sept' 25)





Details of Bank wise information of Priority Sector Advances are shown in **Table No. 1(D) (Page No. 104)**.

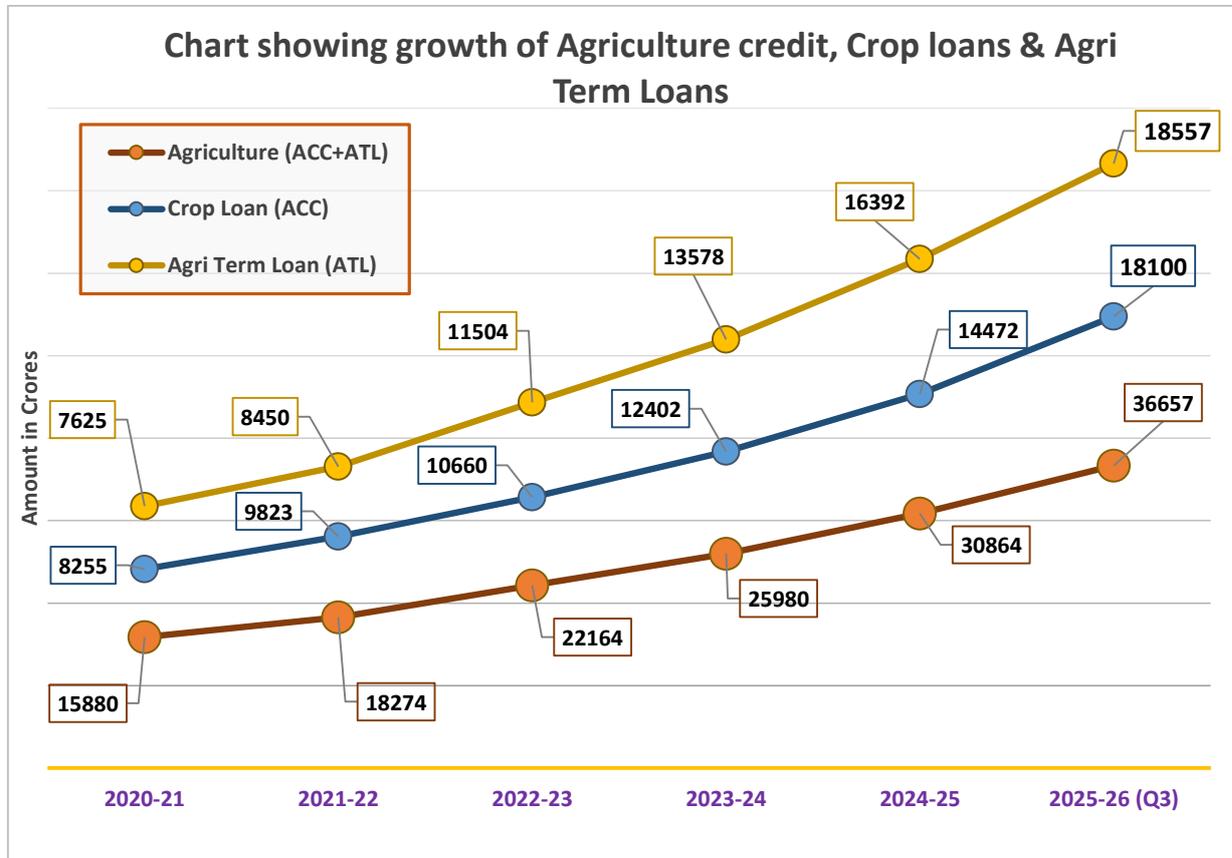
Banks are having (-Ve) Q-o-Q growth:

(Amount in Rs. Crores)

Sr. No.	Bank Name	PS Advances As on 31.12.2025	PS Advances As on 30.09.2025	(-Ve) Growth
1	APEX BANK	6654.99	9771.32	-3116.33
2	AXIS BANK	6470.72	6643.33	-172.61
3	KARNATAKA BANK	162.91	183.77	-20.86
4	UTKARSH SMALL FIN. BANK	90.12	99.15	-9.03
5	SURYODAY SMALL FIN. BANK	211.72	220.38	-8.66
6	UCO BANK	1537.46	1544.88	-7.42
7	UJJIVAN SMALL FIN. BANK	112.67	113.57	-0.90

8. Agriculture Advances:

- ❖ Agricultural Advances as on 31.12.2025: Rs. 36,657.51 crores
- ❖ Total Advances as on 31.12.2024: Rs. 2,29,265.84 crores
- ❖ Ratio of Agricultural advances to Total Advances: **15.99%** which is below the benchmark of 18%.



- Agriculture credit accounts for 15.99% of the total bank's credit and 30.42% of total priority sector portfolio as on December' 31, 2025.
- Agriculture credit increased by 13.51 % y-o-y to Rs. 36,657.51 crores in Dec' 2025 from Rs. 32,294.57 crores corresponding previous year.
- The total outstanding under Agriculture Cash Credit was Rs. 18,100.03 Crores and under Agriculture Term Loan was Rs. 18,557.48 Crores as at the end of quarter ended Dec' 2025. The share of crop loans and term loans were 49% and 51% respectively. Banks are requested to increase KCC as well as investment credit in Agriculture Segment.

Agency wise growth under Agriculture

(Amount in Rs. Crores)

Sr. No.	Agency	Dec'24	Sept'25	Dec'25	Growth		% Growth	
					Q-o-Q	Y-o-Y	Q-o-Q	Y-o-Y
1	Public Sector Banks	12,667.46	13,520.31	14,774.91	1,254.60	2,107.45	9.28	16.64
2	Private Sector Banks	10,003.76	10,929.95	10,930.05	0.10	926.29	0.00	9.26
3	Regional Rural Bank	3,019.37	3,485.07	3,598.39	113.32	579.02	3.25	19.18
3	Cooperative Bank	5,573.72	9,391.22	6,179.76	-3,211.46	606.04	-34.20	10.87
4	Small Finance Banks	1,030.26	1,064.31	1,174.40	110.09	144.14	10.34	13.99
5	Total	32,294.57	38,390.86	36,657.51	-1,733.35	4,362.94	-4.52	13.51

Growth under Crop Loans

(Amount in Rs. Crores)

Sr. No.	Agency	Dec'24	Sept'25	Dec'25	Growth		% Growth	
					Q-o-Q	Y-o-Y	Q-o-Q	Y-o-Y
1	Public Sector Banks	4,981.28	5,251.16	5,326.19	75.03	344.91	1.43	6.92
2	Private Sector Banks	3,448.16	3,969.71	3,737.30	-232.41	289.14	-5.85	8.39
3	Regional Rural Bank	2,505.82	2,960.64	2,994.10	33.46	488.28	1.13	19.59
3	Cooperative Bank	5,414.22	9,250.68	6,040.88	-3209.80	626.66	-34.70	11.57
4	Small Finance Banks	1.72	1.57	1.56	-0.01	-0.16	-0.64	-9.30
5	Total	16,351.20	21,433.76	18,100.03	-3,333.73	1,748.83	-15.55	10.70

Growth under Agriculture Term Loans

(Amount in Rs. Crores)

Sr. No.	Agency	Dec'24	Sept'25	Dec'25	Growth		% Growth	
					Q-o-Q	Y-o-Y	Q-o-Q	Y-o-Y
1	Public Sector Banks	7,686.18	8,269.15	9,448.72	1,179.57	1,762.54	14.26	22.93
2	Private Sector Banks	6,555.59	6,960.24	7,192.75	232.51	637.16	3.34	9.72
3	Regional Rural Bank	513.55	524.43	604.29	79.86	90.74	15.23	17.67
3	Cooperative Bank	159.50	140.54	138.88	-1.66	-20.62	-1.18	-12.93
4	Small Finance Banks	1,028.54	1,062.74	1,172.84	110.10	144.30	10.36	14.03
5	Total	15,943.36	16,957.10	18,557.48	1,600.38	2,614.12	9.44	16.40

Details of Bank wise information of Agricultural Advances are shown in **Table No. 1(E) and 1(E- 1) (Page No. 105 & 106)**.

KCC Loan – As on 31.12.2025, 2, 02,558 new KCC cards amounting to Rs. 3,944.93 Crores has been sanctioned by Banks in Chhattisgarh.

Position of Kisan Credit Card for the period ended					
	Dec'24	Sept'25	Dec'25	Growth Y-o-Y (Dec'24 to Dec'25)	Growth over Sept'25
Accounts	22,13,618	23,02,489	22,65,744	52,126	-36,745
Amount	12,496.49	16,892.93	13,750.21	1,253.72	-3,142.72

Details of Bank wise information of KCC are shown in **Annexure - D (Page no. 71)**.

8 (a). Prime Minister Formalization of Micro Food Processing Enterprises Scheme (PMFME):

Ministry of Food Processing Industries (MoFPI) in partnership with the states had launched an all India centrally sponsored "PM formalization of Micro Food Processing Enterprises Scheme (PMFME Scheme) for providing financial, technical and business support for up gradation of existing micro food processing enterprises. MoFPI has launched the Pradhan Mantri Formalization of Micro food processing Enterprises (PMFME) scheme under the Aatmanirbhar Bharat Abhiyan with the aim to enhance the competitiveness of existing individual micro-enterprises in the unorganized segment of the food processing industry and promote formalization of the sector. The scheme to be implemented over a period of five years from 2020-21 to 2024-25 with a total outlay of Rupees 10,000 crores. The scheme has a special focus on supporting Groups engaged in Agri-food processing such as Farmer Producer Organizations (FPOs), Self Help Groups (SHGs), and Producers Cooperatives along their entire value.

Targets under this scheme have been allotted to the member banks vide letter SLBC 2025-26/03 dated 17.05.2025 and the member banks were advised to further allocate these targets district-wise looking to the branch business and potential area.

The present position of the banks as on 31.12.2025 under the scheme is as under:

Category	Target for the year 2025-26	Total Sponsored Application	No. of application sanctioned	No. of application rejected	No. of application pending
PSBs (12)	410	2629	386	1311	932
PVTs (16)	425	343	80	114	149
RRB (1)	45	418	48	287	83
Cooperative (1)	40	0	0	0	0
SFBs (4)	80	8	1	3	4
Total	1000	3398	515	1715	1168

In this regard SLBC has communicated to all Banks via letters, e-mails etc. on regular interval to clear the pendency as well as instructed all member banks not to reject the applications on flimsy grounds. All member banks have been advised to ensure appropriate action to achieve the target.

Details of Bank-Wise & District-Wise information of PMFME is placed as **Annexure - E (Page No. 72 & 73)**.

