

**राज्य स्तरीय बैंकर्स समिति, छत्तीसगढ़
102वीं एस.एल.बी.सी बैठक
मार्च 2026 को समाप्त तिमाही के लिए
मंत्रालय, नवा रायपुर अटल नगर (छ. ग.)**

**State Level Bankers' Committee, Chhattisgarh
102nd SLBC Meeting,
For Quarter Ended March 2026
Mantralaya, Nava Raipur, Atal Nagar (C.G.)**

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102nd Meeting of State Level Bankers' Committee, Chhattisgarh

Welcome address by the Convener, SLBC

1. Adoption of the Minutes of 101th SLBC meeting held on 13.03.2026

101th meeting of State Level Bankers' Committee for the quarter ended December, 2025 was held on 13.03.2026. 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. 66-77)** 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 101st 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. 78-82)**. 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	65
New Villages added by DFS	00
Total Number of unbanked Villages	65
Villages Covered/removed Since Last SLBC meeting	03
Number of Unbanked Villages as on 30.04.2026	62

(Source- DBT GIS Mapping)

(District-wise, Bank-wise list of 62 unbanked villages with connectivity status is attached as **Annexure - B (Page No. 83-84)**.)

DoT officials informed SLBC that out of 62 Unbanked Villages as on 30.04.2026, only 23 villages are having Network Connectivity. The banks concerned at these 23 unbanked locations where connectivity is available has been advised to open banking outlet by May 31, 2026.

Summary of Unbanked Villages as on 30.04.2026 is attached as **Annexure - B1 (Page No.85)**.

It is pertinent to mention that out of remaining 39 villages to be covered, in 12 villages population is less than 100, in 10 villages population is between 101-200, in 14 villages population is between 201-500 and in 03 villages population is between 501-700. In these 39 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.

During deliberation of Sub-Committee on Financial Inclusion, the Chairperson reviewed the status of opening of banking outlets in unbanked villages as per 5 km criteria provided by DFS, Gol. As on 30.04.2026, there are 62 unbanked villages out of which there is connectivity in 23 locations. The allocated banks have been advised to cover these villages by banking outlets by end of May' 2026. Regarding 39 locations where there is no connectivity, some of the allocated banks apprised the Chairman that these villages cannot be provided Banking facilities due to various constraints such as poor roads, low population, Network Connectivity (Internet), LWE Area security issue and also not finding suitable persons to be deployed as BC/CSP due to viability issue. The Chairperson advised SLBC to include the list of such villages which cannot be covered owing to various constraints such as poor roads, low population, Network Connectivity (Internet), LWE Area security issue and also not finding suitable persons to be deployed as BC/CSP due to viability issue for removal from the list of Unbanked villages as agenda in upcoming SLBC quarterly meeting. Hence, recommended for removal from the list of unbanked villages provided by DFS.

The list of such 05 villages for removal from the list of uncovered villages as provided by DFS is placed below: -

Sr. No	State Name	Distt. Name	Sub District	Vill. Code	Vill. Name	Total Population	Allocated Bank	Connectivity Status
1	Chhattisgarh	Bijapur	Bhairamgarh	450017	Murumwada	281	State Bank of India	No
2	Chhattisgarh	Bijapur	Bhairamgarh	450040	Nedur	132	Axis Bank Ltd.	No
3	Chhattisgarh	Bijapur	Bhairamgarh	450022	Gudekot	81	Bank of Baroda	No
4	Chhattisgarh	Bijapur	Bhairamgarh	451106	Eligandra	60	HDFC Bank Ltd..	No
5	Chhattisgarh	Bijapur	Bhopalpattnam	450722	Kondapadgu	58	State Bank of India	No

- ❖ We request the Chairman of SLBC meeting to approve the list of 05 villages of Bijapur District for removal from the list of uncovered villages not having BR/ BCs/ IPPB within a radius of 5Km as provided by DFS, Ministry of Finance, Gol.

4. Banking Infrastructure in Chhattisgarh

Number of Branches: During the year ended March 2026, the total number of bank branches increased by 102 taking the total network of branches from 3,494 as of March 2025 to 3,596 as of March 2026 in the State. There are 1574 Rural, 970 Semi-urban and 1052 Urban branches in the State aggregating **3,596** Branches as at the end of March' 2026. Out of total, 71% branches are operating in rural and semi-urban areas (44% in rural and 27% in semi-urban).

Name	Branches (March-2025)				Branches (March-2026)				Variation Over March' 25
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total	
Public Sector Banks (PSUs)	534	409	527	1470	551	431	542	1524	54
Private Sector Banks (PVTs)	255	316	329	900	271	327	336	934	34
RRBs	494	80	43	617	504	80	43	627	10
Cooperative Banks	227	64	53	344	227	65	53	345	1
Small Finance Banks	19	66	78	163	21	67	78	166	3
Total	1529	935	1030	3494	1574	970	1052	3596	102

During the year ended March 2026, total 102 branches were added, out of which 45 new branches were added in rural Category, 35 branches were added in semi urban category and 22 branches added under Urban category.

Number of ATMs: There are 778 ATMs in Rural centres, 1037 in Semi-urban centres and 1731 in urban centres in the State aggregating **3,546** ATMs at the end of March' 2026. Out of total, 51% ATMs are functional at rural and Semi-urban area (22% in rural and 29% in semi-urban).

Name	ATMs (March-2025)				ATMs (March-2026)				Variation Over March'25
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total	
Public Sector Banks (PSUs)	412	721	1315	2448	415	691	1245	2351	-97
Private Sector Banks (PSUs)	151	274	393	818	151	274	410	835	17
RRBs	33	10	5	48	25	8	5	38	-10
Cooperative Banks	180	47	35	262	184	47	38	269	7
Total	779	1069	1779	3627	778	1037	1731	3546	-81

As per RBI website there are 1163 white label ATMs in the State as on March' 2026

- Accordingly, there are total number of 4709 ATMs in the State as on March 31, 2026.

Status of Expansion of Bank branch network/ATMs in All districts of Chhattisgarh as on quarter end March' 2026:

Sr. No.	Name of District	Rural		Semi-Urban		Urban		Total	
		Branch	ATM	Branch	ATM	Branch	ATM	Branch	ATM
1	BALOD	75	47	37	45	1	2	113	94
2	BALODA BAZAR	52	25	64	74	0	2	116	101
3	BALRAMPUR	65	27	14	19	1	3	80	49
4	BASTAR	74	35	4	3	42	80	120	118
5	BEMETARA	61	31	26	33	1	2	88	66
6	BIJAPUR	41	13	11	13	0	0	52	26
7	BILASPUR	69	28	40	30	164	254	273	312
8	DANTEWADA	25	10	23	42	0	2	48	54
9	DHAMTARI	55	26	22	14	36	36	113	76
10	DURG	78	46	41	37	186	351	305	434
11	GARIYABAND	40	26	29	27	0	0	69	53
12	GPM	9	2	21	30	0	1	30	33
13	JANJGIR-CHAMPA	62	33	61	78	2	5	125	116
14	JASHPUR	49	14	47	48	1	4	97	66
15	KABIRDHAM	47	19	36	45	2	2	85	66
16	KANKER	64	35	42	43	1	2	107	80
17	KCG	22	12	19	15	2	2	43	29
18	KONDAGAON	28	11	29	34	1	3	58	48
19	KORBA	44	27	29	19	59	116	132	162
20	KOREA	18	5	18	34	1	3	37	42
21	MAHASAMUND	59	38	73	64	1	4	133	106
22	MCB	25	8	33	18	1	10	59	36
23	MMAC	32	17	1	1	0	1	33	19
24	MUNGELI	23	9	30	34	1	2	54	45
25	NARAYANPUR	9	0	14	20	0	1	23	21
26	RAIGARH	65	31	28	32	57	91	150	154
27	RAIPUR	109	84	70	65	392	588	571	737
28	RAJNANDGAON	56	24	24	15	53	90	133	129
29	SAKTI	33	21	23	23	0	0	56	44
30	SARANGARH- BILAIGARH	33	16	21	35	0	1	54	52
31	SUKMA	29	7	9	10	0	0	38	17
32	SURAJPUR	63	22	28	35	2	1	93	58
33	SURGUJA	60	29	3	2	45	72	108	103
	Total	1574	778	970	1037	1052	1731	3596	3546

- Bank wise & District wise information of **Branch network** is shown in **Table No. 1(N) & 1(N-1) (Page No. 139 & 140).**

➤ Bank wise & District wise information of **ATM network** is shown in **Table No. 1(O) & 1(O-1)** (Page No. 141 & 142).

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 31.03.2026 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
31.03.2026	60,736	28,600	1,32,37,739	7,723.43

As it can be inferred from the above table, Banks in Chhattisgarh have deployed 60, 736 Banking Correspondents in the State and Bank-wise deployment and transactions conducted by the Banking Correspondents in the March 2026 quarter are provided at **Annexure - C. (Page No. 86.)**

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 56,946. 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 March 2026				
Sl. No.	Bank name	SLBC REPORTING	DBT GIS Portal	Difference
1	BANK OF BARODA	1771	1734	37
2	BANK OF INDIA	293	216	77
3	BANK OF MAHARASHTRA	147	201	-54
4	CANARA BANK	106	97	9
5	CENTRAL BANK OF INDIA	361	317	44
6	INDIAN BANK	206	203	3
7	INDIAN OVERSEAS BANK	217	40	177
8	PUNJAB AND SIND BANK	46	35	11
9	PUNJAB NATIONAL BANK	645	686	-41
10	STATE BANK OF INDIA	1933	1811	122
11	UCO BANK	194	199	-5
12	UNION BANK OF INDIA	349	316	33
SUB TOTAL (PSUs)		6268	5855	413

13	AXIS BANK	3186	204	2982
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	348	309	39
19	ICICI BANK	379	278	101
20	IDBI BANK	24	60	-36
21	IDFC FIRST BANK	335	264	71
22	INDUSIND BANK	1728	0	1728
23	J & K BANK	0	0	0
24	KARNATAKA BANK	26	26	0
25	KARUR VYSYA BANK	0	0	0
26	KOTAK MAHINDRA BANK	39	10	29
27	DBS BANK INDIA (E-LVB)	0	0	0
28	RBL BANK	90	89	1
29	SOUTH INDIAN BANK	0	0	0
30	TAMILNAD MERCANTILE BANK	0	0	0
SUB TOTAL (PRIVATE BANKs)		6155	1240	4915
32	APEX BANK	0	0	0
SUB TOTAL (COOP.BANKs)		0	0	0
33	CHATTISGARH RRB	3404	3403	-1
SUB TOTAL (RRBs)		3404	3403	-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	15863	19002	-3139
42	JIO PAYMENTS BANK	0	0	0
43	FINO PAYMENTS BANK	24194	22904	1290
44	PAYTM PAYMENTS BANK	0	0	0
45	INDIA POST PAYMENTS BANK	4846	4536	310
46	NSDL PAYMENTS BANK	0	0	0
SUB TOTAL (PAYMENT BANK)		44903	46442	-1539
GRAND TOTAL		60736	56946	3790

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 March 2026:

State	Total No. of Bank Mitras (BC)	Active BCs	In-active BCs	% of inactivity
Chhattisgarh	60,736	39,293	21,828	35.94

List of Banks with inactive BCs as on 31.03.2026: -

Sr. No.	NAME OF THE BANK	Total Bank Mitra	Active Bank Mitra	Inactive Bank Mitra	% Inactive BCs	
					Mar-25	Mar-26
1	FINO PAYMENTS BANK	24194	5665	18529	62.40	76.59
2	CANARA BANK	106	40	66	55.85	62.26
3	IDFC FIRST BANK	335	163	172	57.74	51.34
4	HDFC BANK	348	206	142	33.24	40.80
5	UCO BANK	194	144	50	24.04	25.77
6	INDIAN BANK	206	170	36	12.63	17.48
7	BANK OF INDIA	293	249	44	20.50	15.02
8	PUNJAB NATIONAL BANK	645	564	81	9.43	12.56
9	AIRTEL PAYMENTS BANK	15863	13918	1945	8.03	12.26
10	BANK OF BARODA	1771	1558	213	2.39	12.03

CANARA Bank, UCO Bank, INDIAN Bank, HDFC Bank, Punjab National Bank, Bank of Baroda, FINO PAYMENTS Bank & AIRTEL PAYMENTS BANK have increased the inactive BCs as compared to March 2025. As it can be inferred from the above data, member banks are requested to monitor the BC activities and bring to light the hurdles faced by them at the grassroots level for effectively carrying out their services. The member banks are advised to discontinue inactive business correspondents and onboard new business correspondents to improve the percentage activity ratio.

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	Indian Overseas Bank	Active	Branch opened on 28.03.2025
2	Dantewada	Samalwar	Indian Overseas Bank	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	Bijapur	Tarrem	Bank of Baroda	Active	Branch opened on 27.02.2026
11	Dantewada	Chikpal	Kotak Mahindra Bank	Active	Branch opened at Parcheli on 04.02.2026.
12	Manendragarh CB	Bahrasi	Bank of Baroda	Active	Branch opened on 27.02.2026
13	Balrampur	Shankargarh	PNB	May 2026	Yet to be opened.
14	Balrampur	Pundang/ Sabag	PNB	May 2026	Yet to be opened.
15	Balrampur	Bharatpur	Axis Bank	May 2026	Yet to be opened.
16	Bijapur	Pusnaar/ Bhurji	Central Bank of India	May 2026	Yet to be opened.
17	Jashpur	Ghaghra	Central Bank of India	May 2026	Yet to be opened.
18	Balrampur	Ranhat	SBI	May 2026	Yet to be opened.
19	Kanker	Amabeda	SBI	--	Bank branches of AXIS Bank & Jila Sahkari Bank are present.

5. Deposit & Advances:

i. Deposits:

The aggregate deposits of the banks in Chhattisgarh State increased by Rs. 33,462.84 Crores in absolute terms from Rs. 3,10,684.26 Crores as of March 2025 to Rs.3,44,147.10 Crores as of March 2026 registering a growth of 10.77% as against a growth of 9.80% for the corresponding period of the previous year. The deposit growth which stood at **9.80%** in March'2025, accelerated significantly to **10.77%** in March' 2026, indicating improved deposits mobilization efforts by member banks.

(Amount in Crores)

As on 31 st March' 2025	As on 31 st December' 2025	As on 31 st March' 2026	Q-o-Q Growth		Y-o-Y Growth	
			Amount	%	Amount	%
3,10,684.26	3,18,076.97	3,44,147.10	26,070.13	8.20	33,462.84	10.77

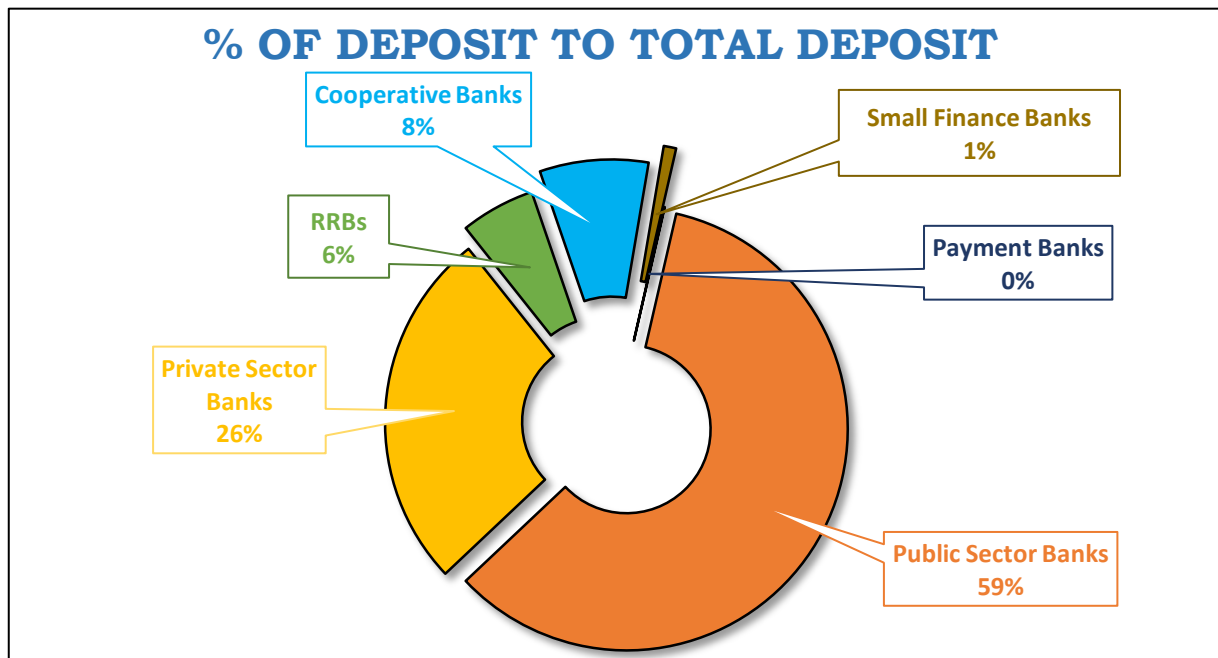
❖ Deposits has a growth of Rs. 26,070.13 crores (8.20%) on Q-o-Q basis.

