

**State Level Bankers Committee, Chhattisgarh****101th quarterly SLBC meeting for the quarter ended December' 2025 held on March 13, 2026**

<b>S. No.</b>	<b>Observation / Issue Identified</b>	<b>Analysis</b>	<b>Action Required</b>	<b>Responsible Authority</b>	<b>REMARKS / ACTION TAKEN</b>
1	Delay in conducting SLBC meetings due to non-submission of data by banks	Meetings are expected within the <b>45-day timeline</b> , but delays occur due to incomplete data submission by some banks	Banks must submit data on time to ensure meetings are held within the prescribed timeline	All Member Banks / SLBC Convenor	Banks have committed that they will ensure timely submission of data to SLBC.
2	Low Agriculture Credit in the state	About <b>70% population depends on agriculture</b> , but agriculture credit share is only <b>~16%</b> , below the mandated <b>18% PSL target</b>	Banks should increase agricultural lending and focus on farm sector financing. RBI and NABARD to explore possibilities in financing of agricultural segment.	All Banks, Lead Banks, RBI & NABARD	Banks are arranging Agri credit camps and KCC camps to improve the agricultural lending. Total Agri Lending as on 31.03.2025 was 39430.11 crore Total Agri Lending as on 31.03.2026 is at 46498.87 crore. YoY GROWTH IN Agri lending: 17.93% Banks are actively engaged in improving Agri lending.
3	Poor performance in financing Agri Start-ups	Start-up financing in agriculture sector is very low	Banks should collaborate with <b>Agriculture University / IGKV</b> to identify potential agri-startups and provide credit support	Banks, IGKV, NABARD	Banks have reported that for Agri start up financing, they are coordinating with agricultural University and target to mobilize & sanction a handful numbers in all districts throughout the state. As on March 2026, 396 agri. start-up units availed Rs. 16.68 cr of financial assistance.

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4	High number of pending Re-KYC cases	Out of <b>33 lakh accounts</b> , about <b>22 lakh accounts still pending for re-KYC</b>	Banks must conduct special drives to complete pending KYC updates	All Banks	Banks are conducting Re-KYC camps in rural and semi urban centers to cover the pending Re-KYC cases in a timely manner. They are taking the help of BC and alternate channels & district administration. 20.18 lakh a/c are pending for Re-KYC as on 17.04.2026
5	Concerns about Financial Fraud / Money Mule Accounts	Increase in digital fraud risks	Awareness campaigns, financial literacy, and KYC compliance initiatives must be strengthened.	RBI, Banks, FLCs	Banks are conducting Cyber awareness camps in their areas with support of LDMs and FLCs to educate people about Digital frauds. Banks are advocating Cyber awareness through print media, digital/social media and also emphasizing more due diligence during onboarding / Re-KYC of accounts.
6	Delay in conducting DCC/DLRC meetings in some districts	Some districts (e.g., <b>Sarangarh, Jashpur, Mungeli, Baloda Bazar</b> ) have pending meetings	Ensure timely conduct of district level review meetings	Lead District Managers / District Authorities	Sarangarh, Jashpur & Baloda Bazar have conducted DCC/DLRC for December 25 and March 2026 quarter. LDM Mungeli has requested for conduct of DCC/DLRC. SLBC has issued a letter to all LDMs to conduct DCC/DLRC meeting timely.
7	Lead Bank Scheme issue – LDM not appointed in Mungeli	Lack of LDM affects coordination and implementation of banking initiatives	Immediate appointment of LDM	State Bank of India	State Bank of India has posted LDM at Mungeli.

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8	Two districts below 40% CD ratio	<b>Korea and Mohla-Manpur</b> districts slipped below 40%	Special credit push required in these districts. NABARD has to arrange a small study on CD ratio of those districts which are frequently affected by seasonal repayments.	Lead Banks / Member Banks & NABARD	LDMs of Korea & Mohla Manpur have been advised to draw up Monitorable Action Plans (MAPs) to increase the CD Ratio. Member banks have been advised to increase credit offtake to improve CD ratio in these districts. Study is being conducted in those districts which are frequently affected by seasonal repayment and examine the factors contributing to the decline in CD ratios below 40%. They have advised that the findings of the study will be shared with the SLBC for suitable interventions.
9	Priority Sector Lending achieved but dependency on PSLC	Some banks achieved targets through <b>PSLC certificates instead of direct lending</b>	Increase <b>direct priority sector lending</b> , especially by RRBs	CGB	Chhattisgarh Gramin Bank has not achieved PSL target of 75% through direct lending. As on 31.03.2026 PSL stands at 73.86% through direct lending.
10	Shortage of Financial Literacy Centres (FLCs)	Some banks have not appointed FLCs	Appointment of pending FLCs	Central Bank of India.	Five FLCs Post vacant, to be appointed by CBI.
11	Low credit penetration in some districts	<b>Surguja &amp; Bastar divisions</b> have low credit penetration	Increase credit outreach and banking penetration	LDM Surguja & Bastar	Surguja division - There is a credit growth of 408 cr. (2.86%) compared to previous quarter and 21 new brick and mortar branches opened during the FY25-26. Bastar division - There is a credit growth of 387 cr. (2.23%) compared to previous quarter and 20 new brick and mortar branches opened during the FY25-26.

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12	Low financing in allied agriculture & farm mechanization sector	Allied agriculture activities & farm mechanisation activities not adequate.	Promote KCC coverage including allied activities as well as farm mechanization.	All Banks	Although the KCC AH and KCC fisheries disbursement has lowered in FY 2025-26. Banks have assured that they are exploring the ways to improve financing KCC in AH & Fisheries. Farm mechanization: In FY 2024-25 Outstanding: 1543.25 cr. & Disb. : 898.90 crores In FY 2025-26 Outstanding: 1891.35 cr. & Disb. : 1002.04 cr. Banks have focused to improve disbursement of Farm mechanization loans.
13	Need for Negotiable Warehouse Receipt financing	Opportunity exists for post-harvest financing	Banks should promote warehouse receipt financing	Banks	Banks are doing Negotiable warehouse receipt financing, in FY 2025-26 Rs. 75.49 crores financed. Banks are establishing tie- ups with collateral Managers in CG to mobilize NWR financing.
14	Branch expansion delays in 19 unbanked locations	Opening of bank branch in remaining 8 unbanked locations.	Expedite branch opening as per the stipulated timeline.	Axis, CBI, PNB, SBI & BOB	Only Bank of Baroda has opened two branches at Baharsi and Tarrem. Remaining six branches are yet to be open.
15	High rejections in PM-SURYAGHAR	High rejection rate due to MIS reporting format	Modifications needed on the PM-SURYAGHAR portal by DFS. The Chair instructed DIF to raise issue with the DFS for modifications in the Jan Smarth Portal.	DIF, GoCG	Director, DIF, GoCG had raised the issues regarding modification in the JanSamarth portal with Mission FI (DFS), GoI.

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16	Updation of BCs on DBT GIS portal & Collation of Fixed Point BCs	Some villages are still categorized as unbanked due to non-updation of data on the DBT-GIS portal, despite availability of banking services.	Banks were instructed to verify and update the portal within a stipulated timeframe i.e. within a week. Member Banks were requested to provide Fixed Point BCs data to SLBC.	All Banks	At 27 locations BC had been deployed, out of which only Chhattisgarh Gramin Bank has update one location in DBT-GIS portal. Other banks namely Axis, SBI & IPPB has not updated on portal up-to 30.04.2026