

राज्य स्तरीय बैंकर्स समिति, छत्तीसगढ़
97वीं एवं 98वीं बैठक मंत्रालय, नवा रायपुर अटल नगर (छ. ग.)
State Level Bankers' Committee, Chhattisgarh
97th & 98th SLBC Meeting for Quarter Ended Dec' 24 & Mar-25
Mantralaya, Nava Raipur, Atal Nagar (C.G.)

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97th & 98th Meeting of State Level Bankers' Committee, Chhattisgarh

Agenda

Welcome address by the Convener, SLBC

1. Adoption of the Minutes of 95th & 96th SLBC meeting held on 16.01.2025

95th & 96th meeting of State Level Bankers' Committee for the quarter ended June & Sep, 2024 was held on 16.01.2025. Approved minutes were circulated to all participants with a request to submit the Action Taken Report within 7 days. A copy of the minutes of the above meeting is placed at **Annexure- A (Page No. 64-84)** and the same may also be viewed/downloaded from our website www.slbccchhattisgarh.com.

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

2. Action Taken Report of the 95th & 96th 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. 85-101)**. 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. 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	06.06.2025
2.	Expanding and Deepening of Digital Payment Ecosystem (EDDPE)	24.06.2025
3.	Financial Inclusion Sub-Committee	24.06.2025
4.	Government Sponsored Schemes Sub-Committee	27.12.2024

All the Sub-Committees of SLBC has been conducted for quarter ended March' 2025 except Sub-Committee on Government Sponsored Schemes (GSS). Central Bank of India is the convener of GSS Sub-Committee and they have conducted GSS subcommittee meeting up to September quarter on 27.12.2024. The GSS Sub-Committee is due for two quarters viz. Dec' 24 & March-25. SLBC has requested the convener of Sub-Committees vide letter for timely convening the meeting of SLBC Sub-Committees 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 Bijapur, Kabirdham, Kanker, Balodabazar, Janjgir-Champa, Bilaspur, GPM, Sarangarh-Bilaigarh & Bemetara District by 30.06.2025.
- ❖ Banks to provide Total Savings & Current Accounts to SLBC.
- ❖ Awareness camps to be organized in all banks' branches on Cyber Security and Digital products.
- ❖ Inoperative Govt. A/Cs to be made operative as advised by the Chairman of Digital Subcommittee.
- ❖ RBI advised all member banks to scrutinize the data before reporting to SLBC to avoid anomalies.
- ❖ Banks to act in Mission Mode to ensure 100% digitalization in covering of Current & Saving accounts by March' 2026.
- ❖ Banks who are opening new accounts should ensure that accounts should be covered by at least one digital product.
- ❖ Banks need to include those accounts as ineligible accounts for digital coverage for which consent has been received for not taking any digital products.
- ❖ 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:

1. Reconciliation of Bank Branches/ATMs/BCs data reported to SLBC portal Vis-a Vis DBT GIS portal.
2. Opening of “Brick and Mortar Branch” at the unbanked 19 Gram Panchayats (GPs) of Bastar and Surguja division.
3. Removal of Unbanked villages from the list of uncovered villages not having BR/ BCs/ IPPB within a radius of 5 Km, as advised by DFS. These villages cannot be provided Banking facilities due to various constraints such as poor roads, Network Connectivity (Internet), LWE Area security issue and also not finding suitable persons to be deployed as BC/CSP due to viability issue.
4. 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.

4. Status of 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	:	35
• New Villages added by DFS	:	63
• Total Number of unbanked Villages		98
• Villages Covered/removed Since Last SLBC meeting	:	27
• Number of Unbanked Villages as on 31.03.2025	:	71
(Source- DBT GIS Mapping)		

(District-wise, Bank-wise list of 71 villages is attached as **Annexure- B (Page No. 102)**).

DoT officials informed SLBC that out of 71 Unbanked Villages as on 31.03.2025, only 16 villages are having Network Connectivity. The banks concerned at these 16

unbanked locations where connectivity is available has been advised to open banking outlet by May 31, 2025.

Name of uncovered villages with connectivity status provided by DoT in these 71 villages as on 31.03.2025 is attached as **Annexure- B1 (Page No. 103)**.

It is pertinent to mention that out of remaining 55 villages to be covered, in 04 villages population is less than 50, in 12 villages population is between 50-100, in 12 villages population is between 100-200, in 23 villages population is between 200-500 and in 04 villages population is between 500-800. In these 55 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.

5. Banking Infrastructure in Chhattisgarh

Number of Branches: There are 1529 Rural, 935 Semi-urban and 1030 Urban branches in the State aggregating **3,494** Branches as at the end of March' 2025. Out of these 71% branches are operating in rural and semi-urban areas.

Name	Branches (Dec-2024)				Branches (March-2025)				Branches added during Dec Quarter
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total	
Commercial Banks	787	714	850	2351	789	725	856	2370	19
RRBs	494	79	43	616	494	80	43	617	1
Cooperative Banks	227	64	53	344	227	64	53	344	0
Small Finance Banks	19	65	78	162	19	66	78	163	1
Payment Banks	0	0	0	0	0	0	0	0	0
Total	1527	922	1024	3473	1529	935	1030	3494	21

Bank wise & District wise information of Branch network is shown in **Table No. 1(N) & 1(N-1) (Page No. 155 & 156)**

Number of ATMs: There are 779 ATMs in Rural centres, 1069 in Semi-urban centres and 1779 in urban centres in the State aggregating **3,627** ATMs at the end of March' 2025. Out of these 51% ATMs are established at rural and Semi-urban area.

Name	ATMs (Dec-2024)				ATMs (March-2025)				ATMs added during Sept Quarter
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total	
Commercial Banks	538	994	1755	3287	563	995	1708	3266	-21
RRBs	33	10	5	48	33	10	5	48	0
Cooperative Banks	179	46	35	260	180	47	35	262	2
Small Finance Banks	3	16	31	50	3	17	31	51	1
Payment Banks	0	0	0	0	0	0	0	0	0
Total	753	1066	1826	3645	779	1069	1779	3627	-18

Bank wise & District wise information of ATM network is shown in **Table No. 1(O) & 1(O-1) (Page No. 157 & 158)**.

As per RBI website there are 1118 white label ATMs in the State as on March' 2025

- Accordingly, there are total number of 4745 ATMs in the State as on March 31, 2025.

Status of Expansion of Bank branch network/ATMs in All districts of Chhattisgarh:

Sr. No.	District Name	Rural		Semi-Urban		Urban		Total	
		Branch	ATM	Branch	ATM	Branch	ATM	Branch	ATM
1	BALOD	74	44	37	46	1	1	112	91
2	BALODA BAZAR	49	24	64	75	0	1	113	100
3	BALRAMPUR	61	27	13	17	1	0	75	44
4	BASTAR	74	35	4	3	41	84	119	122
5	BEMETARA	60	29	26	27	1	1	87	57
6	BIJAPUR	39	13	9	11	0	0	48	24
7	BILASPUR	69	29	38	34	157	255	264	318
8	DANTEWADA	22	9	22	41	0	0	44	50
9	DHAMTARI	55	26	21	15	36	40	112	81

10	DURG	76	51	40	36	187	368	303	455
11	GARIYABAND	38	26	28	28	0	1	66	55
12	GAURELA-PENDRA-MARWAHI	9	1	20	25	0	1	29	27
13	JANJGIR-CHAMPA	60	34	59	87	2	2	121	123
14	JASHPUR	46	12	43	50	2	4	91	66
15	KABIRDHAM	46	20	36	50	2	1	84	71
16	KANKER	63	33	40	42	1	1	104	76
17	KHAIRAGARH CHHUikhADAN-GANDAI	21	10	16	14	2	2	39	26
18	KONDAGAON	28	12	27	36	1	2	56	50
19	KORBA	44	26	28	19	62	127	134	172
20	KOREA	16	4	20	41	1	0	37	45
21	MAHASAMUND	59	38	73	69	1	0	133	107
22	MANENDRAGARH- CHIRMIRI BHARATPUR	24	8	29	28	1	0	54	36
23	MOHLA-MANPUR AMBAGARH CHOUKI	30	17	1	1	1	1	32	19
24	MUNGELI	23	11	28	33	1	1	52	45
25	NARAYANPUR	7	0	14	20	0	0	21	20
26	RAIGARH	65	32	28	36	56	92	149	160
27	RAIPUR	106	88	69	65	374	621	549	774
28	RAJNANDGAON	55	22	24	17	52	94	131	133
29	SAKTI	33	22	22	26	0	0	55	48
30	SARANGARH-BILAIGARH	32	17	20	29	0	0	52	46
31	SUKMA	27	6	7	9	0	0	34	15
32	SURAJPUR	61	21	26	36	3	2	90	59
33	SURGUJA	57	32	3	3	44	77	104	112
GRAND TOTAL		1529	779	935	1069	1030	1779	3494	3627

Bank Mitra (BCs): In Chhattisgarh the deployment of Bank Mitra as on 31.03.2025 as reported by the Banks is as under:

Date	No of Bank Mitra Deployed	Active Bank Mitra	Inactive Bank Mitra/BC	% of inactivity	Fixed point BC/Bank Mitra
30.09.2024	59,709	43,396	16,238	27.20%	31,885
31.12.2024	62,422	44,424	17,998	28.83%	34,322
31.03.2025	61,390	45,894	15,496	25.24%	33,843

List of Banks with inactive BCs as on 31.03.2025: -

Bank Name	Total BCs	Active BCs	Inactive BCs	% Inactive BCs
NSDL PAYMENTS BANK	38	11	27	71.05
FINO PAYMENTS BANK	21093	7931	13162	62.40
IDFC FIRST BANK	478	202	276	57.74
CANARA BANK	188	83	105	55.85
HDFC BANK	349	233	116	33.24
BANK OF INDIA	278	221	57	20.50

As per DBT GIS portal of DFS, MoF, GoI (Jan Dhan Darshak app) the Number of Bank Mitra Deployed in Chhattisgarh is 55,123. Bank of India, Indian Overseas Bank, Central Bank of India, Axis Bank, IDFC First Bank, IndusInd Bank, RBL Bank, AIRTEL PAYMENT BANK, FINO PAYMENTS BANK, PAYTM PAYMENTS BANK, INDIA POST PAYMENT BANK & Chhattisgarh Grameen Bank has the major difference. SLBC has instructed all these concerned banks through various letters time to time for reconciliation. In Digital Sub-Committee meeting, the Chairperson also instructed all banks to reconcile the bank branches, ATMs & BCs data with the DBT GIS portal.

- ❖ AIRTEL PAYMENTS BANK has reported total Bank Mitra as 18,253 on SLBC portal. However, they have reported 17,153 Bank Mitra on DBT GIS portal as on 31.03.2025. They have been requested to reconcile the data at the earliest.
- ❖ PAYTM PAYMENTS BANK has reported 866 total Bank Mitras and 866 as Fixed Point BCs also. But, they have not updated BCs details on DBT-GIS portal till date.
- ❖ FINO PAYMENTS BANK has reported 21,093 total Bank Mitras and 1 as Fixed Point BCs. However, they have reported 22,452 BCs details on the DBT GIS portal till 31st March' 2025. They have been advised to reconcile their position at the earliest.
- ❖ INDIA POST PAYMENTS BANK has reported 4,846 total Bank Mitras and 4,846 as Fixed Point BCs also. However, they have updated 4,460 BCs details on the

DBT GIS portal till 31st March' 2025 and have been advised to reconcile their position at the earliest.

- ❖ Bank of India, Indian Overseas Bank, IndusInd Bank, AXIS Bank, RBL Bank and IDFC First Bank have not reconciled the data with DBT-GIS portal till date.

Bank wise information of Bank Mitra is placed on record as **Annexure- C (Page No. 104)**.

Newly added 55 unbanked villages having population above 3000

The Department of Financial Services (DFS), GoI vide their letter FR/1/2025-Mission Office (300658201) dated 27.01.2025 has informed that National Informatics Centre (NIC) has updated the entire layer of IPPB touch points from GIS portal (JDD app). As a result, a total of 2784 unbanked villages have been added across the country which are not having brick and mortar branch or IPPB within a radius of 5 kms. Out of these 2784 villages, 93 have populations above 3000 and need to be covered by bank branches. Out of these 93 villages, 38 villages are covered by bank branches and 55 are remaining to be covered with the brick-and-mortar branches.

In this regard, **two (02)** villages in Chhattisgarh have been identified where bank branches need to be opened. As advised by the DFS, these villages allotted to banks for opening of bank branch. The Village Parcheli was allocated to Union Bank of India and the Village Kudekela (Dharia Batha) was allocated to Chhattisgarh Grameen Bank. After undertaking survey, Union Bank of India reported that other bank branch is already present at the identified locations viz. Parcheli

List of 02 villages having population above 3000 allotted by SLBC for opening of brick and mortar branch							
State/UT	District	Sub District	Village Code	Village name	Population	Allocated bank	Present Status
Chhattisgarh	Dakshin Bastar Dantewada	Kateklyan	450218	Parcheli	3012	Union Bank of India	Bank branch of other banks are present viz. CRGB Kateklyan and SBI Kateklyan
Chhattisgarh	Jashpur	Pathalgaon	434252	Kudekela (Dhariya Bathan)	3259	Chhattisgarh Grameen Bank	Premises has been identified and under renovation. Branch will open by 31.07.2025

Opening of Brick & Mortar Branch at 19 unbanked Gram Panchayats as per PM Gatishakti portal:

Banking Sector plays a vital role in the economic development of the Country/State and banking services should reach every person. During deliberation of 95th & 96th SLBC quarterly meeting for quarter ended June & Sept' 2024 held on 16.01.2025, the Chairperson of the meeting Shri O.P Choudhary, MoF, GoCG emphasized on opening of "Brick & Mortar" branches in LWE areas & CAPF Camp area. He reiterated that banking services should reach to the rural population of the State and banks should primarily focus on opening of branches in rural areas.