Sector wise deposit status:

(Amount in Crores)

Sector	March-25	Dec-25	March-26	Growth (Amt.)	
				Q-o-Q	Y-o-Y
Public Sector Banks (PSUs)	1,80,879.84	1,90,587.71	2,04,258.21	13,670.50	23,378.37
Private Sector Banks (PVTs)	81,141.41	82,443.77	90,665.43	8,221.66	9,524.02
RRB	17,856.69	17,632.76	18,714.48	1,081.72	857.49
Cooperative Bank	26,648.44	24,435.62	27,307.28	2,871.66	658.84
Small Finance Banks (SFBs)	4,157.88	2,920.90	3,135.79	214.89	--1,022.09
Payment Banks*	0.00	56.21	65.91	9.70	65.91
Total	3,10,684.26	3,18,076.97	3,44,147.10	26,070.13	33,462.84

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



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

(Amount in Crores)

Sr. No.	Bank Name	Deposit as on 31.03.2025	Deposit as on 31.03.2026	(-Ve) Growth
1.	ICICI BANK	16,476.40	15,448.32	-1,028.08
2.	BANDHAN BANK	3,029.83	2,024.72	-1,005.11
3.	JANA SMALL FIN. BANK	1,112.42	400.69	-711.73
4.	INDUSIND BANK	6,098.50	5,647.14	-451.36
5.	BANK OF INDIA	7,328.95	6,894.77	-434.18
6.	EQUITAS SMALL FIN. BANK	929.79	598.45	-331.34

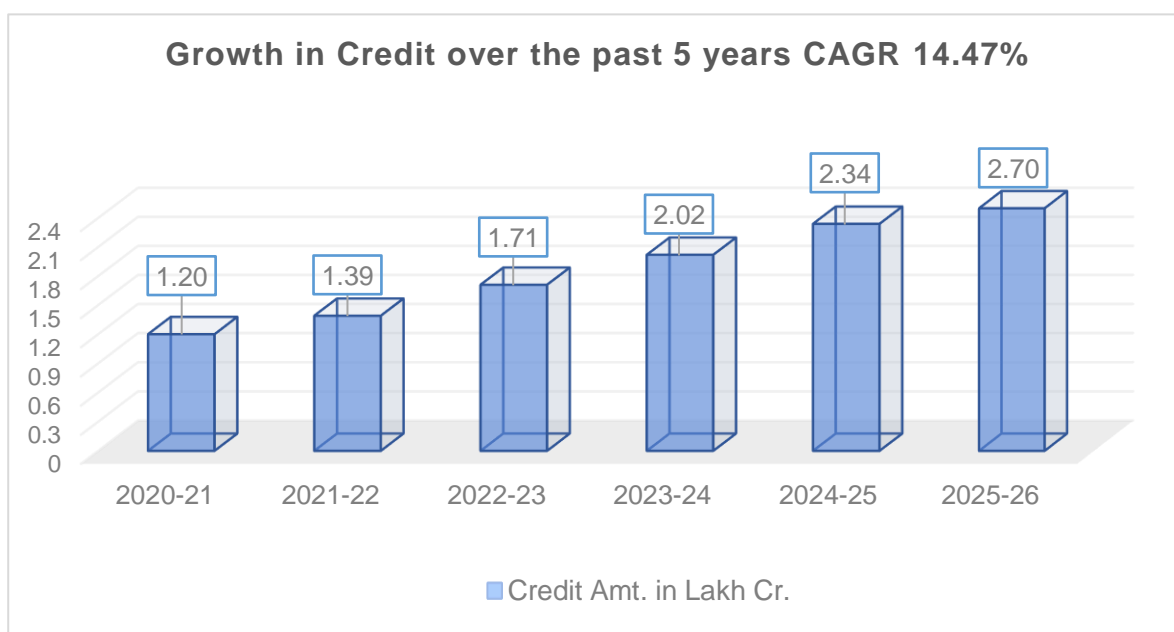
ii. Advances:

- ❖ The aggregate credit increased by Rs. 36,491.56 Crores in absolute terms from Rs.2,34,123.89 Crores as of March 2025 to Rs.2,70,615.45 Crores as of March 2026 registering a growth of 15.59%, as against a growth of 15.14% for the corresponding period of the previous year.

(Amount in Crores)

As on 31 st March' 2025	As on 31 st December' 2025	As on 31 st March' 2026	Q-o-Q Growth		Y-o-Y Growth	
			Amount	%	Amount	%
2,34,123.89	2,65,699.99	2,70,615.45	4,915.46	1.85	36,491.56	15.59

Bank wise Details of Deposits, Advances and CD Ratio is shown in **Table No. 1(A) (Page No. 120)**.



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	3,44,147.10
Total Advances (A)	2,70,615.45
CD Ratio	78.63%
Advance Sanction out of Chhattisgarh and limit utilised in C.G. (B)	12,293.15
A+B	2,82,908.60
The Adjusted CD Ratio for the State	82.21%
Loan under RIDF (C)	5,669.11
Total Advances (A+B+C)	2,88,577.71
CD Ratio including RIDF	83.85%

CD Ratio (Summary):

Number of Banks functional in Chhattisgarh	40
Number of Banks with CD Ratio > = 60%	32
Number of Banks with CD Ratio < 60%	8

Number of Districts in Chhattisgarh	33
Number of Districts with CD Ratio >= 40%	29
Number of Districts with CD ratio <40%	4 (BALOD, KOREA, SURAJPUR & MOHLA-MANPUR-AMBAGARH-CHOUKI)

Details of Districts wise CD Ratio are shown in **Table No. 1(A-1) (Page No. 121)**.

CD Ratio of Banks in preceding Years:

	As on 31.03.2025	As on 31.12.2025	As on 31.03.2026
CD Ratio	75.36%	83.53%	78.63%
Adjusted CD Ratio	81.38%	87.31%	82.21%
CD Ratio including RIDF	83.20%	89.21%	83.85%

❖ The CD Ratio of the state has increased by 3.27% over March 2025 and stood at 78.63%.

	As on 31.03.2025	As on 31.12.2025	As on 31.03.2026
National level CD ratio (SCBs excluding RRBs)	79.58%	82.30%	81.88%
M.P. CD ratio (SCBs excluding RRBs)	78.73%	79.88%	78.88%
Odisha CD ratio (SCBs excluding RRBs)	47.64%	47.76%	48.44%
CG CD ratio (SCBs excluding RRBs)	80.91%	88.20%	84.23%

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

Following 8 banks are having CD Ratio less than 60%:

Sr. No.	Bank Name	CD Ratio			Variance Mar'26 Over Dec'25 (Q-o-Q)	Variance Mar'26 Over Mar'25 (Y-o-Y)
		Mar-25	Dec-25	Mar-26		
1	APEX BANK	15.75	28.62	15.85	-12.77	0.10
2	KARUR VYSYA BANK	22.40	24.43	21.34	-3.09	-1.06
3	SOUTH INDIAN BANK	25.32	34.26	34.26	0.00	8.95
4	CENTRAL BANK OF INDIA	41.23	43.97	43.94	-0.03	2.70
5	BANK OF MAHARASHTRA	63.50	61.77	53.34	-8.43	-10.16
6	UJJIVAN SMALL FIN. BANK	42.42	54.21	56.25	2.04	13.84
7	KARNATAKA BANK	84.56	56.59	58.35	1.76	-26.21
8	UNION BANK OF INDIA	57.37	62.58	59.06	-3.52	1.68

In March'2026, Chhattisgarh demonstrated an increase in the Credit Deposit Ratio (CDR), reaching 78.63%, as compared to 75.36% 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.

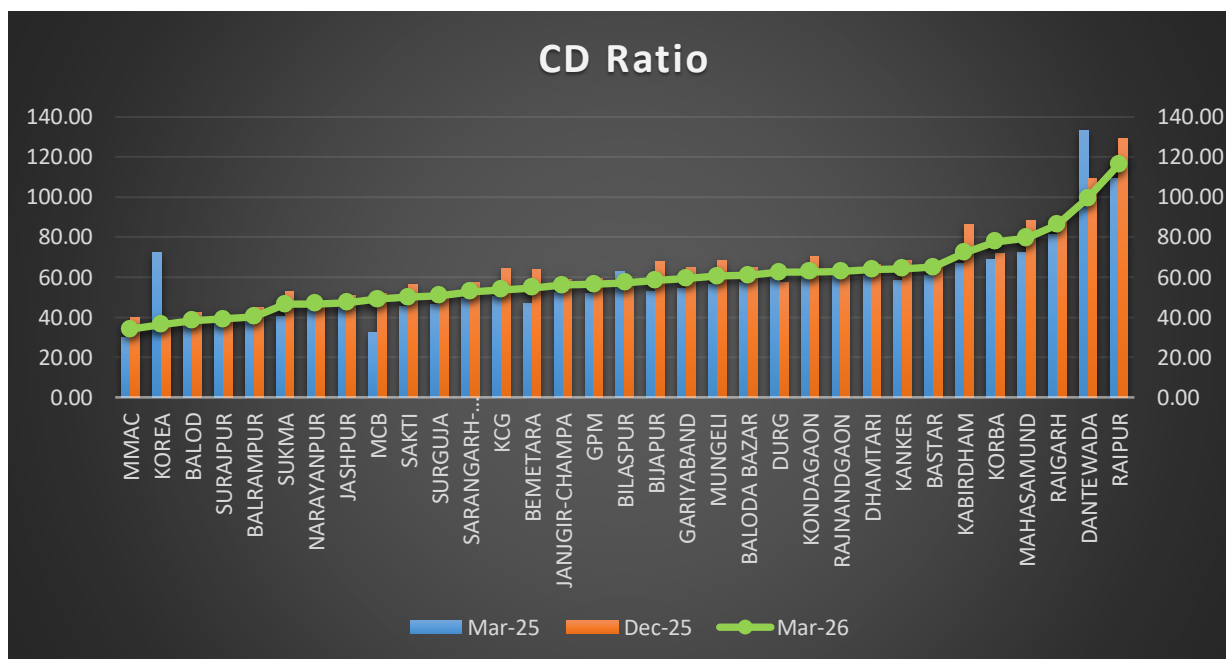
Banks with CD ratio below the Bench mark of 60% must review the performance of their branches with very low credit portfolio and initiate necessary corrective steps. Out of 8 Banks having CD ratio below benchmark, there is Q-o-Q & Y-o-Y growth in CD ratio of **UJJIVAN SMALL FIN. Bank** only while **KARUR VYSYA BANK & BANK OF MAHARASHTRA** witnessed negative Q-o-Q & Y-o-Y growth.

Union Bank of India and **Central Bank of India** has shown negative Q-o-Q growth while they witnessed positive Y-o-Y growth in CD ratio. **KARNATKA BANK** 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.

Sr. No.	Name of District	CD Ratio March-25	CD Ratio Dec-25	CD Ratio March-26	Variance March'26 Over Dec'25 (Q-o-Q)	Variance March'26 Over March'25 (Y-o-Y)
1	MMAC	30.03	39.99	34.08	-5.91	4.05
2	KOREA	72.13	38.08	36.40	-1.68	-35.73
3	BALOD	37.09	42.23	38.27	-3.96	1.18
4	SURAJPUR	36.94	40.97	39.19	-1.78	2.26
5	BALRAMPUR	38.77	44.74	40.30	-4.44	1.53
6	SUKMA	40.20	53.08	46.43	-6.65	6.23
7	NARAYANPUR	44.18	47.44	46.61	-0.82	2.43
8	JASHPUR	46.61	50.67	47.26	-3.40	0.66
9	MCB	32.35	52.04	49.04	-3.00	16.69
10	SAKTI	45.46	56.31	50.07	-6.24	4.61
11	SURGUJA	46.48	52.54	50.77	-1.77	4.29
12	SARANGARH-BILAIGARH	49.58	57.37	52.81	-4.57	3.23
13	KCG	50.27	64.18	53.69	-10.49	3.42
14	BEMETARA	46.99	63.93	54.60	-9.34	7.60
15	JANJGIR-CHAMPA	52.50	58.66	56.04	-2.62	3.54
16	GPM	52.07	59.34	56.45	-2.88	4.38
17	BILASPUR	62.78	58.99	57.29	-1.70	-5.50
18	BIJAPUR	52.69	67.97	58.51	-9.46	5.82
19	GARIYABAND	54.35	64.81	59.39	-5.42	5.04
20	MUNGELI	56.57	68.28	60.53	-7.75	3.97
21	BALODA BAZAR	57.39	65.03	61.08	-3.95	3.69
22	DURG	59.78	57.53	62.40	4.88	2.62
23	KONDAGAON	60.63	70.49	62.69	-7.80	2.06
24	RAJNANDGAON	60.64	64.16	63.02	-1.14	2.38
25	DHAMTARI	61.07	66.50	63.94	-2.56	2.88
26	KANKER	58.46	68.31	64.17	-4.14	5.71
27	BASTAR	60.62	65.30	65.11	-0.18	4.49

28	KABIRDHAM	66.92	86.24	72.16	-14.08	5.24
29	KORBA	69.00	71.92	77.61	5.70	8.62
30	MAHASAMUND	72.33	88.45	79.51	-8.94	7.18
31	RAIGARH	81.43	89.65	86.23	-3.42	4.80
32	DANTEWADA	133.05	109.37	99.61	-9.75	-33.44
33	RAIPUR	109.54	129.08	116.41	-12.68	6.87



Districts with High CD Ratio (Above 100%): Only one district viz. Raipur in Chhattisgarh reported a CD ratio exceeding 100% in March '26, 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%: - Nineteen districts in the State are experiencing CD ratio below 60% in March '26 as compared to 21 districts in the March '25, indicating comparatively lower credit deployment. These districts present untapped potential for credit expansion, particularly under agriculture, MSME and priority sector lending.

Districts with CD Ratio below 40%: - Notably, four districts namely Mohla-Manpur-Ambagarh-Chouki, Korea, Balod & Surajpur districts are having low CD ratio of 34.08%, 36.40%, 38.27% & 39.19% respectively in quarter March '26, highlighting significant scope for improving credit penetration. This situation calls for targeted interventions to stimulate credit flow through enhanced financial literacy, promotion of entrepreneurship, and strengthening of bank outreach.