8(b). Agriculture Infrastructure Fund (AIF):

Ministry of Agriculture & Farmers Welfare, Department of Agriculture, Cooperation & Farmers Welfare, Government of India has launched a new pan India Central Sector Scheme- 'Financing Facility under Agriculture Infrastructure Fund'. The Scheme shall provide a medium-long term debt financing facility for investment in viable projects for post-harvest management infrastructure and community farming assets through interest subvention and financial support. Under the scheme, financing facility of INR 1 Lakh Crores will be provided by banks and financial institutions as loans to Primary Agriculture Credit Societies (PACS), Marketing Cooperative Societies, Farmer Producers Organizations (FPOs), Self Help Groups (SHGs), Farmers, Joint Liability Groups (JLG), Multipurpose Credit Societies, Agri-entrepreneurs, Startups and Central/ State agency or Local Body sponsored Public Private Partnership Project. All loans under this financing facility will have interest subvention of 3% per annum up to a limit of Rs. 2 crores and credit guarantee coverage also will be available for eligible borrowers under Credit Guarantee Fund Trust for Micro & Small Enterprises (CGTMSE) scheme for a loan up to Rs. 2 crores. The fee for this coverage will be paid by the Government.

However, through their letter DO.No.AS (MA)/01/2023 dated 02.01.2023 the Ministry of Food Processing Industries has informed about the convergence of PMFME scheme with AIF.

The summary of status of applications processed by Banks as on 31.12.2025 is as under:

-

(Amount in Crores)

Sponsored Application		Sanctioned by Banks		Disbursed by Banks		Rejected by Banks		Pending at Bank Level	
No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
6100	4903.88	3969	2430.16	3229	1840.08	1025	1078.00	838	539.00

Details of Bank-Wise & District-Wise information of AIF is placed as **Annexure – E1 (Page No. 74 & 75)**.

8(c). KCC to Animal Husbandry, Dairy & Fisheries Farmers (AHD & F): -

In order to ensure maximum coverage of farmers engaged in Animal Husbandry and Fisheries under KCC, DFS has launched a special saturation drive in the form of weekly "District-level Camp" w.e.f. November 2021. DFS vide letter dated 10.09.2024 have informed that Nationwide AHDF KCC campaign has resumed from 15.09.2024 to 31.03.2025. As the campaign completed on 31.03.2025, member banks are requested to clear pending applications and report to LDMs for updating on the portal.

Campaign to be held on every Friday of the week. In case, Friday being a holiday, the date of campaign will be rescheduled either for Thursday or Saturday, the alternate working day, as the case may be. During the campaign Animal Husbandry and fishery Dept. are sourcing the applications and a committee comprising of LDM, Bank, NABARD and Dept. nodal officer scrutinizes the application and after scrutiny application is being sent to the concerned Bank Branch. Concerned Bank Branch has to process the applications within 15 days of receipt as per extant guidelines/policy.

Under this campaign, the cumulative progress made so far as on 31.01.2026 since inception is placed below:

KCC Animal Husbandry Applications				
Received	Accepted	Sanctioned	Rejected	Pendency more than 15 Days
78412	77553	29238	45632	2680

KCC Fisheries Applications				
Received	Accepted	Sanctioned	Rejected	Pendency more than 15 Days
11827	11806	4146	7149	511

The Major reasons for rejection under Animal Husbandry applications are as under:

- Not a member of PACS / already having KCC with other Bank
- Milk sale proceed account with other Bank / Applicant is defaulter.
- Applicant is unwilling to avail / unaware about loan application.
- Incomplete application forms / wrong information provided.
- Multiple applications from family for the same milch animal.

The Major reasons for rejection under Fisheries applications are as under: (i) Not having valid fishing license/permission & (ii) Applicant is doing trading activities only.

As advised by DFS on multiple occasions, all the member Banks are requested to expedite the process of applications in various stages of and dispose of the applications within 15 days of receipt as per new SOP for the saturation drive. LDMs also requested to ensure regular conduct of weekly camps as per SOP and also collect & return the rejected applications from respective banks and to be handed over to the concerned nodal officer against acknowledgment.

Details of Bank-Wise & District Wise information of KCC to AH Dairy is placed as **Annexure – E2 (Page No. 76 & 77)**.

Details of Bank-Wise & District Wise information of KCC to Fisheries is placed as **Annexure – E3 (Page No. 78 & 79)**

9. Flow of credit for affordable housing:

Housing loan outstanding under priority sector is as under: -

(Amount in Rs. Crores)

As on 31 st Dec'2024	As on 30 th Sept' 2025	As on 31 st Dec'2025	Q-o-Q Growth	
			Amount	%
10,721.25	13,717.89	14,095.59	377.70	2.75

- As of 31st Dec' 2025, housing loan portfolio increased to Rs. 14,095.59 Crores compared to Rs. 10,721.25 crores in Dec' 2024, registering Y-o-Y growth of 31.47 % in Dec' 2025 as compared to -0.41 % Y-o-Y decline in Dec' 2024.

9 (a). Pradhan Mantri Awas Yojana - Urban 2.0

Pradhan Mantri Awas Yojana - Urban 2.0 (PMAY-U 2.0) – 'Housing for All' Mission provides financial Assistance to 1 crore urban poor and middle-class families to construct, purchase or rent a house at an affordable cost in cities. PMAY-U 2.0 is implemented through four verticals i.e., Beneficiary Led Construction, Affordable Housing in Partnership, Affordable Rental Housing and Interest Subsidy Scheme. Families belonging to EWS/LIG/MIG segments, having no pucca house anywhere in the country, are eligible to purchase or construct a house under PMAY-U 2.0. Central assistance of up to ₹2.50 lakh crore is provided under the Scheme.

PMAY-U 2.0 also ensures equity across different segments of population by addressing the housing requirements of widows, single women, persons with disabilities, senior citizens, transgender, persons belonging to Scheduled Castes/Scheduled Tribes, Minorities and other weaker & vulnerable sections of the society. Special focus is given to Safai Karmi, Street Vendors identified under PMSVANidhi Scheme and different artisans under Pradhan Mantri-Vishwakarma Scheme, Anganwadi workers, building and other construction workers, residents of slums/chawls and other groups identified during operation of PMAY-U 2.0. **Member banks have sanctioned 556 cases of Rs. 272.28 crores out of 578 applications submitted to the banks.**

10. PRADHAN MANTRI SURYA GHAR MUFT BIJLI YOJANA (PMSGMBY)

The Ministry of New and Renewable Energy (MNRE), Government of India, came up with PM Surya Ghar Yojana with a target of 1 crores solar units in residential houses. In this regard, DFS vide letter dated 13th Sept' 2024 advised SLBC Conveners to monitor the implementation of this scheme in their respective State and also advised to review the performance of the scheme at the SLBC level. All member banks are requested to finance the maximum under the said scheme.

The summary of status of applications processed by Banks as on 31.12.2025 is as under: -

(Amount in Rs. Crores)

Application Received		Sanctioned by Banks		Disbursed by Banks		Rejected by Banks		Pending at Bank Level	
No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
45753	964.91	22666	432.39	17922	260.03	20804	442.69	2196	45.76

Detailed bank-wise performance under PMSGMBY and District-wise Report as per Jan Samarth Portal are provided in **Annexure - F (Page No. 80 & 81)**.

11. Grant of Education Loan:

Education loan outstanding under priority sector is as under: -

(Amount in Rs. Crores)

As on 31 st Dec'2024	As on 30 th Sept' 2025	As on 31 st Dec'2025	Q-o-Q Growth	
			Amount	%
663.70	750.04	774.45	24.41	3.25

- As of 31st Dec' 2025, portfolio under education loan increased to Rs.774.45 crores compared to Rs. 663.70 crores in Dec' 2024, registering Y-o-Y growth of 16.69% in Dec' 2025 as compared to -0.00% (-ve) Y-o-Y growth in Dec'2024.

Bank wise details of Priority Sector Education Loan & Housing Loan are shown in **Table No. 1(F-2) (Page No. 109)**.

Central Sector Interest Subsidy (CSIS) Scheme: -

One of the major objectives of the Government is to ensure that no student is denied the opportunity to pursue higher education because she or he is poor. To achieve this objective, Ministry of Education (Erstwhile Ministry of Human Resource Development) launched a Scheme titled "Central Sector

Interest Subsidy Scheme" (CSIS) in 2009. The scheme provides **full interest subsidy during the moratorium period** on loan availed under Model Education Loan Scheme of Indian Banks' Association (IBA) for pursuing technical/professional courses in India. Students whose annual gross parental/ family income is up to Rs.4.5 lakh are eligible under the scheme. The existing Scheme has been modified with the approval of the Union Cabinet on 19.01.2022. Canara Bank is the nodal Bank for management of lodgement and disbursement of interest subvention claims.

Interest Subsidy under CSIS Scheme for 2025-26 is as under: For FY 2025-26 (Claim Year – 2024-25), Interest Subsidy Claims up to Dec-25.

(Amount in Rs. Lakhs)

Category	FY 2023-24 (Claim Year – 2022-23)		FY 2024-25 (Claim Year – 2023-24)		FY 2025-26 (Claim Year – 2024-25)	
	No of Accounts	Interest Subsidy	No of Accounts	Interest Subsidy	No of Accounts	Interest Subsidy
General	1193	265.30	1171	292.40	117	30.00
OBC	997	181.37	924	181.01	43	11.00
SC	360	63.10	358	66.37	11	2.00
ST	243	40.40	243	40.78	09	1.00
Total	2793	550.17	2696	580.56	180	44.00

Bank- wise Interest Subsidy details are placed at **Annexure - G (Page No. 82)**.

Mukhyamantri Uchh Siksha Rin Byaj Anudan Yojana (MMUSRBY): -

The scheme run by Department of Technical Education, CG Government is in force since 2012-13. Under this scheme a financial assistance in the form of interest subvention is extended to borrowers of Education loan whose family income is up to Rs. 2.00 lac per annum. Canara Bank is the nodal Bank for management of lodgement and disbursement of interest subvention claims.

Final Claims under MMUSRBY for 2024-25 (Tentative) is as under:

(Amount in Rs. in Lakhs)

Category	No. of Accounts	Liability	Interest on Loan Amount	Net subsidy claim
General	226	419.40	54.86	46.82
OBC	427	695.08	85.02	79.27
SC	147	276.71	30.09	27.10
ST	135	259.95	27.96	23.67
Total	935	1651.14	197.93	176.86

Bank- wise Claim details are placed at **Annexure - G1 (Page No. 83)**.

12. Flow of credit to MSMEs:

The MSME sector in Chhattisgarh is strong due to abundant mineral resources, a good power supply, and a focus on traditional and modern industries like steel, food processing, and handicrafts.

Key sectors in Chhattisgarh's MSME sector

- **Minerals and Metals:**

Industries such as steel re-rolling mills, mini steel plants, and ferro-alloy units are well-established, leveraging the state's mineral wealth.

- **Agro-based and Food Processing:**

Given Chhattisgarh's agrarian economy, the food processing sector is actively promoted through mega food parks and cold chain logistics support.

- **Traditional and Rural Industries:**

The state has a strong foundation in traditional handloom, handicraft, and village industries, which are an important component of its socio-cultural heritage.

