

**राज्य स्तरीय बैंकर्स समिति, छत्तीसगढ़
102वीं एवं 103वीं एस.एल.बी.सी बैठक
मार्च' 2026 एवं जून' 2026 को समाप्त तिमाही के लिए
मंत्रालय, नवा रायपुर अटल नगर (छ. ग.)**

**State Level Bankers' Committee, Chhattisgarh
102nd & 103rd. SLBC Meeting,
For Quarter Ended March' 2026 & June' 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. 66-76)** and the same may also be viewed/downloaded from our website www.slbccchhattisgarh.com.

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

2. Action Taken Report of the 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. 77-80)**. 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 30.06.2026	62

(Source- DBT GIS Mapping)

(District-wise, Bank-wise list of 62 unbanked villages with connectivity status is attached as **Annexure - B (Page No. 81-82)**).

DoT officials informed SLBC that out of 62 Unbanked Villages as on 30.06.2026, only 25 villages are having Network Connectivity. The banks concerned at these 25 unbanked locations where connectivity is available has been advised to open banking outlet by July 31, 2026.

Summary of Unbanked Villages as on 30.06.2026 is attached as **Annexure - B1 (Page No.83)**.

It is pertinent to mention that out of remaining 37 villages to be covered, in 12 villages population is less than 100, in 10 villages population is between 101-200, in 12 villages population is between 201-500 and in 03 villages population is between 501-700. In these 37 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 30.06.2026, there are 62 unbanked villages out of which there is connectivity in 25 locations. The allocated banks have been advised to cover these villages by banking outlets by end of July' 2026. Regarding 37 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: As on June 30,2026, the total number of bank branches decreased by 71 taking the total network of branches from 3,596 as of March 2026 to 3,525 as of June 2026 in the State. There are 1561 Rural, 925 Semi-urban and 1039 Urban branches in the State aggregating **3,525** Branches as at the end of June' 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-2026)				Branches (June-2026)				Variation Over June' 26
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total	
Public Sector Banks (PSUs)	551	431	542	1524	551	431	540	1522	-2
Private Sector Banks (PVTs)	271	327	336	934	255	279	325	859	-75
RRBs	504	80	43	627	505	80	43	628	1
Cooperative Banks	227	65	53	345	227	65	53	345	0
Small Finance Banks	21	67	78	166	23	70	78	171	5
Total	1574	970	1052	3596	1561	925	1039	3525	-71

As on Quarter Ended (QE) June 2026, 85 no. of branches reduced by Bandhan Bank due to their branch classification. However, 10 new branches opened by Private Sector Banks VIZ. ICICI Bank (5), IDBI Bank (2), AXIS, RBL & South Indian Bank (1) each. Whereas RRB has opened 1 new branch and Small Finance Bank has opened 5 new branches. A total of 16 new branches has been opened in the State as on June 30, 2026, out of which 5 new branches have been opened in Rural Centers, 5 in Semi-Urban & 6 new branches in Urban Centers.

Number of ATMs: There are 790 ATMs in Rural centres, 1070 in Semi-urban centres and 1760 in urban centres in the State aggregating **3,620** ATMs at the end of June' 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-2026)				ATMs (June-2026)				Variation Over March'25
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total	
Public Sector Banks (PSUs)	415	691	1245	2351	425	717	1272	2414	63
Private Sector Banks (PSUs)	151	274	410	835	153	281	412	846	11
RRBs	25	8	5	38	25	8	5	38	0
Cooperative Banks	184	47	38	269	184	47	38	269	0
Small Finance Banks	3	17	33	53	3	17	33	53	0
Total	778	1037	1731	3546	790	1070	1760	3620	74

As per RBI website there are 1088 white label ATMs in the State as on June' 2026

- Accordingly, there are total number of 4776 ATMs in the State as on June 30, 2026.

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

Sr. No.	Name of District	Rural		Semi-Urban		Urban		Total	
		Branch	ATM	Branch	ATM	Branch	ATM	Branch	ATM
1	BALOD	72	47	35	46	1	2	108	95
2	BALODA BAZAR	52	25	61	73	0	2	113	100
3	BALRAMPUR	64	27	13	19	1	3	78	49
4	BASTAR	74	36	4	3	41	84	119	123
5	BEMETARA	61	31	27	35	1	2	89	68
6	BIJAPUR	41	13	11	13	0	0	52	26
7	BILASPUR	68	28	37	30	163	257	268	315
8	DANTEWADA	25	10	24	44	0	2	49	56
9	DHAMTARI	54	26	20	15	35	36	109	77
10	DURG	78	50	39	37	182	357	299	444
11	GARIYABAND	40	27	29	28	0	0	69	55
12	GPM	9	2	20	31	0	1	29	34
13	JANJGIR-CHAMPA	60	33	58	81	2	5	120	119
14	JASHPUR	49	13	45	50	1	4	95	67
15	KABIRDHAM	47	19	35	48	2	2	84	69
16	KANKER	65	36	41	46	1	2	107	84
17	KCG	22	12	18	15	2	2	42	29
18	KONDAGAON	28	11	27	36	1	3	56	50
19	KORBA	42	27	28	20	57	119	127	166
20	KOREA	18	5	17	37	1	3	36	45
21	MAHASAMUND	59	38	70	66	1	4	130	108
22	MCB	26	8	31	17	1	9	58	34
23	MMAC	36	17	1	1	0	1	37	19
24	MUNGELI	24	9	28	35	1	2	53	46
25	NARAYANPUR	9	0	13	21	0	1	22	22
26	RAIGARH	63	31	26	33	56	93	145	157
27	RAIPUR	110	90	65	66	392	597	567	753
28	RAJNANDGAON	54	25	22	15	52	91	128	131
29	SAKTI	30	20	21	27	0	0	51	47
30	SARANGARH- BILAIGARH	33	16	20	34	0	1	53	51
31	SUKMA	29	7	9	11	0	0	38	18
32	SURAJPUR	61	22	27	35	2	1	90	58
33	SURGUJA	58	29	3	2	43	74	104	105
	Total	1561	790	925	1070	1039	1760	3525	3620

- Bank wise & District wise information of **Branch network** is shown in **Table No. 1(N) & 1(N-1) (Page No. 137 & 138)**.
- Bank wise & District wise information of **ATM network** is shown in **Table No. 1(O) & 1(O-1) (Page No. 139 & 140)**.

Deployment of Business Correspondents (BCs): As per the data submitted by member Banks, the Banking Correspondents deployed and the transactions conducted from 01.04.2026 to 30.06.2026 at the BC points are tabulated hereunder:

Date	No of Bank Mitras Deployed	Fixed point BCs/Bank Mitras	Transaction for the period from 01.04.2026 to 30.06.2026	
			No. of Transaction	Amt. in Rs. Crores
30.06.2026	55,444	27,453	1,54,90,920	7,396.37

As it can be inferred from the above table, Banks in Chhattisgarh have deployed 55,444 Banking Correspondents in the State and Bank-wise deployment and transactions conducted by the Banking Correspondents in the June' 2026 quarter are provided at **Annexure - C. (Page No. 84).**

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 57,593. Punjab National Bank, Axis Bank, ICICI Bank, IDFC First Bank, IndusInd Bank, Airtel Payment Bank, Fino 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 JUNE' 2026				
Sl. No.	Bank name	SLBC REPORTING	DBT GIS Portal	Difference
1	BANK OF BARODA	1734	1738	-4
2	BANK OF INDIA	235	265	-30
3	BANK OF MAHARASHTRA	183	198	-15
4	CANARA BANK	108	97	11
5	CENTRAL BANK OF INDIA	361	317	44
6	INDIAN BANK	210	206	4
7	INDIAN OVERSEAS BANK	237	40	197
8	PUNJAB AND SIND BANK	47	35	12
9	PUNJAB NATIONAL BANK	552	686	-134
10	STATE BANK OF INDIA	1996	1811	185
11	UCO BANK	198	199	-1
12	UNION BANK OF INDIA	360	316	44
SUB TOTAL (PSUs)		6221	5908	313

Sl. No.	Bank name	SLBC REPORTING	DBT GIS Portal	Difference
13	AXIS BANK	213	417	-204
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	346	309	37
19	ICICI BANK	462	278	184
20	IDBI BANK	56	139	-83
21	IDFC FIRST BANK	340	264	76
22	INDUSIND BANK	1680	0	1680
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	89	89	0
29	SOUTH INDIAN BANK	0	0	0
30	TAMILNAD MERCANTILE BANK	0	0	0
SUB TOTAL (PRIVATE BANKs)		3251	1532	1719
32	APEX BANK	0	0	0
SUB TOTAL (COOP.BANKs)		0	0	0
33	CHATTISGARH RRB	3408	3408	0
SUB TOTAL (RRBs)		2408	3408	0
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

Sl. No.	Bank name	SLBC REPORTING	DBT GIS Portal	Difference
41	AIRTEL PAYMENTS BANK	15207	19299	-4092
42	JIO PAYMENTS BANK	0	0	0
43	FINO PAYMENTS BANK	22505	22904	-399
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)		42558	46739	-4181
GRAND TOTAL		55444	57593	-2149

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 June 2026:

State	Total No. of Bank Mitras (BC)	Active BCs	In-active BCs	% of inactivity
Chhattisgarh	55,444	34,953	20,491	36.96

List of Banks with inactive BCs as on 30.06.2026: -

Sr. No.	NAME OF THE BANK	Total Bank Mitra	Active Bank Mitra	Inactive Bank Mitra	% Inactive BCs	
					March-26	June-26
1	FINO PAYMENTS BANK	22505	5447	17058	76.59	75.80
2	CANARA BANK	108	44	64	62.26	59.26
3	IDFC FIRST BANK	340	160	180	51.34	52.94
4	HDFC BANK	346	185	161	40.80	46.53
5	UCO BANK	198	157	41	25.77	20.71
6	AIRTEL PAYMENTS BANK	15207	12588	2619	12.26	17.22
6	INDIAN BANK	210	174	36	17.48	17.14
7	BANK OF INDIA	235	211	24	15.02	10.21
10	BANK OF BARODA	1734	1575	159	12.03	9.17

IDFC FIRST Bank, HDFC Bank & AIRTEL PAYMENTS BANK have increased the inactive BCs as compared to March 2026. 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	Chhattisgarh Grameen Bank	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	Cherpai	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	Punjab National Bank	May 2026	Yet to be opened.
14	Balrampur	Pundang/ Sabag	Punjab National Bank	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	State Bank of India	May 2026	Yet to be opened.
19	Kanker	Amabeda	State Bank of India	--	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. 44,527.62 Crores in absolute terms from Rs. 3,01,566.48 Crores as of June 2025 to Rs.3,46,094.10 Crores as of June 2026 registering a growth of 14.77% as against a growth of 9.81% for the corresponding period of the previous year. The deposit growth which stood at **9.81%** in June' 2025, accelerated significantly to **14.77%** in June' 2026, indicating improved deposits mobilization efforts by member banks.