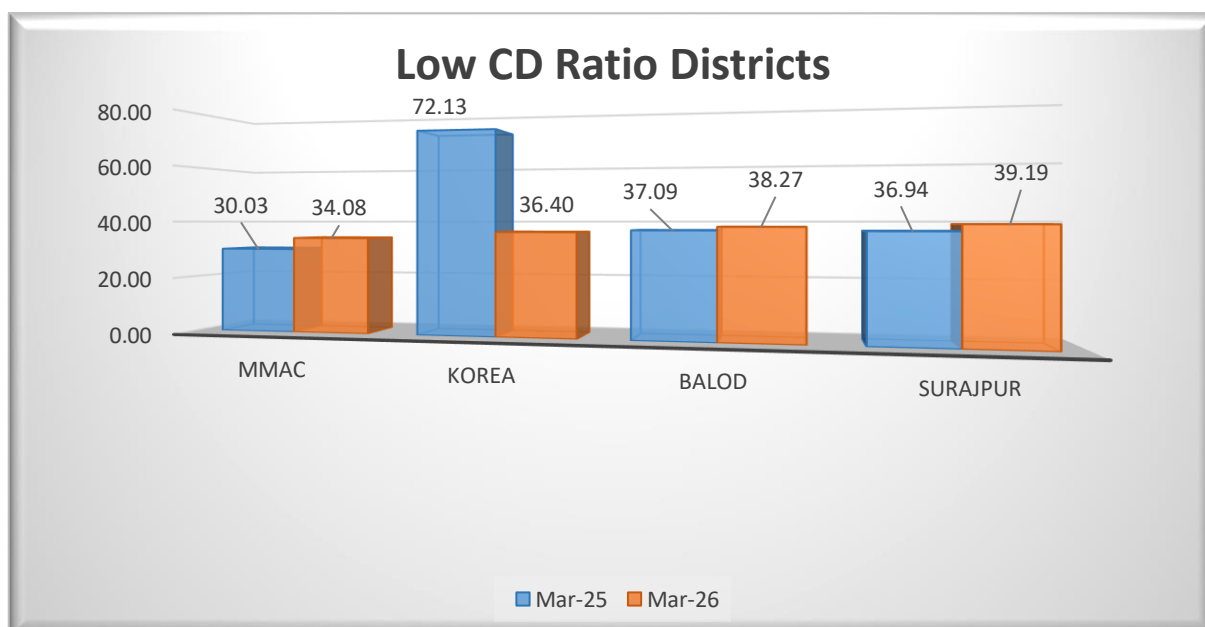
However, the CD ratio in Balod, Mohla-Manpur-Ambagarh Chouki (MMAC), & Surajpur district has been increased on Y-o-Y basis. The Korea district was having CD ratio of 72.13% as on

March' 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. 31.03.2025.

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 March' 2025	% increase over March' 2025
		March' 2025	% Achiv. of ANBC	March' 2026	% Achiv. of ANBC		
PS Adv.	40%	90,012	46.98	1,12,425	51.21	22,413	24.90
Agri Adv.	18%	26,754	13.96	30,061	13.69	3,307	12.36
Weaker Sec. Adv.	12%	21,337	11.14	23,650	10.77	2,313	10.84

Advances Level (excluding RRB & SFB) for March. 2024 was Rs. 1,91,600.11 and March' 2025 was Rs. 2, 19,520.07 Crores.

It reveals from the above data that the Priority Sector Advances have surpassed the benchmark. Though there is an increase in absolute numbers in Agriculture Advances, the benchmark level could not have been achieved. Similarly, there is growth in Advances to the Weaker Section, but the benchmark level could not be 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	Bench mark	Outstanding as of				Absolute Growth over March' 2025	% increase over March' 2025
		March' 2025	% Achiv. of ANBC	March' 2026	% Achiv. of ANBC		
PS Adv.	75%	5,655	70.40	7,382	73.86	2,027	35.84
Agri. Adv.	18%	3,098	38.56	3,609	36.11	511	16.49
Weaker Sec. Adv.	15%	3,749	46.66	4,585	45.88	836	22.30

Advances Level of RRB for March' 2024 was Rs. 8,033.61 and March'.2025 was Rs. 9,994.39 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 March' 2025	% increase over March' 2025
		March' 2025	% Achiv. of ANBC	March' 2026	% Achiv. of ANBC		
PS Adv.	60%	3,178	85.73	3,942	85.52	764	24.04
Agri. Adv.	18%	1,011	27.28	1,320	28.65	309	30.56
Weaker Sec. Adv.	12%	1,840	49.63	2,101	45.60	261	14.18

Advances Level of SFB for March' 2024 was Rs. 3,707.31 and March' 2025 was Rs. 4,609.43 Crores.

SFBs have achieved/surpassed the stipulated benchmarks of 60%, 18% and 12% under Priority Sectors, Agriculture Advances and Weaker Sections respectively.

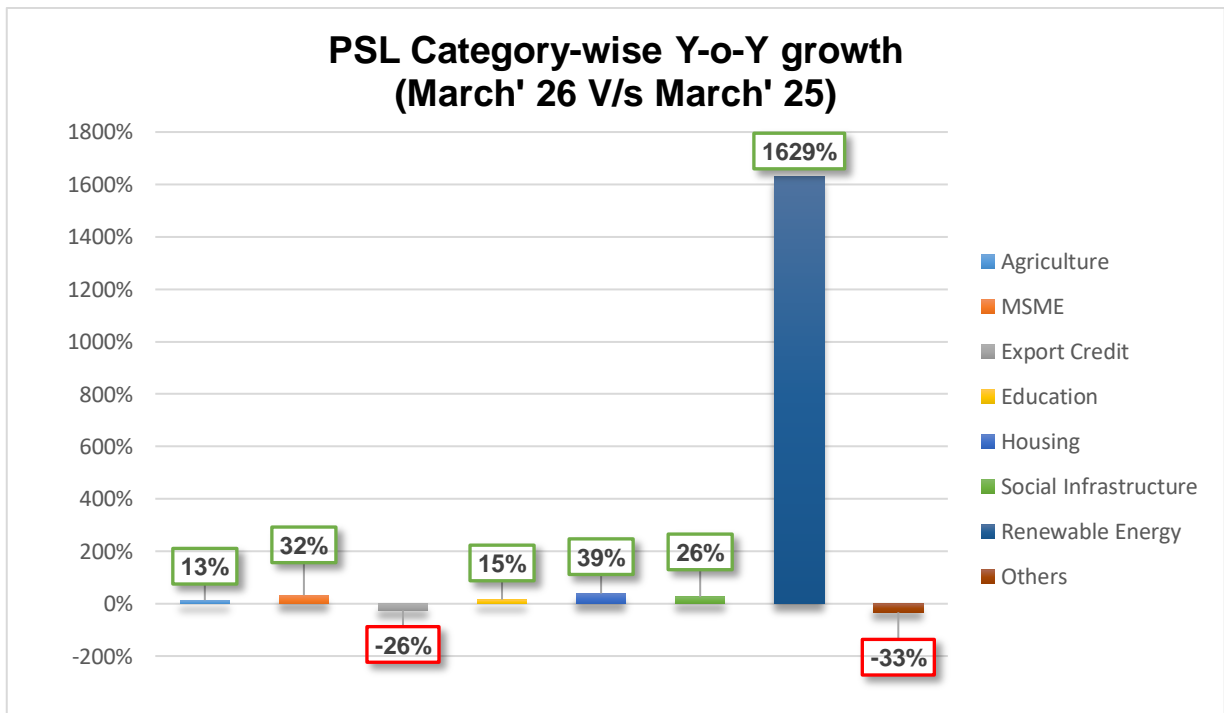
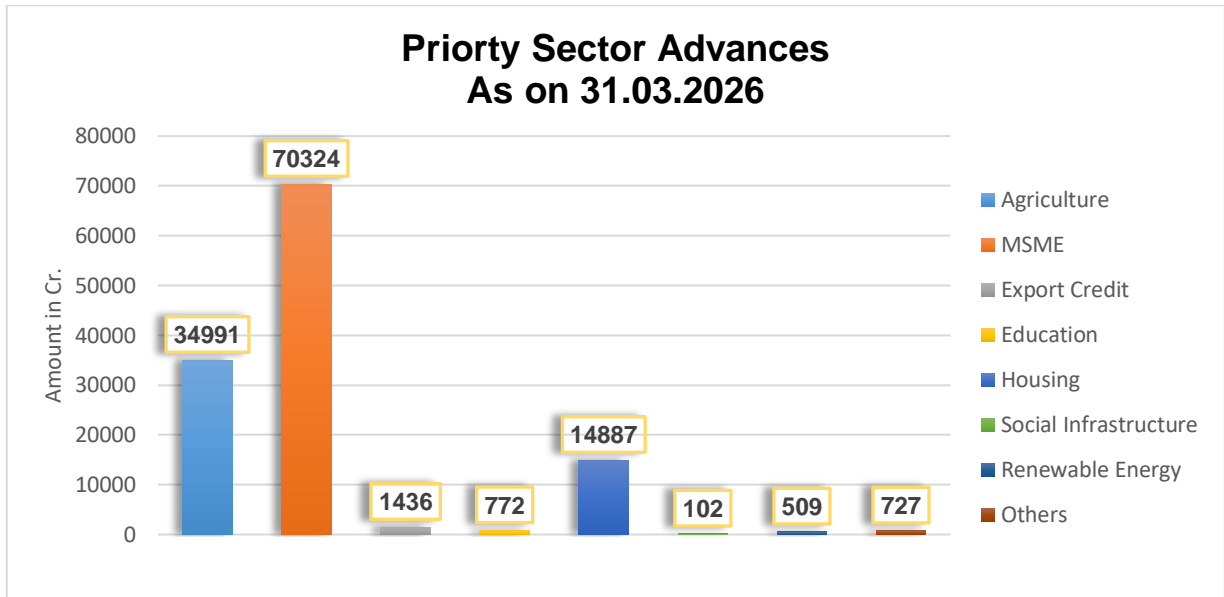
iv. The Bank group wise percentage share of various components of Priority Sector advances as of March, 2026 is as under:

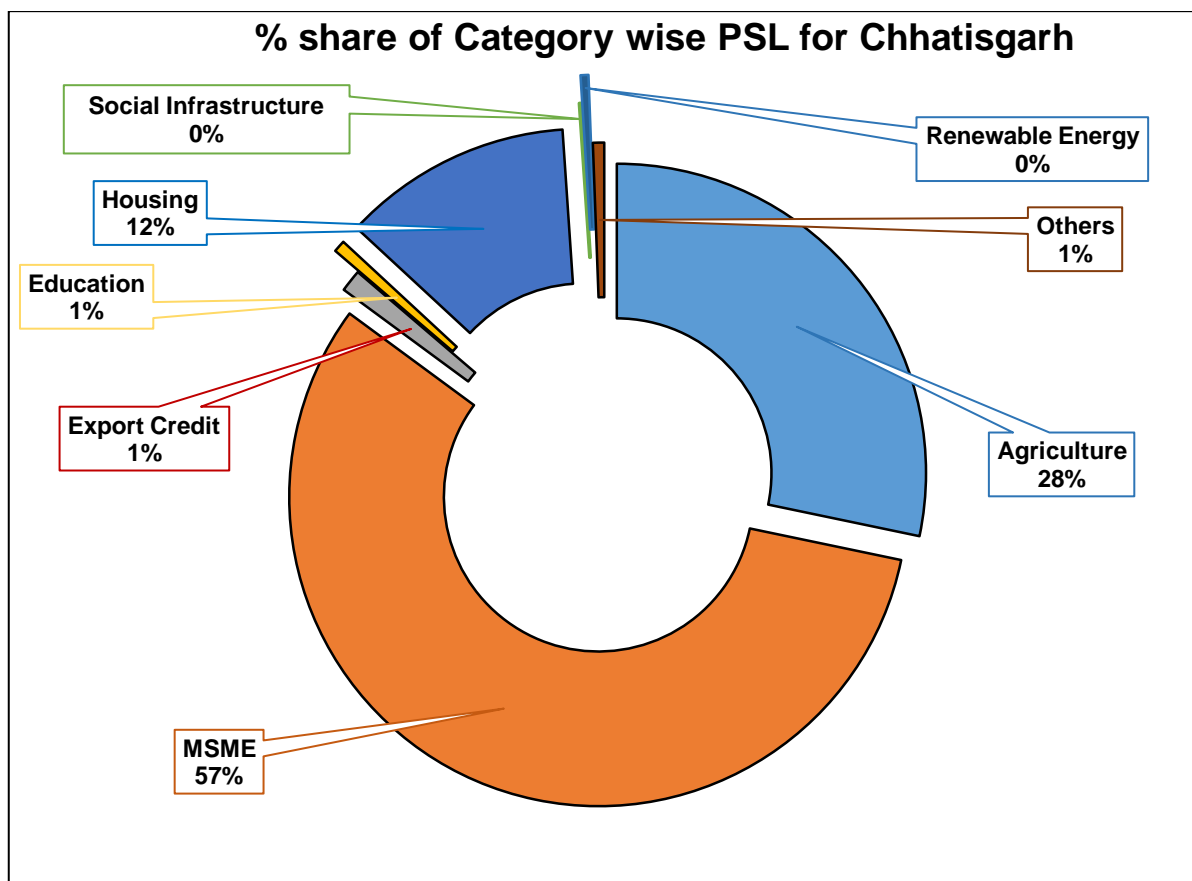
Sector	Public Sector Banks	Private Sector Banks	Co-operative Bank	Regional Rural Bank	Small Finance Banks	All Banks
PS Adv.	44.26%	60.47%	95.81%	73.86%	85.52%	52.86%
Agri Adv.	11.35%	13.87%	85.53%	36.11%	28.65%	14.95%
Weaker Sec. Adv.	8.67%	9.64%	100.19%	45.88%	45.59%	12.96%

- 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. 124)** 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' 2026, all banks together stood at Rs. 12,374.96 Crores i.e. 5.29 % and Rs. 35,124.52 Crores i.e. 15.00 % respectively.





Details of Bank wise information of Priority Sector Advances are shown in **Table No. 1(D) (Page No. 124)**.

Banks are having (-Ve) Q-o-Q Growth

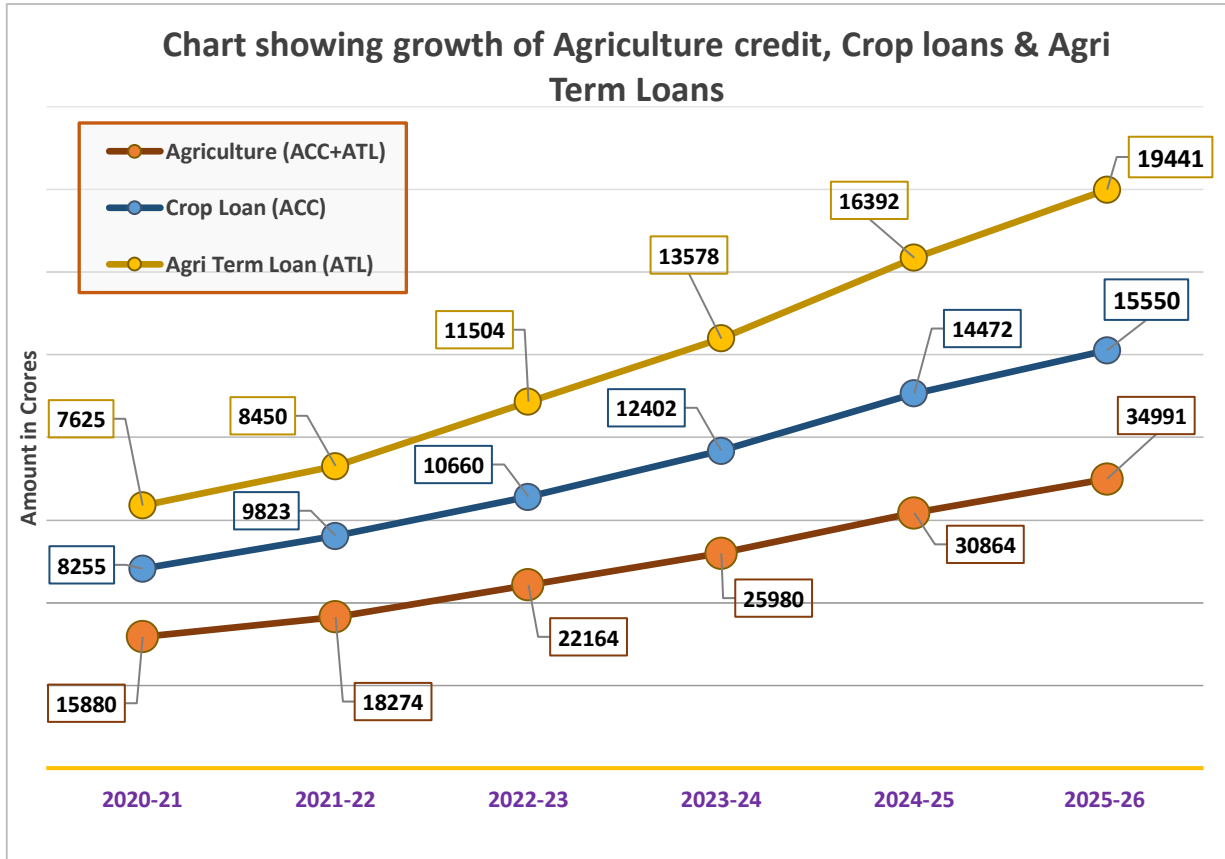
(Amount in Rs. Crores)

Bank Name	PS Advances As on March'25	PS Advances As on Dec'25	PS Advances As on March'26	Variance March'26 Over Dec'25 (Q-o-Q)	Variance March'26 Over March'25 (Y-o-Y)
APEX BANK	3892.74	6654.99	4021.14	-2633.85	128.40
INDUSIND BANK	2304.69	2323.96	2201.11	-122.85	-103.58
CANARA BANK	2577.61	3048.54	2943.09	-105.45	365.48
RBL BANK	512.61	675.81	622.02	-53.79	109.41
BANK OF MAHARASHTRA	1413.66	1676.50	1651.56	-24.94	237.9

***IndusInd Bank witnessed negative Q-o-Q & Y-o-Y growth in PS advances.**

8. Agriculture Advances:

- ❖ Agricultural Advances as on 31.03.2026: Rs. 34,990.84 crores
- ❖ Total Advances as on 31.03.2025: Rs. 2,34,123.89 crores
- ❖ Ratio of Agricultural advances to Total Advances: **14.95%** which is below the benchmark of 18%.