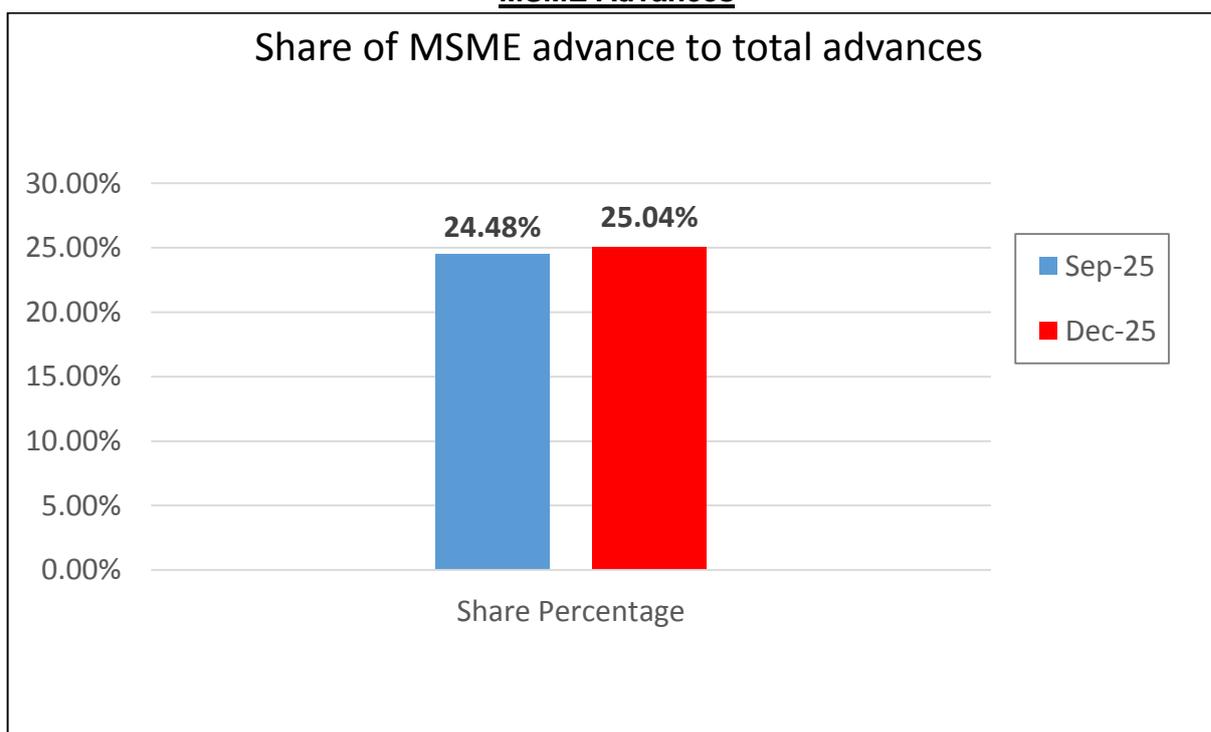
- **Manufacturing:**

A wide range of manufacturing units are present, including those for agro-based products, chemicals, plastics, and construction materials.

- **Emerging Sectors:**

The state is actively working to attract investment in sunrise industries like pharmaceuticals, IT/ITeS, and textiles.

MSME Advances

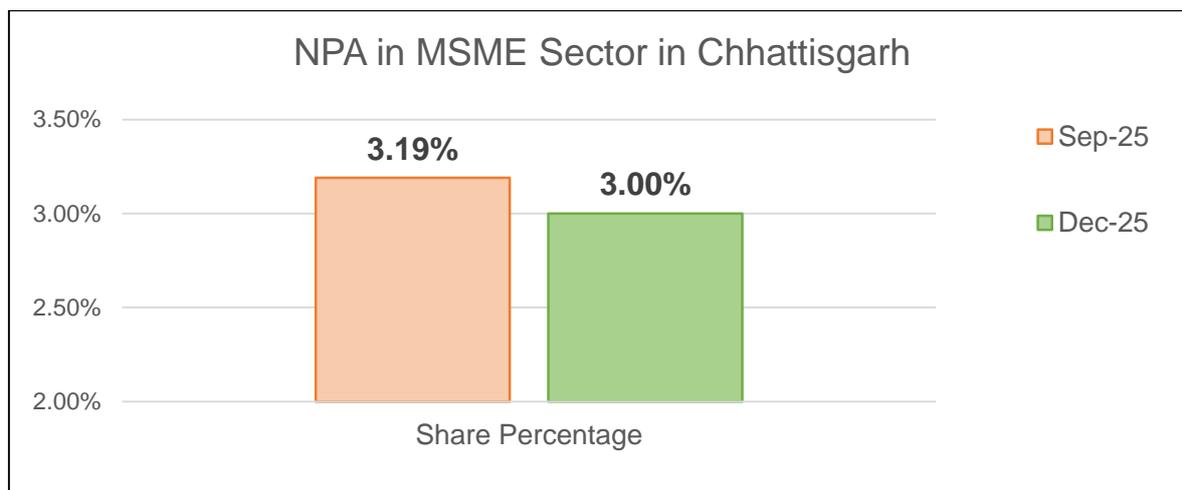


Growth under MSMEs (Dec'25)

(Amount in Rs. Crores)

Sr. No.	Particulars	Dec'24	Sept'25	Dec'25	Growth		% Growth	
					Q-o-Q	Y-o-Y	Q-o-Q	Y-o-Y
1	Credit to MSEs (Micro & Small Enterprises)	40,847.74	48,210.97	51,471.67	3,260.70	10,623.93	6.76	25.99
2	Micro Enterprises	25,195.19	30,332.09	32,762.42	2,430.33	7,567.23	8.01	30.03
3	% credit to Micro enterprises to MSE	61.64	62.92	63.65	0.73	2.01		
4	% credit to Micro enterprises to total credit	10.99	11.95	12.33	0.38	1.34		
5	Small Enterprises	15,652.55	17,878.88	18,709.25	830.37	3,056.70	4.64	19.53
6	Medium Enterprises	10,625.45	13,806.02	14,803.19	1,717.17	4,177.74	12.44	39.32
7	Other MSME	104.60	148.46	246.08	97.62	141.48	65.76	135.26
8	Total Credit to MSMEs	51,577.79	62,165.45	66520.94	4,355.49	14,943.15	7.00	28.97
9	Total Bank's Credit (Corresponding Yr. i.e. Dec'23, Sept' 24 & Dec'24')	2,00,687.39	2,20,507.55	2,29,265.84	8,758.29	28,578.45	3.97	14.24
10	NPA under MSMEs	2,120.73	1,986.03	1,999.85	13.82	-120.88	0.70	-5.70
11	% NPA of the total MSME	4.11	3.19	3.00	-0.19	-1.11		

Bank wise information of MSME Advances are shown in **Table No. 1(F) (Page No. 107)**.

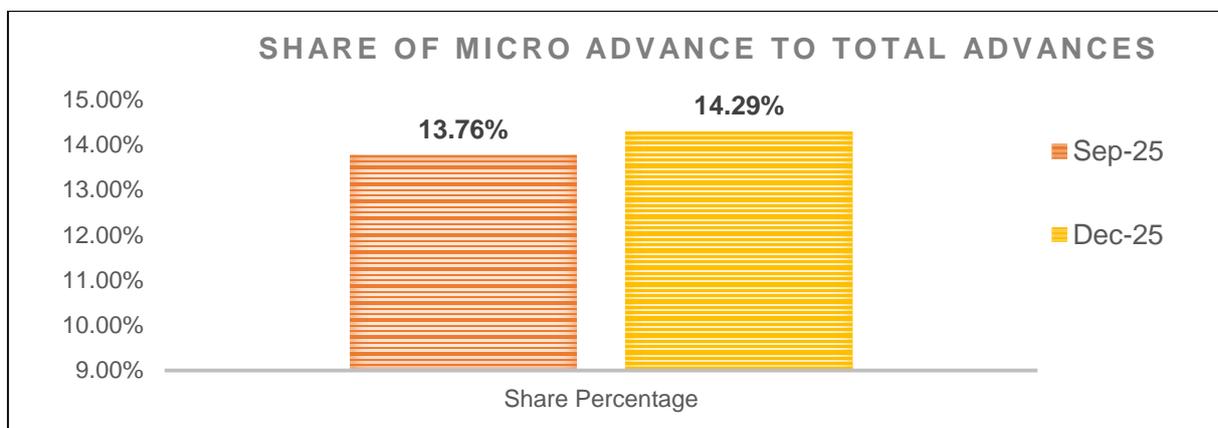


***As on Dec' 31, 2025: National average of NPA in MSME = 4.00%**

MICRO ENTERPRISES: Share of Credit to Micro Enterprises to Total advances has been computed as per the instructions contained in Para 5.1 of RBI's Master Directions- Priority Sector Lending (PSL) - Targets and Classification letter no. RBI/FIDD/2020-21/72 dated September 04, 2020. Though, the parameters involved in ANBC/ CEOBE are not available at the State level, the share

of Micro Credit to total advances has been computed by considering outstanding of total advances as on the corresponding date of the preceding year i.e. 31.12.2024

- **Advances to Micro Enterprises (Including Khadi & Village Industries): Rs. 32,762.42 crores**
- **Total Advances as on 31.12.2024: Rs. 2, 29,265.84 crores.**
- **Share of Micro Credit to Total Advances: 14.29% as on 31.12.2025, which is above regulatory norms of 7.50%.**



Bank wise information of Micro Enterprises Advances are shown in **Table No. 1(F-1) (Page No. 108)**.

Banks With Micro Enterprises advances Below Benchmark 7.50%				
(Amount in Rs. Crores)				
Sr. No	NAME OF THE BANK	Total Advances As on 31.12.2024	MICRO ENTERPRISES (Including Khadi & village Industries) As on 31.12.2025	% of Advances to MICRO ENTERPRISES (Including Khadi & Village Industries)
		Amount	Amount	
1	Federal Bank	640.15	25.15	3.93
2	State Bank of India	55,741.84	3,904.74	7.01
3	DBS Bank India (e-LVB)	63.75	4.62	7.25
All Banks		2,29,265.84	32,762.42	14.29

Only three banks Viz. Federal Bank, SBI & DBS Bank are below the stipulated benchmark of 7.50%. However, only DBS Bank have improved their share of Micro Enterprises to total advances during period under review as compared to Sep-25.

12(a). Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE):

With a view to provide support to first generation entrepreneurs in setting up their business in small & micro sectors, the Central Government launched the Credit Guarantee Scheme (CGS) in the year 2000. The scheme is intended to provide relief to prospective borrowers by making available credit facilities without the hassles of collateral & third party guarantee. The Credit Guarantee Scheme seeks to reassure the member lender that, in the event a covered borrower, who availed collateral free credit facilities, fails to discharge its liabilities to the lender, the Guarantee Trust would make good the loss incurred by the member lender.

To make operational the scheme, Ministry of Micro, Small & Medium Enterprises (MSME), Government of India and Small Industries Development Bank of India (SIDBI) set up the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) which came into force from August 1, 2000. **CGTMSE has increased the ceiling of guarantee coverage from Rs 5 crore to Rs 10 crore under Credit Guarantee Scheme – I (for Banks) and has reduced the Annual Guarantee Fee for Guarantees above Rs 1 crore up to Rs 5 crore under Credit Guarantee Scheme – I (for Banks).** The main objective is that the lender should give importance to project viability and secure the credit facility purely on the primary security of the assets financed. The other objective is that the lender availing guarantee facility should endeavor to give composite credit to the borrowers so that the borrowers obtain both term loan and working capital facilities from a single agency. Credit Guarantee Cover under the scheme is beneficial for both the Banks and the Borrowers. Moreover, the NPA resolution process for the Bank is quicker through settlement of guarantee claims compared to the usual process involved in enforcing collateral, third party guarantee etc.