Data regarding Unbanked Gram Panchayats, as per PM Gatishakti portal, was presented and it was brought to the notice of the house that 19 Gram Panchayats of Bastar & Surguja Division are having no branches. It was advised that member banks should open bank branches in these 19 unbanked Gram Panchayats. SLBC communicated to all LDMs of respective districts to allocate these locations to member banks and accordingly LDMs allocated these locations to banks for opening of brick & mortar branches. The present status is as under:-

Sr. No.	DISTRICT	BLOCK	Gram Panchayat	Allocated Bank	Present Status
1	Balrampur	Balrampur	Ranhat	SBI	Looking for premises in coordination with the District authority.
2	Balrampur	Shankargarh	Shankargarh	PNB	Survey/Visit of the proposed location has already been conducted and proposal for approval sent to Head Office, which will be placed before HO Building Committee (HOBC). PNB advised that expecting approval regarding the same within 10 days.
3	Balrampur	Kusmi	Pundang/Sabag	PNB	Survey/visit of the proposed location has already been done by the bank officials along with LDM and had a meeting with SDM. PNB advised that the proposal regarding the same will be sent to Head Office within 3 days.
4	Balrampur	Shankargarh	Bharatpur	Axis Bank	Considering for opening of branch. Feasibility & network connectivity is pending. Branch will open by Oct' 25.
5	Bijapur	Usoor	Pamed	CRGB	Branch opened on 26.05.2025
6	Bijapur	Usoor	Tarrem	Canara Bank	Survey has been done. No Connectivity
7	Bijapur	Bijapur	Pusnaar	Central Bank of India	Survey report Submitted. Not viable to open a branch owing to no infrastructure viz. Kachha road, no panchayat building, no shops available. No uniform electricity in the area, LWE security issue, No connectivity.
8	Dantewada	Kuakonda	Samalwar	Indian Overseas Bank	Construction work is under process and branch will be opened by 31.07.2025
9	Dantewada	Katekalyan	Chikpal	Kotak Mahindra	Survey has been done but no premises available at the identified location. However, district authority

					has identified premises at other location i.e. Parcheli. LDM Dantewada has asked Principal Secretary, P & RD, Chhattisgarh for change of location from Chikpal to Parcheli.
10	Dantewada	Geedam	Cherpal	HDFC Bank	Survey has been done. Location finalized and branch will open after 45 days.
11	Jashpur	Bagicha	Chhichhlia	CRGB	Building finalized. Some modifications and repair work required which is under process.
12	Jashpur	Jashpur	Aara	CRGB	Building finalized. Some modifications and repair work required which is under process.
13	Jashpur	Manora	Ghaghra	CBI	Survey has been done. Proposal Under process at Planning & Development Department Zonal Office.
14	Kanker	Antagarh	Amabeda	SBI	SBI has reported that two Banks Axis Bank and Jila Sahkari Bank have brick Mortar branch at Amabeda, so it is not unbanked Village.
15	Manendragarh CB	Bharatpur	Bahrasi	Bank of Baroda	Preliminary Survey has been conducted by Bank of Baroda. They found that the population of village as per census 2011 is approx 1037 which is very low. BOB advised that the full survey report awaited regarding economic viability & connectivity issues.
16	Narayanpur	Orchha	Kohkameta	HDFC	Survey has been done. Location finalized and branch will open after 45 days.
17	Narayanpur	Orchha	Sonpur	CRGB	Branch opened on 25.06.2025
18	Sukma	Konta	Jagargunda	Indian Overseas Bank	Brick Mortar branch opened on 28.03.2025

19	Sukma	Konta	Kistaram	CRGB	Building finalized. Some modifications and repair work required which is under process.
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- Out of 19 Gram Panchayat for opening of brick & mortar branches, Indian Overseas Bank has opened branch at Jagargunda, Dist. Sukma. The Gram Panchayat Samalwar was allocated to HDFC Bank for opening of branch.
- The OFFICE OF THE COLLECTOR AND DISTRICT MAGISTRATE, DANTEWADA vide their letter dated 28.02.2025 informed that the Gram Panchayat Cherpai allocated to HDFC Bank which was initially allocated to Canara Bank for opening of brick & mortar branch.
- After undertaking survey, SBI has informed that in Gram Panchayat Amabeda, branch of AXIS Bank and Jila Sahkari Bank is already present. Hence, it can be removed from the list of Unbanked Gram Panchayat.

6. Deposit & Advances:

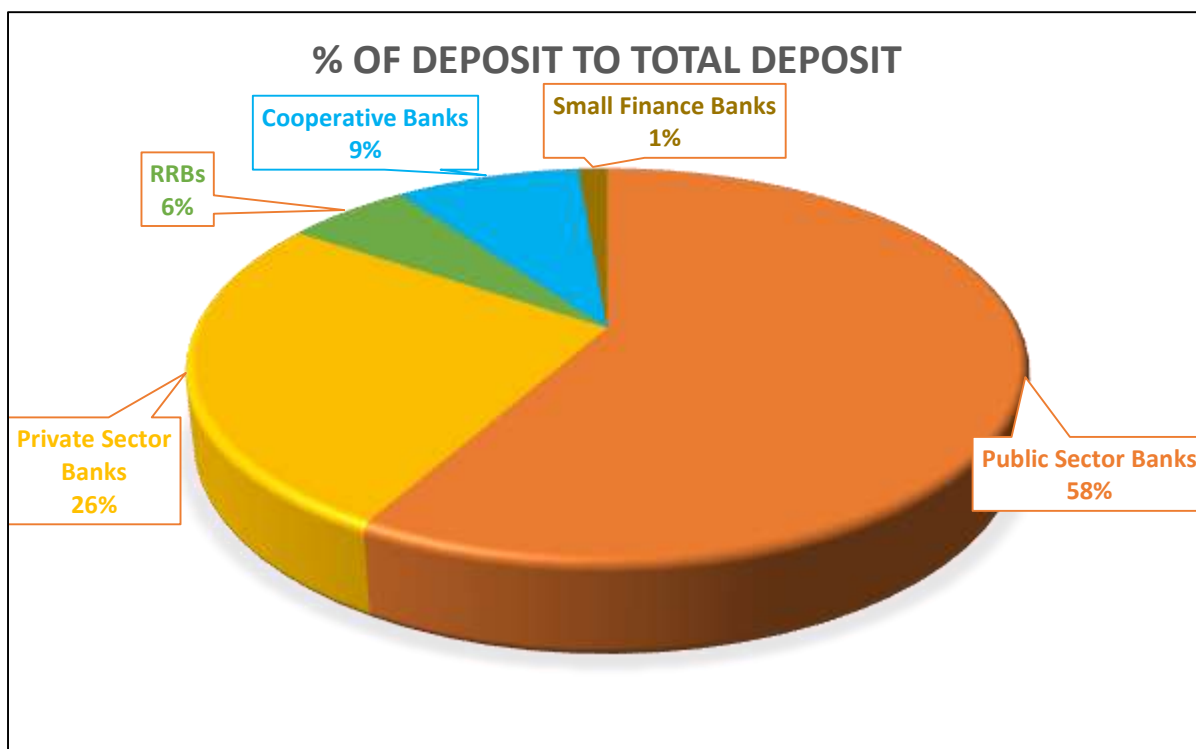
Deposits: Deposits increased by Rs.23, 379.56 crores on Q-o-Q basis while it has witnessed a growth of Rs. 27,734.72 crores on Y-o-Y basis.

(Amount in Crores)

As on 31 st March' 2024	As on 31 st Dec' 2024	As on 31 st March' 2025	Q-o-Q Growth	
			Amount	%
2,82,949.54	2,87,304.70	3,10,684.26	23,379.56	8.14

(Amount in Crores)

Sector	March-24	Dec-24	March-25	% Growth	
				Q-o-Q	Y-o-Y
Commercial Banks	2,38,406.51	2,46,081.12	2,66,179.13	8.17	11.65
RRB	16,247.69	16,889.49	17,856.69	5.73	9.90
Cooperative Bank	28,295.34	24,334.09	26,648.44	9.51	-5.82
Total	2,82,949.54	2,87,304.70	3,10,684.26	8.14	9.80



Major following Banks are having – (Ve) Q-o-Q growth

(Amount in Crores)

Sr. No.	Bank Name	Deposit as on 31.03.2024	Deposit as on 31.03.2025	(-Ve) Growth
1.	APEX Bank	28,295.34	26,648.44	-1646.90
2.	IndusInd Bank	6,755.32	6,098.50	-656.82
3.	YES Bank	1,651.07	1,528.64	-122.43

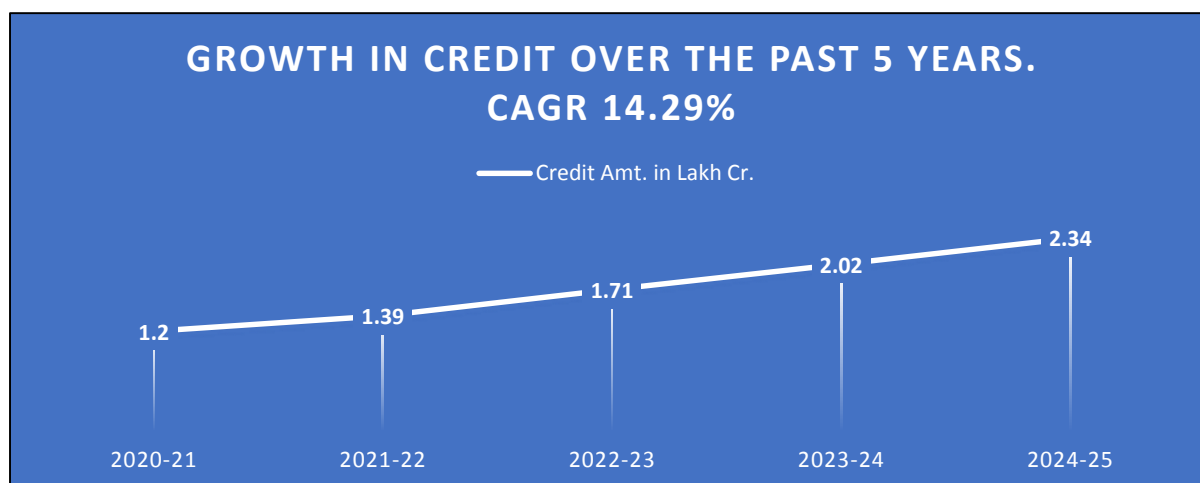
Advances: Advances recorded a Q-o-Q growth of Rs. 4,857.96 Cr.

(Amount in Crores)

As on 31 st March' 2024	As on 31 st Dec' 2024	As on 31 st March' 2025	Q-o-Q Growth	
			Amount	%
2,03,341.03	2,29,265.89	2,34,123.85	4,857.96	2.12

Credit growth recorded 15.14% growth on a year-on-year basis in March' 2025. In absolute term it is increased by Rs. 30,782.82 Cr in March' 2025.

Bank wise Details of Deposits, Advances and CD Ratio is shown in **Table No. 1(A)** (Page No. 136).



7. CD RATIO:

As per instructions contained in para 6.2 of RBI Master Circular on Lead Bank Scheme RBI/2024-25/02, (FIDD.CO.LBS.BC.No.01/02.01.001/2024-25) April 01, 2024 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

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	3,10,684.26
Total Advances (A)	2,34,123.85
CD Ratio	75.36%
Advance Sanction out of Chhattisgarh and limit utilised in C.G. (B)	18,701.81
A+B	2,52,825.61
The Adjusted CD Ratio for the State	81.38%
Loan under RIDF (C)	5,662.67
Total Advances (A+B+C)	2,58,488.29
CD Ratio including RIDF	83.20%

CD Ratio (Summary):

Number of Banks functional in Chhattisgarh	40
Number of Banks with CD Ratio > = 60%	30
Number of Banks with CD Ratio < 60%	10
Number of Districts with CD Ratio >= 40%	28
Number of Districts with CD ratio <40%	5 (Balod, Balrampur, Manendragarh-Chirmiri-Bharatpur, Mohla-Manpur-Ambagarh Chouki & Surajpur)

Details of Districts wise CD Ratio are shown in **Table No. 1 (A-1) (Page No. 137)**.