- Agriculture credit accounts for 14.95% of the total bank's credit and 28.28% of total priority sector portfolio as on March' 31, 2026.
- Agriculture credit increased by 13.37 % y-o-y to Rs. 34,990.84 crores in March' 2026 from Rs. 30,863.69 crores corresponding previous year.
- The total outstanding under Agriculture Cash Credit was Rs. 15,549.82 Crores and under Agriculture Term Loan was Rs. 19,441.02 Crores as at the end of quarter ended March' 2026. The share of crop loans and term loans were 44% and 56% 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	March'25	Dec'25	March'26	Growth		% Growth	
					Q-o-Q	Y-o-Y	Q-o-Q	Y-o-Y
1	Public Sector Banks	12,524.12	14,774.91	15,264.02	489.11	2,739.90	3.31	21.88
2	Private Sector Banks	10,740.48	10,930.05	11,207.47	277.42	467.03	2.54	4.35
3	Regional Rural Bank	3,097.91	3,598.39	3,609.38	10.99	511.47	0.31	16.51
3	Cooperative Bank	3,489.72	6,179.76	3,589.50	-2,590.26	99.78	-41.92	2.86
4	Small Finance Banks	1,011.46	1,174.40	1,320.47	146.07	309.02	12.44	30.55
5	Total	30,863.69	36,657.51	34,990.84	--1,666.67	4,127.20	-4.55	13.37

Growth under Crop Loans

(Amount in Rs. Crores)

Sr. No.	Agency	March'25	Dec'25	March'26	Growth		% Growth	
					Q-o-Q	Y-o-Y	Q-o-Q	Y-o-Y
1	Public Sector Banks	4,793.82	5,326.19	5,309.83	-16.36	516.01	-0.31	10.76
2	Private Sector Banks	3,727.97	3,737.30	3,797.75	60.45	69.78	1.62	1.87
3	Regional Rural Bank	2,599.33	2,994.10	2,980.60	-13.50	381.27	-0.45	14.67
3	Cooperative Bank	3,349.20	6,040.88	3,460.08	-2580.80	110.88	-42.72	3.31
4	Small Finance Banks	1.70	1.56	1.56	0.00	-0.14	0.00	-8.24
5	Total	14,472.02	18,100.03	15,549.82	-2,550.21	1,077.80	-14.09	7.45

Growth under Agriculture Term Loans

(Amount in Rs. Crores)

Sr. No.	Agency	March'25	Dec'25	March'26	Growth		% Growth	
					Q-o-Q	Y-o-Y	Q-o-Q	Y-o-Y
1	Public Sector Banks	7,730.30	9,448.72	9,954.19	505.47	2,223.89	5.35	28.77
2	Private Sector Banks	7,012.51	7,192.75	7,409.72	216.97	397.21	3.02	5.66
3	Regional Rural Bank	498.58	604.29	628.78	24.49	130.20	4.05	26.11
3	Cooperative Bank	140.52	138.88	129.42	-9.46	-11.10	-6.81	-7.90
4	Small Finance Banks	1,009.76	1,172.84	1,318.91	146.07	309.15	12.45	30.62
5	Total	16,391.67	18,557.48	19,441.02	883.54	3,049.35	4.76	18.60

- Chhattisgarh is an agrarian state. Credit to agriculture and allied activities stood at Rs. 34,990.84 crores as on March' 2026, registering a y-o-y growth of 13.37%, which is lower than the 18.80% growth achieved in March'2025.
- Crop loan outstanding increased to Rs. 15,549.82 crores as on March' 2026, recording a y-o-y growth of 7.45%, which is lower than the 16.69% growth achieved in March'2025. The moderation in crop loan growth suggests a relatively subdued short-term credit demand.
- Agriculture Term Loan outstanding increased to Rs. 19,441.02 crores as on March' 2026, recording a y-o-y growth of 18.60%, which is lower than the 20.72% growth achieved in March'2025.

Details of Bank wise information of Agricultural Advances are shown in **Table No. 1(E) and 1(E- 1) (Page No. 125 & 126)**.

KCC Loan – As on 31.03.2026, 2, 18,226 new KCC cards amounting to Rs. 4,338.92 Crores has been sanctioned by Banks in Chhattisgarh.

Position of Kisan Credit Card for the period ended					
	March'25	Dec'25	March'26	Growth Q-o-Q (March'26 to Dec'25)	Growth Y-o-Y (March'26 to March'25)
Accounts	22,65,255	22,65,744	22,56,293	-9,451	-8,962
Amount (in crores)	10,888.22	13,750.21	11,160.14	-2,590.07	271.92

Details of Bank wise information of KCC are shown in **Annexure - D (Page no. 87)**.

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 31.03.2026 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	3755	631	2357	767
PVTs (16)	425	567	137	307	123
RRB (1)	45	737	88	528	121
Cooperative (1)	40	0	0	0	0
SFBs (4)	80	12	1	5	6
Total	1000	5071	857	3197	1017

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. 88 & 89)**.

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 31.03.2026 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.
6745	5329.99	3867	2266.36	3679	2069.16	1415	1509.77	1463	981.55

Details of Bank-Wise & District-Wise information of AIF is placed as **Annexure – E1 (Page No. 90 & 91)**.

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 31.03.2026 since inception is placed below:

KCC Animal Husbandry Applications				
Received	Accepted	Sanctioned	Rejected	Pendency more than 15 Days
78473	77614	29438	45828	2342

KCC Fisheries Applications				
Received	Accepted	Sanctioned	Rejected	Pendency more than 15 Days
11828	11807	4164	7150	493

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. 92 & 93)**.

Details of Bank-Wise & District Wise information of KCC to Fisheries is placed as **Annexure – E3 (Page No. 94 & 95)**

9. Flow of credit for affordable housing:

Housing loan outstanding under priority sector is as under: -

(Amount in Rs. Crores)

As on 31st March'2025	As on 31st Dec'2025	As on 31st March'2026	Q-o-Q Growth		Y-o-Y Growth	
			Amount	%	Amount	%
10,732.27	14,095.59	14,887.15	791.56	5.62	4,154.88	38.71

- As of 31st March 2026, housing loan portfolio increased to Rs. 14,887.15 Crores compared to Rs. 10,732.27 crores in March 2025, registering y-o-y growth of 38.71% as compared to -1.89 % last year.

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 Rs. 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.

The summary of status of applications processed by Banks as on 31.03.2026 is as under:

-

(Amount in Rs. Crores)

Application Submitted		Sanctioned by Banks		Disbursed by Banks		Rejected by Banks	Pending at Bank Level
No.	Amt.	No.	Amt.	No.	Amt.	No.	No.
727	112.15	711	109.63	709	100.22	07	09

Details of Bank-Wise & District Wise information of PMAY-U 2.0 is placed as **Annexure – F (Page No. 96 & 97)**.

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 31.03.2026 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.
84612	1768.47	43392	823.60	33764	479.58	38120	803.28	2992	62.11

Detailed bank-wise performance under PMSGMBY and District-wise Report as per Jan Samarth Portal are provided in **Annexure - G (Page No. 98 & 99)**.

11. Grant of Education Loan:

Education loan outstanding under priority sector is as under: -

(Amount in Rs. Crores)

As on 31 st March'2025	As on 31 st Dec'2025	As on 31 st March'2026	Q-o-Q Growth		Y-o-Y Growth	
			Amount	%	Amount	%
670.20	774.45	772.40	-2.05	-0.26	102.20	15.25

- As of 31st March' 2026, portfolio under education loan increased to Rs.772.40 crores compared to Rs. 670.20 crores in March' 2025, registering Y-o-Y growth of 15.25% as compared to 1.81% last year.

Bank wise details of Priority Sector Education Loan & Housing Loan are shown in **Table No. 1(F-2) (Page No. 129)**.

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 March-26.

(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	1750	362.00	1842	426.00	1737	431.00
OBC	1798	293.00	1984	369.00	1857	404.00
SC	482	80.00	500	91.00	445	87.00
ST	256	43.00	263	43.00	265	45.00
Total	4286	778.00	2696	930.00	4304	967.00

Bank- wise Interest Subsidy details are placed at **Annexure - H (Page No. 100)**.

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 2024-25 (Tentative) is as under:

(Amount in Rs. in Lakhs)

Category	No. of Accounts	Liability	Interest on Loan Amount	Net subsidy claim
General	280	432.39	59.89	55.90
OBC	359	581.59	81.20	76.67
SC	159	275.50	35.33	33.27
ST	144	279.50	36.68	35.97
Total	942	1568.98	213.09	201.75

Bank- wise Claim details are placed at **Annexure - H1 (Page No. 101)**.

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.

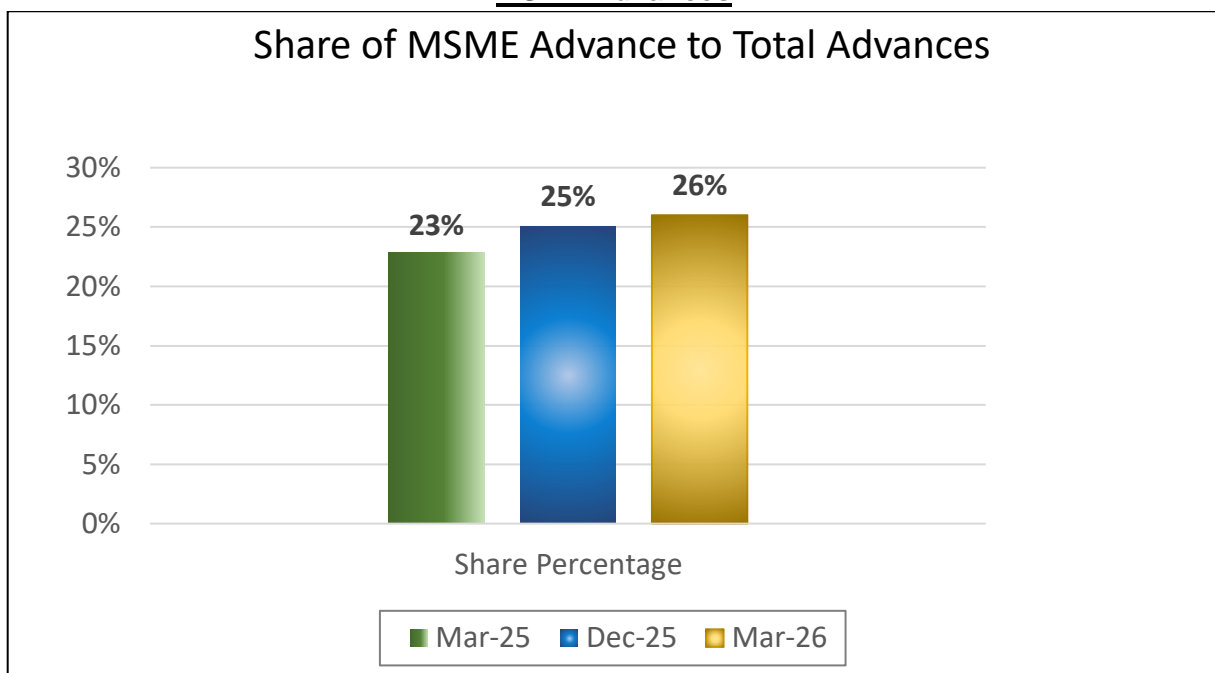
- **Manufacturing:**

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



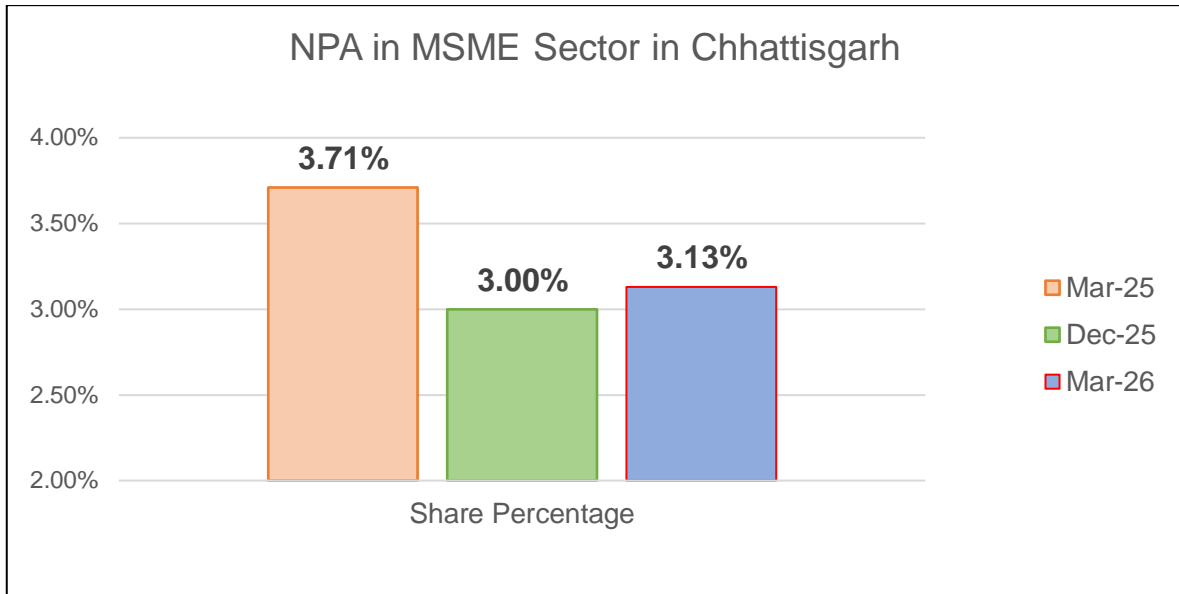
Growth under MSMEs (March'26)

(Amount in Rs. Crores)

Sr. No.	Particulars	March'25	Dec'25	March'26	Growth		% Growth	
					Q-o-Q	Y-o-Y	Q-o-Q	Y-o-Y
1	Credit to MSEs (Micro & Small Enterprises)	41,822.91	51,471.67	54,597.08	3,125.51	13,134.17	6.07	31.40
2	Micro Enterprises	25,724.61	32,762.42	35,124.52	2,362.10	9,399.91	7.21	36.54
3	% credit to Micro enterprises to MSE	61.51	63.65	64.33	0.68	2.82		
4	% credit to Micro enterprises to total credit	12.65	14.29	15.00	0.71	2.35		
5	Small Enterprises	16,098.30	18,709.25	19,472.56	1,033.31	3,644.26	5.52	22.64
6	Medium Enterprises	11,529.29	14,803.19	15,325.99	522.80	3,796.70	3.53	32.93
7	Other MSME	87.84	246.08	400.82	154.74	312.98	62.88	356.31
8	Total Credit to MSMEs	53,440.04	66,520.94	70,323.89	3,802.95	16,883.85	5.72	31.59
9	Total Bank's Credit (Corresponding Yr. i.e. March'24, Dec'24' & March'25)	2,03,341.03	2,29,265.84	2,34,123.89	4,858.05	30,782.85	2.12	15.14
10	NPA under MSMEs	1,984.15	1,999.85	2,199.81	800.64	816.34	40.04	41.14
11	% NPA of the total MSME	3.71	3.00	3.13	0.13	-0.71		

- ❖ MSMEs have long been considered the backbone of the Indian economy and it is the second largest employment provider after agriculture. Credit to MSME rose by 31.59 % year-on-year in March 2026 as compared with an increase of 14.81 % in March 2025.
- ❖ The outstanding credit to MSMEs grew to Rs. 70,323.89 crores at the end of March' 2026 from Rs. 53,440.04 crores in March' 2025.
- ❖ Credit to MSE (Micro & Small Enterprises) increased by 31.40 % y-o-y in March 2026.
- ❖ NPA under MSME sector slightly decreased to 3.13 % in March' 2026 from 3.71% in March'2025.