(Amount in Crores)

As on 30 th June' 2025	As on 31 st March' 2026	As on 30 th June' 2026	Q-o-Q Growth		Y-o-Y Growth	
			Amount	%	Amount	%
3,01,566.48	3,44,147.10	3,46,094.40	1,947.30	0.57	44,527.92	14.77

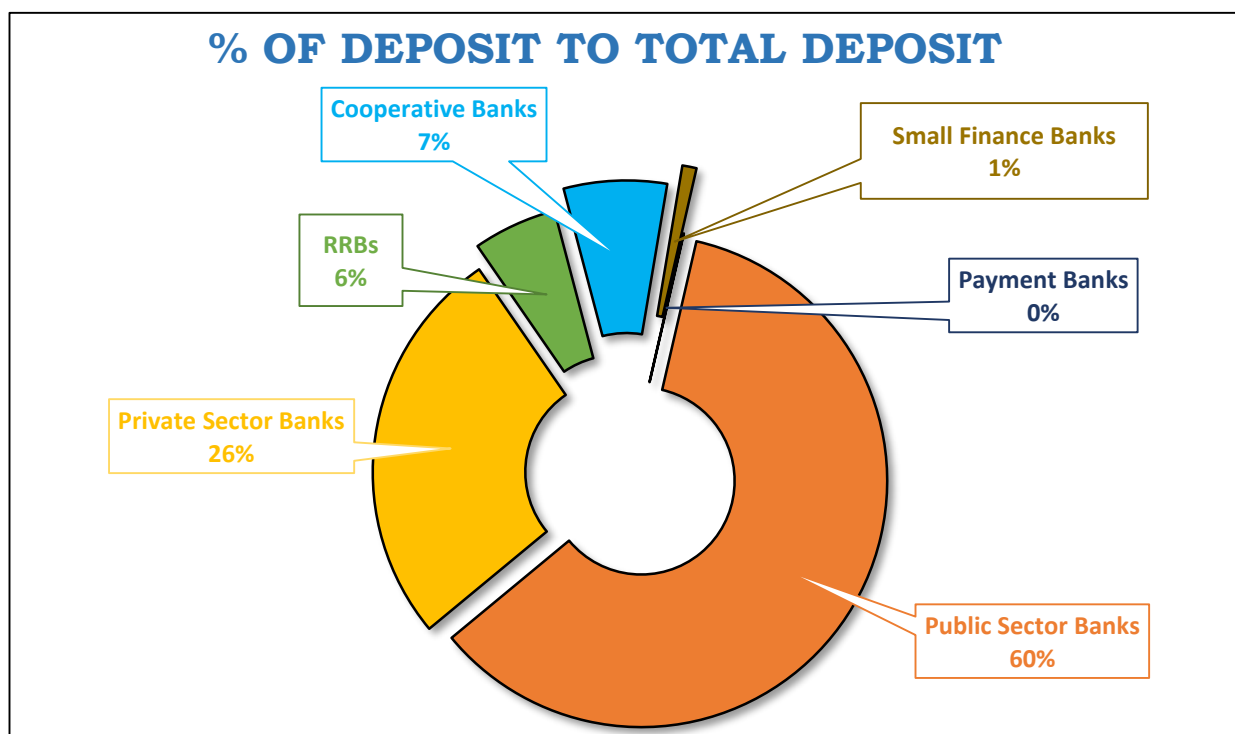
❖ Deposits has a growth of Rs. 1,947.30 crores (0.57%) on Q-o-Q basis.

Sector wise deposit status:

(Amount in Crores)

Sector	June-25	March-26	June-26	Growth (Amt.)	
				Q-o-Q	Y-o-Y
Public Sector Banks (PSUs)	1,80,061.04	2,04,258.21	2,08,993.45	4,735.24	28,932.41
Private Sector Banks (PVTs)	77,285.05	90,665.43	91,341.58	676.15	14,056.53
RRB	18,041.05	18,714.48	19,033.42	318.94	992.37
Cooperative Bank	21,948.93	27,307.28	23,428.35	-3,878.93	1,479.42
Small Finance Banks (SFBs)	4,230.41	3,135.79	3,236.69	100.90	-993.72
Payment Banks*	0.00	65.91	60.91	-5.00	60.91
Total	3,01,566.48	3,44,147.10	3,46,094.40	1,947.30	44,527.92

*Only Airtel payment bank has reported deposit growth in June' 2026 quarter.



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

(Amount in Crores)

Sr. No.	Bank Name	Deposit as on 31.03.2026	Deposit as on 30.06.2026	(-Ve) Growth
1.	APEX BANK	27,307.28	23,428.35	-3,878.93
2.	AXIS BANK	17,669.23	16,393.99	-1,275.24
3.	PUNJAB NATIONAL BANK	23,637.38	22,641.55	-995.93
4.	INDUSIND BANK	5,647.14	5,284.51	-362.63
5.	IDBI BANK	10,761.84	10,438.81	-323.03

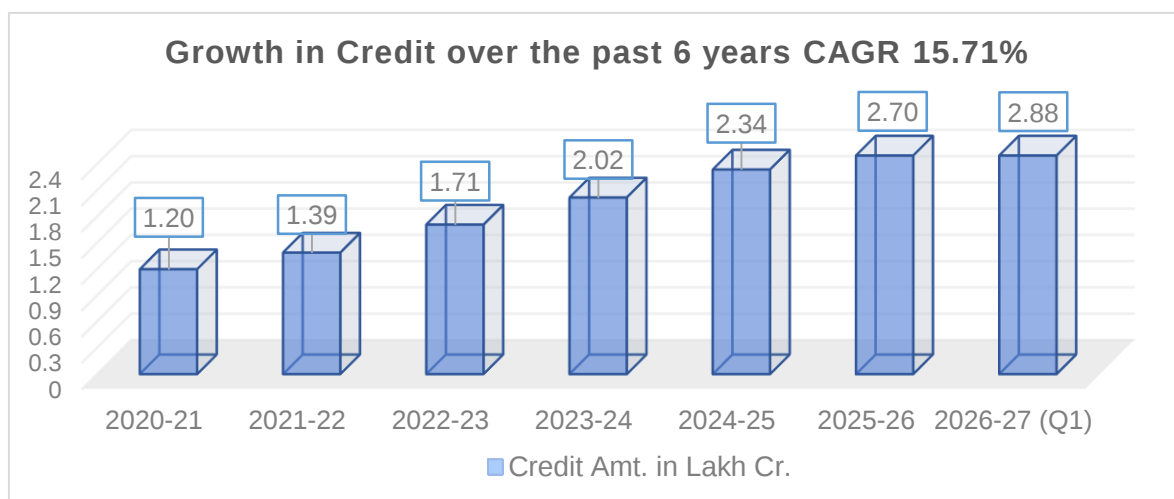
ii. Advances:

- ❖ The aggregate credit increased by Rs. 46,448.75 Crores in absolute terms from Rs.2,42,512.10 Crores as of June' 2025 to Rs.2,88,960.85 Crores as of June' 2026 registering a growth of 19.15%, as against a growth of 13.73% for the corresponding period of the previous year.

(Amount in Crores)

As on 30 th June' 2025	As on 31 st March' 2026	As on 30 th June' 2026	Q-o-Q Growth		Y-o-Y Growth	
			Amount	%	Amount	%
2,42,512.10	2,70,615.45	2,88,960.85	18,345.40	6.78	46,448.75	19.15

Bank wise Details of Deposits, Advances and CD Ratio is shown in **Table No. 1(A) (Page No. 118)**.



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. Crores)
Total Deposit	3,46,094.40
Total Advances (A)	2,88,960.85

CD Ratio	83.49%
Advance Sanction out of Chhattisgarh and limit utilised in C.G. (B)	12,048.54
A+B	3,01,009.39
The Adjusted CD Ratio for the State	86.97%
Loan under RIDF (C)	5,728.46
Total Advances (A+B+C)	3,06,737.85
CD Ratio including RIDF	88.63%

CD Ratio (Summary):

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

Number of Districts in Chhattisgarh	33
Number of Districts with CD Ratio >= 40%	39
Number of Districts with CD ratio <40%	1 (KOREA)

Details of Districts wise CD Ratio are shown in **Table No. 1(A-1) (Page No. 119)**.

CD Ratio of Banks in preceding Years:

	As on 30.06.2025	As on 31.03.2026	As on 30.06.2026
CD Ratio	80.42%	78.63%	83.49%
Adjusted CD Ratio	86.48%	82.21%	86.97%
CD Ratio including RIDF	88.38%	83.85%	88.63%

- ❖ The CD Ratio of the state has increased by 3.07% over June 2025 & 4.86% over March-26 and stood at 83.49%.

	As on 30.06.2025	As on 31.03.2026	As on 30.06.2026
National level CD ratio (SCBs excluding RRBs)	79.09%	81.88%	
M.P. CD ratio (SCBs excluding RRBs)	79.12%	78.88%	82.66%
Odisha CD ratio (SCBs excluding RRBs)	48.37%	48.44%	
CG CD ratio (SCBs excluding RRBs)	84.03%	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 6 banks are having CD Ratio less than 60%:

Sr. No.	Bank Name	CD Ratio			Variance June'26 Over March'26 (Q-o-Q)	Variance June'26 Over June'25 (Y-o-Y)
		June-25	Mar-26	June-26		
1	KARUR VYSYA BANK	20.25	21.34	20.32	-1.02	0.08
2	SOUTH INDIAN BANK	25.31	34.26	35.78	1.52	10.47
3	APEX BANK	35.89	15.85	38.39	22.54	2.51
4	CENTRAL BANK OF INDIA	41.92	43.94	44.17	0.23	2.25
5	BANK OF MAHARASHTRA	63.65	53.34	56.32	2.98	-7.32
6	UJJIVAN SMALL FIN. BANK	46.67	56.25	57.73	1.48	11.06

In June'2026, Chhattisgarh demonstrated an increase in the Credit Deposit Ratio (CDR), reaching 83.49%, as compared to 80.42% in the same month of the previous year. This suggests a positive trend in the utilization of deposits for credit purposes within the state. Chhattisgarh's higher CDR, almost to the national average, suggests a relatively higher reliance on credit mechanisms within the state.