CD Ratio of Banks in preceding Years:

	As on 31.03.2024	As on 31.12.2024	As on 31.03.2025
CD Ratio	71.86%	79.80%	75.36%
Adjusted CD Ratio	74.36%	82.09%	81.38%
CD Ratio including RIDF	76.38%	84.13%	83.20%

National level CD ratio (SCBs excluding RRBs)	79.18%	80.51%	79.58%
M.P. CD ratio (SCBs excluding RRBs)	76.27%	79.70%	78.73%
Odisha CD ratio (SCBs excluding RRBs)	47.74%	47.89%	47.64%

* Data Source: <https://data.rbi.org.in/BOE>

Following 10 banks have CD Ratio less than 60%:

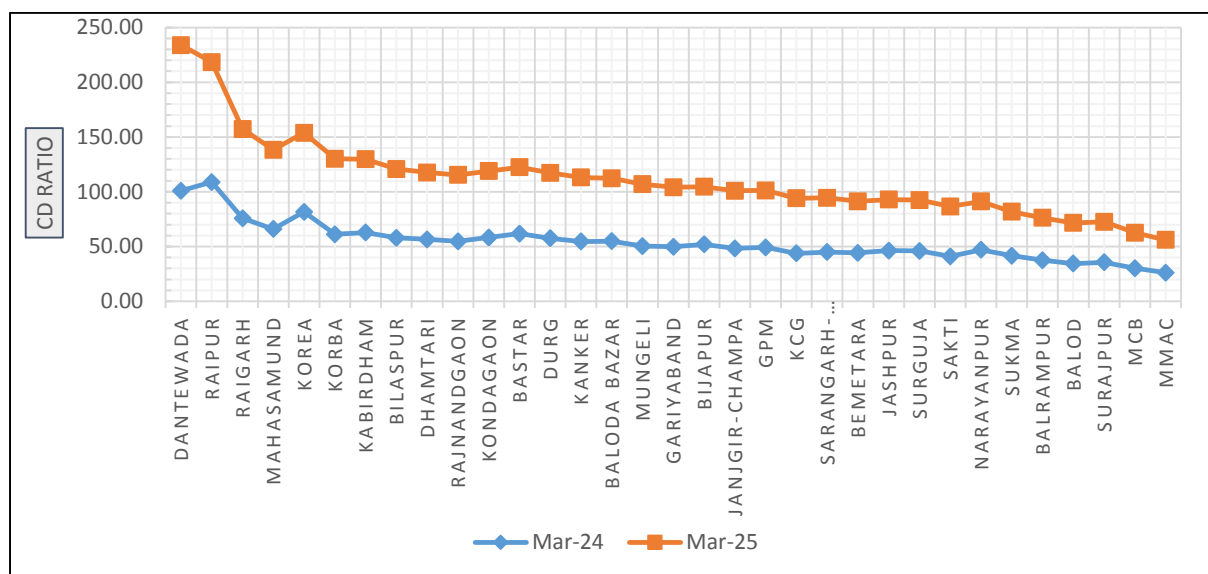
Sr. No.	NAME OF THE BANK	Deposit Share in Total Deposits as of Mar' 25	CD Ratio Mar' 24	CD Ratio Dec' 24	CD Ratio Mar' 25	Variance Mar' 25 over Dec'24 (Q-o-Q)	Variance mar' 25 over Mar' 24 (Y-o-Y)
1	APEX BANK	8.58	13.84	26.02	15.75	-10.27	1.91
2	KARUR VYSYA BANK	0.02	21.12	22.43	22.40	-0.03	1.28
3	SOUTH INDIAN BANK	0.07	21.98	37.05	25.31	-11.74	3.33
4	EQUITAS SMALL FIN. BANK	0.30	45.99	55.19	38.35	-16.84	-7.64
5	CENTRAL BANK OF INDIA	4.00	50.23	49.73	41.23	-8.49	-8.99
6	UJJIVAN SMALL FIN. BANK	0.10	68.70	48.11	42.42	-5.70	-26.29
7	PUNJAB AND SIND BANK	0.26	35.26	42.29	46.51	4.22	11.26
8	JANA SMALL FIN. BANK	0.36	71.27	83.43	49.09	-34.35	-22.19
9	CHATTISGARH RRB	5.75	49.44	56.85	55.97	-0.88	6.53
10	UNION BANK OF INDIA	4.35	49.31	63.35	57.37	-5.98	8.06

In March' 2025, Chhattisgarh demonstrated an increase in the Credit Deposit Ratio (CDR), reaching 75.36%, as compared to 71.86% 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 10 Banks having CD ratio below benchmark, there is Q-o-Q & Y-o-Y growth in CD ratio of Punjab & Sindh Bank only while Equitas SFB, Ujjivan SFB, Jana SFB & Central Bank of India witnessed negative Q-o-Q & Y-o-Y growth.

Chhattisgarh Grameen Bank (RRB), APEX Bank, Karur Vysya Bank, South Indian Bank & Union Bank of India has shown (-Ve) Q-o-Q growth while they witnessed Y-o-Y growth in CD ratio.

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.



Districts with High CD Ratio (Above 100%): Two districts viz. Raipur & Dantewada in Chhattisgarh reported a CD ratio exceeding 100% in March' 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.

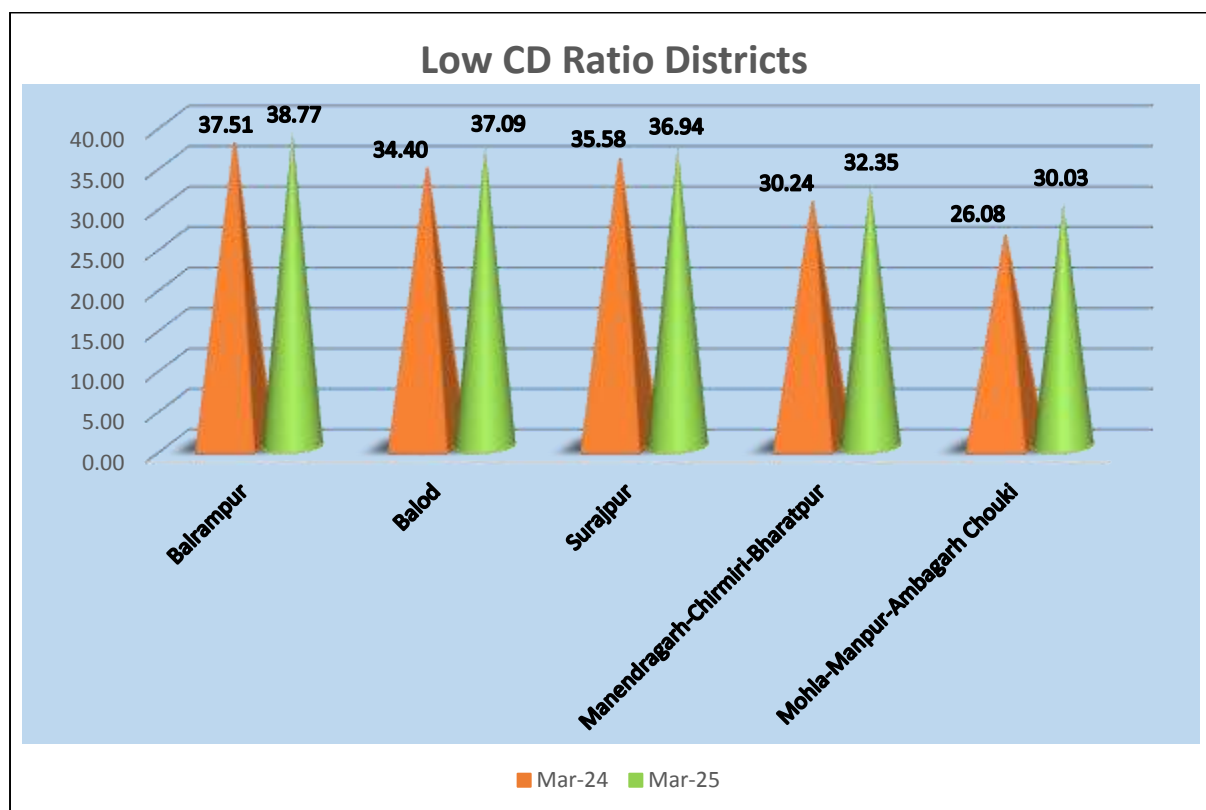
Districts with CD Ratio below 60%: Twenty-One districts in the State are experiencing CD ratios below 60%. The districts with lower CD ratios include Baloda Bazar, Bijapur, Mungeli, Kanker, Durg, Gariyaband, Khairagarh-Chhuikhadan-Gandai, Sarangarh-Bilaigarh, Janjgir-Champa, Gaurella-Pendra-Marwahi, Bemetara, Sakti, Jashpur, Narayanpur, Surguja, Sukma, Balrampur, Balod, Surajpur, Mohla-Manpur-Ambagarh Chouki & Manendragarh-Chirmiri-Bharatpur

There are 5 districts- Balod, Surajpur, Mohla-Manpur-Ambagarh Chouki, Manendragarh-Chirmiri-Bharatpur & Balrampur are having low CD ratio i.e. below 40 %. However, the CD ratio in Balod, Balrampur, Manendragarh-Chirmiri-Bharatpur (MCB), Mohla-Manpur-Ambagarh Chouki (MMAC), & Surajpur district has been increased on Y-o-Y basis.

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.



8. Review of Performance under Annual Credit Plan 2024-25:

ACHIEVEMENT UNDER ACP OF THE STATE FY 2024-25

(Number in lakh & Amount in Crores)

Sr. No.	Sector	FY 2023-24 (March-24)			FY 2024-25 (March-25)					
		Target (Amt.)	Achiv. (Amt.)	Achiv. (%)	Target		Achievement		Achiv. (%)	
					No.	Amt.	No.	Amt.	No.	Amt.
1	Agriculture (1a+1b+1c)	35,013	27,729	79	30.59	41,827	23.73	30,891	78	74
1a	Farm Credit {1a(i)+1a(ii)}	28,752	20,752	72	29.06	37,150	23.57	22,845	81	61
1a(i)	Crop Loan	21,934	15,860	72	23.77	29,300	19.66	17,150	83	59
1a(ii)	Term Loan	6,818	4,892	72	5.29	7,850	3.91	5,695	74	73

1b	Agri Infra	1,872	340	18	0.92	1,094	0.02	397	2	36
1c	Ancillary Activity	4,389	6,637	151	0.61	3,583	0.14	7,649	23	213
2	MSME (2a+2b+2c+2d)	14,244	45,999	323	6.49	48,714	2.66	52,525	41	108
2a	Micro Enterprises	5,193	19,767	381	3.50	18,769	2.46	22,948	70	122
2b	Small Enterprises	3,809	14,757	387	0.64	15,310	0.16	16,158	25	106
2c	Medium Enterprises	2,252	11,410	507	0.35	11,635	0.04	13,321	12	114
2d	Others under MSMEs	2,990	65	2	2.00	3,000	0.001	98	0.05	3
3	Other Priority Sector (3a+3b+3c+3d+3e+3f)	4,988	6,220	125	4.22	6,481	1.80	6,910	34	68
3a	Export Credit	298	2,639	886	0.07	1,680	0.01	3,933	13	234
3b	Education (Priority Sector)	366	99	27	0.46	295	0.06	108	12	37
3c	Housing (Priority Sector)	1,941	1,585	82	0.21	1,610	0.22	1,344	104	83
3d	Social Infrastructure	981	14	1	0.46	477	0.002	16	0.43	3
3e	Renewable Energy	458	7	2	0.43	438	0.007	40	1.63	9
3f	Others	944	1,876	199	2.60	1,981	1.50	1,469	58	74
4	Total Priority Sector (1+2+3)	54,245	79,948	147	41.30	97,022	28.19	90,326	68	93
5	Total Non - Priority Sector	10,382	1,33,838	1289	18.82	45,161	7.60	1,48,914	40	330
6	Total Credit Plan (4+5)	64,627	2,13,786	331	60.12	1,42,183	35.79	2,39,240	60	168

HIGHLIGHTS

- As against the target of Rs. 1, 42,183 crores (Priority & Non-Priority) under Annual Credit Plan for FY 2024-25, an amount of Rs.2,39,240 crores has been disbursed, recorded an achievement of 168% as on March' 31,2025.
- The potential credit outlay for current year under priority sector is estimated at Rs.97, 022 crores, against which the Banks disbursed Rs. 93,326 crores and achievement index was 93 %.

- Banks disbursed Rs.30, 891 crores to the agriculture sector against the target of Rs. 41,827 crores and achieved 74 % of the target.
- Farm Credit target of Rs. 37,150 crores for FY 2024-25, constitutes a major part of agriculture in the state. The credit flow to this sector was Rs. 22, 845 crores with achievement of 61%.
- Under the MSME sectors, banks disbursed Rs. 52,525 crores during the year 2024-25, against the target of Rs. 48,714 crores and achieved 108 % of the target.
- Credit off-take under education loans, housing sector under priority sector was Rs. 108 crores and Rs. 1,344 crores and achievement was 37% and 83% respectively.
- Out of 33 districts in the State, up to the quarter ended March 2025, as many as 24 districts remained below the State average of 93% under ACP 2024-25.

Agency wise status of ACP Achievement

March' 31, 2025

Amount in Crores

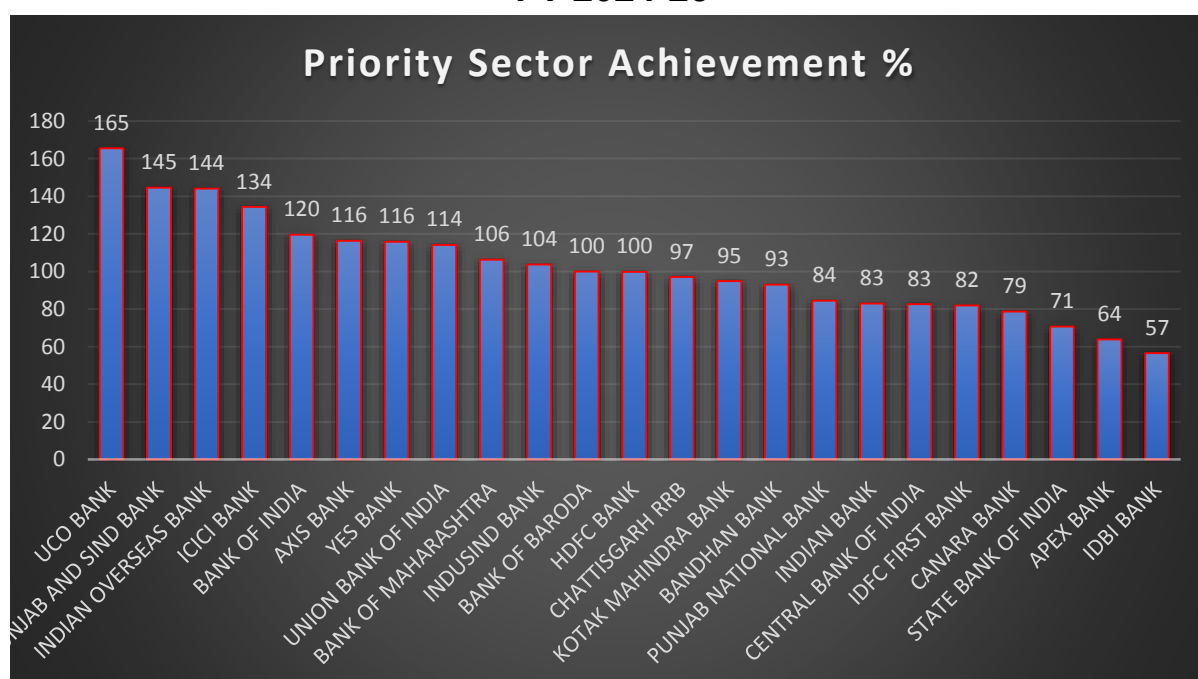
Bank Type	Agriculture			MSME			Priority Sector		
	Target	Achiv.	Achiv%	Target	Achiv.	Achiv%	Target	Achiv.	Achiv%
PSBs	14,034	9,682	69	24,151	23,215	96	41,445	37,061	89
PVTs	10,157	9,154	90	21,215	25,508	120	33,475	36,419	109
Cooperative Banks	13,401	8,649	65	209	0.00	0.00	14,044	8,982	64
RRBs	3,301	2,624	79	2,313	2,888	125	5,999	5,823	97
Small Finance Banks	934	782	84	826	914	11	2,059	2,041	99
Total	41,827	30,891	74	48,714	52,525	108	97,022	90,326	93

Bank- wise details of achievement is placed at **Table No. 4(C) (Page No. 161)**.