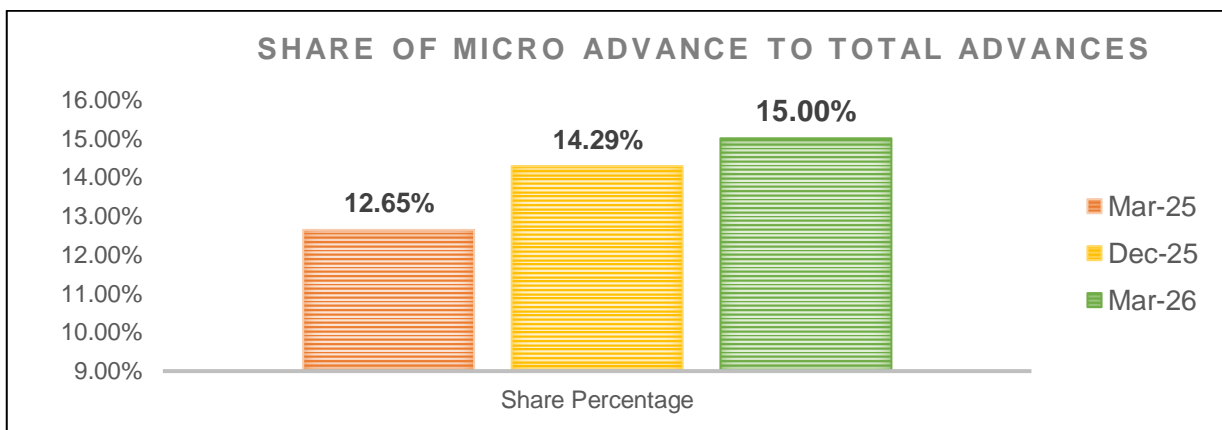
Bank wise information of MSME Advances are shown in **Table No. 1(F) (Page No. 127)**.



***As on March' 31, 2026: National average of NPA in MSME = 3.90%**

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. 31.03.2025

- **Advances to Micro Enterprises (Including Khadi & Village Industries): Rs. 35,124.52 crores**
- **Total Advances as on 31.03.2025: Rs. 2, 34,123.89 crores.**
- **Share of Micro Credit to Total Advances: 15.00% as on 31.03.2026, 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. 128)**.

Banks With Micro Enterprises advances Below Benchmark 7.50%				
(Amount in Rs. Crores)				
Sr. No	NAME OF THE BANK	Total Advances As on 31.03.2025	MICRO ENTERPRISES (Including Khadi & village Industries) As on 31.03.2026	% of Advances to MICRO ENTERPRISES (Including Khadi & Village Industries)
		Amount	Amount	
1	Federal Bank	667.34	28.74	4.31
2	Karur Vysya Bank	10.54	0.62	5.88
3	State Bank of India	58,655.15	4,186.04	7.14
4	DBS Bank India (e-LVB)	60.86	4.54	7.46
All Banks		2,34,123.89	35,124.52	15.00

- ✚ Only four banks Viz. Federal Bank, SBI, Karur Vysya Bank & DBS Bank are below the stipulated benchmark of 7.50%. However, SBI, Federal Bank & DBS Bank have improved their share of Micro Enterprises to total advances on Y-o-Y basis and also during period under review as compared to Dec-25. Only Karur Vysya Bank have shown (-Ve) Q-o-Q as well as Y-o-Y growth.

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.

MSME Directions were updated on February 9, 2026- Major Updates

- Banks are mandated not to accept collateral security in the case of loans up to Rs. 20 lakh extended to units in the MSE sector. Banks are also advised to extend collateral-free loans up to Rs.20 lakh to all units financed under the Prime Minister Employment Generation Programme (PMEGP) administered by KVIC.
- Banks may, on the basis of good track record and financial position of the MSE units, increase the limit to dispense with the collateral requirement for loans up to Rs. 25 lakh as per their internal policy.
- Banks may avail the benefit of Credit Guarantee Scheme cover, where applicable.
- However, accepting gold and silver as collateral pledged voluntarily by borrowers for loans sanctioned by the banks upto the collateral free limit, will not be construed as a violation of the above mandate.

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. 31.03.2025

Weaker Section Advances as on 31.03.2026: Rs. 30,337.10 crores.

Total advances as on 31.03.2025: Rs. 2, 34,123.89 crores.

Ratio of Weaker Section Advances to Total Advances: 12.96% which is above the bench mark level of 12% and in absolute term WSA increased by Rs. 3,412.08 crores (12.67%) over March-25.

(Amount. in Rs. Crores)

Weaker Section Advances	March-25	Dec-25	March-26	Q-o-Q Growth Amt.	Y-o-Y Growth Amt.
	26,925.02	32,728.13	30,337.10	-2,391.03	3,412.08
Total Advances	March-24	Dec-24	March-25		
	2,03,341.03	2,29,265.84	2,34,123.89		
Ratio of Weaker Section Advances to Total Advances	March-25	Dec-25	March-26	Q-o-Q Growth %	Y-o-Y Growth %
	13.24	14.28	12.96	-7.31	12.67

Banks With Weaker Section Advances Below 12%							
(Amount in Crores)							
Sr. No.	NAME OF THE BANK	ADVANCES TO WEAKER SECTION			Share of Weaker Adv. to Total Credit (Respective Last Year) %		
		MAR'25	DEC'25	MAR'26	MAR'25	DEC'25	MAR'26
1	DBS BANK INDIA (E-LVB)	0	0	0	0.00	0.00	0.00
2	KARNATAKA BANK	5.95	2.68	2.54	1.37	0.69	0.68
3	CITY UNION BANK	4.66	3.59	3.03	3.29	2.15	1.68
4	AXIS BANK	613.14	383.24	378.79	6.85	3.45	3.32
5	YES BANK	85.52	89.58	85.26	4.17	3.90	3.54
6	KARUR VYSYA BANK	0.41	0.41	0.4	4.40	3.91	3.80
7	INDIAN BANK	162.63	196.27	192.28	2.53	3.10	3.88
8	IDBI BANK	221.22	242.78	255.59	3.90	5.03	3.89
9	UCO BANK	207.35	259.89	271.77	4.91	4.85	4.90
10	PUNJAB NATIONAL BANK	835.96	1008.28	997.38	5.34	5.38	5.29
11	FEDERAL BANK	41.19	36.05	39.17	6.96	5.63	5.87
12	BANK OF INDIA	384.34	478.5	485.9	6.05	6.58	6.33
13	STATE BANK OF INDIA	3219.01	3832.61	4064.02	6.20	6.88	6.93
14	IDFC FIRST BANK	263.28	183.08	203.09	11.45	6.72	7.11
15	UNION BANK OF INDIA	594.33	595.25	602.07	9.66	7.69	7.76
16	BANK OF MAHARASHTRA	243	211.55	196.54	10.37	7.65	7.85
17	ICICI BANK	578.53	816.78	1172.48	5.00	5.98	8.16
18	HDFC BANK	2216.63	2465.52	2423.84	9.69	9.67	8.76
19	PUNJAB AND SIND BANK	32.14	42.19	44.38	11.05	14.16	11.84
All Banks		26,925.02	32,728.13	30,337.10	13.24	14.28	12.96

Out of 19 banks below the benchmark of 12%, four banks namely **Indian Bank, State Bank of India, ICICI Bank & Punjab & Sind Bank** has shown positive Q-o-Q & Y-o-Y growth.

Bank wise details are shown in **Table No. 1(G) (Page No. 131)**.

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.	Achv. %	Term Loan Target	Term Loan Ach.	Achv. %	Total Agri	Total Agri Ach.	Achv. %
Commercial Banks	18,000	5,965.68	33.14	15,500	17,384.01	112.15	33,500	23,349.69	65.77
Cooperative Banks	17,000	8,706.41	51.21	700	12.01	1.72	17,700	8,718.42	49.26
Regional Rural Banks	3,200	2,629.03	82.26	550	343.31	62.42	3,750	2,972.34	79.26
Total	38,200	17,301.12	45.29	16,750	17,739.33	105.91	54,950	35,040.45	63.77

ACHIEVEMENT UNDER ACP OF THE STATE FY 2025-26

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

Number in Lakh & Amount in Crore

Sr. No.	Sector	FY 2024-25						FY 2025-26					
		Target		Achievement		Achiv. %		Target		Achievement		Achiv. %	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Agriculture (1a+1b+1c)	30.57	41826.85	23.72	30891.23	77.58	73.86	30.54	44667.86	23.01	35040.45	75.34	78.45
1a	Farm Credit [1a(i)+1a(ii)]	29.05	37150.13	23.57	22844.45	81.14	61.49	26.97	33940.93	22.70	23419.89	84.17	69.00
1a(i)	Crop Loan	23.76	29300.22	19.66	17149.70	82.74	58.53	22.24	25409.4	19.63	17301.12	88.26	68.09
1a(ii)	Term Loan	5.29	7849.91	3.91	5694.75	73.91	72.55	4.73	8531.53	3.07	6118.77	64.90	71.72
1b	Agriculture Infrastructure	0.91	1093.73	0.015	397.43	1.65	36.34	0.17	561.82	0.01	576.42	5.88	102.60
1c	Ancillary Activities	0.61	3582.99	0.13	7649.35	21.31	213.49	3.40	10165.11	0.30	11044.14	8.82	108.65
2	MSME	6.48	48714.35	2.66	52524.77	41.05	107.82	9.88	58301.77	2.85	73205.83	28.85	125.56
3	Export Credit	0.07	1679.99	0.009	3933.02	12.86	234.11	0.03	4339.43	0.01	3092.78	33.33	71.27
4	Education	0.46	294.58	0.005	108.20	1.09	36.73	0.24	121.67	0.06	136.24	25.00	111.98
5	Housing	0.21	1610.48	0.22	1343.91	104.76	83.45	0.25	1507.78	0.25	2178.76	100.00	144.50
6	Social Infrastructure	0.46	476.94	0.001	15.75	0.22	3.30	0.05	47.98	0.001	56.10	2.00	116.92
7	Renewable Energy	0.43	438.06	0.007	39.50	1.63	9.02	0.04	53.33	0.30	590.03	750.00	1106.38
8	Others	2.59	1980.82	1.50	1469.47	57.92	74.18	1.77	1671.10	1.12	1255.78	63.28	75.15
9	Total Priority Sector	41.27	97022.07	28.117	90325.85	68.13	93.10	42.80	110710.92	27.60	115555.97	64.49	104.38
10	Total Non-Priority Sector	18.81	45161.38	7.60	148914.18	40.40	329.74	15.62	161576.5	8.19	190762.61	52.43	118.06
11	Total Credit Plan	60.08	142183.45	35.72	239240.03	59.45	168.26	58.42	272287.45	35.79	306318.58	61.26	112.50

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. 3,06,318.58 crores have been disbursed, recorded an achievement of 112.50%.
- The potential credit outlay for FY 2025-26 under priority sector was estimated at Rs. 1, 10,710.92 crores, against which the Banks disbursed Rs. 1,15,555.97 crores and achievement index was 104.38% against achievement of 93.10% during last year.
- During the year 2025-26, the Banks disbursed Rs. 35,040.45 crores to the agriculture sector against the target of Rs. 44,667.86 crores and achieved 78.45 % of the target. Achievement of PSUs, PVTs, Cooperative Banks, Regional Rural Banks & Small Finance Banks was 90%, 73%, 67%, 86% and 97% respectively.
- 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. 23,419.89 crores with achievement of 69%.
- Under the MSME sectors, banks disbursed Rs. 73,205.83 crores during the year 2025-26, against the target of Rs. 58, 301.77 crores and achieved 125.56 % of the target.
- Credit off-take under education loans, housing sector under priority sector was Rs. 136.24 crores and Rs. 2,178.76 crores and achievement was 111.98% and 144.50% respectively.
- Out of 33 districts in the State, up to the quarter ended March' 2026, as many as 30 districts remained below the State average of 104.38% under ACP 2025-26.

Agency wise ACP Performance FY 2025-26

(Amount in Rs. Crores)

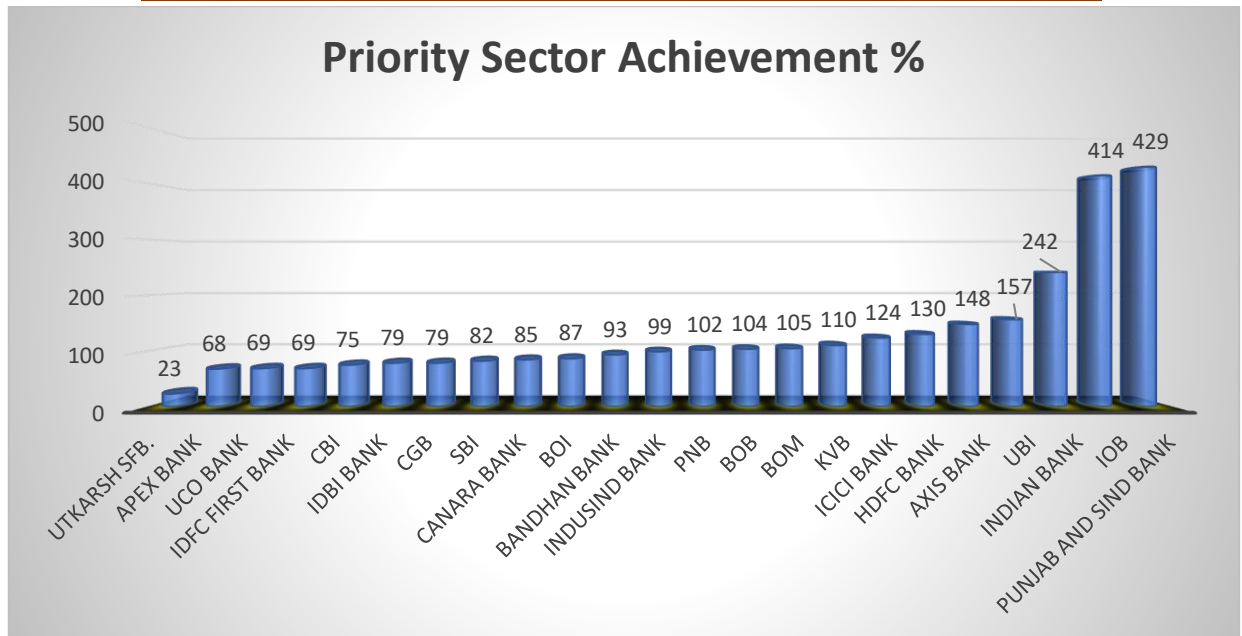
Bank Type	Agriculture			MSME			Priority Sector		
	Target	Achiv.	Achiv%	Target	Achiv.	Achiv%	Target	Achiv.	Achiv%
PSBs	14,642	13,137	90	29,828	33,853	113	49,155	50,621	103
PVTs	12, 373	9,084	73	23,981	36,255	151	38,327	47,728	125
Cooperative Banks	13,042	8,718	67	0.00	0.00	0.00	13,415	9,112	68
RRBs	3,449	2,972	86	3,185	2,006	63	7,001	5,500	79
Small Finance Banks	1,162	1,129	97	1,308	1,092	83	2,813	2,595	92
Total	44, 668	35,040	78	58,302	73,206	126	1,10,711	1,15,556	104

Bank- wise details of achievement are placed at **Table No. 4(C) (Page No. 145)**.