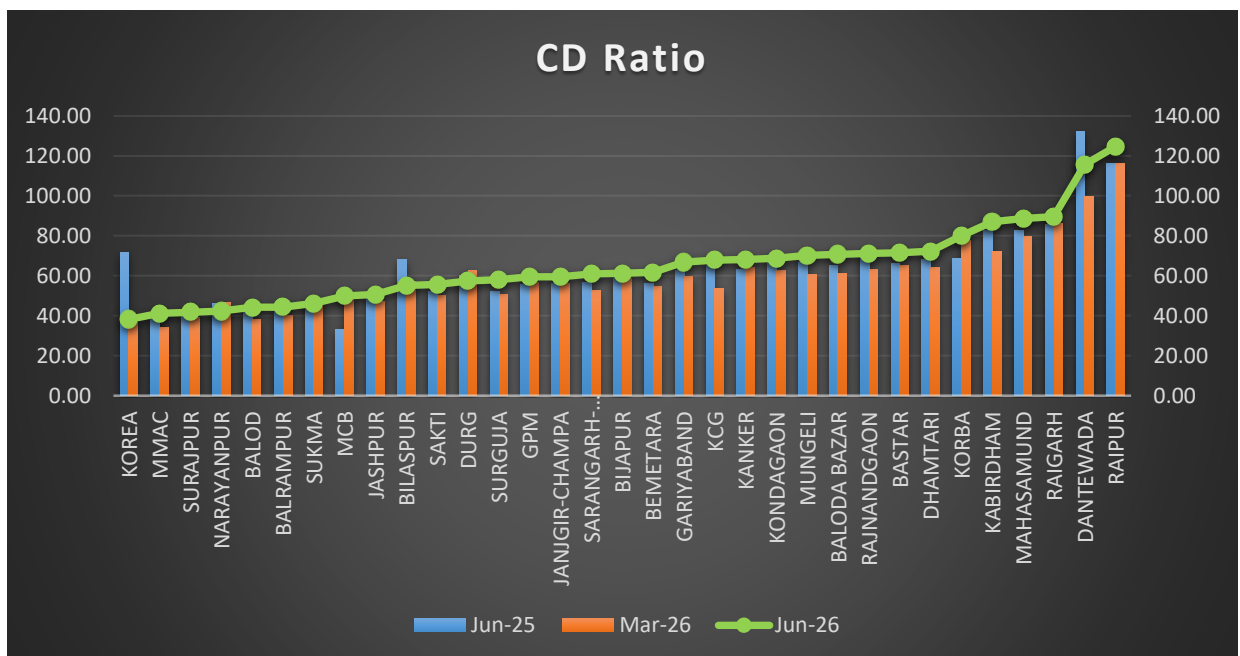
This could be attributed to a variety of factors, including increased investment opportunities, business expansion, and a general optimism in the economic landscape of Chhattisgarh.

Banks with CD ratio below the Bench mark of 60% must review the performance of their branches with very low credit portfolio and initiate necessary corrective steps. Out of 6 Banks having CD ratio below benchmark, there is Q-o-Q & Y-o-Y growth in CD ratio of **SOUTH INDIAN BANK, APEX BANK, CENTRAL BANK OF INDIA & UJJIVAN SMALL FIN. Bank** whereas **KARUR VYSYA BANK** witnessed negative Q-o-Q & **BANK OF MAHARASHTRA** witnessed negative 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.	District Name	CD Ratio June-25	CD Ratio March-26	CD Ratio June-26	Variance June'26 Over Mar'26 (Q-o-Q)	Variance June'26 Over June'25 (Y-o-Y)
1	KOREA	71.54	36.40	38.22	1.82	-33.32
2	MMAC	38.48	34.08	41.16	7.07	2.67
3	SURAJPUR	39.48	39.19	41.72	2.53	2.24

4	NARAYANPUR	45.97	46.61	42.26	-4.35	-3.71
5	BALOD	42.55	38.27	44.19	5.92	1.64
6	BALRAMPUR	42.16	40.30	44.29	3.99	2.13
7	SUKMA	47.02	46.43	46.14	-0.29	-0.87
8	MCB	32.98	49.04	49.90	0.86	16.92
9	JASHPUR	49.46	47.26	50.61	3.35	1.15
10	BILASPUR	68.10	57.29	55.06	-2.23	-13.04
11	SAKTI	51.84	50.07	55.66	5.59	3.82
12	DURG	60.04	62.40	57.36	-5.05	-2.68
13	SURGUJA	52.25	50.77	58.08	7.31	5.83
14	GPM	55.62	56.45	59.44	2.98	3.81
15	JANJGIR-CHAMPA	56.19	56.04	59.50	3.46	3.31
16	SARANGARH-BILAIGARH	56.83	52.81	60.98	8.17	4.15
17	BIJAPUR	58.49	58.51	61.21	2.70	2.72
18	BEMETARA	55.84	54.60	61.69	7.09	5.84
19	GARIYABAND	62.65	59.39	66.83	7.43	4.17
20	KCG	65.39	53.69	67.86	14.18	2.48
21	KANKER	62.95	64.17	68.15	3.98	5.20
22	KONDAGAON	67.00	62.69	68.70	6.01	1.70
23	MUNGELI	66.70	60.53	70.13	9.59	3.42
24	BALODA BAZAR	65.32	61.08	70.74	9.66	5.42
25	RAJNANDGAON	69.27	63.02	71.08	8.06	1.81
26	BASTAR	66.16	65.11	71.44	6.33	5.28
27	DHAMTARI	68.37	63.94	72.25	8.31	3.88
28	KORBA	68.75	77.61	79.94	2.33	11.19
29	KABIRDHAM	82.48	72.16	87.05	14.89	4.57
30	MAHASAMUND	82.51	79.51	88.61	9.10	6.10
31	RAIGARH	85.52	86.23	89.50	3.27	3.98
32	DANTEWADA	132.04	99.61	115.71	16.09	-16.33
33	RAIPUR	115.88	116.41	124.68	8.27	8.80



Districts with High CD Ratio (Above 100%): Two districts viz. Raipur (124.68%) & Dantewada (115.71%) in Chhattisgarh reported a CD ratio exceeding 100% in June' 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%: - Fifteen (15) districts in the State are experiencing CD ratio below 60% in June' 26 as compared to 19 districts in the March' 26, indicating comparatively lower credit deployment. These districts present untapped potential for credit expansion, particularly under agriculture, MSME and priority sector lending.

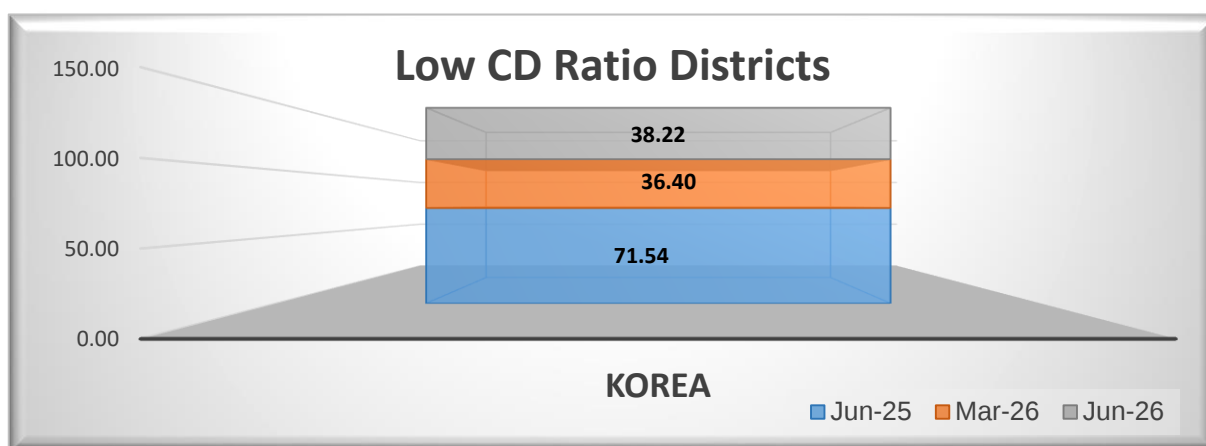
Districts with CD Ratio below 40%: - Notably, only one districts namely Korea districts is having low CD ratio of 38.22% in quarter June' 26, highlighting significant scope for improving credit penetration. This situation calls for targeted interventions to stimulate credit flow through enhanced financial literacy, promotion of entrepreneurship, and strengthening of bank outreach.

The Korea district was having CD ratio of 71.54% as on June' 25 and the reason for the drastic change in Korea district is result of reallocation of one branch of Indusind Bank Ltd. to Manendragarh-Chirmiri Bharatpur (MCB) district and also Seasonal & Accounting Factors, Structural Economic Constraints, Weak MSME & Industrial Base are some of the key factors that affecting low CD ratio.

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. 30.06.2025.