District wise details of achievement is placed at **Table No. 4(C-1) (Page No. 162)**.

- ❖ From the above table, it is inferred that Private Sector Banks (PVTs), Regional Rural Bank (RRB) & Small Finance Banks have achieved the annual target in agriculture and remained above State average of 74% under ACP 2024-25.
- ❖ In MSME, Only PVTs and SFBs remained above the State average of 108% under ACP 2024-25.
- ❖ PVTs, RRB & SFBs have remained above the State average of 93% in achieving total priority sector target under ACP 2024-25.

Achievement % under Annual Credit Plan by major banks
FY 2024-25



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

(Rs. in Crores)

Component	As on 31 st March' 2024	As on 31 st Dec' 2024	As on 31 st March' 2025	Y-o-Y Growth	
				Amt.	%
Export	2,639	2,022	3,933	1, 294	49
Social Infrastructure	14	13	16	2	14
Renewable Energy	7	1	40	33	471

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.

9. 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. 31.03.2024.

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	Benchmark	Outstanding as of				Absolute Growth over March 2024	% increase over March 2024
		Mar-24	% Achiv. of ANBC	Mar-25	% Achiv. of ANBC		
PS Adv.	40%	78,951	48.68	90,012	48.61	11,061	14.01
Agri Adv.	18%	22,630	13.95	26,754	15.18	4,124	18.22
Weaker Sec. Adv.	12%	19,232	11.86	21,337	13.24	2,105	10.95

It reveals from the above data that the Priority Sector Advances & Weaker section advances have surpassed the benchmark. Though there is an increase in absolute numbers in Agriculture Advances, the benchmark level could not been achieved.

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	Benchmark	Outstanding as of				Absolute Growth over March 2024	% increase over March 2024
		Mar-24	% Achiv. of ANBC	Mar-25	% Achiv. of ANBC		
PS Adv.	75%	4,815	75.05	5,655	70.39	840	17.45
Agri Adv.	18%	2,302	35.88	3,098	38.56	796	34.58
Weaker Sec. Adv.	15%	3,309	51.57	3,749	46.66	440	13.30

RRB have achieved / surpassed except the stipulated benchmarks under Priority Sector Advances while RRB have achieved/ surpassed stipulated benchmarks of 18% & 15% under Agriculture advances and weaker section advances respectively.

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	Benchmark	Outstanding as of				Absolute Growth over March 2024	% increase over March 2024
		Mar-24	% Achiv. of ANBC	Mar-25	% Achiv. of ANBC		
PS Adv.	75%	2,895	94.67	3,178	85.73	283	9.78
Agri Adv.	18%	1,048	34.27	1,011	27.27	-37	-3.53
Weaker Sec. Adv.	12%	1,932	63.18	1,840	49.64	-92	-4.76

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 March, 2025 is as under:

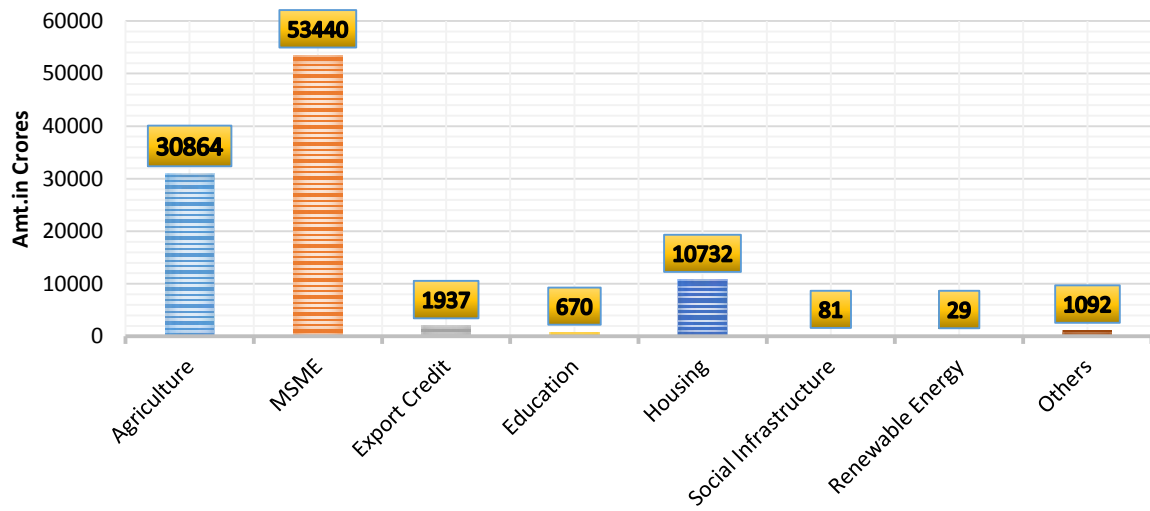
Sector	Public Sector Banks	Private Sector Banks	Co-operative Bank	Regional Rural Bank	Small Finance Banks	All Banks
PS Adv.	38.15%	59.70%	99.40%	70.39%	85.73%	48.61%
Agri Adv.	10.41%	15.94%	89.11%	38.56%	27.27%	15.18%
Weaker Sec. Adv.	8.19%	11.03%	103.31%	46.66%	49.64%	13.24%

From the above table, it can be observed that except the benchmark under PS Advances, Banks have not reached to stipulated benchmark under Agriculture Advances and Weaker Section Advances. Performance of the Private sector banks needs to be improved under Agriculture and Weaker Section, whereas Public Sector Banks need much improvement under Agriculture and Weaker Section advances.

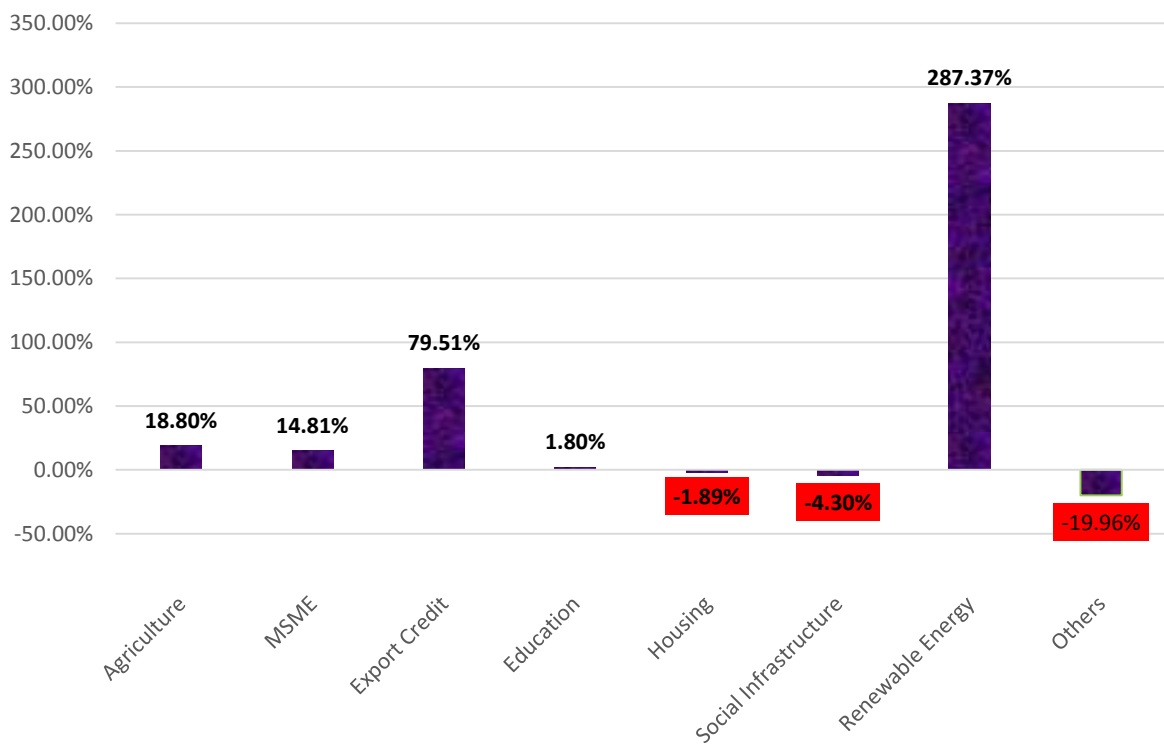
The Member Banks which are below the benchmark (as per Table No. **1(D) (Page No. 140)**) are requested to improve their performance under Priority Sector, Agriculture and Weaker Section advances, so as to achieve the National Goals.

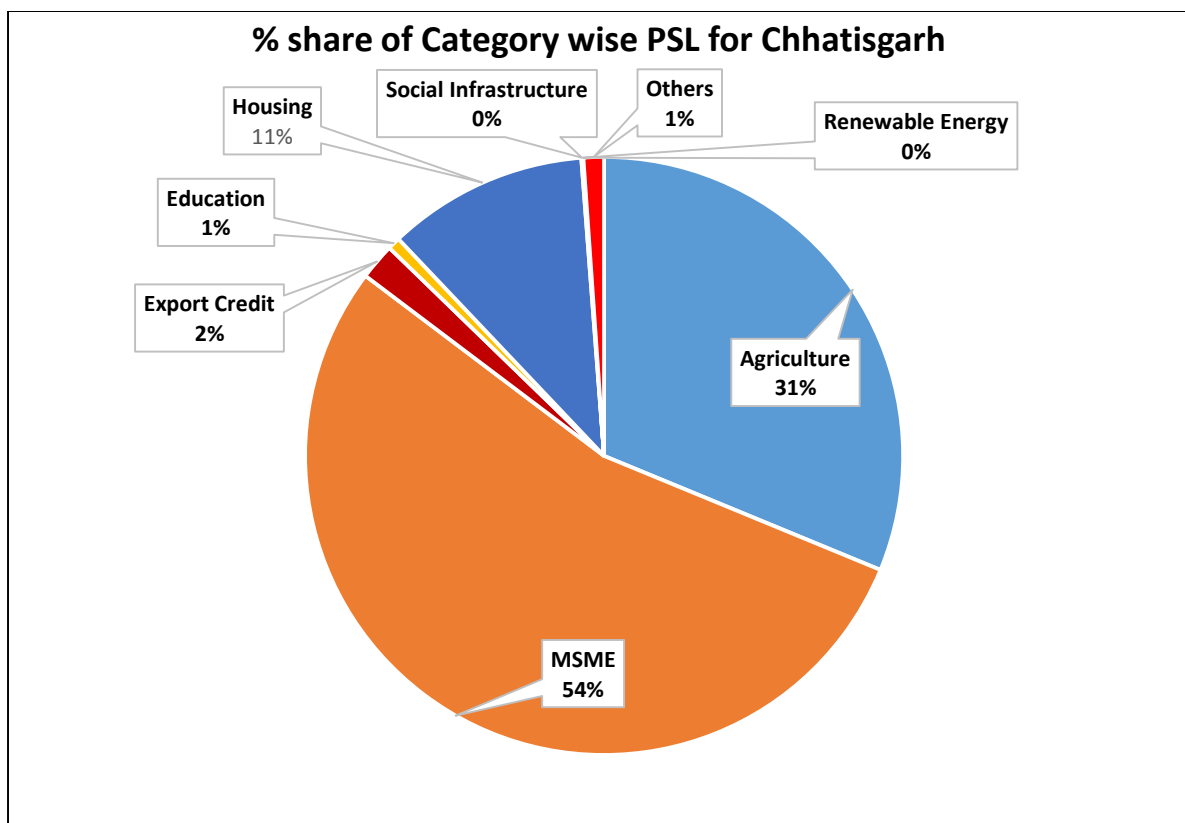
As per revised guidelines of RBI for Priority Sector, the sub-target for Small & Marginal farmers is 10% and for Micro Enterprise is 7.5% of ANBC against which, as of March 2025, all banks together stood at Rs. 10,573.32 Crores i.e. 5.20% and Rs.25,724.59 Crores i.e. 12.65% respectively.

PS ADV. AS ON 31.03.2025



PSL Category-wise Y-o-Y growth (March' 25 V/s March' 24)





Details of Bank wise information of Priority Sector Advances are shown in **Table No. 1(D) (Page No. 140)**.