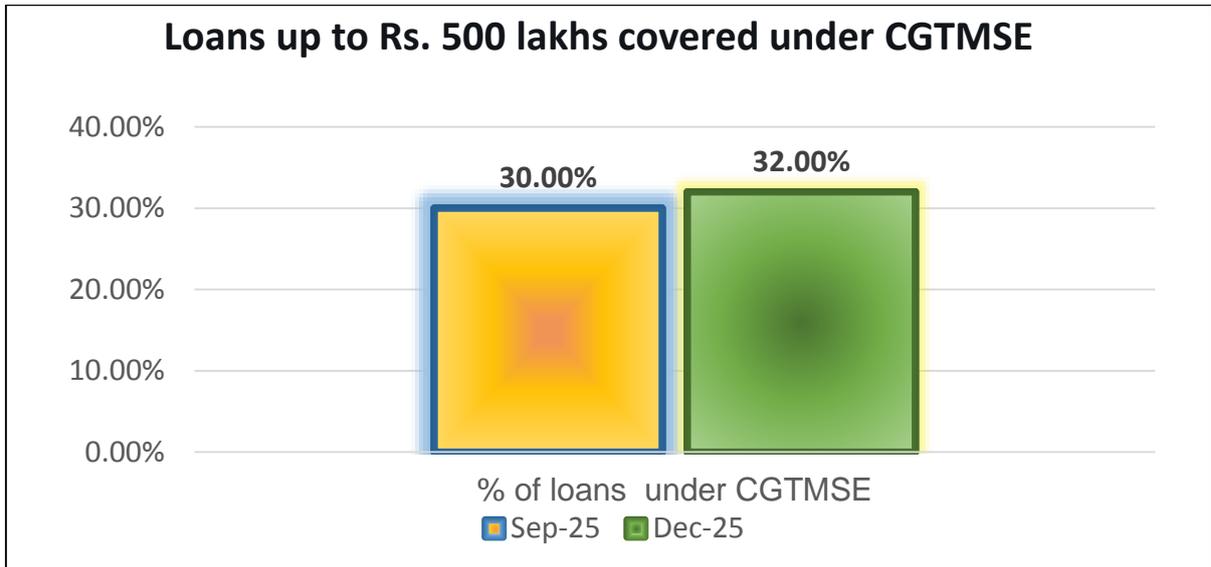
RBI has mandated the Banks to sanction all MSE loans up to Rs. 25.00 lacs without any collateral.

Position of CGTMSE coverage to MSME sector as on 31.12.2025

Category	CGTMSE Coverage
PSBs	36.50%
RRB	65.71%
PvSBs	2.37%
SFBs	0.13%
Total	31.68%

Lead Banks:

- CBI (10.21%  , Last QE: 9%)
- BOB (19.64%,  Last QE: 18%)
- SBI (34.30%,  Last QE: 5.38%)



*Data Source: RBI

1, 33,984 cases of Rs. 7,175.90 crores have been covered by 24 banks in the Chhattisgarh State as on 31.12.2025. All Member Banks are requested to cover all eligible micro and small enterprises loan accounts up to Rs. 10.00 crores mandatory under Credit Guarantee Scheme of CGTMSE as per objective of Ministry of Finance, Government of India.

13. Advances to Weaker Sections:

The ratio of advances to weaker sections to total advances has been computed as per Para 5.1 of RBI's Master Directions- Priority Sector Lending (PSL) - Targets and Classification letter no. RBI/FIDD/2020-21/72 dated September 04, 2020. Though, the parameters involved in ANBC/CEOBE are not available at the State level, the ratio of Weaker Section Advances to total advances has been computed by considering outstanding of total advances as on the corresponding date of the preceding year i.e. 31.12.2024

Weaker Section Advances as on 31.12.2025: Rs. 32,728.13 crores.

Total advances as on 31.12.2024: Rs. 2, 29,265.84crores.

Ratio of Weaker Section Advances to Total Advances: 14.28% which is above the bench mark level of 12% and in absolute term WSA increased by Rs. 1,613.28 crores (5.18%) over Sep-25.

(Amount. in Rs. Crores)

Weaker Section Advances	Dec-24	Sep-25	Dec-25	Q-o-Q Growth Amt.
	28,484.75	31,114.85	32,728.13	1,613.28
Total Advances	Dec-23	Sep-24	Dec-24	
	2,00,687.43	2,20,507.55	2,29,265.84	
Ratio of Weaker Section Advances to Total Advances	Dec-24	Sep-25	Dec-25	Q-o-Q Growth %
	14.19	14.11	14.28	5.18

Banks with Weaker Section Advances Below 12%				
(Amount in Crores)				
Sr. No.	NAME OF THE BANK	Total Advances As on 31.12.2024	Advances to Weaker Section As on 31.12.2025	% of Advances To Weaker Sections
1	DBS BANK INDIA (E-LVB)	63.75	0	0.00
2	KARNATAKA BANK	390.9	2.68	0.69
3	CITY UNION BANK	167.08	3.59	2.15
4	INDIAN BANK	6340.94	196.27	3.10
5	AXIS BANK	11119.13	383.24	3.45
6	YES BANK	2295.16	89.58	3.90
7	KARUR VYSYA BANK	10.48	0.41	3.91
8	UCO BANK	5363.82	259.89	4.85
9	IDBI BANK	4824.08	242.78	5.03
10	PUNJAB NATIONAL BANK	18744.02	1008.28	5.38
11	FEDERAL BANK	640.15	36.05	5.63
12	ICICI BANK	13663.38	816.78	5.98
13	BANK OF INDIA	7270.5	478.5	6.58
14	IDFC FIRST BANK	2725.48	183.08	6.72
15	STATE BANK OF INDIA	55741.84	3832.61	6.88
16	BANK OF MAHARASHTRA	2766.18	211.55	7.65
17	UNION BANK OF INDIA	7745.4	595.25	7.69
18	SOUTH INDIAN BANK	83.9	7.37	8.78
19	HDFC BANK	25506.46	2465.52	9.67
20	TAMILNAD MERCANTILE BANK	12.31	1.38	11.21
All Banks		2,29,265.84	32,728.13	14.28

Bank wise details are shown in **Table No. 1(G) (Page No. 111)**.

14. Review of Performance under Annual Credit Plan 2025-26:

REVIEW OF CREDIT DISBURSEMENT BY BANKS

The achievement of Agriculture Sector against the revised target (as per DFs) is as under:

(Amount in Rs. Crores)

Agency	Crop Loan Target	Crop Loan Ach.	Term Loan Target	Term Loan Ach.	Total Agri	Total Agri Ach.
Commercial Banks	18,000	4,228.85	15,500	13,235.72	33,500	17,464.57
Cooperative Banks	17,000	7,838.20	700	9.50	17,700	7,847.70
Regional Rural Banks	3,200	1,561.81	550	260.18	3,750	1,821.99
Total	38,200	13,628.86	16,750	13,505.40	54,950	27,134.26

ACHIEVEMENT UNDER ACP OF THE STATE UPTO Dec-25 (Q3) FY 2025-26

The summary of target vis-a-vis achievement for the quarter ended Dec' 2025 under Priority Sector Annual Credit Plan 2025-26 is presented hereunder: -

(Amount in Rs. Crores)

No.	Priority Sector	Target 2025-26	Disb. Upto the qtr.	% Achievement
1	Agriculture {1a+1b+1c}	44,667.86	27,134.26	60.75
1a	Farm Credit [1a(i)+1a(ii)]	33,940.93	18,070.70	53.24
1a(i)	Crop Loan	25,409.40	13,628.86	53.64
1a(ii)	Term Loan	8,531.53	4,441.84	52.06
1b	Agri Infrastructure	561.82	322.26	57.36
1c	Ancillary Activities	10,165.11	8741.30	85.99
2	MSME	58,301.77	59,171.52	101.49
3	Export Credit	4,339.43	2,853.09	65.75
4	Education	121.67	107.42	88.29
5	Housing	1,507.78	1,470.63	97.54
6	Social Infra	47.98	49.50	103.17
7	Renewable Energy	53.33	267.44	501.48
8	Others	1,671.10	926.76	55.46
9	Total Priority Sector	1,10,710.92	91,980.62	83.08
10	Total NPS	1,61,576.53	1,41,220.79	87.40
11	Total Credit Plan	2,72,287.45	2,33,201.41	85.65

HIGHLIGHTS

- As against the target of Rs. 2,72,287.45 crores (Priority & Non-Priority) under Annual Credit Plan for FY 2025-26, an amount of Rs. 2,33,201.41 crores has been disbursed, recorded an achievement of 85.65% as on Dec' 31, 2025.
- The potential credit outlay for current year under priority sector is estimated at Rs. 1, 10,710.92 crores, against which the Banks disbursed Rs. 91,980.62 crores and achievement index was 83.08 %.
- Banks disbursed Rs.27, 134.26 crores to the agriculture sector against the target of Rs. 44,667.86 crores and achieved 60.75 % of the target.
- Farm Credit target of Rs. 33, 940.93 crores for FY 2025-26, constitutes a major part of agriculture in the state. The credit flow to this sector was Rs. 18,070.70 crores with achievement of 53.24%.
- Under the MSME sectors, banks disbursed Rs. 59,171.52 crores during the year 2025-26, against the target of Rs. 58, 301.77 crores and achieved 101.49 % of the target.
- Credit off-take under education loans, housing sector under priority sector was Rs. 107.42 crores and Rs.1, 470.63 crores and achievement was 88.29% and 97.54% respectively.

- Out of 33 districts in the State, up to the quarter ended Dec' 2025, as many as 30 districts remained below the State average of 83.08% under ACP 2025-26 up to qtr. ended Dec' 25.