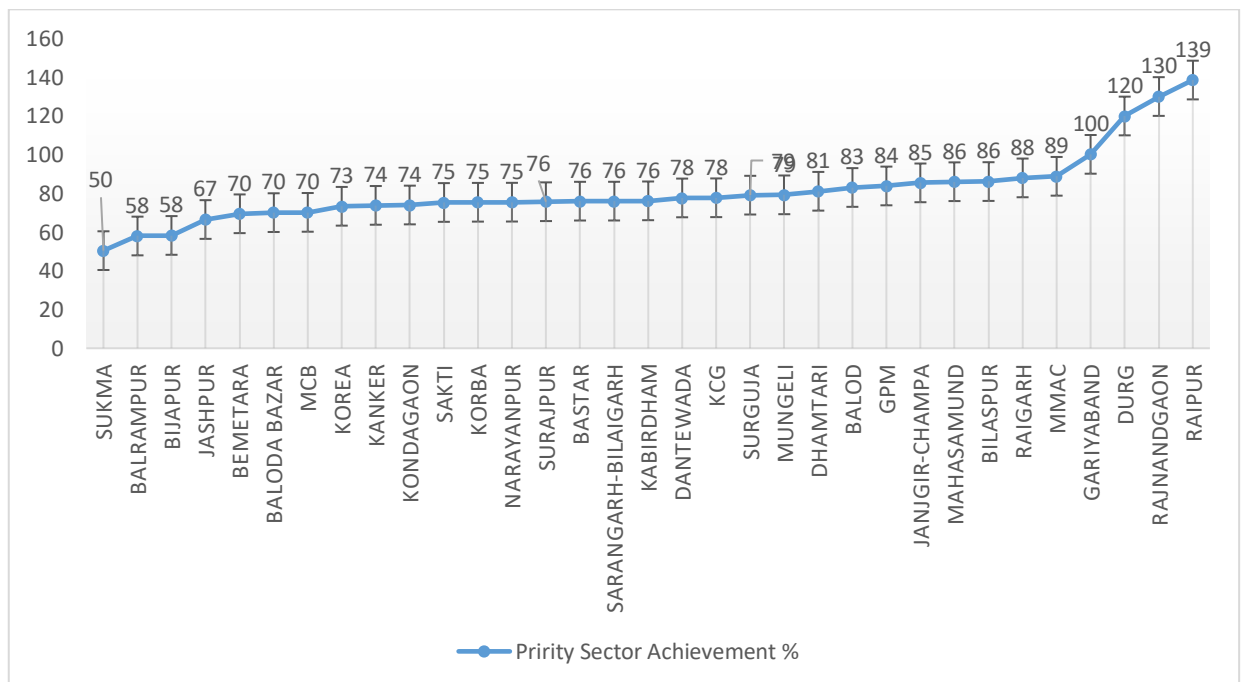
District-wise details of achievement are placed at **Table No. 4(C-1) (Page No. 146)**.

- ❖ From the above table, it is inferred that PVT. Banks and Cooperative Banks in Agriculture remained above State average of 78% as on March' 2026.
- ❖ In MSME, Only PVTs remained above the State average of 126% under ACP 2025-26.
- ❖ Only PVTs have remained above the State average of 104% in achieving total priority sector target under ACP 2025-26.

Achievement % under Annual Credit Plan by major banks FY 2025-26



Achievement % under Annual Credit Plan by Districts FY 2025-26



Annual Credit Plan 2026-27:

The State Focus Paper projects the credit potential of the State for Priority Sector activities as defined by Reserve Bank of India. The projections outlined for these sectors serve as a guiding factor for financial institutions, enhancing ground-level credit flow to the Priority Sector activities, especially the agriculture term lending. The credit projections made for different sub-sectors of the priority sectors at State level is the aggregation of district level potentials assessed by District Development Managers/DDM-Rs by following a rational analysis after detailed consultations with various line departments of the State Government, banks and other stakeholders in the district.

The State Focus Paper, which is being published annually by NABARD has assessed the total amount of potential for all the 33 districts of the State for the year 2026-27 at Rs. **1,44,864.69** crores under Priority Sector. Of this, 56% pertains to the MSME sector, 34% to Agriculture, and the remaining 10% to other priority sector activities. The potentials were arrived at keeping in view the stage of infrastructural development, demand of credit at grass root level, priorities, policies & schemes of Government of India, State Government and RBI.

The credit projections for Agriculture sector for 2026-27 is projected at Rs. **48,804.46** crores, of which Rs. **29,060.64** has been assessed under crop production, Maintenance and marketing while Rs. **19,743.82** crores has been assessed towards capital formation in Agriculture & Allied Activities including Agro-processing, Agri Infrastructure & Ancillary activities.

The credit potential for MSME sector has been assessed at Rs. **81,984.25** crores for the financial year 2026-27. While the total credit projections under Other Priority Sector which includes Export credit, Education, Housing, Renewable Energy, Social Infrastructure involving bank credit has been assessed at Rs. **14,075.98** crores.

We had requested all Lead District Managers to refer Potential Linked Plan 2026-27 issued by NABARD for finalisation of Annual Credit Plan for the FY 2026-27. Accordingly, all LDMs have prepared District Credit Plan in accordance with the potential of the district in particular sector and estimated the total credit potential for Chhattisgarh State under Priority Sector at Rs. **1,38,451.58** crores. The credit projections for Agriculture sector for 2026-27 has been assessed at Rs. **47,044.65** crores. For MSME sector a potential of Rs. **82,072.35** crores have been assessed for the financial year 2026-27. The total credit projections under Other Priority Sector which includes Export, Education, Housing, Renewable Energy, etc. is assessed at Rs. **9,334.58** crores.

We request house to approve the “Annual Credit Plan for the year 2026-27” as undermentioned below:-

Agriculture : Rs. 47,044.65 crores
MSME : Rs. 82,072.35 crores
Other Priority Sector : Rs. 9,334.58 crores
Total Priority Sector : Rs. 1, 38,451.58 crores

RELEASE OF ANNUAL CREDIT PLAN FY 2026-27

HIGHLIGHTS

(Amount in Crores)

Sr.	Sector	No. of A/cs	Amount	% Share to total Credit Plan Outlay
1	Farm Credit	26,86,703	34,504.95	10.19
1a	Out of Farm Credit Crop Loans	23,55,054	25,949.27	7.66
1b	Agriculture Term Loan	3,31,649	8,555.68	2.53
2	Agriculture Infrastructure	1,958	626.35	0.18
3	Ancillary Activities	31,892	11,913.35	3.52
4	Total Agriculture (1+2+3)	27,20,553	47,044.65	13.89
5	MSME (5a+5b+5c+5d)	3,31,255	82,072.35	24.23
5a	Micro Enterprises	2,91,347	35,632.60	10.52
5b	Small Enterprises	14,367	21,983.35	6.49
5c	Medium Enterprises	3,982	24,011.96	7.09
5d	Other under MSME	21,559	444.44	0.13
6	Export Credit	1,198	4,654.00	1.37
7	Education	7,156	161.69	0.05
8	Housing	28,583	2,431.80	0.72
9	Social Infrastructure	75	77.34	0.02
10	Renewal Energy	33,238	641.24	0.19
11	Other Priority Sector	1,19,657	1,368.51	0.40
12	Total Priority Sector	32,41,715	1,38,451.58	40.88
13	Non-Priority Sector	8,58,893	2,00,212.15	59.12
14	Total Credit Plan	41,00,608	3,38,663.73	100.00
15	Weaker Section	16,78,915	24,898.42	7.35

- ❖ Annual Credit Plan for Chhattisgarh has been drawn with an outlay of Rs.2.00 lakh crores for the FY 2026-27.
- ❖ This is aggregation of the approved credit plan of all the 33 districts. A bottom-up approach is adopted in preparing the ACP, keeping in view of disbursement trends and growth pattern of the banks in past few years. ACP is also aligned with the Potential Credit Plan of NABARD, actual credit requirements of the various sector and potential identified in respect of Government Sponsored Scheme.
- ❖ Priority Sector lending targets have been fixed at Rs. 1,38,451.58 crore having significant share of Rs. 47,044.65 crores as Agriculture Credit & Rs. 82,072.35 Crores for MSMEs.
- ❖ Chhattisgarh is an agrarian state, hence target under Agriculture has been fixed at Rs. 47,044.65 Crore which accounts for 13.89 % of the total credit outlay.
- ❖ Looking to exponential potential in the state, target under MSME has been fixed at Rs. 82,072.35 Crore which accounts for 24.23 % of the total credit outlay.
- ❖ Sufficient provision under education, housing, export credit, social infrastructure and renewable energy sectors has been made.

AGENCY WISE ACP TARGETS

Sr. No.	Banks	Agriculture		Crop Loans		MSME		Priority Sector	
		Target	Allotment %	Target	Allotment %	Target	Allotment %	Target	Allotment %
1	Public Sector Banks	16,130.39	34.29	5,870.54	22.62	38,015.21	46.32	58,832.04	42.49
2	Private sector Banks	11,621.55	24.70	2,863.15	11.03	40,443.21	49.28	55,284.67	39.93
3	Small Finance Banks	1,607.96	3.42	40.08	0.15	1,312.81	1.60	3,336.93	2.41
4	Commercial Banks (PSBs + PVTs + SFBs)	29,359.90	62.41	8,737.77	33.67	79,771.23	97.20	1,17,453.64	84.83
5	Regional Rural Bank	4,349.70	9.25	3,895.58	15.01	2,301.10	2.80	7,229.72	5.22
6	Cooperative Banks	13,335.05	28.35	13,279.92	51.18	0.02	0.00	13,768.22	9.94
7	Total	47,044.65	100.00	25,949.27	100.00	82,072.35	100.00	1,38,451.58	100.00

The District-wise and Bank-wise Annual Credit Plan for the FY 2026-27 are provided @ Annexure- I (Page No. 102 & 103).

ANNUAL CREDIT PLAN COMPARISON WITH PLP OF NABARD

(Amount in Crore)

Sr.	Sector	PLP NABARD	Total Credit Plan 2026-27	ACP % of PLP
A	Farm Credit	41,540.05	34,504.95	83.06
1	Crop Loans (out of Farm Credit)	29,060.64	25,949.27	89.29
2	Term Loan	12,479.41	8,555.68	68.56
B	Agriculture Infrastructure	2,871.25	626.35	21.81
C	Ancillary Activities	4,393.16	11,913.35	271.18
I	Agriculture	48,804.46	47,044.65	96.39
II	MSMEs	81,984.25	82,072.35	100.11
III	Export Credit	6,023.34	4,654.00	77.27
IV	Education	913.84	161.69	17.69
V	Housing	2,455.32	2,431.80	99.04
VI	Social Infrastructure	953.69	77.34	8.11
VII	Renewable Energy	947.89	641.24	67.65
VIII	Others	2,781.90	1,368.51	49.19
Total Priority		1,44,864.69	1,38,451.58	95.57

- ❖ The National Bank for Agriculture and Rural Development (NABARD) has projected Rs.1,44,864.09 Crores as Potential Linked Credit Plan (PLP) for the 2026-27 for the State of Chhattisgarh under priority sector.
- ❖ Banks have assessed the Credit for the year 2026-27 under priority sector is Rs.1,38,451.58 Crores comprises 95.57 % of PLP.
- ❖ Against the PLP of Rs. 48,804.46 Crores under agriculture sector, credit provision of Rs. 47,044.65 Crores have been made in ACP.
- ❖ Provision of Rs. 82,072.35 Crores have been made by banks for MSMEs against the PLP of Rs. 81,984.25 Crores which is 100.11 % of PLP. The ambitious target has been set keeping in view of ample opportunity in the MSME sector in the state.

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

(Amount in Rs. Crore)

Component	As on 31 st March'25	As on 31 st Dec' 2025	As on 31 st March'26	Y-o-Y Growth	
				Amt.	%
Export	3,933	2,853	3,093	-840	-21
Social Infrastructure	16	50	56	40	250
Renewable Energy	40	267	590	550	1375

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 31.03.2026:

(Amount in Rs. Crores)

Banks	March' 2025			March' 2026			Net Change In NPA
	Advances	NPA	% NPA	Advances	NPA	% NPA	
Public Sector Bank	1,34,512.00	4,413.47	3.28	1,57,076.87	3,860.69	2.46	-552.78
Private Sector Bank	80,811.21	1,292.78	1.60	91,797.99	1,497.50	1.63	204.72
Cooperative Banks	4,196.88	374.45	8.92	4,327.49	277.44	6.42	-97.01
CGB	9,994.34	214.18	2.14	11,811.64	196.30	1.66	-17.88
Small Finance Bank	4,609.46	184.40	4.00	5,601.46	190.09	3.39	5.69
Total	2,34,123.89	6,479.28	2.77	2,70,615.45	6,022.02	2.23	-457.26

Gross NPA of banks decreased by Rs. 457.26 crores from Rs. 6,479.28 crores in March' 2025 to Rs. 6,022.02 crores as of March' 2026. From the above table, it is also inferred that NPA has decreased in all other agency except in Private & Small Finance Banks.

Bank wise NPA are shown in **Table No. 11(H) (Page No. 158)**.