Major following Banks are having – (Ve) Q-o-Q growth:

(Amount in Crores)

Sr. No.	Bank Name	PSA Advances as on 31.12.2024	PSA Advances as on 31.03.2025	Growth
1	APEX BANK	5,997.42	3,892.74	-2,104.67
2	Punjab National Bank	5,985.20	5,771.48	-213.72
3	IndusInd Bank	2,455.83	2,304.69	-151.14
4	Central Bank of India	3,704.32	3,597.88	-106.44
5	UNION BANK OF INDIA	3,613.64	3,541.20	-72.44

9 (a). Flow of credit for affordable housing: Housing loan outstanding under priority sector is as under:-

(Rs. in Crores)

As on 31 st March' 2024	As on 31 st Dec' 2024	As on 31 st March' 2025	Q-o-Q Growth	
			Amount	%
10,939.00	10,721.25	10,732.25	11.00	0.10

- As of 31st March' 2025, housing loan portfolio decreased to Rs. 10,732.25 Crores compared to Rs. 10,939.00 crores in March' 2024, registering Y-o-Y decline of 1.89 % in March' 2025 as compared to 15.91 % Y-o-Y growth in March' 2024.

9 (b). Grant of Education Loan: Education loan outstanding under priority sector is as under:-

(Rs. in Crores)

As on 31 st March' 2024	As on 31 st Dec' 2024	As on 31 st March' 2025	Q-o-Q Growth	
			Amount	%
658.34	663.70	670.21	6.51	0.98

- As of 31st March' 2025, portfolio under education loan increased to Rs.670.21 crores compared to Rs. 658.34 crores in March' 2024, registering Y-o-Y growth of 1.80% in March' 2025 as compared to 7.80% Y-o-Y growth in March'2024.

Bank wise details of Priority Sector Education Loan & Housing Loan are shown in **Table No. 1(F- 3) (Page No. 146)**

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 2024-25 is as under: For FY 2024-25, Interest Subsidy Claims till 31.03.2025.

(Rs. in Lakhs)

Category	FY 2023-24		FY 2024-25	
	No of Accounts	Interest Subsidy	No of Accounts	Interest Subsidy
General	1193	265.30	1171	292.40
OBC	997	181.37	924	181.01
SC	360	63.10	358	66.37
ST	243	40.40	243	40.78
Total	2793	550.17	2696	580.56

Bank- wise Interest Subsidy details are placed at **Annexure- D (Page No. 105)**.

Mukhyamantri Uchh Siksha Rin Byaj Anudan Yojana (MMUSRBAY) -

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 MMUSRBAY for 2023-24 is as under:

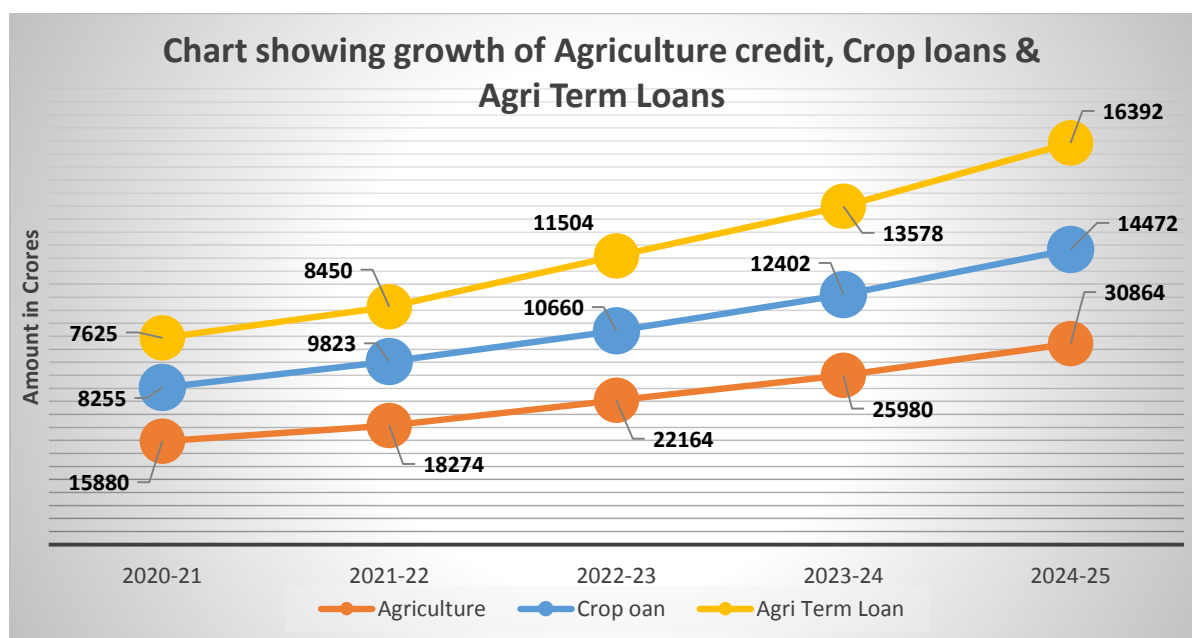
(Rs. in Lacs)

Category	No. of Accounts	Liability	Interest on Loan Amount	Net subsidy claim
General	358	626.22	74.55	69.81
OBC	469	798.19	97.78	92.86
SC	166	310.62	36.65	34.60
ST	160	282.42	33.84	33.42
Total	1153	2017.45	242.82	230.69

Bank- wise Claim details are placed at **Annexure- D1 (Page No. 106)**.

10. Agriculture Advances:

- ❖ Agricultural Advances as on 31.03.2025: Rs. 30,863.66 crores
- ❖ Total Advances as on 31.03.2024: Rs. 2,03,341.03 crores
- ❖ Ratio of Agricultural advances to Total Advances: **15.18%** which is below the benchmark of 18%.



- Agriculture credit accounts for 15.18% of the total bank's credit and 31.22% of total priority sector portfolio as on March' 31, 2025.
- Agriculture credit increased by 18.80 % y-o-y to Rs. 30,863.66 crores in March' 2025 from Rs.25, 979.99 crores corresponding previous year.
- The total outstanding under Agriculture Cash Credit was Rs. 14,472.01 Crores and under Agriculture Term Loan was Rs. 16,391.67 Crores as at the end of quarter ended March' 2025. The share of crop loans and term loans were 47% and 53% respectively. Banks are requested to increase KCC as well as investment credit in Agriculture Segment.

Agency wise growth under Agriculture

(Amount in crores)

Sr. No.	Agency	March' 24	Dec' 24	March' 25	Growth		% Growth	
					Q-o-Q	Y-o-Y	Q-o-Q	Y-o-Y
1	Public Sector Banks	10,844.79	12,667.46	12,524.12	-143.34	1,679.33	-1.13	15.49
2	Private Sector Banks	8,569.28	10,003.76	10,740.44	736.68	2,171.16	7.36	25.34
3	Regional Rural Bank	2,301.55	3,019.37	3,097.91	78.54	796.36	2.60	34.60
3	Cooperative Bank	3,216.26	5,573.72	3,489.72	-2,084.00	273.46	-37.39	8.50
4	Small Finance Banks	1,048.12	1,030.25	1,011.45	-18.80	-36.67	-1.82	-3.50
5	Total	25,980.00	32,294.56	30,863.64	-1,430.92	4,883.64	-4.43	18.80

Growth under Crop Loans

(Amount in crores)

Sr. No.	Agency	March' 24	Dec' 24	March' 25	Growth		% Growth	
					Q-o-Q	Y-o-Y	Q-o-Q	Y-o-Y
1	Public Sector Banks	4,629.47	4,981.28	4,793.82	-187.46	164.35	-3.76	3.55
2	Private Sector Banks	3,005.22	3,448.16	3,727.97	279.81	722.75	8.11	24.05
3	Regional Rural Bank	1,708.20	2,505.82	2,599.33	93.51	891.13	3.73	52.17
3	Cooperative Bank	3,057.20	5,414.22	3,349.20	-2,065.02	292.00	-38.14	9.55
4	Small Finance Banks	1.89	1.72	1.70	-0.02	-0.19	-1.16	-10.05
5	Total	12,401.98	16,351.20	14,472.02	-1,879.18	2,070.04	-11.49	16.69

Growth under Agriculture Term Loans

(Amount in crores)

Sr. No.	Agency	March' 24	Dec' 24	March' 25	Growth		% Growth	
					Q-o-Q	Y-o-Y	Q-o-Q	Y-o-Y
1	Public Sector Banks	6,215.33	7,686.18	7,730.30	44.12	1,514.97	0.57	24.37
2	Private Sector Banks	5,564.07	6,555.59	7,012.48	456.89	1,448.41	6.97	26.03
3	Regional Rural Bank	593.35	513.55	498.58	-14.97	-94.77	-2.92	-15.97
3	Cooperative Bank	159.07	159.5	140.52	-18.98	-18.55	-11.90	-11.66
4	Small Finance Banks	1,046.24	1,028.54	1,009.77	-18.77	-36.47	-1.82	-3.49
5	Total	13,578.06	15,943.36	16,391.65	448.29	2,813.59	2.81	20.72

Details of Bank wise information of Agricultural Advances are shown in **Table No. 1(E) and 1(E- 1) (Page No. 141 & 142).**

KCC Loan – As on 31.03.2025, 1, 64, 094 new KCC cards amounting to Rs. 2,170.59 Crores has been sanctioned by Banks in Chhattisgarh.

Outstanding as of March' 2025	
No. of KCC	Amount Outstanding (in Crores)
22,67,255	10,888.22

Details of Bank wise information of KCC are shown in **Annexure- E (Page no. 107).**

10 (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 2024-25/15 dated 18.05.2024 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 31.12.2024 under the scheme is as under:

Category	Target for the year 2024-25	Total Sponsored Application	No. of application sanctioned	No. of application rejected	No. of application pending
PSBs (12)	1030	1471	312	1008	97
PVTs (16)	645	277	49	121	91
RRB (1)	100	199	26	170	1
Cooperative (1)	125	2	0	0	2
SFBs (4)	100	6	0	4	2
Total	2000	1955	387	1303	193

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-E1 (Page No. 108 & 109)**.

10 (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 31.03.2025 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.
3595	7459.32	1954	1835.52	1954	1835.52	602	865.86	495	380.43

Details of Bank-Wise & District-Wise information of AIF is placed as **Annexure- E2 (Page No. 110 & 111)**.

10 (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.

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 31.03.2025 is placed below:

KCC Animal Husbandry Applications					KCC Fisheries Applications				
Received	Accepted	Sanctioned	Rejected	Pendency more than 15 Days	Received	Accepted	Sanctioned	Rejected	Pendency more than 15 Days
69540	68681	22270	44015	1886	10458	10437	3687	6115	599

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:

- Not having valid fishing license/permission.
- Applicant is doing trading activities only.

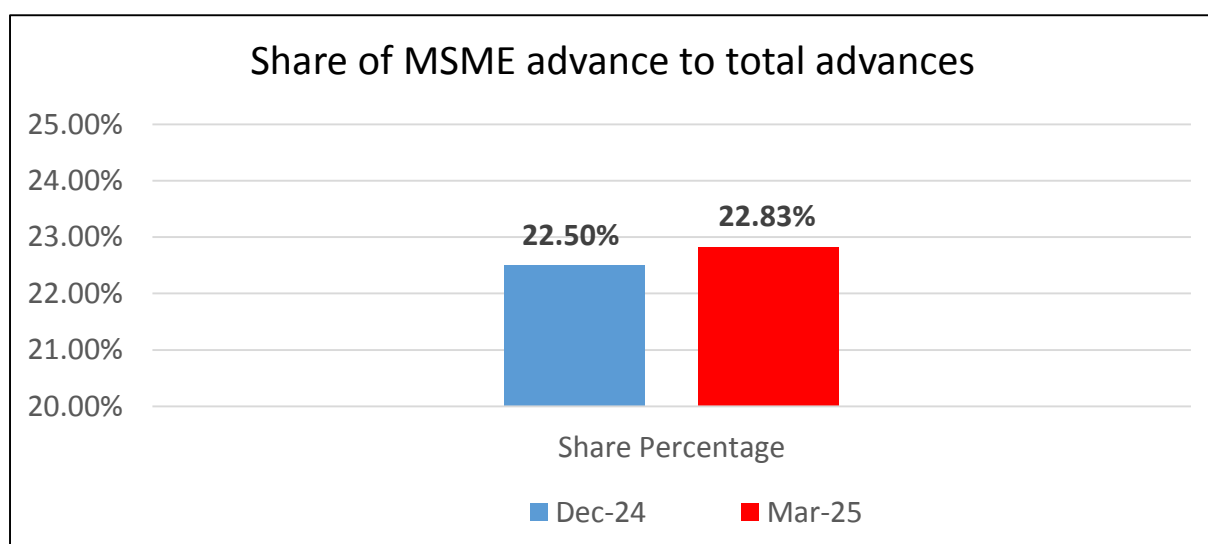
As advised by DFS on multiple occasions, all the member Banks are requested to expedite the process of applications in various stages of and dispose of the applications within 15 days of receipt as per new SOP for the saturation drive. LDMs also requested to ensure regular conduct of weekly camps as 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- E3 (Page No. 112 & 113).**

Details of Bank-Wise & District Wise information of KCC to Fisheries is placed as **Annexure- E4 (Page No. 114 & 115)**