Agency wise ACP Performance as on Dec-25 (Q3)

(Amount in Rs. Crores)

Bank Type	Agriculture			MSME			Priority Sector		
	Target	Achiv.	Achiv%	Target	Achiv.	Achiv%	Target	Achiv.	Achiv%
PSBs	14,642	9,102	62	29,828	26,964	90	49,155	38,627	79
PVTs	12,373	7,565	62	23,981	29,589	123	38,327	39,292	103
Cooperative Banks	13,042	7,848	60	0.00	0.00	0.00	13,415	8,197	61
RRBs	3,449	1,822	53	3,185	1,863	58	7,001	4,042	58
Small Finance Banks	1,162	797	69	1,308	756	58	2,813	1,823	65
Total	44,668	27,134	61	58,302	59,172	101	1,10,711	91,981	83

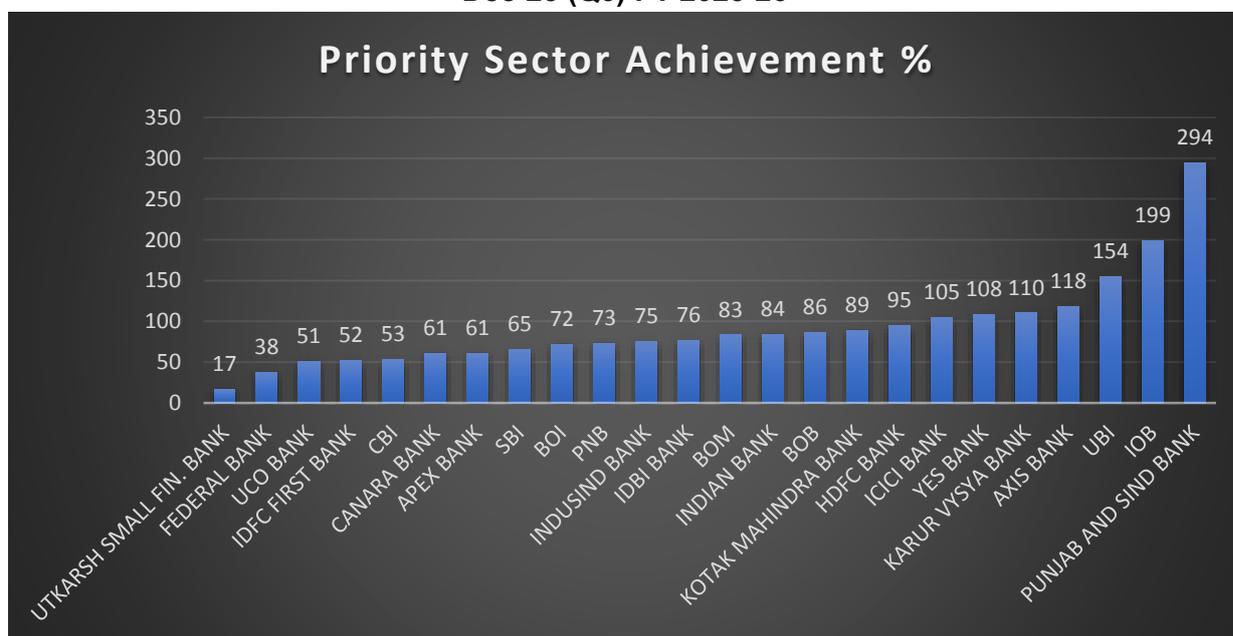
Bank- wise details of achievement are placed at **Table No. 4(C) (Page No. 125)**.

District-wise details of achievement are placed at **Table No. 4(C-1) (Page No. 126)**.

- ❖ From the above table, it is inferred that PSBs, PVTs, SFBs and Cooperative Banks in Agriculture remained above State average of 61% as on Dec' 2025.
- ❖ In MSME, Only PVTs remained above the State average of 101% under ACP 2025-26.
- ❖ Only PVTs have remained above the State average of 83% in achieving total priority sector target under ACP 2025-26 as on Dec' 2025.

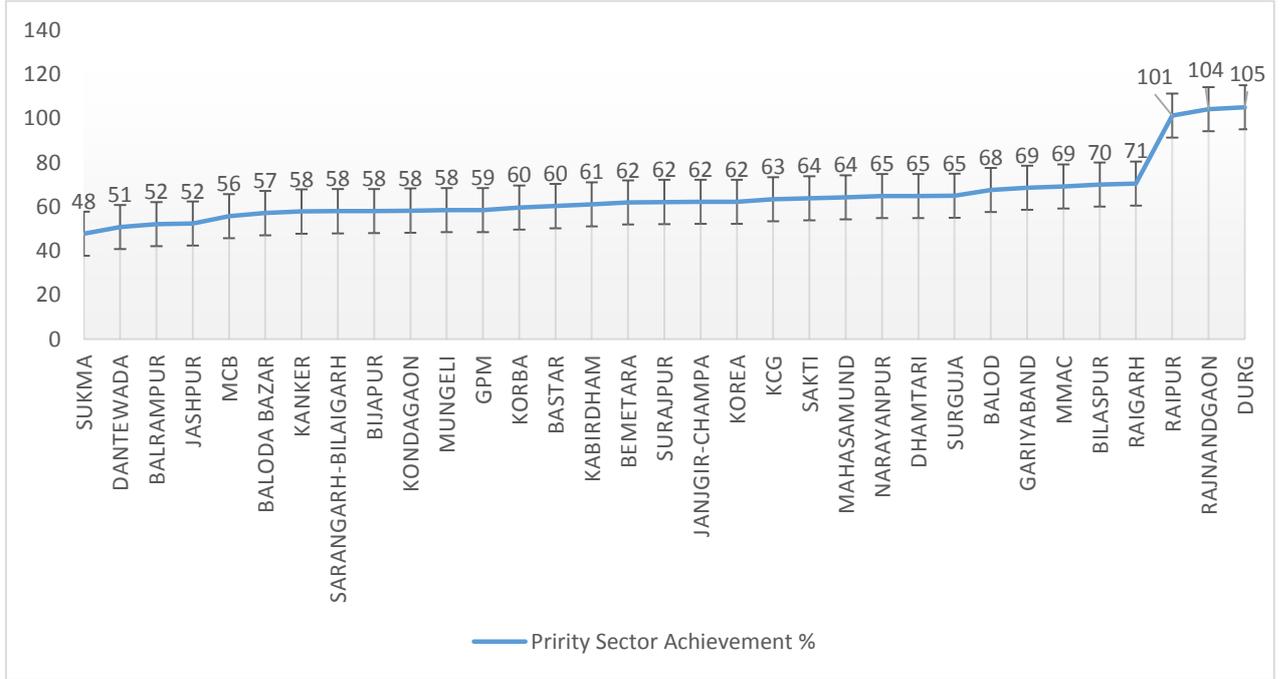
Achievement % under Annual Credit Plan by major banks

Dec-25 (Q3) FY 2025-26



Achievement % under Annual Credit Plan by Districts

Dec-25 (Q3) FY 2025-26



14 (a). Review of Progress under other components of ACP:

(Amount in Rs. Crores)

Component	As on 31 st Dec' 2024	As on 30 th Sep' 2025	As on 31 st Dec' 2025	Y-o-Y Growth	
				Amt.	%
Export	2,022	1,913	2,853	831	41
Social Infrastructure	13	35	50	37	285
Renewable Energy	1	80	267	266	26600

The credit disbursement by banks in Other Priority Sector Viz. Export Credit, Social Infrastructure & Renewable Energy are very low against the target. Banks were instructed to focus on these sectors as they constitute the part of Priority Sector Lending. During 89th SLBC quarterly meeting some member banks apprised the house that the banks are disbursing in all these sectors but the data are not being reported in the CBS extracted file provided by Head offices of the respective banks. The Chair advised all banks to coordinate with their Head office and get rectify the files of all these sectors as they are part of Priority Sector Lending. Accordingly, SLBC has taken up matter with the State Head of all member banks requesting the State Head to escalate the matter to their respective Head offices for mapping of data related to Export Credit, Social Infrastructure & Renewable Energy. Yet most of the Bank have reported NIL Data during the quarter.

15. Position of NPAs as on 31.12.2025:

(Amount in Rs. Crores)

Sep' 2025				Dec' 2025			Net Change In NPA
Banks	Advances	NPA	% NPA	Advances	NPA	% NPA	
Public Sector Bank	1,44,219.92	3,607.60	2.50	1,55,147.93	3,561.20	2.30	-0.20
Private Sector Bank	83,819.90	1,536.61	1.83	86,889.96	1,559.49	1.79	-0.04
Cooperative Banks	10,094.54	358.41	3.55	6,992.92	345.58	4.94	1.39
CRGB	10,867.93	214.18	1.97	11,412.80	212.14	1.86	-0.11
Small Finance Bank	4,914.52	202.71	4.12	5,256.38	203.94	3.88	-0.24
Total	2,53,916.81	5,919.51	2.33	2,65,699.99	5,882.35	2.21	-0.12

Gross NPA of banks decreased by Rs. 37.16 crores from Rs. 5,919.51 crores in Sept' 2025 to Rs. 5,882.35 crores as of Dec' 2025. From the above table, it is also inferred that NPA has decreased in all other agency except in Cooperative Banks.

Bank wise NPA are shown in Table No. 11(H) (Page No. 138).

Position of NPAs in respect of Priority Sector & Non-Priority Sector:

(Amount in Rs. Crores)

Priority Sector NPA as on 31.12.2025										
Bank	Agriculture (PS)	MSMEs (PS)	Education (PS)	Housing (PS)	Social Infrastructure	Renewable Energy	Other Priority	Total Priority Sector (NPA)	Priority Sector Advances	% NPA
PSUs	731.41	1475.18	43.40	120.56	54.59	0.08	5.97	2431.19	56,403.11	4.31
PRIVATE	567.89	398.34	0.64	45.99	0.06	0.00	23.42	1036.34	46,593.70	2.22
COOP.	160.90	0.39	0.18	36.63	0.00	0.00	45.11	243.21	6,654.99	3.65
RRBs	90.47	57.61	0.87	15.50	0.24	0.00	0.70	165.39	7,139.16	2.32
SMALL FIN.	63.29	68.33	0.08	4.97	0.00	0.00	13.57	150.24	3,706.24	4.05
GRAND TOTAL	1613.96	1999.85	45.17	223.65	54.89	0.08	88.77	4026.37	120497.20	3.34

(Amount in Rs. Crores)

Non-Priority Sector NPA as on 31.12.2025								
Bank	Agriculture (NPS)	Education (NPS)	Housing (NPS)	Personal Loans under NPS	Other NPS	Total Non-Priority Sector (NPA)	Non-Priority Sector Advances	% NPA
PSUs	10.65	0.21	98.53	117.69	902.93	1130.01	98,744.82	1.14
PRIVATE	13.26	0.12	41.67	66.71	401.39	523.15	40,296.26	1.30
COOP.	0.00	0.00	0.00	17.41	84.96	102.37	337.93	30.29
RRBs	0.00	0.00	1.28	38.68	6.79	46.75	4,273.64	1.09
SMALL FIN. BANK	0.00	0.00	4.00	0.06	49.64	53.70	1,550.14	3.46
GRAND TOTAL	23.91	0.33	145.48	240.55	1445.71	1855.98	1,45,202.79	1.28

KCC NPA: Out of Total NPA, KCC NPA- 41,064 accounts of Rs. 868.37 Crores as per **Annexure - H (Page No. 84 & 85)**.

Cases under SARFAESI: As per Section 14 of the SARFAESI Act banks require support from District Magistrates for attachment of property and quick enforcement of the Act. Huge applications are pending for DM permission and assistance for taking physical possession of charged assets under the Act. It is reported that **496** numbers of applications involving **Rs. 309.11** Cr of different banks for attachment of property under section 14 of SARFAESI Act are pending with District Magistrates as per **Annexure– H1 (Page No. 86 & 87)**.

Finance Dept., Govt. of Chhattisgarh is requested to issue a suitable advisory to District Collectors –

- a) To dispose of applications pending for more than 60 days.
- b) Ensure that possession is handed over to concerned Banks/ Financial Institutions, if the order is already issued.