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 under: -

Parameter	Bench mark	Outstanding as of						(Q-o-Q)		(Y-o-Y)	
		June' 2025	% Achiv. of ANBC	March' 2026	% Achiv. of ANBC	June' 2026	% Achiv. of ANBC	Absolute Growth In Crores	% increase/decrease	Absolute Growth In Crores	% increase/decrease
PS Adv.	40%	1,00,355	49.67	1,12,425	51.21	1,21,655	53.49	9,230	8.21	21,300	21.22
Agri Adv.	18%	31,040	15.36	30,061	13.69	35,339	15.54	5,278	17.56	4,299	13.85
Weaker Sec. Adv.	12%	24,696	12.22	23,650	10.77	27,634	12.15	3,984	16.85	2,938	11.90
Micro Enterprises	7.50%	24,935	12.34	31,747	14.46	33,026	14.52	1,279	4.03	8,091	32.45
Small & Marginal Farmers	10%	11,196	5.54	10,139	4.62	12,639	5.56	2,500	24.66	1,443	12.89
ANBC (Rs. In Crores)		2,02,041		2,19,520		2,27,436					
Base Year		June' 2024		March' 2025		June' 2025					

The data reveals that **Priority Sector Advances**, **Weaker Sections Advances** and **Micro Enterprises** have surpassed their prescribed benchmarks, reflecting commendable credit outreach in these categories. However, while **Agriculture Advances** and **Small and Marginal Farmers** have registered growth in absolute terms, their achievement levels continue to fall short of the stipulated benchmarks, warranting focused attention and concerted efforts by member banks to bridge the existing gap.

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

Parameter	Bench mark	Outstanding as of						(Q-o-Q)		(Y-o-Y)	
		June' 2025	% Achiv. of ANBC	March' 2026	% Achiv. of ANBC	June' 2026	% Achiv. of ANBC	Absolute Growth In Crores	% increase /decrease	Absolute Growth In Crores	% increase /decrease
PS Adv.	75%	6,308	76.87	7,382	73.86	7,606	73.52	224	3.03	1,298	20.58
Agri Adv.	18%	3,241	39.50	3,609	36.11	3,729	36.04	120	3.33	488	15.06
Weaker Sec. Adv.	15%	4,137	50.41	4,585	45.88	5,728	55.37	1,143	24.93	1,591	38.46
Micro Enterprises	7.50%	1,235	15.05	1,602	16.02	1,829	17.68	227	14.17	594	48.10
Small & Marginal Farmers	10%	1,217	14.83	1,331	13.32	634	6.13	-697	-52.37	-583	-47.90
ANBC (Rs. In Crores)		8,206		9,994		10,345					
Base Year		June' 2024		March' 2025		June' 2025					

RRB has demonstrated strong credit performance by achieving or surpassing the stipulated benchmarks under **Priority Sector Advances**, **Agriculture Advances**, **Weaker Sections**, and **Micro Enterprises** reflecting its deep rural outreach and commitment to financial inclusion. However, there is a sudden decrease in absolute advances to **Small & Marginal Farmers**, the prescribed benchmark for this category remains unmet, necessitating renewed focus and targeted efforts to enhance credit flow to this vital segment.

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

Parameter	Bench mark	Outstanding as of						(Q-o-Q)		(Y-o-Y)	
		June' 2025	% Achiv. of ANBC	March' 2026	% Achiv. of ANBC	June' 2026	% Achiv. of ANBC	Absolute Growth In Crores	% increase /decrease	Absolute Growth In Crores	% increase /decrease
PS Adv.	60%	3,334	85.73	3,942	85.53	4,127	87.24	185	4.69	793	23.79
Agri Adv.	18%	1,031	26.51	1,320	28.64	1,413	29.88	93	7.05	382	37.05
Weaker Sec. Adv.	12%	1,984	51.02	2,101	45.58	1,870	39.52	-231	-10.99	-114	-5.75
Micro Enterprises	7.50%	1,466	37.70	1,775	38.51	1,797	37.99	22	1.24	331	22.58
Small & Marginal Farmers	10%	719	18.49	905	19.64	809	17.11	-96	-10.61	90	12.52
ANBC (Rs. In Crores)		3,889		4,609		4,731					
Base Year		June' 2024		March' 2025		June' 2025					

Small Finance Banks (SFBs) have demonstrated commendable performance by achieving the stipulated benchmarks under **Priority Sector Advances, Agriculture Advances, Weaker Sections, Micro Enterprises, and Small and Marginal Farmers**, underscoring their focused approach towards serving the underserved segments.

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

Sector	Public Sector Banks	Private Sector Banks	Co-operative Bank	Regional Rural Bank (CGB)	Small Finance Banks	All Banks
PS Adv.	45.81%	61.15%	108.65%	73.52%	87.24%	55.00%
Agri Adv.	11.77%	13.49%	102.74%	36.04%	29.88%	16.69%
Weaker Sec. Adv.	8.84%	9.99%	92.54%	55.37%	39.52%	14.53%
Micro Enterprises	12.97%	18.54%	0.00%	17.68%	37.99%	15.11%
Small and Marginal Farmers	4.17%	2.89%	57.45%	6.13%	17.11%	5.81%

Public Sector Banks recorded Priority Sector Advances at **45.81%**, surpassing the prescribed benchmark of 40%. Among sub-categories, **Agriculture Advances** at **11.77%** (benchmark: 18%) and **Weaker Section Advances** at **8.84%** (benchmark: 12%) — while Micro Enterprises at **12.97%** (benchmark: 7.5%) and **Small and Marginal Farmers** at **4.17%** (benchmark: 10%). However, **Agriculture Advances, Weaker Section Advances** and **Small and Marginal Farmers** marginally fell short of their respective stipulated benchmarks, warranting focused attention to bridge the gap in these categories.

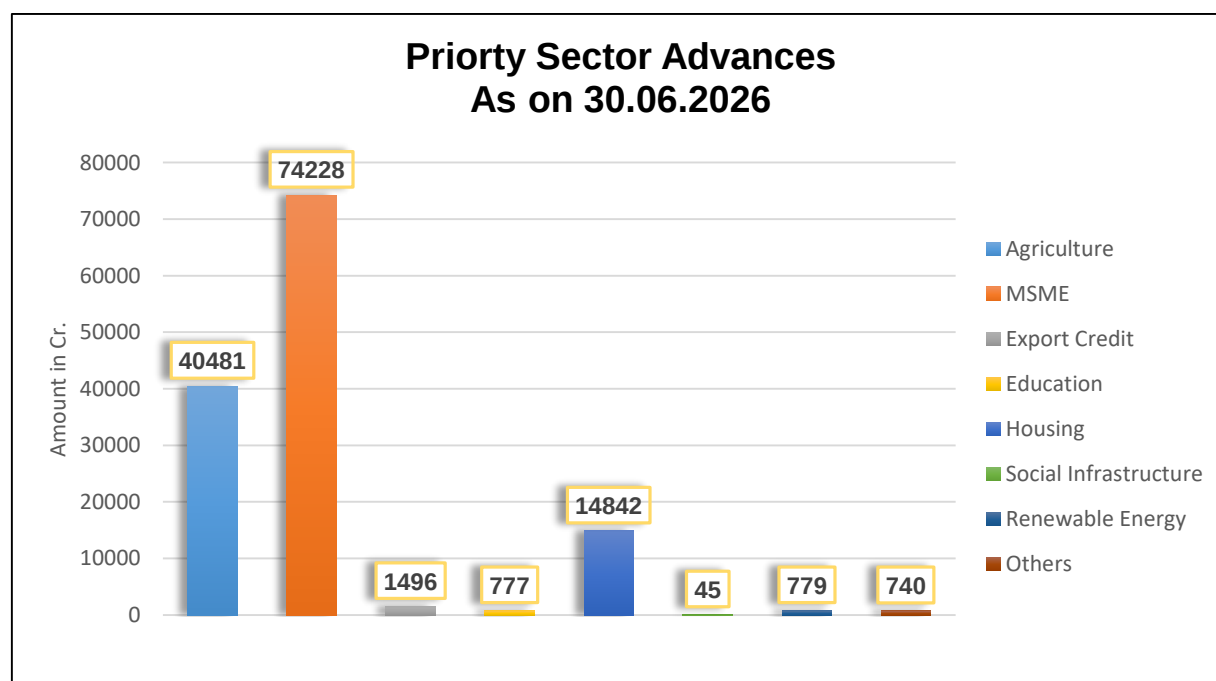
Private Banks recorded Priority Sector Advances at **61.15%**, exceeding the 40% benchmark. Among sub-categories, **Micro Enterprises** at **18.54%** (benchmark: 7.5%) surpassed its prescribed benchmark. However, Agriculture Advances at **13.49%** (benchmark: 18%), **Weaker Section Advances** at **9.99%** (benchmark: 12%), and Small and Marginal Farmers at **2.89%** (benchmark: 10%) remained significantly below their stipulated benchmarks, warranting urgent and targeted intervention.