11. Flow of credit to MSMEs:



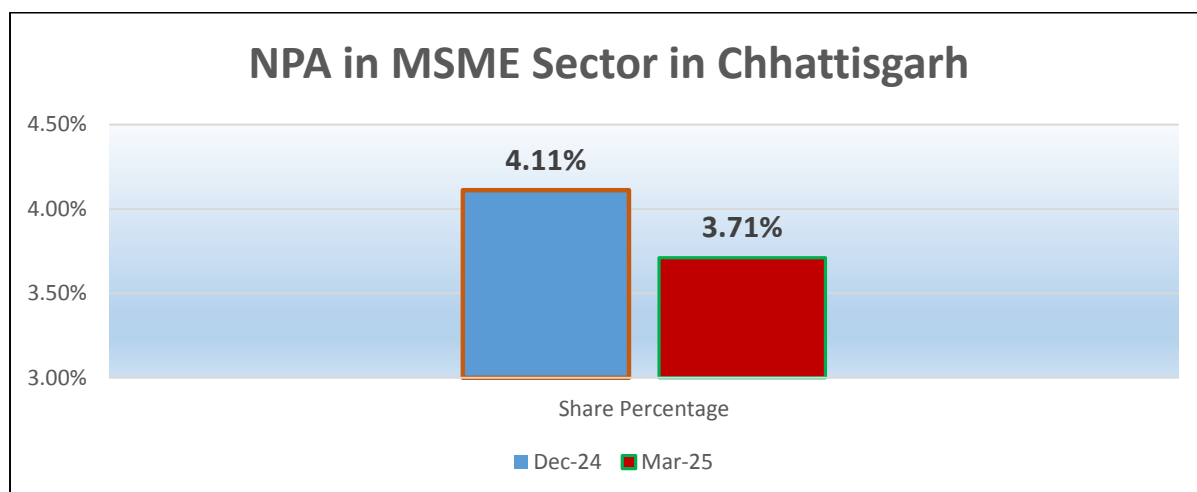
Growth under MSMEs (March'25)

(Amount in crores)

Sr. No.	Particulars	March'24	Dec' 24	March'25	Growth		% Growth	
					Q-o-Q	Y-o-Y	Q-o-Q	Y-o-Y
1	Credit to MSEs (Micro & Small Enterprises)	36,296.19	40,847.75	41,822.89	975.14	5,526.70	2.39	15.23
2	Micro Enterprises	22,114.17	25,195.20	25,724.59	529.39	3,610.42	2.10	16.33
3	% credit to Micro enterprises to MSE	60.93	61.68	61.51	-0.17	0.58		
4	% credit to Micro enterprises to total credit	12.88	12.62	12.65	0.03	-0.23		
5	Small Enterprises	14,182.02	15,652.55	16,098.30	445.75	1,916.28	2.85	13.51

6	Medium Enterprises	10,137.34	10,625.47	11,529.31	903.84	1,391.97	8.51	13.73
7	Other MSME	114.82	104.60	87.84	-16.76	-26.98	-16.02	-23.50
8	Total Credit to MSMEs	46,548.35	51,577.82	53,440.04	1,862.22	6,891.69	3.61	14.81
9	Total Bank's Credit (Corresponding Yr. i.e. Mar' 23, Dec' 23 & Mar'24)	1,71,663.98	1,99,695.10	2,03,341.03	3,645.93	31,677.05	1.83	18.45
10	NPA under MSMEs	2,167.05	2,120.73	1,984.15	-136.58	-182.90	-6.44	-8.44
11	% NPA of the total MSME	4.66	4.11	3.71	-0.40	-0.95		

Bank wise information of MSME Advances are shown in **Table No. 1(F) (Page No. 143)**.

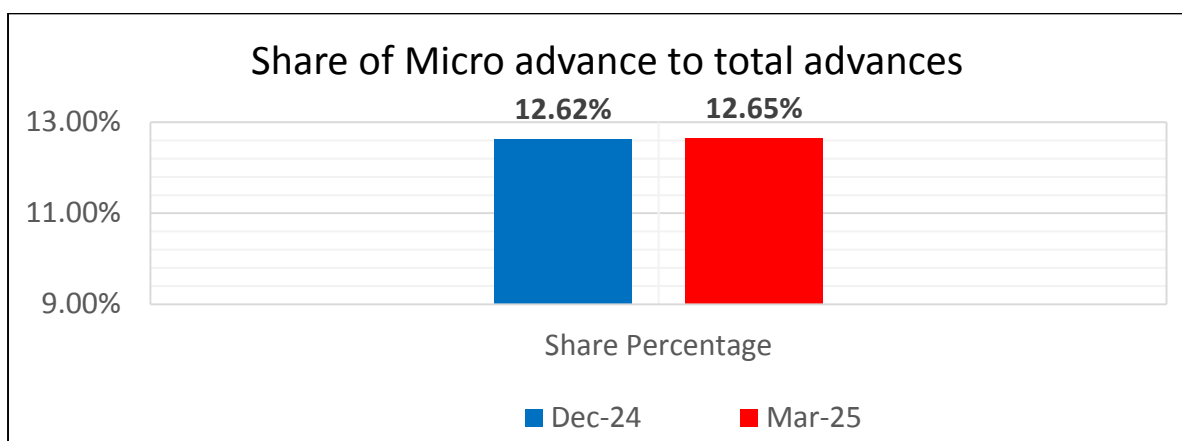


***As on March 31, 2025: National average of NPA in MSME = 4.00%**

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. 31.03.2024

- **Advances to Micro Enterprises (Including Khadi & Village Industries): Rs. 25,724.59 crores**
- **Total Advances as on 31.03.2024: Rs.2, 03,341.03 crores.**

- **Share of Micro Credit to Total Advances: 12.65% as on 31.03.2025, 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. 144)**.

Banks With Micro Enterprises advances Below Benchmark 7.50%				
Amt. in Crores				
Sr. No	NAME OF THE BANK	Total Advances As on 31.03.2024	MICRO ENTERPRISES (Including Khadi & village Industries) As on 31.03.2025	% of Advances to MICRO ENTERPRISES (Including Khadi & Village Industries)
		Amount	Amount	
1	SURYODAY SMALL FIN. BANK	181.80	0.70	0.39
2	DBS Bank India (E-LVB)	73.82	1.53	2.07
3	FEDERAL BANK	592.20	19.05	3.22
4	STATE BANK OF INDIA	51,953.91	3,435.84	6.61
All Banks		2,03,341.03	25, 724.59	12.65

11 (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.

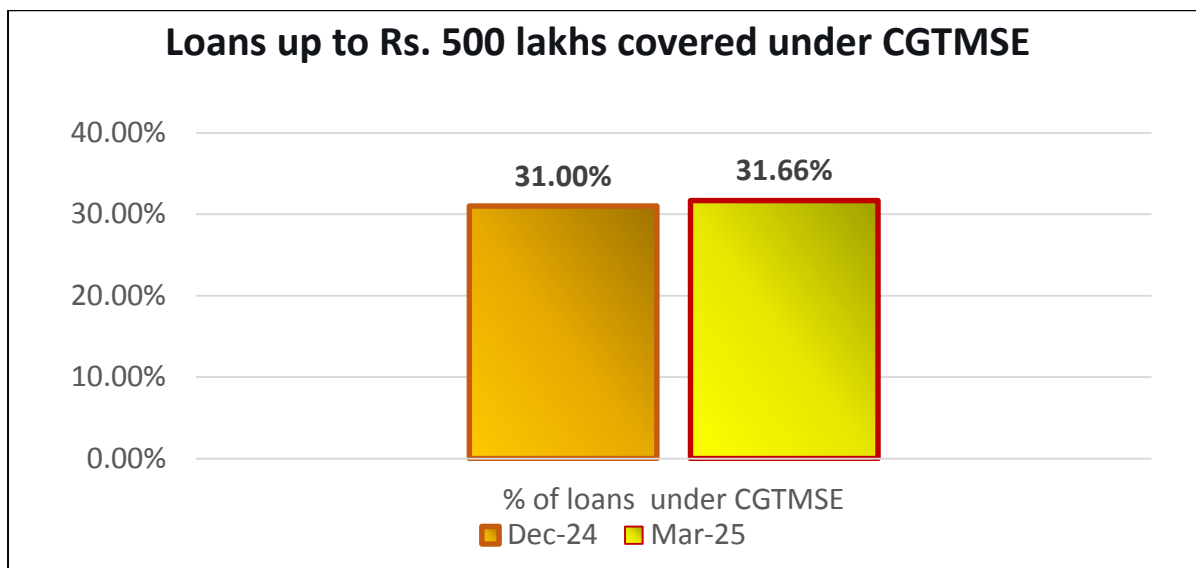
RBI has mandated the Banks to sanction all MSE loans up to Rs. 25.00 lacs without any collateral.

Position of CGTMSE coverage to MSME sector as on 31.12.2024

Category	CGTMSE Coverage
PSBs	34.86%
RRB	47.91%
PvSBs	14.60%
SFBs	15.17%
Total	39.00%

Lead Banks:

- CBI (81%  , Last QE: 80%)
- BOB (43%  , Last QE: 29%)
- SBI (35%  , Last QE: 30%)



2, 83,784 cases of Rs. 8,111.61 crores have been covered by all banks in the Chhattisgarh State as on 31.03.2025. 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.

12. 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 31.03.2025 is as under: -

(Amount in 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.
1962	42.60	1082	21.50	947	15.19	824	18.00	40	0.91

Detailed bank-wise performance under PMSGMBY and District wise Report as per Jan Samarth Portal are provided in **Annexure- F (Page No. 116 & 117)**.

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. 31.03.2025

Weaker Section Advances as on 31.03.2025: Rs. 26, 925.02 crores.

Total advances as on 31.03.2024: Rs. 2, 03,341.03 crores.

Ratio of Weaker Section Advances to Total Advances: 13.24% which is above the bench mark level of 12%.

(Amount. in Crores)

Weaker Section Advances	March-24	Dec-24	March-25	Q-o-Q Growth Amt.
	24,472.97	28,484.75	26,925.02	-1,559.73
Total Advances	March-23	Dec-23	March-24	
	1,71,663.98	2,00,687.43	2,03,341.03	
Ratio of Weaker Section Advances to Total Advances	March-24	Dec-24	March-25	Q-o-Q Growth %
	14.26%	14.19%	13.24%	-5.48

Since the Weaker section includes mainly SC/ST beneficiaries, the separate Sub-Committee meeting for SC/ST is not feasible.

Banks with Weaker Section Advances Below 12%				
(Amount in Crores)				
Sr. No.	Name of the Bank	Total Advances as on 31.03.2024	Advances to Weaker Section As on 31.03.2025	% of Advances To Weaker Sections
1	DBS BANK INDIA (E-LVB)	73.82	0.00	0.00
2	KARNATAKA BANK	434.86	5.95	1.37
3	INDIAN BANK	6436.93	162.63	2.53
4	CITY UNION BANK	141.78	4.66	3.29
5	IDBI BANK	5665.76	221.22	3.90
6	YES BANK	2050.10	85.52	4.17
7	KARUR VYSYA BANK	9.31	0.41	4.40
8	UCO BANK	4224.52	207.35	4.91
9	ICICI BANK	11566.45	578.53	5.00
10	PUNJAB NATIONAL BANK	15665.67	835.96	5.34
11	BANK OF INDIA	6356.57	384.34	6.05
12	STATE BANK OF INDIA	51953.91	3219.01	6.20
13	TAMILNAD MERCANTILE BANK	13.81	0.90	6.52
14	AXIS BANK	8955.06	613.14	6.85
15	FEDERAL BANK	592.20	41.19	6.96
16	UNION BANK OF INDIA	6149.59	594.33	9.66
17	HDFC BANK	22865.46	2216.63	9.69
18	BANK OF MAHARASHTRA	2343.07	243.00	10.37
19	PUNJAB AND SIND BANK	290.76	32.14	11.05
20	IDFC FIRST BANK	2300.29	263.28	11.45
All Banks		2,03,341.03	26,925.02	13.24

Bank wise details are shown in **Table No. 1(G) (Page No. 147)**.

14. Position of NPAs as on 31.03.2025:

(Rs. in Crores)

Dec' 2024				March' 2025			Net Change In NPA
Banks	Advances	NPA	% NPA	Advances	NPA	% NPA	
Public Sector Bank	1,33,568.59	4,893.96	3.66	1,34,511.99	4,413.47	3.28	-480.49
Private Sector Bank	75,415.79	1,336.29	1.77	80,811.14	1,292.78	1.60	-43.51
Cooperative Banks	6,332.22	342.39	5.41	4,196.90	374.45	8.92	32.06
CRGB	9,602.47	187.68	1.95	9,994.40	214.18	2.14	26.50
Small Finance Bank	4,346.82	184.44	4.24	4,609.42	184.40	4.00	-0.04
Total	2,29,265.89	6,944.76	3.03	2,34,123.85	6,479.28	2.77	190.95

Bank wise NPA are shown in **Table No. 11(H) (Page No. 174)**.

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

(Rs. in Crores)

Priority Sector NPA as on 31.03.2025										
Bank	Agriculture (PS)	MSMEs (PS)	Education (PS)	Housing (PS)	Social Infrastructure	Renewable Energy	Other Priority	Total Priority Sector (NPA)	Priority Sector Advances	% NPA
PSUs	789.90	1600.57	43.55	114.11	54.58	0.02	5.60	2608.33	45899.97	5.68
PRIVATE	411.78	264.22	0.58	37.90	0.09	0.00	55.46	770.03	40219.73	1.91
COOP.	194.28	0.39	0.21	32.38	0.00	0.00	48.94	276.20	3892.74	7.09
RRBs	73.46	69.46	0.91	16.43	0.24	0.00	1.19	161.69	5654.91	2.86
SMALL FIN.	76.19	49.51	0.01	2.70	0.00	0.00	15.04	143.45	3178.27	4.51
GRAND TOTAL	1545.61	1984.15	45.26	203.52	54.91	0.02	126.23	3959.70	98845.62	4.01

(Rs. in crores)

Non-Priority Sector NPA as on 31.03.2025								
Bank	Agriculture (NPS)	Education (NPS)	Housing (NPS)	Personal Loans under NPS	Other NPS	Total Non-Priority Sector (NPA)	Non Priority Sector Advances	% NPA
PSUs	26.87	0.61	106.56	94.24	1576.86	1805.14	88612.02	2.04
PRIVATE	3.47	0.11	60.32	48.54	410.31	522.75	40591.41	1.29
COOP.	0.00	0.00	0.00	16.23	82.02	98.25	304.16	32.30
RRBs	0.00	0.00	3.18	39.89	9.42	52.49	4339.49	1.21
SMALL FIN. BANK	0.00	0.00	3.08	0.09	37.78	40.95	1431.15	2.86
GRAND TOTAL	30.34	0.72	173.14	198.99	2116.39	2519.58	135278.23	1.86

KCC NPA: Out of Total NPA, KCC NPA- 46,860 accounts of Rs. 1,544.78 Crores as per Annexure- G (Page No. 118 & 119)

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 **828** numbers of applications involving **Rs. 413.85** Cr of different banks for attachment of property under section 14 of SARFAESI Act are pending with District Magistrates as per **Annexure– G1 (Page No. 120 & 121).**

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 March' 2025: A total of **21, 933** cases of RRCs aggregating **Rs.212.58** crores are pending for recovery as at the end of March' 25. 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.