RRC Cases: Position as on Dec' 2025: A total of **9,417** cases of RRCs aggregating **Rs.151.05** crores are pending for recovery as at the end of Dec' 2025. Member Banks are requested to instruct the Branches under their control to reconcile the actual pending RRCs in consultation with local revenue authorities. Lead District Managers are advised to take the initiative. The District Revenue Authorities are to be approached to conduct special drives to increase recovery. State Government authorities are requested to instruct the District Administration in all districts to expedite recovery by holding Lok Adalats, Special Recovery Camps, etc.

16. PRAGATI: Review of Social Security Schemes-

I. PMJJBY and PMSBY: -

The Pradhan Mantri Jeevan Jyoti Bima Yojna (PMJJBY) and Pradhan Mantri Suraksha Bima Yojna (PMSBY) are the two Jansuraksha scheme launched by Hon'ble PM in 2015 to provide life and accidental insurance cover of Rs 2 lacs under each scheme at a nominal premium of Rs 436 and Rs 20 per annum respectively to all, especially to the poor and under privileged. Progress in enrollments and claim settlement under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY) as of 31.12.2025 is as below:

Particulars	PMJJBY	PMSBY
Total enrollment (India) Dec-25	25,45,00,000	54,73,00,000
Total enrollment 31.12.2025 (Chhattisgarh)	72, 18,246 (2.84%)	1, 58, 57,691 (2.90%)
Claim settlement status as on 31.12.2025		
Claims lodged	36,641	5,189
Claims Paid	33,871	3,873
Claims Rejected	1,217	749
Claims Under Process	1,553	567
Settlement %age	92.44	74.64

(Source – DFS FI Plan Portal)

The Bank-wise & District-wise enrolment under Social Security Schemes is placed at **Annexure - I. (Page No. 88 & 89).**

Major Reason for Claim Rejection under the Social Security Schemes:

PMJJBY –

- 1) Death during lien period.
- 2) Incorrect age submitted for enrollment.
- 3) Duplicate Claim.

PMSBY –

- 1) Death not established through PMR/FIR/Other docs.
- 2) Death due to causes other than Accident.

II. Atal Pension Yojana (APY): -

Performance during the FY 2025-26 under APY as on 31.12.2025 is as under:

Sr. No	Category of Banks	Number of Branches	Target for FY 2025-26	Achievement	Achievement (%)
1	Public Sector Banks	1,442	1,44,200	1,32,784	92.08%
2	Private Banks	577	36,460	16,868	46.26%
3	RRB	618	61,800	86,194	139.47%
4	Co-op Banks	249	4,980	515	10.34%
5	Small Finance Banks	75	4,875	1,755	36.00%
Grand Total		2,961	2,52,315	2,38,116	94.37%

(Source – PFRDA Portal)

Bank-wise & District-wise achievement of targets for FY 2025-26 is at Annexure-I-1 (Page No. 90 & 91).

Total number of enrolments in the State under the scheme so far is 16, 02,988.

Member Banks are advised to improve their performance in FY 2025-26 under the scheme and emphasis is to be laid on the following important aspects for enhanced APY outreach:

- Branches of all Banks should mobilize maximum accounts as per their category.
- Involving Business Correspondents (BCs) / Bank Mitras (BMs) for sourcing the APY applications.
- Inclusive participation by Bank branches in various APY campaigns to increase the coverage.

Banks may initiate immediate action on the above points to achieve the given targets for the current year.

16 (a). PRADHANMANTRI JAN-DHAN YOJNA (PMJDY): -

Pradhan Mantri Jan-Dhan Yojana (PMJDY) is National Mission for Financial Inclusion to ensure access to financial services, namely, a basic savings & deposit accounts, remittance, credit, insurance, pension in an affordable manner. Under the scheme, a basic savings bank deposit (BSBD) account can be opened in any bank branch or Business Correspondent (Bank Mitra) outlet, by persons not having any other account.

Benefits under PMJDY

- One basic savings bank account is opened for unbanked person.
- There is no requirement to maintain any minimum balance in PMJDY accounts.
- Interest is earned on the deposit in PMJDY accounts.
- Rupay Debit card is provided to PMJDY account holder.
- Accident Insurance Cover of Rs.1 lakh (enhanced to Rs. 2 lakh to new PMJDY accounts opened after 28.8.2018) is available with RuPay card issued to the PMJDY account holders.

6. An overdraft (OD) facility up to Rs. 10,000 to eligible account holders is available.
7. PMJDY accounts are eligible for Direct Benefit Transfer (DBT), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY), and Micro Units Development & Refinance Agency Bank (MUDRA) scheme.

Progress under PMJDY Accounts is as under:

As on	PMJDY Accounts	Accounts (Non-Zero Balance)	% of Accounts having Balance	Aadhaar Seeded Accounts	% of Aadhaar Seeded Accounts	Rupay Card Issued
31.03.2025	1,82,74,773	1,67,13,637	91	1,56,15,862	85	1,10,29,601
30.09.2025	1,84,58,419	1,68,06,677	91	1,59,14,498	86	1,12,37,973
31.12.2025	1,85,85,048	1,68,20,077	91	1,60,64,624	86	1,13,19,782
Growth 1.04.2025 to 31.12.2025	3,10,275	1,06,440		4,48,762	2.87% (Growth)	2,90,181

Data Source: PMJDY Portal

Detailed Bank-Wise & District-Wise Information up to 30.06.2025 are placed at **Annexure-I-2 (Page No. 92 & 93)**.

16 (c). CENTRAL KYC RECORDS REGISTRY (CKYCRR):

DFS vide its letter no F.No. 32/10 / 2024-DRT dated 10th July 2024 informed SLBC to include CKYCR as an agenda item in the SLBC meeting and review the progress.

Below mentioned parameters are decided for review:

- 1). Total no. of branches of the bank in the state and no of branches in which search and download functionality is available in the State.
- 2). No. of Branches in which CKYC-id is printed on the passbook and the statement of account.
- 3). No. of branches in which CKYC banner along with CKYCR missed call No. 7799022129, has been displayed on the notice board.
- 4). Progress of upload, download and use of CKYCR for customer onboarding.

Progress under the above parameters are available in **Annexure – I-3 (Page No. 94)**

Member banks are requested to sensitize branches to use the CKYC number for completing the KYC of the customer.

17. Sustainable Development Goals (SDG):**Progress in the State as on 31.12.2025**

Sr. No.	Indicators	National Data	State Data	State LWE districts	State Non-LWE districts
1	No. of Branches per 100000 population	13.66	13.90	14.31	13.83
2	No. of Banking outlets(Branch + Fixed point BC) per 100000 population	118.54	124.29	134.52	122.40
3	ATM per 100000 population	16.35	14.16	12.43	14.47
4	Proportion of Women A/c Holder in PMJDY	55.79	56.44	56.82	56.37
5	Percentage of Household with a Bank A/c	99.99	99.98	-	-

Data Source: FI Plan Portal, DFS

18. Minutes of SLBC Sub Committees:

In compliance with the instructions contained in RBI's revamped LBS scheme the meeting of SLBC Sub-Committees were held as under: -

Sr. No	Subcommittee on	Meeting Date
1.	Agriculture Sub-Committee	09.02.2026
2.	Expanding and Deepening of Digital Payment Ecosystem (EDDPE)	10.02.2026
3.	Financial Inclusion Sub-Committee	10.02.2026
4.	Government Sponsored Schemes Sub-Committee	07.11.2025

All the Sub-Committees of SLBC except GSS Subcommittee has been conducted for quarter ended December' 2025.

Central Bank of India being convener of Government Sponsored Schemes (GSS) sub-committee and SLBC has requested the convener of Sub-Committee for timely convening the sub-Committee meeting preferably before SLBC quarterly meeting so that any important issues or outcome of the discussion held in the Sub-Committees meeting can be put-up to subsequent Quarterly SLBC meeting.

Main points of Sub-Committees are as under:

Sub-Committee on Expanding and Deepening of Digital Payment Ecosystem:

- ❖ 100% digitization of Saving & Current accounts in all districts of Chhattisgarh as on Dec-25 and banks were requested to maintain 100% sustenance in all districts of Chhattisgarh. Banks to provide Total Savings & Current Accounts to SLBC.
- ❖ Exploring the possibility of coverage of those accounts which have been marked ineligible.
- ❖ Inoperative Govt. A/Cs to be made operative as advised by the Chairman of Digital Subcommittee.
- ❖ Banks who are opening new accounts should ensure that accounts should be covered by at least one digital product.
- ❖ APEX Bank should focus to increase the digitization of Savings and Current accounts. They should explore different modes of digitization such as USSD to increase the digitalization of accounts.

Sub-Committee on Financial Inclusion:

- ❖ Reconciliation of Bank Branches/ATMs/BCs data reported to SLBC portal Vis-a Vis DBT GIS portal.
- ❖ Opening of “Brick and Mortar Branch” at the unbanked 19 Gram Panchayats (GPs) of Bastar and Surguja division within the commitment date i.e. Jan-26.
- ❖ Review of Bank wise position of active & inactive BCs and transaction data. Banks to review the performance of Business Correspondence on a regular basis and should focus on activating all the inactive BCs to ensure smooth financial services in both rural and urban areas.

19. Progress under various digital delivery channels

Progress Status up to 31.12.2025 are as under:

Sr. No	Scheme	As on 08.11.2016	As on 30.09.2025	As on 31.12.2025	Q-o-Q growth (No.)	Q-o-Q growth (%)
1	POS (Installed)	17,670	1,26,455	1,18,281	-8,174	-6.46
2	Debit Card	1,39,94,179	2,18,17,515	2,24,25,164	6,07,649	2.79
3	Mobile Banking	6,44,306	1,04,36,905	1,06,71,150	2,34,245	2.24

4	Internet Banking	10,52,685	73,30,063	74,26,235	96,172	1.31
5	Credit Card	86,814	3,55,390	5,11,324	1,55,934	43.88
6	QR Code	-	18,65,681	18,84,695	19,014	1.02
7	UPI	-	78,46,085	81,37,305	2,91,220	3.71

*Payment Banks data included from Sept' 21 Quarter.

Bank-wise & District-wise detailed progress is placed at Annexure - J (Page No. 95 & 96).

Expanding and Deepening of Digital Payment Ecosystem

Reserve Bank of India has launched a comprehensive initiative to encourage digitization of Payments and enhance financial inclusion through digitization throughout every district in the country. Initially this program was implemented in six districts namely- Mahasamund, Balod, Mungeli, Raipur, Durg & Korba in the state. Now, this initiative has been extended to all districts with aim to coverage of eligible operative saving accounts from at least from one digital transaction mode such as debit cards, Net Banking, UPI, Mobile Banking, AEPS and USSD. Similarly, eligible operative current accounts will be covered through any mode of digital mode like POS, QR Code, Net Banking and Mobile Banking.