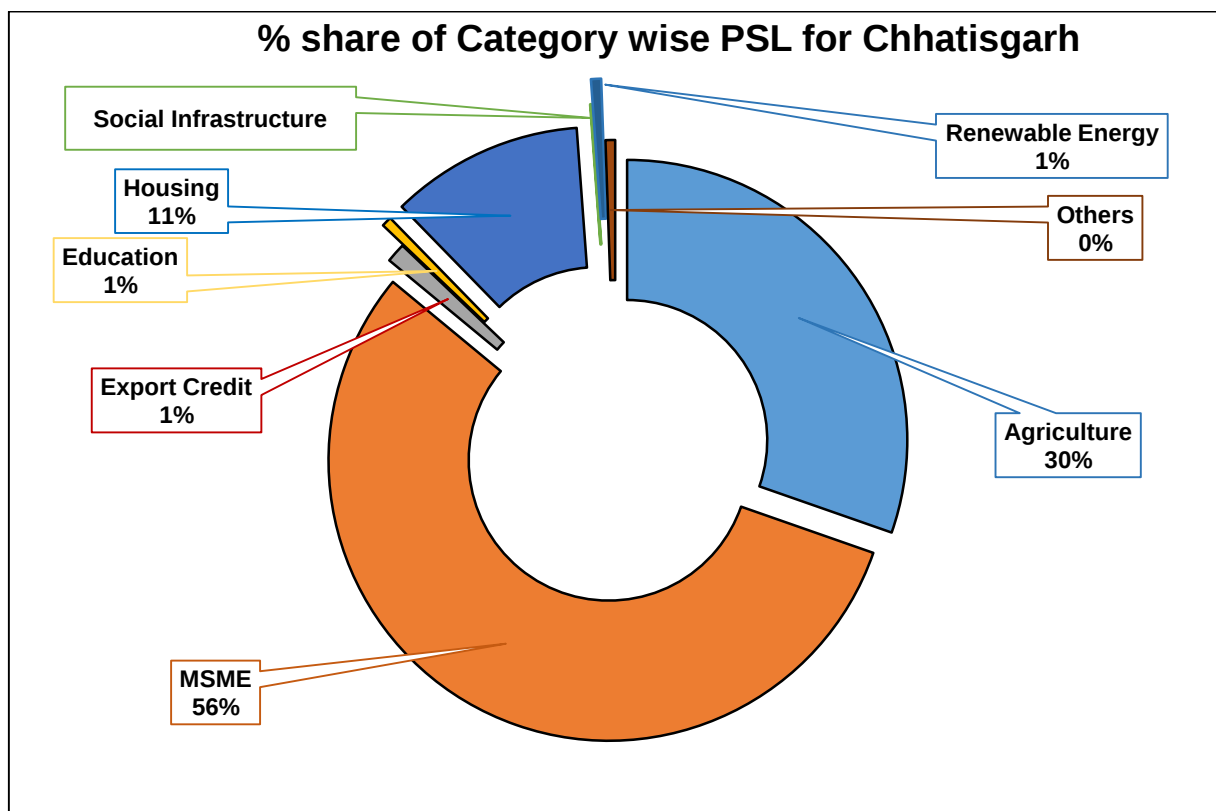
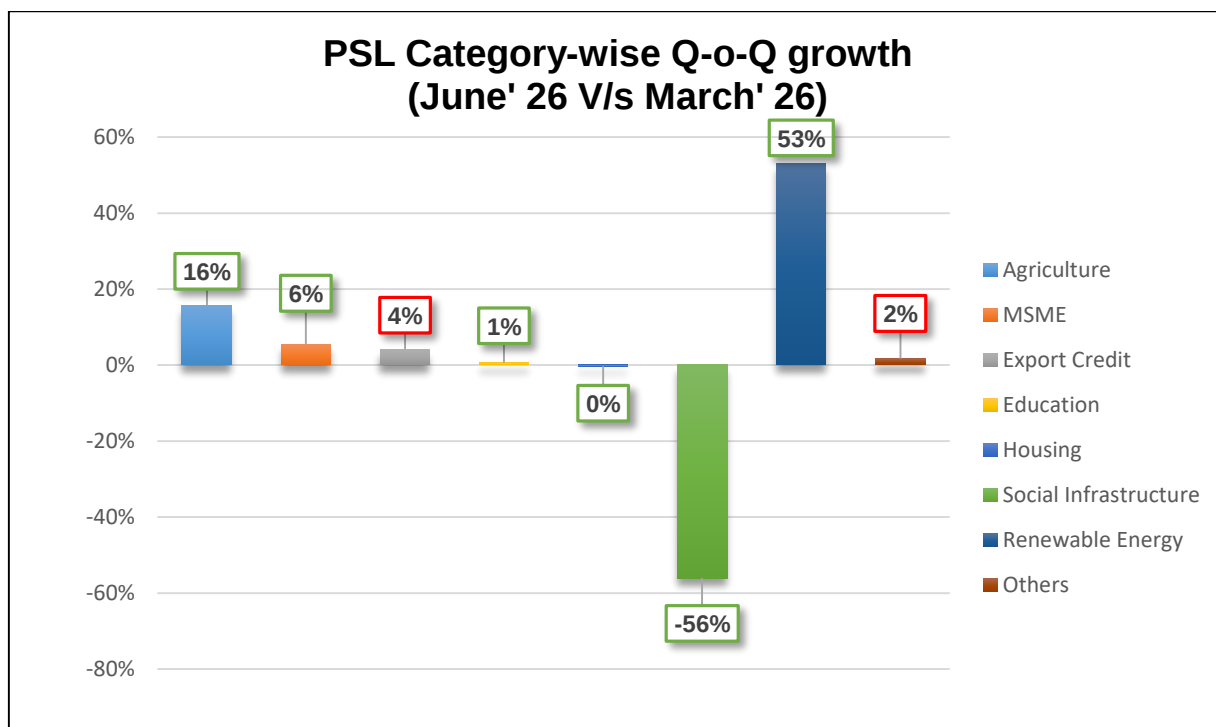
Co-operative Banks — no specific benchmarks are prescribed for Co-operative Banks. Nevertheless, their performance reflects strong credit outreach, with Priority Sector Advances at **108.65%**, Agriculture Advances at **102.74%**, Weaker Section Advances at **92.54%**, and Small and Marginal Farmers at **57.45%**, indicating robust overall performance with Micro Enterprises remaining an area of concern.

RRB (CGB) remained marginally below the prescribed benchmark of 75% under **Priority Sector Advances** at **73.52%**. Among sub-categories, **Agriculture Advances** at **36.04%** (benchmark: 18%), **Weaker Section Advances** at **55.37%** (benchmark: 15%), and **Micro Enterprises** at **17.68%** (benchmark: 7.50%) all comfortably exceeded their respective benchmarks. However, **Small and Marginal Farmers** at **6.13%** (benchmark: 10%) marginally fell short of the prescribed benchmark, necessitating focused efforts in this segment.

Small Finance Banks (SFBs) surpassed the prescribed benchmark of 60% under Priority Sector Advances with an achievement of **87.24%**. Among sub-categories, **Agriculture Advances** at **29.88%** (benchmark: 18%), **Weaker Section Advances** at **39.52%** (benchmark: 12%), **Micro Enterprises** at **37.99%** (benchmark: 7.5%) and **Small and Marginal Farmers** at **17.11%** (benchmark: 10%) all comfortably exceeded their respective benchmarks.

The Member Banks which are below the benchmark (as per **Table No. 1(D) (Page No. 122)** are requested to improve their performance under Priority Sector, Agriculture and Weaker Section advances, so as to achieve the National Goals.





Details of Bank wise information of Priority Sector Advances are shown in **Table No. 1(D) (Page No. 122)**.

Banks are having (-ve) Q-o-Q Growth: -

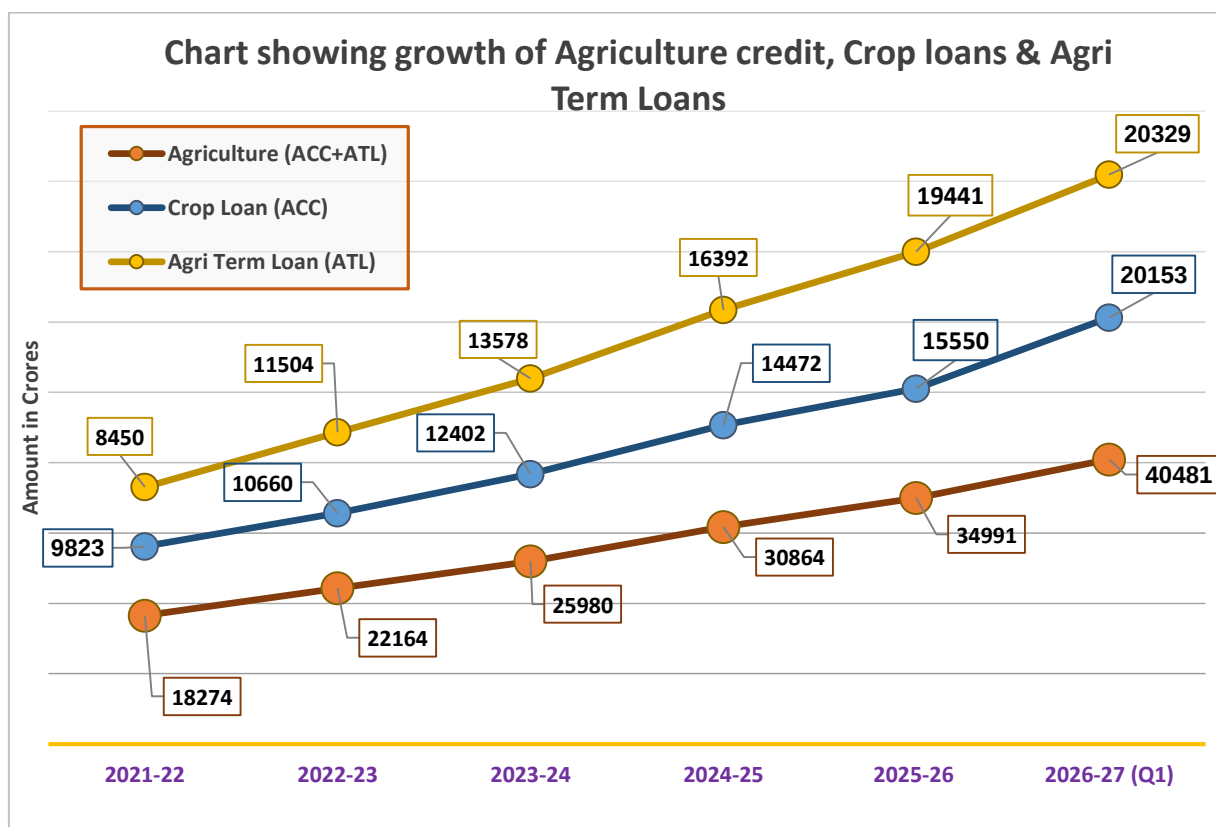
(Amount in Rs. Crores)

Bank Name	PS Advances As on June'25	PS Advances As on March'26	PS Advances As on June'26	Variance June'26 Over March'26 (Q-o-Q)	Variance June'26 Over June'25 (Y-o-Y)
IDBI BANK	2970.12	3471.42	3229.56	-241.86	259.44
BANDHAN BANK	1103.20	1250.77	1231.10	-19.67	127.90
INDUSIND BANK	2344.58	2201.11	2188.92	-12.19	-155.66
SOUTH INDIAN BANK	27.09	29.03	22.12	-6.91	-4.97
UTKARSH SMALL FIN. BANK	104.48	86.04	83.19	-2.85	-21.29

- INDUSIND BANK, SOUTH INDIAN BANK & UTKARSH SMALL FIN. BANK witnessed negative Q-o-Q & Y-o-Y growth in PS advances whereas IDBI BANK & BANDHAN BANK have shown negative Q-o-Q growth.

8. Agriculture Advances:

- ❖ Agricultural Advances as on 30.06.2026: Rs. 40,481.22 crores
- ❖ Total Advances as on 30.06.2025: Rs. 2,42,512.10 crores
- ❖ Ratio of Agricultural advances to Total Advances: **16.69%** which is below the benchmark of 18%.