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

(Amount in Rs. Crores)

Priority Sector NPA as on 31.03.2026										
Bank	Agriculture (PS)	MSMEs (PS)	Education (PS)	Housing (PS)	Social Infrastructure	Renewable Energy	Other Priority	Total Priority Sector (NPA)	Priority Sector Advances	% NPA
PSUs	793.46	1650.09	40.65	137.56	54.59	0.27	5.84	2682.46	59,534.68	4.51
PRIVATE	529.80	426.98	0.68	45.80	0.05	0.00	21.37	1024.68	48,868.99	2.10
COOP.	121.72	0.39	0.18	34.80	0.00	0.00	29.25	186.34	4,021.14	4.63
RRBs	84.16	55.15	0.77	11.81	0.24	0.00	0.84	152.97	7,382.29	2.07
SMALL FIN.	63.76	67.20	0.08	3.68	0.00	0.00	7.15	141.87	3,941.96	3.60
GRAND TOTAL	1592.90	2199.81	42.36	233.65	54.88	0.27	64.45	4188.32	123749.06	3.38

(Amount in Rs. Crores)

Non-Priority Sector NPA as on 31.03.2026								
Bank	Agriculture (NPS)	Education (NPS)	Housing (NPS)	Personal Loans under NPS	Other NPS	Total Non-Priority Sector (NPA)	Non-Priority Sector Advances	% NPA
PSUs	27.47	0.63	90.07	122.38	937.68	1178.23	97,542.19	1.21
PRIVATE	13.51	0.11	41.08	62.30	355.82	472.82	42,929.00	1.10
COOP.	0.00	0.00	0.00	17.42	73.68	91.10	306.35	29.74
RRBs	0.00	0.00	0.45	37.62	5.26	43.33	4,429.35	0.98
SMALL FIN. BANK	0.00	0.00	2.84	0.05	45.33	48.22	1,659.50	2.91
GRAND TOTAL	40.98	0.74	134.44	239.77	1417.77	1833.70	1,46,866.39	1.25

KCC NPA: Out of Total NPA, KCC NPA- 38,004 accounts of Rs. 793.81 Crores as per **Annexure - J (Page No. 104 & 105).**

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 **662** numbers of applications involving **Rs. 350.74 Cr** of different banks for attachment of property under section 14 of SARFAESI Act are pending with District Magistrates as per **Annexure– J1 (Page No. 106 & 107).**

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' 2026: A total of **16,355** cases of RRCs aggregating **Rs.197.53** crores are pending for recovery as at the end of March' 2026. 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 31.03.2026 is as below:

Particulars	PMJJBY	PMSBY
Total enrollment (India) March-26	27,16,00,000	57,57,00,000
Total enrollment 31.03.2026 (Chhattisgarh)	74, 21,409 (2.73%)	1, 61,54,083 (2.81%)

(Source – DFS FI Plan Portal)

The Bank-wise & District-wise enrolment under Social Security Schemes is placed at **Annexure - K. (Page No. 108 & 109).**

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 31.03.2026 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	1,75,481	121.69%
2	Private Banks	577	36,460	25,944	71.16%
3	RRB	618	61,800	90,661	146.70%
4	Co-op Banks	249	4,980	645	12.95%
5	Small Finance Banks	75	4,875	2,352	48.25%
Grand Total		2,961	2,52,315	2,95,083	116.95%

(Source – PFRDA Portal)

Bank-wise & District-wise achievement of targets for FY 2025-26 is at **Annexure-K-1 (Page No. 110 & 111).**

Total number of enrolments in the State under the scheme so far is 16, 59,955.

Member Banks are advised to improve their performance in FY 2026-27 under the scheme and emphasis is to be laid on the following important aspects for enhanced APY outreach:

- a. Branches of all Banks should mobilize maximum accounts as per their category.
- b. Involving Business Correspondents (BCs) / Bank Mitras (BMs) for sourcing the APY applications.
- c. 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

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 Opening of Accounts, Issuance of RuPay Cards, and Aadhar Seeding as of 31.03.2026 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
31.03.2026	1,87,55,825	1,69,08,736	90	1,62,47,058	87	1,14,92,300
Growth 1.04.2025 to 31.03.2026	4,81,052	1,95,099		6,31,196	4.04% (Growth)	4,62,699

Data Source: PMJDY Portal

Detailed Bank-Wise & District-Wise Information up to 30.06.2025 are placed at **Annexure-K-2 (Page No. 112 & 113)**.

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 – K-3 (Page No. 114)**

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 31.03.2026

Sr. No.	Indicators	Mar-25				Mar-26			
		National Data	State Data	State LWE districts	State Non-LWE districts	National Data	State Data	State LWE districts	State Non-LWE districts
1	No. of Branches per 100000 population	14.89	13.68	13.83	13.65	15.12	14.08	14.49	14.00
2	No. of Banking outlets(Branch + Fixed point BC) per 100000 population	118.54	140.43	146.01	146.17	100.72	126.04	139.37	123.56
3	ATM per 100000 population	17.82	14.20	11.95	14.65	16.89	13.88	12.34	14.17
4	Proportion of Women A/c Holder in PMJDY	55.79	56.09	56.59	55.02	56.00	56.50	56.87	56.43
5	Percentage of Household with a Bank A/c	99.99%	99.98%	-	-	99.99%	99.98%	-	-

Data Source: RBI (National Data)

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	19.06.2026
2.	Expanding and Deepening of Digital Payment Ecosystem (EDDPE)	05.05.2026
3.	Financial Inclusion Sub-Committee	05.05.2026
4.	Government Sponsored Schemes Sub-Committee	12.06.2026

All the sub-committees of SLBC has been concluded. SLBC has requested the conveners of these Sub-Committees 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. May-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 31.03.2026 are as under:

Sr. No	Scheme	As on 08.11.2016	As on 31.12.2025	As on 31.03.2026	Q-o-Q growth (No.)	Q-o-Q growth (%)
1	POS (Installed)	17,670	1,18,281	1,26,538	8,257	6.98
2	Debit Card	1,39,94,179	2,24,25,164	2,28,99,856	4,74,692	2.17
3	Mobile Banking	6,44,306	1,06,71,150	1,09,75,533	3,04,383	2.85
4	Internet Banking	10,52,685	74,26,235	75,71,910	1,45,675	1.96
5	Credit Card	86,814	5,11,324	5,15,673	4,349	0.85
6	QR Code	-	18,84,695	19,07,591	22,896	1.21
7	UPI	-	81,37,305	83,53,387	2,16,082	2.66

*Payment Banks data included from Sept' 21 Quarter.

Bank-wise & District-wise detailed progress is placed at Annexure - L (Page No. 115 & 116).

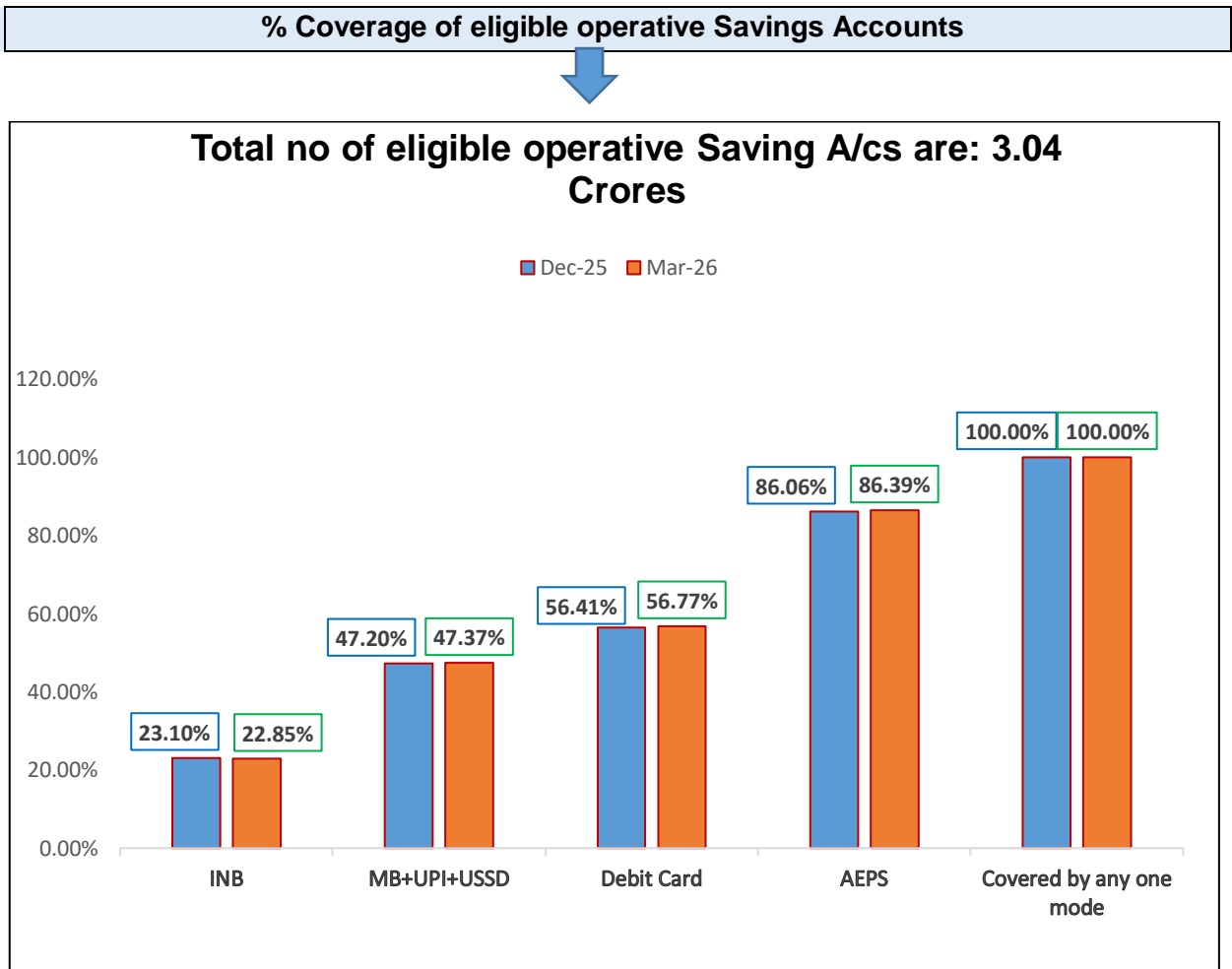
Expanding and Deepening of Digital Payment Ecosystem

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

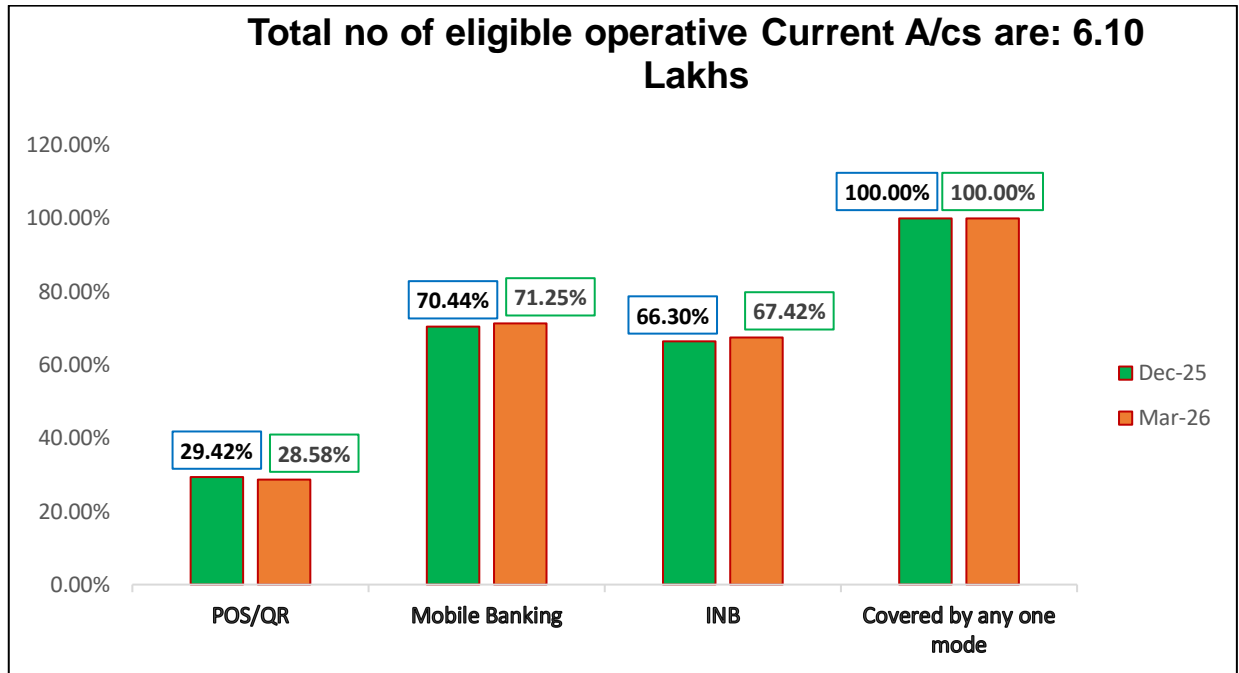
country. Initially this program was implemented in six districts namely- Mahasamund, Balod, Mungeli, Raipur, Durg & Korba in the state. Now, this initiative has been extended to all districts with aim to coverage of eligible operative saving accounts from at least from one digital transaction mode such 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 23rd meeting of the SLBC Sub-Committee on Expanding and Deepening of Digital Payment Ecosystem (EDDPE) was held on May 05, 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 March-26. 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 **(with APEX Bank & Without APEX Bank)** as on 31.03.2026 is placed at Annexure – L-1 (Page No. 117 & 118).



% Coverage of eligible operative Current Accounts



20. Issues remaining unresolved at DCC/DLRC meeting:

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

As against 132 DCC & 132 DLRC meetings to be conducted till March' 2026, 125 DCC & 125 DLRC meetings have been conducted so far up to quarter ended March' 2026. In 07 Districts meetings are yet to be conducted for quarter ended March' 2026. 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 31.03.2026	DCC/DLRC meeting held during 2025-26	BLBC meetings to be held up to 31.03.2026	BLBC meeting held during 2025-26
1	Balod	8	6	20	20
2	Baloda Bazar	8	6	20	20
3	Balrampur	8	8	24	24
4	Bastar	8	6	28	28
5	Bemetara	8	8	16	16
6	Bijapur	8	8	16	16

7	Bilaspur	8	8	16	16
8	Dantewada	8	8	16	16
9	Dhamtari	8	8	16	16
10	Durg	8	8	12	12
11	Gariaband	8	8	20	20
12	Gaurell-Pendra-Marwahi	8	8	12	12
13	Janjgir - Champa	8	6	20	20
14	Jashpur Nagar	8	8	32	32
15	Kabeerdham	8	8	16	16
16	Kanker	8	8	28	28
17	Khairagarh-Chhuikhadan-Gandai	8	8	8	8
18	Kondagaon	8	8	20	20
19	Korba	8	6	20	20
20	Koriya	8	8	8	8
21	Mahasamund	8	8	20	20
22	Manendragarh-Chirmiri Bharatpur	8	6	12	12
23	Mohla-Manpur Ambagarh Chouki	8	8	12	12
24	Mungeli	8	8	12	12
25	Narayanpur	8	8	8	8
26	Raigarh	8	8	28	28
27	Raipur	8	8	16	16
28	Rajnandgaon	8	8	16	16
29	Sakti	8	8	16	16
30	Sarangarh-Bilaigarh	8	8	12	12
31	Sarguja	8	6	28	28
32	Sukma	8	8	12	12
33	Surajpur	8	8	24	24
Total		264	250	584	584

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:

Rural Self Employment Training Institute (RSETI) has been established in every districts with an intension to provide necessary skill training and skill up gradation of rural BPL youth to mitigate the employment problem. Lead Bank of the district takes responsibility for establishment and managing the institute. There are 33 RSETIs in the state of Chhattisgarh.

Current Year Progress in the Training Programme Conducted during FY 2025-26: -

Target 2025-26	Progress during FY 2025-26	
No. of Candidates to be trained	No of training programmes conducted during the year	No. of beneficiaries trained during the year
23,270	783	23,392 (100.52%)

Cumulative Progress in the Training Programme and Settlement Ratio as of 31.03.2026

Cumulative no. of training programmes since inception	Cumulative no. of beneficiaries trained	Cumulative no. of trained beneficiaries settled			
		Through Bank finance	Through own sources	Through Wages	Total
6,625	1,80,070	67,881 (37.70%)	44,739 (24.85%)	17,856 (9.92%)	1,30,476 (72.56%)

RSETI Programmes conducted by Lead Bank as on 31.03.2026

Sl. No.	NAME OF BANK	NO.OF RSETI	Cumulative Training & Settlement of RSETI Trained Candidates since inception up to 31-03-2026				Training & Settlement of RSETI Trained Candidates during the FY 2025-26 (from 01-04-2025 to 31-03-2026)			
			PROGRAMME CONDUCTED SINCE OPENING TO 31-03-2026	YOUTH TRAINED SINCE OPENING TO 31-03-2026	YOUTH Settled SINCE OPENING TO 31-03-2026	SETTLEMENT RATIO	PROGRAMME CONDUCTED FROM 01.04.2025 TO 31-03-2026	YOUTH TRAINED FROM 01.04.2025 TO 31-03-2026	YOUTH Settled FROM 01.04.2025 TO 31-03-2026	SETTLEMENT RATIO
1	Bank of Baroda	8	2014	53133	37404	70%	211	6139	4504	73%
2	Central Bank of India	4	722	21073	14560	69%	90	2875	1830	64%
3	State Bank of India	20	3889	105864	78512	74%	482	14378	10975	76%
Total		32	6625	180070	130476	72%	783	23392	17309	74%

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 - M (Page No. 119)**.