14 (a). Bank-wise Position of BRISC Scheme (Sale of Property under SARFAESI and Commission paid to District Administration):

Regarding this SLBC has requested all member banks to provide the data but till date only few banks has submitted the data. BRISC amount, wherever pending, should be paid to the Government authorities expeditiously.

15. Issues remaining unresolved at DCC/DLRC meeting:

As against 132 DCC & 132 DLRC meetings to be conducted till March' 2025, 100 DCC & 100 DLRC meetings have been conducted so far up to quarter ended March' 2025. In 30 Districts meetings are yet to be conducted for quarter ended March' 2025 & in

02 Districts namely Khairagarh-Chhuikhadan-Gandai & Balodabazar the meeting is still pending for quarter ended December' 2024 and the meeting for quarter ended March' 2025 has also fallen due. 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. No unresolved issues of DLCC/DLRC meetings have been escalated to SLBC during this quarter.

District wise detail of meeting conducted is as under:

Sr. No	Districts	DCC/DLRC meetings to be held up to 31.03.2025	DCC/DLRC meeting held during 2024-25	BLBC meetings to be held up to 31.03.2025	BLBC meeting held during 2024-25
1	Balod	8	6	20	20
2	Baloda Bazar	8	4	20	20
3	Balrampur	8	6	24	24
4	Bemetera	8	6	16	16
5	Bijapur	8	6	16	16
6	Bilaspur	8	6	16	16
7	Dantewada	8	6	16	16
8	Dhamtari	8	6	16	16
9	Durg	8	6	12	12
10	Gariaband	8	6	20	20
11	Gaurell-Pendra-Marwahi	8	6	12	12
12	Jagdalpur	8	6	28	28
13	Janjgir - Champa	8	8	20	20
14	Jashpur Nagar	8	6	32	32
15	Kanker	8	6	28	28
16	Kabeerdham	8	6	16	16
17	Kondagaon	8	6	20	20
18	Korba	8	6	20	20
19	Koriya	8	6	8	8
20	Mahasamund	8	6	20	20
21	Mungeli	8	6	12	12
22	Narayanpur	8	6	8	8
23	Raigarh	8	6	28	28
24	Raipur	8	6	16	16

25	Rajnandgaon	8	6	16	16
26	Sarguja	8	6	28	28
27	Sukma	8	6	12	12
28	Surajpur	8	6	24	24
29	Sakti	8	6	16	16
30	Mohla-Manpur Ambagarh Chouki	8	8	12	12
31	Khairagarh-Chhuikhadan-Gandai	8	4	8	8
32	Manendragarh-Chirmiri Bharatpur	8	8	12	12
33	Sarangarh-Bilaigarh	8	6	12	12
Total		264	200	584	584

RBI vide e-mail dated Feb' 21, 2023 had advised all LDMs of the State to conduct one of the DCC meeting as Special DCC meeting in a financial year. As end of FY 2024-25, 19 LDMs have conducted Special DCC meeting so far. All LDMs are requested to convene DCC/DLRC/BLBC meetings as per calendar of the meeting and also conduct one of the DCC meeting as Special DCC meeting in a financial year. Also the LDMs have been instructed to submit their issues with SLBC for the current quarter.

16. PRAGATI: Review of Social Security Scheme-

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.

To ensure that every eligible citizen should get the benefit of these two schemes, DFS had launched a 3 months intensive saturation campaign starting from 15.10.2024 to 15.01.2025 in all the districts of the country at the Gram Panchayat level for saturation of beneficiaries under the two schemes (PMJJBY & PMSBY). During this campaign a total of 4, 10,727 (PMJJBY- 1, 57,219 & PMSBY- 2, 53,508) beneficiaries are enrolled under the two schemes till 13.12.2024

Progress made under PMJJBY, PMSBY and APY up to 31.03.2025 is as under:

Date	PMSBY	PMJJBY	APY	Total Enrolment (PMSBY+PMJJBY +APY)
31.03.2024	1,31,53,576	54,11,190	11,14,813	1,96,79,579
31.12.2024	1,40,65,136	61,12,730	13,03,622	2,14,81,488
31.03.2025	1,48,12,740	64,93,435	13,64,668	2,26,70,843
% Growth in Enrolment (Renewal + New Enrolment) over March'24	12.61%	20.00%	22.41%	15.20%

Bank-wise & District-wise progress report for PMJJBY, PMSBY (Renewal + new enrolment), & APY (Total Enrollment) up to 31.03.2025 is placed at **Annexure- H (Page No. 122 & 123)**.

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

1. One basic savings bank account is opened for unbanked person.
2. There is no requirement to maintain any minimum balance in PMJDY accounts.
3. Interest is earned on the deposit in PMJDY accounts.
4. Rupay Debit card is provided to PMJDY account holder.
5. 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
31.03.2023	1,67,06,712	1,53,37,037	92	1,37,85,867	83	1,05,21,151
31.03.2024	1,75,26,503	1,60,50,641	92	1,48,28,898	85	1,06,95,626
31.03.2025	1,82,74,773	1,67,13,637	91	1,56,15,862	85	1,10,29,601
Growth 1.04.2023 to 31.03.2025	15,68,061	13,76,600		18,29,995	13.27% (Growth)	5,08,450

Data Source: PMJDY Portal

Detailed Bank-Wise & District-Wise Information up to 31.03.2025 are placed at **Annexure-H1 (Page No. 124 & 125)**.

16 (b). 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 – H2 (Page No. 126)**

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

17. Targeted Financial Inclusion Intervention Programme (TFIIP):

With a view to enhance the penetration of Financial Inclusion in the Aspirational Districts, Department of Financial Services (DFS) launched Targeted Financial Inclusion Intervention Program (TFIIP) in January 2020 in 40 Aspirational Districts and extended it to all 112 Aspirational Districts (ADs) in February 2021. The program has been extended for another two years upto March, 2025. Accordingly, DFS has selected 10 aspirational districts of our state for Targeted Financial Inclusion Intervention Programme (TFIIP) program. Key objective of TFIIP are as under:

- Availability of Banking touch-point (Branch/BC kiosk) within 5 km distance of every inhabited village.
- Improving identified Key Performance Indicators (KPIs) for financial inclusion to benchmark level.
- KPIs on FI: Number of Bank accounts and enrolments under PMJJBY, PMSBY and APY per lakh of population.

Under the TFIIP programme the endeavour is to achieve the targets against the identified by March 2025.

District wise progress under KPIs is as under:-

Benchmark for aspirational districts	Bank Accounts (CASA) per lakh population		PMJJBY enrollments per lakh population		PMSBY enrollments per lakh population		APY enrollments per lakh population	
Target - 100% of Benchmark	1,29,755		9,775		30,303		2,886	
District	As on 31.03.2025	% Ach.	As on 31.03.2025	% Ach.	As on 31.03.2025	% Ach.	As on 31.03.2025	% Ach.
Bastar	1,09,319	84	33,040	338	64,716	214	839	29

Bijapur	1,01,024	78	19,798	203	37,538	124	300	10
Dantewada	1,11,020	86	21,532	220	40,729	134	3,488	121
Kanker	1,33,448	103	54,237	555	97,358	321	3,398	118
Kondagaon	1,17,682	91	30,421	311	48,680	161	6,966	241
Korba	1,29,933	100	25,852	264	56,063	185	4,618	160
Mahasamund	1,52,015	117	28,986	297	72,123	238	5,751	199
Narayanpur	1,18,404	91	26,956	276	51,397	170	5,122	177
Rajnandgaon	2,39,944	185	44,949	460	83,665	276	9,094	315
Sukma	1,09,782	85	21,294	218	41,699	138	680	24
Average	1,32,257	102	30,707	314	59,397	196	4,026	139

Now, upon examining the data for the March' 25 for these 10 ADs, it is found that 28 villages are found to be uncovered in the 03 Districts viz. Sukma (13), Narayanpur (13) & Korba (2) whereas the achievement level of the KPIs against the target may be perused as under:

Achievement Level (Marc'25)	CASA	PMJJBY	PMSBY	APY
	No. of Districts			
100% or more	4	10	10	7
75%-99%	6	--	--	--
50%-74%	--	--	--	--
Less Than 50%	--	--	--	3

Above data indicates that progress in the Districts is slow and needs to be expedited. Further, the position for APY is not up to the mark as 3 Districts are lagging behind the target and is poor, in comparison to the other schemes. LDMs of these 3 districts are advised to prioritize follow-up actions in the districts to ensure the successful implementation of the ongoing TFIP:

1. Review Performance with Member Banks (2). Focus on APY Performance (3). Maximize Enrollment Camps (4). Ensure Active Enrollment of Member Banks

18. 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 is any changes in the existing format copy to SLBC. Chhattisgarh Land Records Dept. (CLR) has given following information:

1. Amended format is under Gazette notification dated 28th August' 2024. The copy of the proposed format is handed over to the Asst. General Manager (SLBC) personally on 25th June 2024.
2. Drone survey of all 16001 abadi villages has been finished by 31st March 2024.
3. 76,865 Properties cards has been distributed out of 1, 17,451 by **May' 25**.

4. The member banks has 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.

19. Sustainable Development Goals (SDG): Progress in the State as on 31.03.2025

Sr. No.	Indicators	National Data	State Data	State LWE districts	State Non-LWE districts
1	No. of Branches per 100000 population	13.66%	13.68%	13.83%	13.65%
2	No. of Banking outlets(Branch + Fixed point BC) per 100000 population	118.54%	140.43%	146.01%	146.17%
3	ATM per 100000 population	16.35%	14.20%	11.95%	14.65%
4	Proportion of Women A/c Holder in PMJDY	55.79	56.09	56.59	55.02
5	Percentage of Household with a Bank A/c	99.99	99.98	-	-

20. Progress under various digital delivery channels up to 31.03.2025 are as under:

Sr. No	Scheme	As on 08.11.2016	As on 31.12.2024	As on 31.03.2025	Q-o-Q growth (No.)	Q-o-Q growth (%)
1	POS (Installed)	17,670	1,92,024	1,27,061	-64,963	-33.83
2	Debit Card	1,39,94,179	2,17,06,173	2,16,17,212	-88,961	-0.40
3	Mobile Banking	6,44,306	1,01,37,331	1,01,64,035	26,704	0.26
4	Internet Banking	10,52,685	68,77,268	68,73,596	-3,672	-0.05
5	Credit Card	86,814	4,40,276	4,75,395	35,119	7.98
6	QR Code	-	17,97,712	18,76,666	78,954	4.40
7	UPI	-	98,04,861	75,05,619	-22,99,242	-23.50

*Payment Banks data included from Sept' 21 Quarter.

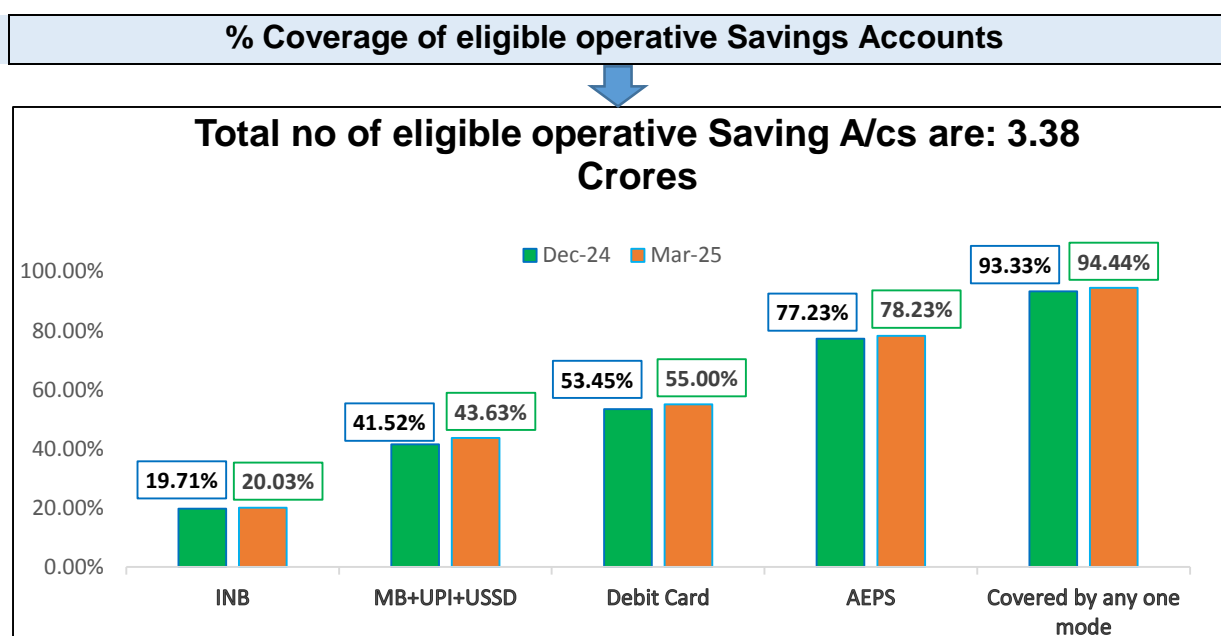
Bank-wise & District-wise detailed progress is placed at **Annexure- I (Page No. 127 & 128)**.