- Agriculture credit accounts for 16.69% of the total bank's credit and 30.35% of total priority sector portfolio as on June' 30, 2026.

- Agriculture credit increased by 14.64 % Y-o-Y to Rs. 40,481.22 crores in June' 2026 from Rs. 35,312.12 crores corresponding previous year, while it witnessed 15.69% Q-o-Q growth and increased to Rs. 40,481.22 Crores in June' 2026 from Rs. 34,990.84 crores in March' 26.
- The total outstanding under Agriculture Cash Credit was Rs. 20,152.56 Crores and under Agriculture Term Loan was Rs. 20,328.66 Crores as at the end of quarter ended June' 2026. The share of crop loans and term loans were 49.78% and 50.22% 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	June'25	March'26	June'26	Growth		% Growth	
					Q-o-Q	Y-o-Y	Q-o-Q	Y-o-Y
1	Public Sector Banks	12,815.29	15,264.02	16,240.06	976.04	3,424.77	6.39	21.09
2	Private Sector Banks	11,130.14	11,207.47	11,006.21	-201.26	-123.93	-1.80	-1.13
3	Regional Rural Bank	3,240.85	3,609.38	3,728.96	119.58	488.11	3.31	13.09
3	Cooperative Bank	7,094.40	3,589.50	8,092.57	4,503.57	998.17	125.45	12.33
4	Small Finance Banks	1,031.44	1,320.47	1,413.42	92.95	381.98	7.04	27.03
5	Total	35,312.12	34,990.84	40,481.22	5,490.38	5,169.10	15.69	14.64

Growth under Crop Loans

(Amount in Rs. Crores)

Sr. No.	Agency	June'25	March'26	June'26	Growth		% Growth	
					Q-o-Q	Y-o-Y	Q-o-Q	Y-o-Y
1	Public Sector Banks	5,074.98	5,309.83	5,548.80	238.97	473.82	4.50	9.34
2	Private Sector Banks	3,752.22	3,797.75	3,568.40	-229.35	-183.82	-6.04	-4.90
3	Regional Rural Bank	2,748.12	2,980.60	3,071.43	90.83	323.31	3.05	11.76
3	Cooperative Bank	6,952.72	3,460.08	7,962.48	4,502.40	1,009.76	130.12	14.52
4	Small Finance Banks	1.63	1.56	1.45	-0.11	-0.18	-7.05	-11.04
5	Total	18,529.67	15,549.82	20,152.56	4,602.74	1,622.89	29.60	8.76

Growth under Agriculture Term Loans

(Amount in Rs. Crores)

	Agency	June'25	March'26	June'26	Growth	% Growth
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Sr. No.					Q-o-Q	Y-o-Y	Q-o-Q	Y-o-Y
1	Public Sector Banks	7,740.31	9,954.19	10,691.26	737.07	2,950.95	7.40	38.12
2	Private Sector Banks	7,377.92	7,409.72	7,437.81	28.09	59.89	0.38	0.81
3	Regional Rural Bank	492.73	628.78	657.53	28.75	164.80	4.57	33.45
3	Cooperative Bank	141.68	129.42	130.09	0.67	-11.59	0.52	-8.18
4	Small Finance Banks	1,029.81	1,318.91	1,411.97	93.06	382.16	7.06	37.11
5	Total	16,782.45	19,441.02	20,328.66	887.64	3,546.21	4.57	21.13

1. Chhattisgarh being an agrarian state, agriculture continues to be a key focus area of institutional credit. As on June 30, 2026 agriculture credit in the state increased from Rs. 34,990.84 crores as on Mar'26 to Rs. 40,481.22 crores as on June'26 registering growth of Rs. 5,490.38 crores (15.69%). Co-operative Banks contributed the highest growth with an increase of Rs. 4,503.57 crores (125.45%), followed by Public Sector Banks with Rs. 976.04 crores (6.39%) and Regional Rural Banks with Rs. 119.58 crores (3.31%).
2. Under Crop Loan, total outstanding increased from Rs. 15,549.82 crores as on Mar'26 to Rs. 20,152.56 crores as on June'26, registering growth of Rs. 4,602.74 crores (29.60%). Cooperative Banks remained the major driver with growth of Rs. 4,502.40 crores (130.12%), followed by Public Sector Banks with 4.50% growth. However, Private Sector Banks & Small Finance Banks recorded a decline of Rs. 229.35 crores (-6.04%) & 0.11 Crores (-7.05%) respectively, while growth in Regional Rural Banks remained moderate at 3.05%.
3. Apart from crop finance, investment credit under allied and other agriculture activities also witnessed strong growth in the state. Outstanding under Other Agriculture Credit increased significantly from Rs. 19,441.02 crores to Rs. 20,328.66 crores, registering growth of Rs. 887.64 crores (4.57%). Public Sector Banks led the growth with an increase of Rs. 737.07 crores (7.40%), followed by Small Finance Banks with Rs. 93.06 crores growth (7.06%). Private Sector Banks & Regional Rural Banks also recorded healthy growth, reflecting enhanced institutional support for agriculture infrastructure, allied activities, and long-term farm investments.

Details of Bank wise information of Agricultural Advances are shown in **Table No. 1(E) and 1(E- 1) (Page No. 123 & 124).**

KCC Loan – As on 30.06.2026, 51,249 new KCC cards amounting to Rs. 721.03 Crores has been sanctioned by Banks in Chhattisgarh.

Position of Kisan Credit Card for the period ended					
	June'25	March'26	June'26	Growth Q-o-Q (June'26 to March'25)	Growth Y-o-Y (June'26 to June'25)
Accounts	22,87,653	22,56,293	22,56,018	-275	-31,635
Amount (in crores)	14,773.43	11,160.14	15,493.15	4,333.01	719.72

Details of Bank wise information of KCC are shown in **Annexure - D (Page no. 85)**.

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.

Ministry of Food Processing Industries (MoFPI) vide letter dated 27.04.2026 informed regarding extension of PMFME scheme up to 30.09.2026 and the Ministry is seeking approval for further extension up to 31-03-2031.

The present position of the banks as on 30.06.2026 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	842	44	355	443
PVTs (14)	425	140	44	41	55
RRB (1)	45	242	35	192	15
Cooperative (1)	40	0	0	0	0
SFBs (3)	80	04	1	2	1
Total	1000	1228	124	590	514

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. 86 & 87)**.

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 30.06.2026 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.
7394	5688.30	4226	2392.48	4029	2178.17	1671	1644.89	1497	1042.66

Details of Bank-Wise & District-Wise information of AIF is placed as **Annexure – E1 (Page No. 88 & 89)**.

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 30.06.2026 since inception is placed below:

KCC Animal Husbandry Applications				
Received	Accepted	Sanctioned	Rejected	Pendency more than 15 Days
78773	77914	29670	46672	1348

KCC Fisheries Applications				
Received	Accepted	Sanctioned	Rejected	Pendency more than 15 Days
11950	11929	4192	7174	515

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. 90 & 91)**.

Details of Bank-Wise & District Wise information of **KCC to Fisheries** is placed as **Annexure – E3 (Page No. 92 & 93)**

9. Flow of credit for affordable housing:

Housing loan outstanding under priority sector is as under: -

(Amount in Rs. Crores)

As on 30 th June'2025	As on 31 st March'2026	As on 30 th June'2026	Q-o-Q Growth		Y-o-Y Growth	
			Amount	%	Amount	%
13,691.99	14,887.15	14,841.72	-45.43	-0.31	1,149.73	8.40

- As of 30th June 2026, housing loan portfolio increased to Rs. 14,841.72 Crores compared to Rs. 13,691.99 crores in June 2025, registering y-o-y growth of 8.40% as compared to 26.04 % 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 from 01.04.2026 to 30.06.2026 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.
326	50.08	280	42.27	273	36.90	28	18

Details of Bank-Wise & District Wise information of PMAY-U 2.0 is placed as **Annexure – F (Page No. 94 & 95)**.

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 from 01.04.2026 to 30.06.2026 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.
51243	1089.70	21960	416.90	11475	218.13	12007	259.27	17240	366.77

Detailed bank-wise performance under **PMSGMBY** and District-wise Report as per Jan Samarth Portal are provided in **Annexure - G (Page No. 96 & 97)**.

11. Grant of Education Loan:

Education loan outstanding under priority sector is as under: -

(Amount in Rs. Crores)

As on 30 th June'2025	As on 31 st March'2026	As on 30 th June'2026	Q-o-Q Growth		Y-o-Y Growth	
			Amount	%	Amount	%
742.71	772.40	777.36	4.96	0.64	34.65	4.67

- As of 30th June' 2026, portfolio under education loan increased to Rs.777.36 crores compared to Rs. 742.71 crores in June' 2025, registering Y-o-Y growth of 4.67% as compared to 13.51% last year.

Bank wise details of Priority Sector Education Loan & Housing Loan are shown in **Table No. 1(F-2) (Page No. 127)**.

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.

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	4589	930.00	4304	967.00

(Amount in Rs. Lakhs)

Bank- wise Interest Subsidy details are placed at **Annexure - H (Page No. 98)**.

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. 99)**.

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.