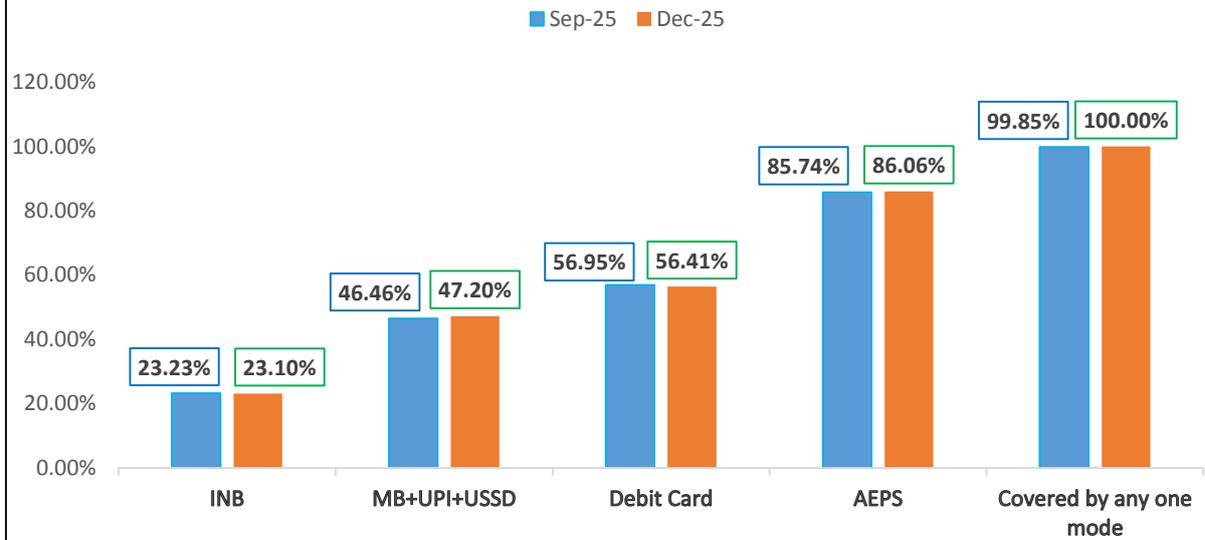
The 22nd meeting of the SLBC Sub-Committee on Expanding and Deepening of Digital Payment Ecosystem (EDDPE) was held on February 10, 2026 under the Chairmanship of Smt. Shital Shashwat Verma (IRS), Director, Directorate of Institutional Finance, Government of Chhattisgarh. The Chairperson advised LDMS and Banks functioning in all districts of Chhattisgarh to maintain 100% sustenance as the all districts of Chhattisgarh has been declared 100% digitization in terms of coverage of Savings and Current account by at least one digital product as on quarter ended Dec-25. They have also been advised to explore the possibility of covering those accounts which have been marked ineligible.

Current status of digitization in all Districts of the State as on 31.12.2025 is placed at **Annexure – J1 (Page No. 97)**.

% Coverage of eligible operative Savings Accounts



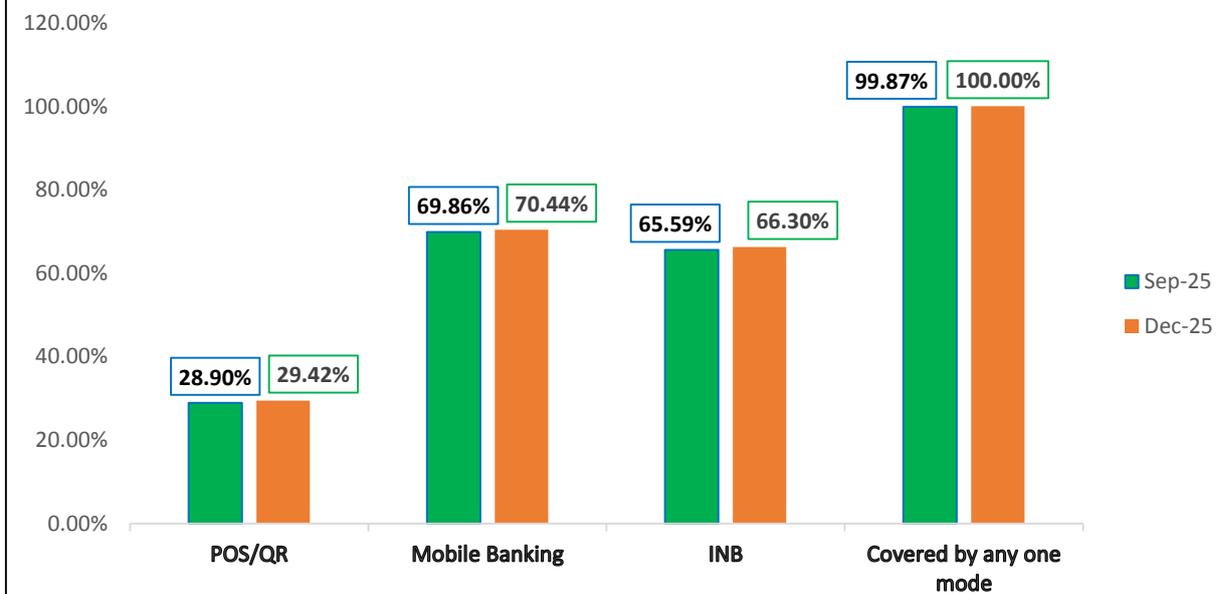
Total no of eligible operative Saving A/cs are: 2.93 Crores



% Coverage of eligible operative Current Accounts



Total no of eligible operative Current A/cs are: 6.03 Lakhs



20. Issues remaining unresolved at DCC/DLRC meeting:

Chhattisgarh has total Districts 33 with 146 Block Panchayats (Janpad Panchayats).

As against 99 DCC & 99 DLRC meetings to be conducted till December' 2025, 79 DCC & 79 DLRC meetings have been conducted so far up to quarter ended December' 2025. In 05 Mobile Districts meetings are yet to be conducted for quarter ended Sep' 2025. SLBC has requested LDMs for timely conduct of meeting and also requested DIF, Govt. of C.G to intervene in the matter so that Collector of the Districts may provide suitable Date/ Time.

District wise detail of meeting conducted is as under:

Sr. No	Districts	DCC/DLRC meetings to be held up to 31.12.2025	DCC/DLRC meeting held during 2025-26	BLBC meetings to be held up to 31.12.2025	BLBC meeting held during 2025-26
1	Balod	6	4	15	15
2	Baloda Bazar	6	4	15	15
3	Balrampur	6	6	18	18
4	Bastar	6	4	21	21
5	Bemetera	6	4	12	12
6	Bijapur	6	4	12	12
7	Bilaspur	6	4	12	12
8	Dantewada	6	4	12	12
9	Dhamtari	6	6	12	12
10	Durg	6	4	9	9
11	Gariaband	6	4	15	15
12	Gaurell-Pendra-Marwahi	6	6	9	9
13	Janjgir - Champa	6	4	15	15
14	Jashpur Nagar	6	4	24	24
15	Kabeerdham	6	4	12	12
16	Kanker	6	4	21	21
17	Khairagarh-Chhuikhadan-Gandai	6	6	6	6
18	Kondagaon	6	4	15	15
19	Korba	6	6	15	15
20	Koriya	6	4	6	6
21	Mahasamund	6	6	15	15
22	Manendragarh-Chirmiri Bharatpur	6	4	9	9
23	Mohla-Manpur Ambagarh Chouki	6	6	9	9
24	Mungeli	6	4	9	9
25	Narayanpur	6	6	6	6
26	Raigarh	6	6	21	21
27	Raipur	6	6	12	12
28	Rajnandgaon	6	6	12	12
29	Sakti	6	6	12	12
30	Sarangarh-Bilaigarh	6	4	9	9
31	Sarguja	6	4	21	21

32	Sukma	6	6	9	9
33	Surajpur	6	4	18	18
Total		198	158	438	438

All LDMs are requested to convene DCC/DLRC/BLBC meetings as per calendar of the meeting in a financial year. Also the LDMs have been instructed to submit their issues with SLBC for the current quarter.

21. Activities Conducted in RSETIs:

RSETIs Programme conducted up to 31.12.2025 are as under:

Sr. No	Name of Bank	No. of RSETI	Programme conducted since opening to 31.12.2025	Youth trained since opening to 31.12.2025	Programme conducted from 01.04.2025 to 31.12.2025	Youth trained from 01.04.2025 to 31.12.2025	Settlement Ratio
1	State Bank of India	16	3737	101380	330	9894	71%
2	Bank of Baroda	8	1923	50460	120	3466	60%
3	Central Bank of India	4	687	19955	55	1757	64%
	TOTAL	28	6347	171795	505	15117	68%

Member Banks are required to display the details of training programs being conducted by RSETI at their Branches at prominently visible place to the customers and also arrange to guide those account holders who are aspirant towards starting their own small establishment/livelihood for training, if required. Also, all member Banks are requested to identify the candidates and ensure their participation in EDP training at the RSETIs as per calendar. Bank wise and District wise reports are placed at **Annexure - K (Page No. 98)**.

Establishment of RSETIs in remaining four districts:

The Chairperson of SLBC in his deliberations in SLBC meeting held on 16.01.2026, advised Banks to open remaining five RSETI by February 2026. In this regard, Zonal Head from Central Bank of India informed the house that opening of RSETIs assigned to them at one district will become operational by the end of February 2026

RSETI at Khairagarh-Chhuikhadan-Gandai has been opened in the month of December 2025. As on date, there are only 04 districts (Baloda Bazar, Mungeli, Kondagon, & MCB) where opening of RSETIs are pending.

Status of opening of new RSETI is placed as **Annexure - K1 (Page No. 99)**.

Status of pending claims of RSETIs of Lead Banks in Chhattisgarh:

As on 31.12.2025 Rs.29.83 Cr. Claims is pending with SRLM.

SL. No.	Name of the Sponsoring Bank	Name of RSETIs	Claim pending with SRLM (Amt. in crores)
1	Bank of Baroda	Raipur	1.98
2	Bank of Baroda	Mahasamund	1.81
3	Bank of Baroda	Dhamtari	1.50
4	Bank of Baroda	Durg	1.59
5	Bank of Baroda	Rajnandgaon	1.61
6	Bank of Baroda	Balod	0.04
7	Bank of Baroda	Gariaband	0.03
Bank of Baroda Total			8.56
8	Central Bank Of India	Surguja	1.34
9	Central Bank Of India	Balrampur	0.27
10	Central Bank Of India	Korea	0.53
Central Bank of India Total			2.15
11	State Bank of India	Bijapur	1.44
12	State Bank of India	Bilaspur	1.65
13	State Bank of India	Dantewada	1.45
14	State Bank of India	Jagdapur	1.46
15	State Bank of India	Janjgir	1.76
16	State Bank of India	Jashpurnagar	1.62
17	State Bank of India	Kanker	2.02
18	State Bank of India	Kawardha	1.72
19	State Bank of India	Korba	1.84
20	State Bank of India	Narayanpur	1.54
21	State Bank of India	Raigarh	1.94
22	State Bank of India	Sukma	0.37
23	State Bank of India	Bemetara	0.16
24	State Bank of India	Gourela-Pendra-Marwahi	0.14
State Bank of India Total			19.12
Grand Total			29.83

22. PMSVAMITVA Scheme:

The SVAMITVA scheme was launched on 24th April 2020 with the objective to enable demarcation of inhabited land in rural areas by using the latest drone survey technology. The Scheme aims at bringing financial stability to the citizens in rural areas by enabling them to use their residential property as a financial asset for availing loans and other financial benefits. With a view to unlock the economic potential of the residential assets in rural Abadi areas by leveraging them as collateral, Ministry of Panchayat Raj has suggested that the banks may be advised to closely interact with the State in the meeting of SLBC to work out modalities in this regard.