Expanding and Deepening of Digital Payment Ecosystem

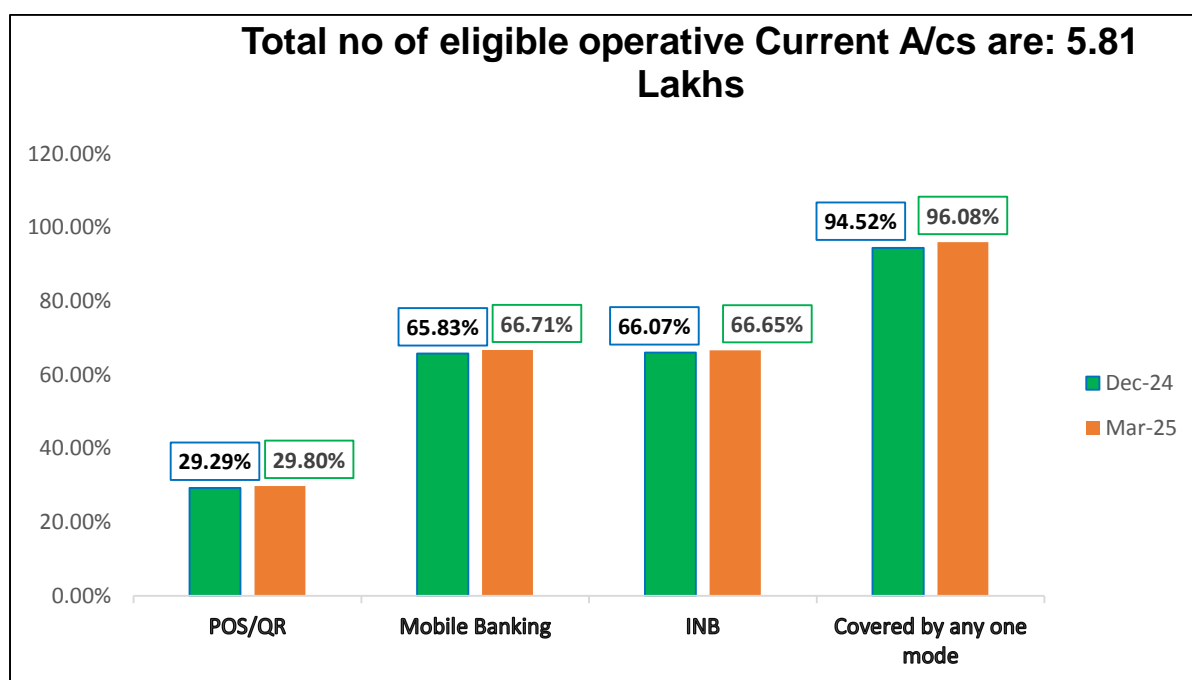
Reserve Bank of India has launched a comprehensive initiative to encourage digitization of Payments and enhance financial inclusion through digitization throughout every district in the country. Initially this program was implemented in six districts namely- Mahasamund, Balod, Mungeli, Raipur, Durg & 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 18th meeting of the SLBC Sub-Committee on Expanding and Deepening of Digital Payment Ecosystem (EDDPE) was held on March 18, 2025 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 Dhamtari, Gariyaband, Khairagarh-Chhuikhadan-Gandai, Korea & Rajnandgaon to achieve 100% digitization of uncovered Saving & Current account up to quarter ended March' 2025 so that identified districts can also be declared as "Digital District" likewise Mahasamund, Balod, Mungeli, Raipur, Durg & Korba district.

Current status of digitization in all Districts of the State as on 31.03.2025 is placed at **Annexure- J (Page No. 129)**



% Coverage of eligible operative Current Accounts



21. Activities Conducted in RSETIs:

RSETIs Programme conducted up to 31.03.2025 are as under:

Sr. No	Name of Bank	No. of RSETI	Programme conducted since opening to 31.03.2025	Youth trained since opening to 31.03.2025	Programme conducted from 01.04.2024 to 31.03.2025	Youth trained from 01.04.2024 to 31.03.2025	Settle ment Ratio
1	State Bank of India	13	3407	91486	370	11027	74%
2	Bank of Baroda	7	1803	46994	188	5610	70%
3	Central Bank of India	3	632	18198	78	2442	70%
	TOTAL	23	5842	156678	636	19079	72%

All member Banks are requested to display details of training programs being conducted by RSETI at their Branches and also arrange to send those new saving account holder 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. 130)**.

Establishment of RSETIs in Remaining 13 Districts:

During last SLBC meeting which was held on 16.01.2025 and during deliberation of 96th meeting of SLBC, the Chairperson, Minister of Finance, Government of Chhattisgarh, advised Banks to open pending 15 RSETI as early as possible. In this regard, Zonal Head from Bank of Baroda informed the house that opening of RSETIs assigned to them at two districts, Gariyaband and Balod on rental premises has been approved by their Head Office and would become operational by the end of March ' 2025. RSETI at Sukma has opened in February 2025 on rented premises. RSETI Balrampur has started working in rented premises. Balod, Bemetara, Gariyaband & Guarela-Pendra-Marwahi has also become functional in the month of May' 2025. As on date, there are 9 districts where opening of RSETIs are pending.

Status of opening of new RSETI is placed as **Annexure- K1 (Page No. 131-135)**.

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

As on 31.03.2025 Rs.20.98 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	Dhamtari	1,35,48,481.07
2	Bank of Baroda	Durg	2,11,68,613.60
3	Bank of Baroda	Mahasamund	1,67,98,083.28
4	Bank of Baroda	Raipur	1,90,98,171.33
5	Bank of Baroda	Rajnandgaon	1,27,79,453.11
Bank of Baroda Total			8,33,92,802.39
6	Central Bank Of India	Korea (C.G)	56,17,035.00
7	Central Bank Of India	Surguja	66,14,804.00
Central Bank Of India Total			1,22,31,839.00
8	State Bank of India	Bijapur	61,22,430.00
9	State Bank of India	Bilaspur	1,06,77,400.00
10	State Bank of India	Dantewada	59,56,338.00
11	State Bank of India	Jagdalpur	83,37,564.00
12	State Bank of India	Janjgir-Champa	1,13,54,703.60
13	State Bank of India	Jashpurnagar	87,66,020.00
14	State Bank of India	Kanker	1,15,08,954.00
15	State Bank of India	Kawardha	1,06,14,107.20
16	State Bank of India	Korba	1,12,62,233.00
17	State Bank of India	Narayanpur	97,54,827.20
18	State Bank of India	Raigarh	1,98,76,416.00
State Bank of India Total			11,42,30,993.40
Grand Total			20,98,55,634.79

22. Any other item, with the permission of the Chair:

1. Issues related to KYC/ re-KYC and reactivating 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 March-2025 is placed below:-

Inoperative/Frozen accounts at State level for the month of March 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	1608057	12100	10457	1609700	109608	15368	60631	154871	52633	55061
2	BANK OF INDIA	340135	1781	2203	339713	9103	63	0	9040	12287	12287
3	BANK OF MAHARASHTRA	82209	971	3028	80152	167	1	5	171	1669	1616
4	CANARA BANK	213445	3256	876	215825	32655	13349	5238	24544	94347	95067
5	CENTRAL BANK OF INDIA	736703	29450	5226	760927	29268	17315	56114	68067	3742	3869
6	INDIAN BANK	326173	3714	1211	328676	0	0	0	0	0	0
7	INDIAN OVERSEAS BANK	139508	49	76	139481	4383	12	4	4375	8	4
8	PUNJAB AND SIND BANK	43240	2180	125	45295	377	8	1	370	1948	2002
9	PUNJAB NATIONAL BANK	1391634	15314	6579	1400369	96051	1857	5416	99610	615372	633989
10	STATE BANK OF INDIA	661095	218	2210	659103	437534	218	40825	478141	1519	1422
11	UCO BANK	272167	1518	1100	272585	28472	303	295	28464	15933	15952
12	UNION BANK OF INDIA	691247	11629	3390	699486	2307	628	7	1686	9698	5007
SUB TOTAL (PSUs)		6505613	82180	36481	6551312	749925	49122	168536	869339	809156	826276
13	AXIS BANK	388567	1406	147	389826	8319	237	855	8937	520	1941
14	BANDHAN BANK	134892	3458	296	138054	199	38	28	189	66436	66823
15	CITY UNION BANK	1182	22	2	1202	192	0	0	192	1	2
16	DCB BANK	11743	177	933	10987	1884	750	161	1295	226	2546
17	FEDERAL BANK	7773	22	26	7769	3945	23	22	3944	69	40
18	HDFC BANK	301391	6172	343	307220	2236	43	8	2201	70881	71249
19	ICICI BANK	990582	2939	20056	973465	73	33	25	65	0	0
20	IDBI BANK	211211	3572	2280	212503	66112	3474	4806	67444	7854	6253
21	IDFC FIRST BANK	8591	973	42	9522	486	0	49	535	48	52
22	INDUSIND BANK	124756	3520	8020	120256	5830	130	928	6628	1403	9859
23	J & K BANK	1113	7	30	1090	123	3	3	123	0	0
24	KARNATAKA BANK	52541	415	95	52861	6729	66	362	7025	1699	1721
25	KARUR VYSA BANK	489	31	61	459	417	3	0	414	0	0
26	KOTAK MAHINDRA BANK	223418	992	2	224408	4335	0	3	4338	16	21
27	DBS BANK INDIA (E-LVB)	3862	173	107	3928	73	21	17	69	3367	3444
28	RBL BANK	45349	5849	158	51040	170	22	34	182	91	245
29	SOUTH INDIAN BANK	8057	0	0	8057	528	0	0	528	0	0

30	TAMILNAD MERCANTILE BANK	653	3	3	653	60	0	0	60	0	0
31	YES BANK	4778	57	1278	3557	2528	0	163	2691	0	0
SUB TOTAL (PRIVATE BANKS)		2520948	29788	33879	2516857	104239	4843	7464	106860	152611	164196
32	APEX BANK	37423	483	193	37713	13211	1	0	13210	0	0
SUB TOTAL (COOP.BANKS)		37423	483	193	37713	13211	1	0	13210	0	0
33	CHATTISGARH RRB	1533795	648278	26106	2155967	11209	0	0	11209	0	0
SUB TOTAL (RRBs)		1533795	648278	26106	2155967	11209	0	0	11209	0	0
34	AU SMALL FIN.BANK	9136	112	757	8491	232	36	18	214	18	51
35	EQUITAS SMALL FIN. BANK	1789	43	37	1795	252	5	1457	1704	0	0
36	ESAF SMALL FIN. BANK	95664	31340	3342	123662	444	252	7	199	0	0
37	JANA SMALL FIN. BANK	30468	1766	160	32074	0	0	0	0	8	9
38	SURYODAY SMALL FIN. BANK	1844	1	6	1839	1	0	0	1	0	0
39	UJJIVAN SMALL FIN. BANK	24894	1158	991	25061	173	75	113	211	278	287
40	UTKARSH SMALL FIN. BANK	10908	316	22	11202	95	1	1	95	1	1
SUB TOTAL (SMALL FIN. BANK)		174703	34736	5315	204124	1197	369	1596	2424	305	348
41	AIRTEL PAYMENTS BANK	0	9698	101	9597	0	6	298	292	0	317
SUB TOTAL (PAYMENT BANK)		0	9698	101	9597	0	6	298	292	0	317
GRAND TOTAL		10772482	805163	102075	11475570	879781	54341	177894	1003334	962072	991137

2. Inoperative Government Accounts:

The Director, Directorate of Institutional Finance (DIF), GoCG advised SLBC vide letter dated 08.10.2024 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.

SLBC Chhattisgarh communicated to all the member banks for providing list of inoperative Bank Accounts of Government Department, Directorates, corporations, Collectors, Boards, Committees, Universities and all bodies related to the Government of Chhattisgarh. As on date, 59,883 accounts amounting to Rs. 219.11 crores pertaining to 23 banks in the State are having inoperative Government Bank accounts. In this regard, the Director, DIF requested all collectors and member banks to reactivate the inoperative accounts or either should close the accounts.

Bank-wise list of inoperative Government Bank accounts are placed below:-

S.NO	Banks	Total Account Number	Total Amount (Rs. In crores)
1	Bank of Baroda	17,049	₹ 69.61
2	Punjab National Bank	5,588	₹ 47.82
3	CRGB	26,891	₹ 35.60
4	Indian Bank	2,916	₹ 31.05
5	Canara Bank	1,138	₹ 7.78
6	SBI	321	₹ 7.14
7	Axis Bank	2,831	₹ 6.91
8	ICICI Bank	573	₹ 5.82
9	PSB	371	₹ 3.52
10	DCB Bank Ltd	207	₹ 2.38
11	Central Bank of India (CBI)	74	₹ 0.52
12	Bank of Maharashtra	379	₹ 0.27
13	Bank of India (BOI)	148	₹ 0.24
14	Kotak Mahindra Bank	19	₹ 0.18
15	Union Bank Of India	783	₹ 0.12
16	IndusInd Bank	137	₹ 0.08
17	Utkarsh Small Finance Bank	6	₹ 0.07
18	J & K Bank	1	₹ 0.02
19	Yes Bank	14	₹ 0.01
20	UCO Bank	3	₹ 0.00
21	IDFC First Bank	255	₹ 0.00
22	ESAF Small Finance Bank Limited	135	₹ 0.00
23	IOB	44	₹ 0.00
	Grand Total	59,883	₹ 219.11