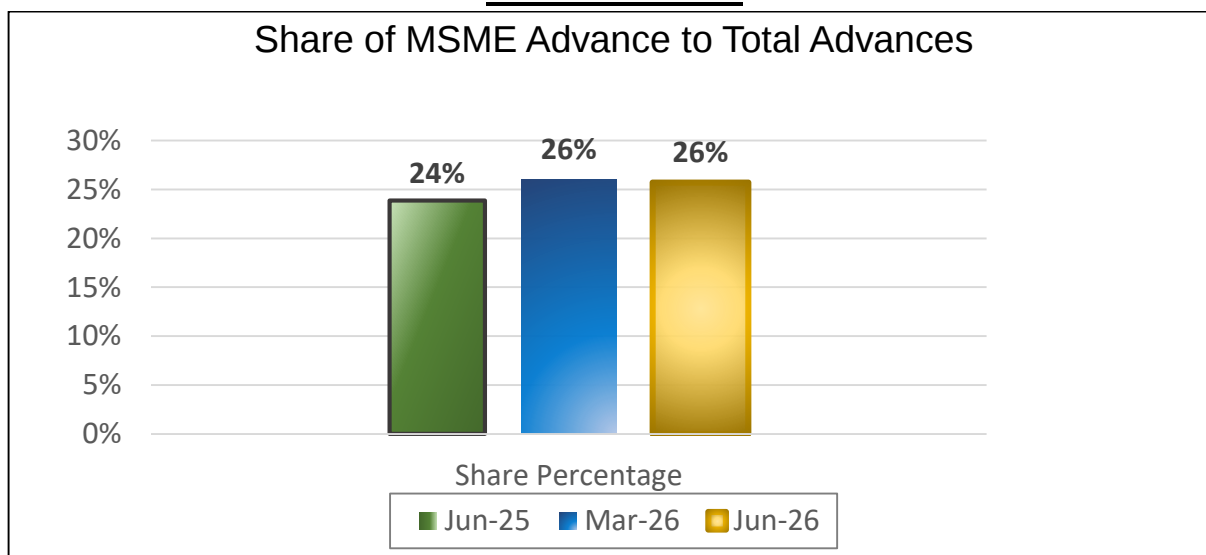
- **Manufacturing:**

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



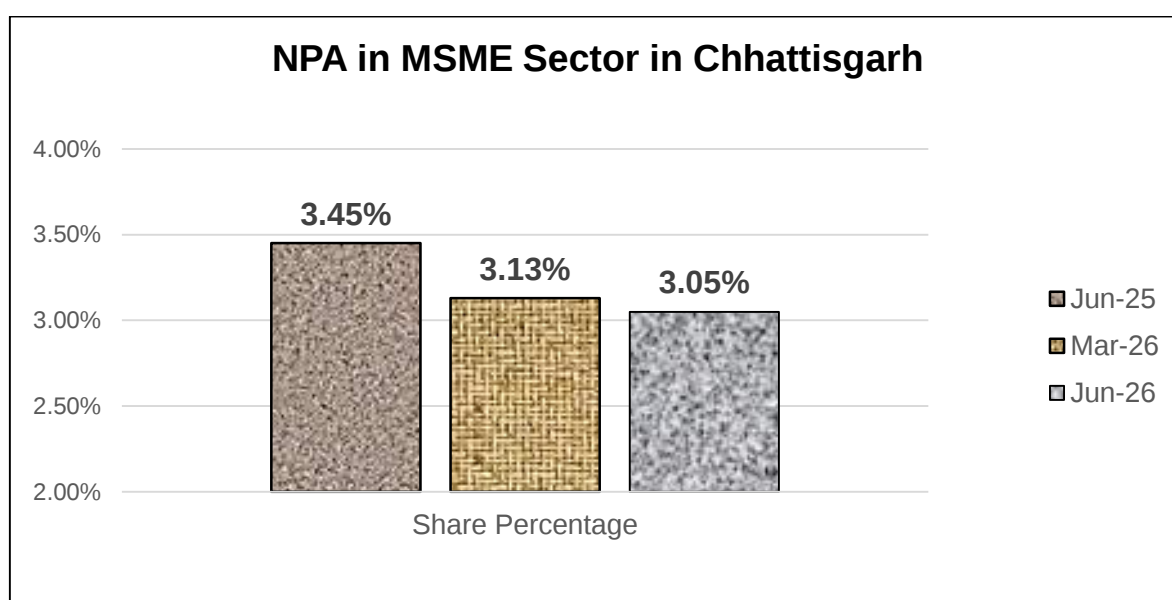
Growth under MSMEs (June'26)

(Amount in Rs. Crores)

Sr. No.	Particulars	June'25	March'26	June'26	Growth		% Growth	
					Q-o-Q	Y-o-Y	Q-o-Q	Y-o-Y
1	Credit to MSEs (Micro & Small Enterprises)	45,226.60	54,597.08	56,940.48	1,983.40	11,713.88	3.61	25.90
2	Micro Enterprises	27,635.77	35,124.52	36,652.70	1,528.18	9,016.93	4.35	32.63
3	% credit to Micro enterprises to MSE	61.10	64.33	64.37	0.04	3.27		
4	% credit to Micro enterprises to total credit	12.91	15.00	15.11	0.11	2.20		
5	Small Enterprises	17,590.83	19,472.56	20,287.78	815.22	2,696.95	4.19	15.33
6	Medium Enterprises	12,482.23	15,325.99	16,636.66	1,310.67	4,154.43	8.55	33.28
7	Other MSME	121.53	400.82	650.99	250.17	529.46	62.41	435.66
8	Total Credit to MSMEs	57,830.36	70,323.89	74,228.13	3,904.24	16,397.77	5.55	28.35
9	Total Bank's Credit (Corresponding Yr. i.e. June'24, March'25 & June'25)	2,14,135.26	2,34,123.89	2,42,512.10	8388.21	28,376.84	3.58	13.25
10	NPA under MSMEs	1,994.86	2,199.81	2,265.96	66.15	271.10	3.00	13.59
11	% NPA of the total MSME	3.45	3.13	3.05	-0.08	-0.40		

- ❖ 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 28.35 % year-on-year in June 2026 as compared with an increase of 22.61 % in June 2025.
- ❖ The outstanding credit to MSMEs grew to Rs. 74,228.13 crores at the end of June' 2026 from Rs. 70,323.89 crores in March' 2026.
- ❖ Credit to MSE (Micro & Small Enterprises) increased by 25.90 % y-o-y in June 2026.
- ❖ NPA under MSME sector slightly decreased to 3.05 % in June' 2026 from 3.13% in March'2026.

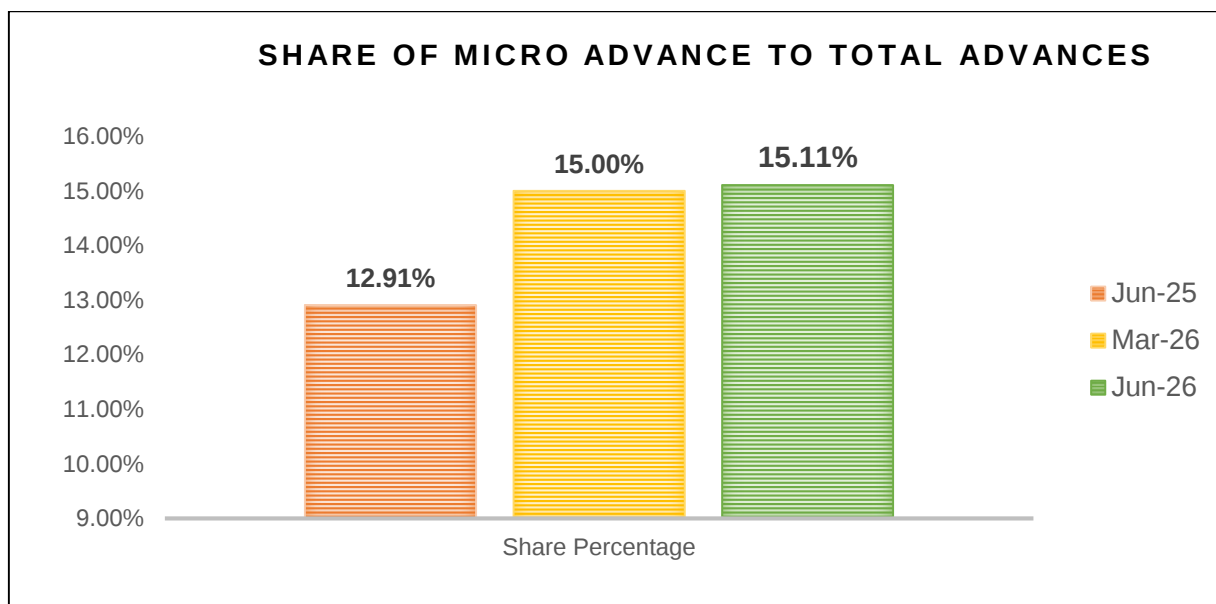
Bank wise information of MSME Advances are shown in **Table No. 1(F) (Page No. 125)**.



***As on June' 30, 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. 30.06.2025

- **Advances to Micro Enterprises (Including Khadi & Village Industries): Rs. 36,652.70 crores**
- **Total Advances as on 30.06.2025: Rs. 2, 42,512.10 crores.**
- **Share of Micro Credit to Total Advances: 15.11% as on 30.06.2026, 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. 126)**.

Banks With Micro Enterprises advances Below Benchmark 7.50%				
(Amount in Rs. Crores)				
Sr. No	NAME OF THE BANK	Total Advances As on 30.06.2025	MICRO ENTERPRISES (Including Khadi & village Industries) As on 30.06.2026	% of Advances to MICRO ENTERPRISES (Including Khadi & Village Industries)
		Amount	Amount	
1	Federal Bank	655.70	34.96	5.33
	All Banks	2,42,512.10	36,652.70	15.11

As on 30.06.2026, only Federal Bank in the State was below the stipulated benchmark of 7.50% whereas in March-26, four banks VIZ. SBI, Federal Bank, Karur Vysya Bank & DBS Bank India (e-LVB) were below the stipulated benchmark and in the QE June-26, all these three banks except Federal Bank improved share of advances to MICRO Enterprises

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 lakhs 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 lakhs 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. 30.06.2025

Weaker Section Advances as on 30.06.2026: Rs. 35,231.57 crores.

Total advances as on 30.06.2025: Rs. 2, 42,512.10 crores.

Ratio of Weaker Section Advances to Total Advances: 14.53% which is above the bench mark level of 12% and in absolute term WSA increased by Rs. 4,894.47 crores (16.13%) over March-2026.