Establishment of RSETIs in remaining districts:

As on last SLBC meeting for QE Dec'25 which was held on 13.03.2026, opening of RSETIs were pending in four districts namely Baloda Bazar, Mungeli, Kondagon, & MCB. As on 31.03.2026, all the RSETIs has been opened on rented premises.

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

As on 31.03.2026, Rs.32.63 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	2.58
2	Bank of Baroda	Mahasamund	2.32
3	Bank of Baroda	Dhamtari	2.26
4	Bank of Baroda	Durg	2.21
5	Bank of Baroda	Rajnandgaon	2.11
6	Bank of Baroda	Balod	0.41
7	Bank of Baroda	Gariaband	0.21
Bank of Baroda Total			12.10
8	Central Bank Of India	Surguja	1.55
9	Central Bank Of India	Balrampur	0.42
10	Central Bank Of India	Korea	1.94
11	Central Bank Of India	Surajpur	0.11
Central Bank of India Total			4.02
12	State Bank of India	Bijapur	1.22
13	State Bank of India	Bilaspur	1.37
14	State Bank of India	Dantewada	1.24
15	State Bank of India	Jagdapur	1.24
16	State Bank of India	Janjgir	1.43
17	State Bank of India	Jashpurnagar	1.39
18	State Bank of India	Kanker	1.80
19	State Bank of India	Kawardha	1.48
20	State Bank of India	Korba	1.52
21	State Bank of India	Narayanpur	1.22
22	State Bank of India	Raigarh	1.93
23	State Bank of India	Sukma	0.37
24	State Bank of India	Bemetara	0.16
25	State Bank of India	Gourela-Pendra-Marwahi	0.14
State Bank of India Total			16.51
Grand Total			32.63

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, 66,612 Properties cards has been distributed out of 2,30,666 by **March' 26**.
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:
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1. DEA Fund – Overall Achievement

As per the Department of Financial Services, Ministry of Finance, Gol direction, camp to settle Unclaimed Asset Fund has been organized in all 33 districts in phase wise manner based on the districts identified by DFS. During the review in the last SLBC meeting, Hon'ble Chief Secretary, Govt. of C.G. advised banks to share details of unclaimed Government accounts with the Department of institutional Finance; and ACS (Finance) shall issue necessary instructions to all departments for claiming the amounts from banks.

In this regard, a letter has been issued to All District Collectors and Treasury Officers by ACS Finance, with advisory to take necessary steps for claiming such amounts from the concerned banks. Based on the information shared by the Finance Department, about **1.21** lakh Government-related accounts maintained in various banks have remained inoperative for more than 10 years, with an unclaimed balance of approximately Rs. **121.53** crore, which has been transferred to the Depositor Education and Awareness (DEA) Fund in accordance with RBI guidelines.

SLBC has also advised all Banks and Lead District Managers (LDMs) to prioritise this matter and extend necessary support to the District Treasury Officers for completion of required formalities and lodgement of claims so that the unclaimed Government balances can be recovered and deposited in the Government Treasury at the earliest. Coordination between LDMs, Banks, and District Treasury Officers may be ensured for timely resolution of the identified accounts. Institution wise summary, Bank wise and district wise status are as under:

Summary

Bank-wise and District-wise DEA Fund data from all member banks and position (with revised data submitted by some Banks) as below:

a. Bank-wise unclaimed deposit DEA Fund settled as on 31st March' 2026:

Unclaimed Deposit (DEA) Fund Settlement

Sr. No.	Name of Bank (PSUs)	DEAF Base Data As on 01.10.2025						DEAF Settlement Data As on 31.03.2026					
		Non-Government		Government		Total		Non-Government		Government		Total	
		No. of Accounts	Amount (In Cr.)	No. of Accounts	Amount (In Cr.)	No. of Accounts	Amount (In Cr.)	No. of Accounts	Amount (In Cr.)	No. of Accounts	Amount (In Cr.)	No. of Accounts	Amount (In Cr.)
1	BANK OF BARODA	224503	71.10	2903	7.66	227406	78.76	213	1.73	173	4.38	386	6.11
2	BANK OF INDIA	12527	6.08	74665	19.78	87192	25.86	414	1.96	82	1.49	496	3.46
3	BANK OF MAHARASHTRA	33676	5.31	26	0.18	33702	5.49	61	0.23	2	0.08	63	0.31
4	CANARA BANK	68180	23.27	745	1.15	68925	24.42	232	0.68	483	0.77	715	1.46
5	CENTRAL BANK OF INDIA	151517	54.15	16	0.27	151533	54.42	627	2.57	320	1.46	947	4.04
6	INDIAN BANK	7051	10.42	217	1.24	7268	11.65	309	0.75	91	0.40	400	1.15
7	INDIAN OVERSEAS BANK	36140	5.44	0	0.00	36140	5.44	45	0.12	43	0.14	88	0.25
8	PUNJAB AND SIND BANK	16555	9.68	2	0.00	16557	9.68	42	0.16	0	0.00	42	0.16
9	PUNJAB NATIONAL BANK	360369	87.81	1491	4.16	361860	91.97	1125	2.28	405	3.91	1530	6.19

10	STATE BANK OF INDIA	535979	265.46	15729	61.52	551708	326.98	3665	15.81	5137	57.06	8802	72.87
11	UCO BANK	60547	21.69	1413	1.33	61960	23.03	419	1.84	214	0.92	633	2.76
12	UNION BANK OF INDIA	120201	31.47	4043	3.15	124244	34.62	761	2.87	187	2.65	948	5.52
	Sub Total	1627245	591.88	101250	100.44	1728495	692.32	7913	31.01	7137	73.27	15050	104.28
Sr. No.	Name of Bank (PRIVATE BANKs)	No. of Accounts	Amount (In Cr.)	No. of Accounts	Amount (In Cr.)	No. of Accounts	Amount (In Cr.)	No. of Accounts	Amount (In Cr.)	No. of Accounts	Amount (In Cr.)	No. of Accounts	Amount (In Cr.)
13	AXIS BANK	39776	11.23	2045	7.36	41821	18.59	53	0.20	255	3.07	308	3.26
14	DCB BANK	550	0.04	0	0.00	550	0.04	1	0.00	0	0.00	1	0.00
15	HDFC BANK	16451	3.61	494	0.69	16945	4.31	34	0.16	0	0.00	34	0.16
16	ICICI BANK	11305	6.48	24	0.26	11329	6.74	61	0.20	9	0.14	70	0.33
17	IDBI BANK	50926	12.31	896	2.05	51822	14.36	54	0.13	268	1.50	322	1.63
18	INDUSIND BANK	7009	1.04	22	0.26	7031	1.30	1	0.00	0	0.00	1	0.00
19	KOTAK MAHINDRA BANK	17617	2.45	0	0.00	17617	2.45	25	0.17	0	0.00	25	0.17
20	YES BANK	174	0.08	113	0.11	287	0.19	0	0.00	0	0.00	0	0.00
	Sub Total	143808	37.24	3594	10.74	147402	47.98	229	0.84	532	4.71	761	5.55
Sr. No.	Name of Bank (RRB)	No. of Accounts	Amount (In Cr.)	No. of Accounts	Amount (In Cr.)	No. of Accounts	Amount (In Cr.)	No. of Accounts	Amount (In Cr.)	No. of Accounts	Amount (In Cr.)	No. of Accounts	Amount (In Cr.)
21	CHATTISGARH GRAMIN BANK	344753	104.18	17091	10.35	361844	114.53	3010	9.52	3888	4.22	6898	13.74
	Sub Total	344753	104.18	17091	10.35	361844	114.53	3010	9.52	3888	4.22	6898	13.74
	Grand Total	2115806	733.30	121935	121.53	2237741	854.83	11152	41.37	11557	82.20	22709	123.57

Source: Reported by Member Banks

b. District-wise unclaimed deposit DEA Fund settled as on 31st March' 2026:

DISTRICT WISE DEAF ACCOUNT SETTLED / ACTIVATED							
(As on 31.03.2026)							
(Amt. in Rs. Crores)							
S. No.	District Name	Number of claims settled under Non-Government accounts	Settled Amount under Non-Government accounts	Number of claims settled under Government accounts	Settled Amount under Government accounts	Total Number of claims settled	Total Settled Amount
1	Balod	299	1.08	334	0.75	633	1.83
2	Balodabazar-Bhatapara	349	0.65	372	1.68	721	2.33
3	Balrampur Ramanujganj	517	0.83	451	0.90	968	1.72
4	Bastar	511	1.83	1230	6.68	1741	8.51
5	Bemetara	145	0.63	333	1.56	478	2.18
6	Bijapur	51	0.17	859	3.44	910	3.62
7	Bilaspur	855	4.43	305	1.60	1160	6.03
8	Dakshin Bastar Dantewada	100	0.45	447	2.36	547	2.81
9	Dhamtari	276	1.80	124	0.67	400	2.47
10	Durg	1080	4.36	81	3.62	1161	7.98

11	Gariyaband	156	0.59	33	0.23	189	0.82
12	Gaurela-Pendra-Marwahi	123	0.28	191	2.54	314	2.82
13	Janjgir-Champa	339	1.08	264	3.01	603	4.09
14	Jashpur	344	1.44	827	1.22	1171	2.65
15	Kabeerdham	236	0.72	168	1.31	404	2.03
16	Khairagarh-Chhuikhadan-Gandai	95	0.33	201	0.04	296	0.37
17	Kondagaon	156	0.55	576	1.78	732	2.33
18	Korba	581	2.09	456	6.40	1037	8.49
19	Koriya	155	0.40	87	1.77	242	2.17
20	Mahasamund	369	1.48	254	4.57	623	6.06
21	Manendragarh-Chirmiri-Bharatpur	237	0.41	105	0.64	342	1.05
22	Mohla-Manpur-Ambagarh Chouki	37	0.16	56	0.02	93	0.19
23	Mungeli	179	0.48	332	1.07	511	1.55
24	Narayanpur	43	0.29	232	0.87	275	1.16
25	Raigarh	409	2.13	606	4.99	1015	7.12
26	Raipur	1146	4.51	408	13.64	1554	18.15
27	Rajnandgaon	499	2.29	487	3.61	986	5.90
28	Sakti	248	1.45	298	0.64	546	2.08
29	Sarangarh-Bilaigarh	134	0.43	94	1.48	228	1.91
30	Sukma	84	0.22	421	0.77	505	1.00
31	Surajpur	499	0.78	106	1.09	605	1.87
32	Surguja	585	1.94	485	5.30	1070	7.24
33	Uttar Bastar Kanker	315	1.09	334	1.95	649	3.04
	Total	11152	41.37	11557	82.20	22709	123.57

Source: Reported by Member Banks

2. 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 March-2026 is placed below: -

Inoperative/Frozen accounts at State level for the month of March 2026											
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 DBT benefits credited as at the end of reporting month
1	BANK OF BARODA	1680610	23801	6560	1697851	79613	4256	306	75663	72458	78888
2	BANK OF INDIA	312060	7827	1492	318395	43818	4033	3558	43343	36	32
3	BANK OF MAHARASHTRA	86442	2888	256	89074	89	0	3248	3337	1823	1937
4	CANARA BANK	220827	3263	1118	222972	8604	394	656	8866	103956	104744
5	CENTRAL BANK OF INDIA	763221	6930	5840	764311	2391588	3978	379640	2767250	2305	2729
6	INDIAN BANK	248263	4193	11196	241260	0	0	0	0	0	0
7	INDIAN OVERSEAS BANK	135505	1517	1451	135571	10991	1451	1517	11057	0	0
8	PUNJAB AND SIND BANK	44546	602	80	45068	831	38	5	798	2007	2051
9	PUNJAB NATIONAL BANK	1394891	17057	4944	1407004	102605	2188	295	100712	10768	19205
10	STATE BANK OF INDIA	667510	13244	30585	650169	215017	16714	31919	230222	1798	1803
11	UCO BANK	250076	24848	911	274013	23584	9196	3	14391	19969	27439
12	UNION BANK OF INDIA	685384	683	1829	684238	835	19	83	899	703	697
	SUB TOTAL (PSUs)	6489335	106853	66262	6529926	2877575	42267	421230	3256538	215823	239525
13	AXIS BANK	355416	4668	1184	358900	5587	1	372	5958	237	458
14	BANDHAN BANK	212602	4420	312	216710	702	1127	1152	727	74308	75777

15	CITY UNION BANK	1527	65	2	1590	192	0	0	192	5	5
16	DCB BANK	11700	169	66	11803	234	30	46	250	618	615
17	FEDERAL BANK	8649	380	12	9017	13140	22	157	13275	1	6
18	HDFC BANK	357419	7544	893	364070	1852	574	337	1615	75	122
19	ICICI BANK	1082266	2755	180	1084841	3341	70	0	3271	0	0
20	IDBI BANK	239104	4707	758	243053	22435	257	508	22686	6999	6587
21	IDFC FIRST BANK	16914	726	53	17587	792	0	2	794	84	89
22	INDUSIND BANK	97083	3000	107	99976	13064	134	205	13135	5382	5191
23	J & K BANK	1274	10	10	1274	219	2	2	219	0	0
24	KARNATAKA BANK	52388	535	74	52849	7201	97	97	7201	2008	2075
25	KARUR VYSYA BANK	381	2	8	375	314	21	0	293	0	0
26	KOTAK MAHINDRA BANK	235388	1180	115	236453	4368	0	9	4377	4	4
27	DBS BANK INDIA (E-LVB)	4046	1243	1233	4056	114	18	0	96	3582	3598
28	RBL BANK	35134	6790	2595	39329	398	18	111	491	83	83
29	SOUTH INDIAN BANK	8374	21	9	8386	617	17	13	613	0	0
30	TAMILNAD MERCANTILE BANK	687	0	0	687	63	0	0	63	0	0
31	YES BANK	3157	16	4	3169	3574	74	150	3650	0	0
SUB TOTAL (PRIVATE BANKS)		2723509	38231	7615	2754125	78207	2462	3161	78906	93386	94610
32	APEX BANK	41103	1301	189	42215	15425	4	258	15679	0	0
SUB TOTAL (COOP.BANKS)		41103	1301	189	42215	15425	4	258	15679	0	0
33	CHATTISGARH GRAMIN BANK	2386882	20994	42597	2365279	187571	23446	0	164125	0	0
SUB TOTAL (RRBs)		2386882	20994	42597	2365279	187571	23446	0	164125	0	0
34	AU SMALL FIN.BANK	9623	120	9	9734	745	0	214	959	15	20
35	EQUITAS SMALL FIN. BANK	5961	213	3	6171	2653	1045	35	1643	0	0
36	ESAF SMALL FIN. BANK	113704	2996	2565	114135	965	0	998	1963	0	0
37	JANA SMALL FIN. BANK	28672	907	69	29510	0	0	0	0	0	21
38	SURYODAY SMALL FIN. BANK	14832	5295	2779	17348	15	0	0	15	0	0
39	UJJIVAN SMALL FIN. BANK	24052	222	601	23673	263	59	48	252	188	186
40	UTKARSH SMALL FIN. BANK	15495	28	4	15519	190	2	2	190	0	0
SUB TOTAL (SMALL FIN. BANK)		212339	9781	6030	216090	4831	1106	1297	5022	203	227
41	AIRTEL PAYMENTS BANK	115740	14347	246	129841	3741	6	133	3868	136	397
SUB TOTAL (PAYMENT BANK)		115740	14347	246	129841	3741	6	133	3868	136	397
GRAND TOTAL		11968908	191507	122939	12037476	3167350	69291	426079	3524138	309548	334759

3. 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