A meeting (through video Conference) under the joint Chairmanship of Joint Secretary, Ministry of Panchayati Raj and the Joint Secretary, Department of Financial Services was held on 10th August, 2023 to discuss the issues relating to bankability of Property Cards issued under SVAMITVA scheme with the officials of State Revenue Dept. / Land Revenue Dept. and SLBCs

in the states of Madhya Pradesh & Chhattisgarh. The outcome of deliberations is summarized as under:

- (I) In the states of MP & Chhattisgarh, State Govt. and Banks have clarified that SARFAESI Act will be applicable for the loans against property cards since the land is under use for residential or commercial purpose.
- (II) Chhattisgarh Land Records Dept. (CLR) has included various suggestions (like inclusion of boundaries of properties, valuation, tehsil, village name etc.) of SLBC, Chhattisgarh on the format prepared for the property cards.
- (III) CLR Dept. clarified that property cards can be registered as updated Khasra records are available which includes the owner's name.
- (IV) CLR may consider creating an Ab-Initio Title Deed/ Deemed Registration to avoid registration and stamp duty being paid by the property owners. This will help banks in creation of a registered mortgage.

SLBC, Chhattisgarh have taken up matter with CLR Dept. to provide the modified "Record of Rights" if there are any changes in the existing format copy to SLBC.

1. CLR provided modified "Record of Rights" and it was circulated to all member banks.
2. Drone survey of all 16001 abadi villages has been finished by 31st March 2024.
3. 1, 16,747 Properties cards has been distributed out of 1, 82,231 by **Dec' 25**.
4. The member banks have been advised by SLBC to input their remarks on the legal sanctity of SVAMITVA Property Cards and also on the bankability of Property Cards for bank loans. Till date no banks has given their inputs on legal sanctity and bankability of property cards.

23. Any other item, with the permission of the Chair:
--

1. Issues related to KYC / Re-KYC and reactivation of inoperative / frozen accounts:-

A pressing issue regarding the significant backlog in KYC and re-KYC process. This backlog has led to a large number of inoperative/ frozen/ dormant accounts, which in turn have adversely affected the crediting of DBT benefits to the beneficiaries' accounts, causing considerable inconvenience to account holders. This matter has raised concerns at the highest level, including the Government of India and the Reserve Bank of India, and requires immediate attention from all banks.

The bank may consider taking the following steps to streamline this process and minimize any inconvenience to account holders.

1. Conduct a Special drive or camps for Aadhaar seeding, Aadhaar updates and the reactivation of inoperative/ frozen/ dormant accounts.

2. Enhance the capacity of bank branches where needed to make the process of activation of such accounts smoother and hassle-free and facilitate seamless updation of KYC through non-home branches, online mode, or Video-based Customer identification Process (V-CIP) where feasible.
3. Deploy dedicated task forces or teams with BCs and bank officials to manage counters or kiosks outside branches in areas with a high concentration of accounts with pending KYC and re-KYC.
4. Conduct intensive customer awareness campaigns to educate account holders about the importance of KYC updates.

Banks are also required to furnish data in the format provided by the RBI on a monthly basis to monitor the progress. **Even after repeated reminders from SLBC, Member banks are not submitting data on time. The controlling head of member banks is requested to give personal attention for the submission of the data on a monthly basis.**

Bank-Wise Status of Inoperative/ Frozen accounts at State level for the month of December-2025 is placed below:-

Inoperative/Frozen accounts at State level for the month of December 2025											
Sr. No	Bank	No. of inoperative accounts as at the end of previous month	No. of accounts becoming inoperative during the reporting month	No. of inoperative accounts activated during the reporting month	No. of inoperative accounts as at the end of reporting month	No. of frozen accounts due to pending KYC updation as at the end of previous month	No. of accounts defrosted during the reporting month	No. of accounts frozen due to pending KYC updation during the reporting month	No. of frozen accounts due to pending KYC updation as at the end of reporting month	No. of inoperative accounts with DBT benefits credited as at the end of previous month	No. of inoperative accounts with DBT benefits credited as at the end of reporting month
1	BANK OF BARODA	1648014	16568	8187	1656395	133935	7205	5671	132401	61782	65378
2	BANK OF INDIA	340649	9242	41618	308273	10834	132	0	10702	19	21
3	BANK OF MAHARASHTRA	81864	2385	430	83819	369	5	33	397	1807	1792
4	CANARA BANK	237533	10460	1932	246061	-79692	40730	654	-119768	99473	103451
5	CENTRAL BANK OF INDIA	762957	7567	5272	765252	1243641	7524	393594	1629711	2787	2176
6	INDIAN BANK	281196	5271	29153	257314	0	0	0	0	0	0
7	INDIAN OVERSEAS BANK	132057	3572	1082	134547	7543	1082	3572	10033	0	0
8	PUNJAB AND SIND BANK	44199	283	107	44375	415	9	11	417	1797	1798
9	PUNJAB NATIONAL BANK	1378381	12380	6601	1384160	104059	2617	4341	105783	24331	16922
10	STATE BANK OF INDIA	659593	11993	18527	653059	130122	267	2319	132174	1695	1731
11	UCO BANK	279734	2064	1216	280582	25562	19	0	25543	19350	19635
12	UNION BANK OF INDIA	688399	1022	1525	687896	787	58	88	817	733	723
	SUB TOTAL (PSUs)	6534576	82807	115650	6501733	1577575	59648	410283	1928210	213774	213627
13	AXIS BANK	365643	3884	16391	353136	4661	156	1331	5836	529	278
14	BANDHAN BANK	216289	5054	223	221120	623	43	80	660	71505	72321
15	CITY UNION BANK	1418	37	0	1455	192	0	0	192	3	4
16	DCB BANK	10936	0	124	10812	144	10	34	168	622	621
17	FEDERAL BANK	8233	105	24	8314	10444	23	1260	11681	6	91

18	HDFC BANK	344501	5585	446	349640	1920	32	0	1888	101	41
19	ICICI BANK	1079882	1556	243	1081195	3420	23	35	3432	0	0
20	IDBI BANK	233397	2785	804	235378	26208	1800	61	24469	6591	6502
21	IDFC FIRST BANK	15281	966	871	15376	724	2	39	761	74	82
22	INDUSIND BANK	87815	2786	270	90331	12379	277	340	12442	5820	5847
23	J & K BANK	1239	10	11	1238	204	4	6	206	0	0
24	KARNATAKA BANK	53979	0	0	53979	7007	0	0	7007	1785	0
25	KARUR VYSYA BANK	415	0	34	381	326	0	0	326	0	0
26	KOTAK MAHINDRA BANK	232210	1213	99	233324	4357	0	2	4359	4	4
27	DBS BANK INDIA (E-LVB)	3986	98	73	4011	119	4	8	123	3522	3544
28	RBL BANK	54813	147	4006	50954	313	8	113	418	83	83
29	SOUTH INDIAN BANK	8318	21	11	8328	628	14	11	625	0	0
30	TAMILNAD MERCANTILE BANK	676	0	0	676	63	0	0	63	0	0
31	YES BANK	3150	3	11	3142	3287	30	160	3417	0	0
SUB TOTAL (PRIVATE BANKs)		2722181	24250	23641	2722790	77019	2426	3480	78073	90645	89418
32	APEX BANK	40633	257	331	40559	14125	4	1027	15148	0	0
SUB TOTAL (COOP.BANKs)		40633	257	331	40559	14125	4	1027	15148	0	0
33	CHATTISGARH GRAMIN BANK	2271869	37502	92389	2216982	355134	77591	0	277543	0	0
SUB TOTAL (RRBs)		2271869	37502	92389	2216982	355134	77591	0	277543	0	0
34	AU SMALL FIN.BANK	9255	127	13	9369	137	0	194	331	22	24
35	EQUITAS SMALL FIN. BANK	11464	293	372	11385	2871	47	19	2843	0	0
36	ESAF SMALL FIN. BANK	143329	1071	3542	140858	368	0	618	986	0	0
37	JANA SMALL FIN. BANK	26313	742	66	26989	0	0	0	0	15	13
38	SURYODAY SMALL FIN. BANK	0	0	0	0	0	0	0	0	0	0
39	UJJIVAN SMALL FIN. BANK	25184	210	591	24803	279	60	54	273	201	196
40	UTKARSH SMALL FIN. BANK	13936	541	14	14463	147	2	21	166	0	0
SUB TOTAL (SMALL FIN. BANK)		229481	2984	4598	227867	3802	109	906	4599	238	233
41	AIRTEL PAYMENTS BANK	80974	10953	303	91624	1309	3	472	1778	456	221
SUB TOTAL (PAYMENT BANK)		80974	10953	303	91624	1309	3	472	1778	456	221
GRAND TOTAL		11879714	158753	236912	11801555	2028964	139781	416168	2305351	305113	303499

2. Inoperative Government Accounts:

The Director, Directorate of Institutional Finance (DIF), GoCG advised SLBC to collect the list of inoperative Bank Accounts of Government Department, Directorates, corporations, Collectors, Boards, Committees, Universities and all bodies related to the Government of Chhattisgarh from the member banks of SLBC.

As on date, 81,104 accounts amounting to Rs. 533.00 crores pertaining to 29 banks in the State are having inoperative Government Bank accounts. In this regard, the Director, DIF requested all collectors and member banks to either reactivate the inoperative accounts or should close the accounts.

Bank-wise Inoperative Government Bank accounts is placed below: -

Sr. No.	Bank Name	Total Account Number	Total Amount (Rs. In crores)
1	IDBI Bank Ltd.	2,765	124.91
2	Chhattisgarh Gramin Bank (RRB)	40,268	119.13
3	Bank of Baroda	13,918	79.05
4	HDFC Bank Ltd.	1,923	57.74
5	Punjab National Bank	2,743	44.86
6	Kotak Mahindra Bank Ltd.	2,730	35.96
7	Indian Bank	1,463	14.91
8	IDFC First Bank Ltd.	150	14.83
9	Axis Bank Ltd.	4,596	14.27
10	Bandhan Bank Ltd.	1,202	7.78
11	State Bank of India	2,268	7.32
12	Union Bank of India	899	3.60
13	Central Bank of India	2,641	2.18
14	DCB Bank Ltd.	152	1.77
15	UCO Bank	1,400	1.37
16	Equitas Small Finance Bank Ltd.	350	1.03
17	ICICI Bank Ltd.	564	0.97
18	Bank of India	269	0.45
19	Canara Bank	83	0.24
20	Bank of Maharashtra	287	0.22
21	Utkarsh Small Finance Bank	8	0.17
22	C.G. State Cooperative Bank Raipur	51	0.12
23	Punjab and Sind Bank	119	0.06
24	Indian Overseas Bank	64	0.05
25	RBL Bank Ltd.	2	0.04
26	Yes Bank Ltd.	16	0.01
27	AU Small Finance Bank Limited	2	0.00
28	IndusInd Bank Ltd.	36	0.00
29	ESAF Small Finance Bank Limited	135	0.00
	Grand Total	81,104	533.00