(Amount. in Rs. Crores)

Weaker Section Advances	June-25	March-26	June-26	Q-o-Q Growth Amt.	Y-o-Y Growth Amt.
	30,817.08	30,337.10	35,231.57	4,894.47	4,414.49
Total Advances	June-24	March-25	June-25		
	2,14,135.26	2,34,123.89	2,42,512.10		
Ratio of Weaker Section Advances to Total Advances	June-25	March-26	June-26	Q-o-Q Growth %	Y-o-Y Growth %
	14.39	12.96	14.53	16.13	14.32

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) %		
		June'25	March'26	June'26	June'25	Mar'26	June'26
1	KARNATAKA BANK	2.69	2.54	2.32	0.63	0.68	0.79
2	CITY UNION BANK	0.33	3.03	2.64	0.22	1.68	1.40
3	INDIAN BANK	52.44	192.28	194.24	0.82	3.88	3.18
4	YES BANK	86.92	85.26	94.47	4.03	3.54	3.77
5	KARUR VYSYA BANK	0.47	0.4	0.35	5.11	3.79	3.81
6	AXIS BANK	608.82	378.79	484.77	6.26	3.32	4.12
7	IDBI BANK	242.08	255.59	281.19	4.33	3.89	4.42
8	UCO BANK	203.81	271.77	255.4	4.18	4.90	4.65
19	PUNJAB NATIONAL BANK	906.68	997.38	1063.26	5.36	5.29	5.09
10	FEDERAL BANK	35.16	39.17	37.1	5.94	5.87	5.66
11	STATE BANK OF INDIA	3418.69	4064.02	4180.03	6.48	6.93	7.07
12	ICICI BANK	888.63	1172.48	1072.62	7.27	8.16	7.28
13	IDFC FIRST BANK	200.58	203.09	224.45	8.24	7.11	7.57
14	UNION BANK OF INDIA	587.75	602.07	607.19	8.84	7.76	7.67
15	HDFC BANK	2284.45	2423.84	2544.24	9.64	8.76	9.19
16	BANK OF MAHARASHTRA	208.14	196.54	240.38	8.50	7.85	9.44
17	SOUTH INDIAN BANK	7.25	7.37	5.87	10.72	12.58	10.02
18	BANK OF INDIA	415.62	485.9	752.19	6.39	6.33	10.58
19	PUNJAB AND SIND BANK	64.89	44.38	42.61	22.80	11.84	11.03
All Banks		30,817.08	30,337.10	35,231.57	14.39	12.96	14.53

Out of 19 banks below the benchmark of 12%, five banks namely **IDBI Bank, State Bank of India, Karnataka Bank, Bank of Maharashtra & Bank of India** has shown positive Q-o-Q & Y-o-Y growth.

Bank wise details are shown in **Table No. 1(G) (Page No. 129)**.

14. Review of Performance under Annual Credit Plan 2026-27:

ACHIEVEMENT UNDER ACP OF THE STATE FY 2026-27

The summary of target vis-a-vis achievement for the FY 2026-27 under Priority Sector Annual Credit Plan is presented hereunder: -

Number in Lakh & Amount in Crore

Sr. No.	Sector	June-25						June-26					
		Target		Achievement		Achiv. %		Target		Achievement		Achiv. %	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Agriculture (1a+1b+1c)	30.54	44667.86	13.07	13965.03	42.80	31.26	27.21	47044.65	14.08	17113.24	51.75	36.38
1a	Farm Credit [1a(i)+1a(ii)]	26.97	33940.93	12.97	8618.29	48.09	25.39	26.87	34504.95	13.93	9928.18	51.84	28.77
1a(i)	Crop Loan	22.24	25409.40	12.13	7155.65	54.54	28.16	23.55	25949.27	12.71	8047.11	53.97	31.01
1a(ii)	Term Loan	4.73	8531.53	0.84	1462.64	17.76	17.14	3.32	8555.68	1.22	1881.07	36.75	21.99
1b	Agriculture Infrastructure	0.17	561.82	0.003	102.61	1.76	18.26	0.02	626.35	0.004	194.80	20.00	31.10
1c	Ancillary Activities	3.40	10165.11	0.10	5244.13	2.94	51.60	0.32	11913.35	0.15	6990.26	46.87	58.68
2	MSME	9.88	58301.77	0.90	31510.75	9.11	54.05	3.31	82072.35	1.30	42907.29	39.27	52.28
3	Export Credit	0.03	4339.43	0.004	1130.59	13.33	26.05	0.01	4654.00	0.003	1100.93	30.00	23.66
4	Education	0.24	121.67	0.02	32.39	8.33	26.62	0.07	161.69	0.02	33.66	28.57	20.82
5	Housing	0.25	1507.78	0.07	400.49	28.00	26.56	0.29	2431.80	0.08	549.68	27.59	22.61
6	Social Infrastructure	0.05	47.98	0.00	18.67	0.00	38.91	0.00	77.34	0.0003	10.41	0.00	13.46
7	Renewable Energy	0.04	53.33	0.01	43.12	25.00	80.85	0.33	641.24	0.27	398.46	81.82	62.14
8	Others	1.77	1671.10	0.27	490.25	15.25	29.34	1.20	1368.51	0.22	233.66	18.33	17.07
9	Total Priority Sector	42.80	110710.92	14.34	47591.30	33.50	42.99	32.42	138451.58	15.96	62347.33	49.23	45.03
10	Total Non-Priority Sector	15.62	161576.50	2.40	47240.92	15.36	29.24	8.59	200212.15	4.18	75906.40	48.66	37.91
11	Total Credit Plan	58.42	272287.45	16.74	94832.22	28.65	34.83	41.01	338663.73	20.14	138253.73	49.11	40.82

HIGHLIGHTS

- As against the target of Rs. 3,38,663.73 crores (Priority & Non-Priority) under Annual Credit Plan for FY 2026-27, an amount of Rs. 1,38,253.73 crores have been disbursed, recorded an achievement of 40.82%.

- The potential credit outlay for FY 2026-27 under priority sector has been estimated at Rs. 1,38,451.58 crores, against which the Banks disbursed Rs. 62,347.33 crores and achievement index was 45.03% against achievement of 42.99% during last year.
- As on June 30, 2026, the Banks had disbursed Rs. 17,113.24 crores to the agriculture sector against the target of Rs. 47,044.65 crores and achieved 36.38 % of the target. Achievement of PSUs, PVTs, Cooperative Banks, Regional Rural Banks & Small Finance Banks was 39%, 35%, 43%, 18% and 18% respectively.
- Farm Credit target of Rs. 34,504.95 crores for FY 2026-27, constitutes a major part of agriculture in the state. The credit flow to this sector as on June 30, 2026 was Rs. 9,928.18 crores with achievement of 29%.
- Under the MSME sectors, banks disbursed Rs. 42,907.29 crores as on June 30, 2026, against the target of Rs. 82,072.35 crores and achieved 52.28 % of the target.
- Credit off-take under education loans, housing sector under priority sector as on June 30, 2026 was Rs. 33.66 crores and Rs. 549.68 crores and achievement was 21% and 23% respectively.
- Out of 33 districts in the State, up to the quarter ended June' 2026, as many as 24 districts remained below the State average of 45.03% under ACP 2026-27.

Agency wise ACP Performance FY 2026-27

(Amount in Rs. Crores)

Bank Type	Agriculture			MSME			Priority Sector		
	Target	Achiv.	Achiv%	Target	Achiv.	Achiv%	Target	Achiv.	Achiv%
PSBs	16,130	6,274	39	38,015	19,226	51	58,832	26,969	46
PVTs	11,622	4,056	35	40,443	22,867	57	55,285	27,457	50
Cooperative Banks	13,335	5,710	43	0.02	0.00	0.00	13,768	5,807	42
RRBs	4,350	778	18	2,301	554	24	7,230	1,467	20
Small Finance Banks	1,608	295	18	1,313	260	20	3,337	647	19
Total	47,045	17,113	36	82,072	42,907	52	1,38,452	62,347	45

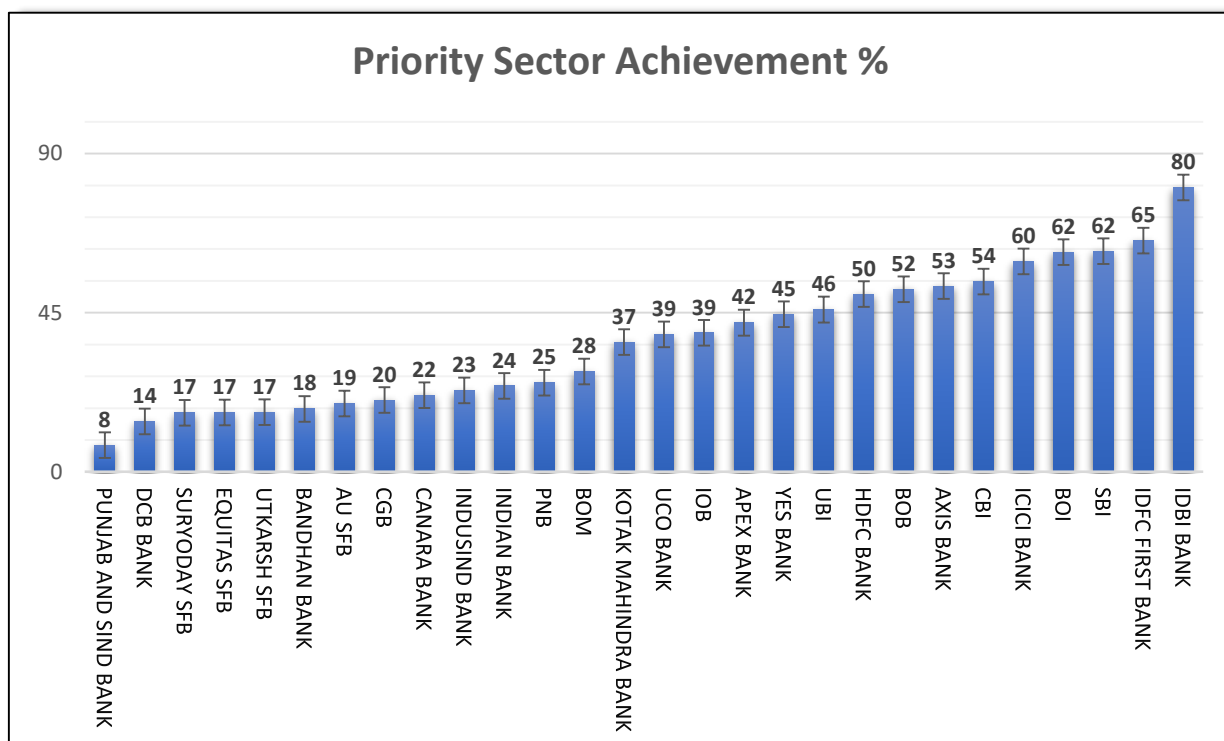
Bank- wise details of achievement are placed at **Table No. 4(C) (Page No. 143)**.

District-wise details of achievement are placed at **Table No. 4(C-1) (Page No. 144)**.

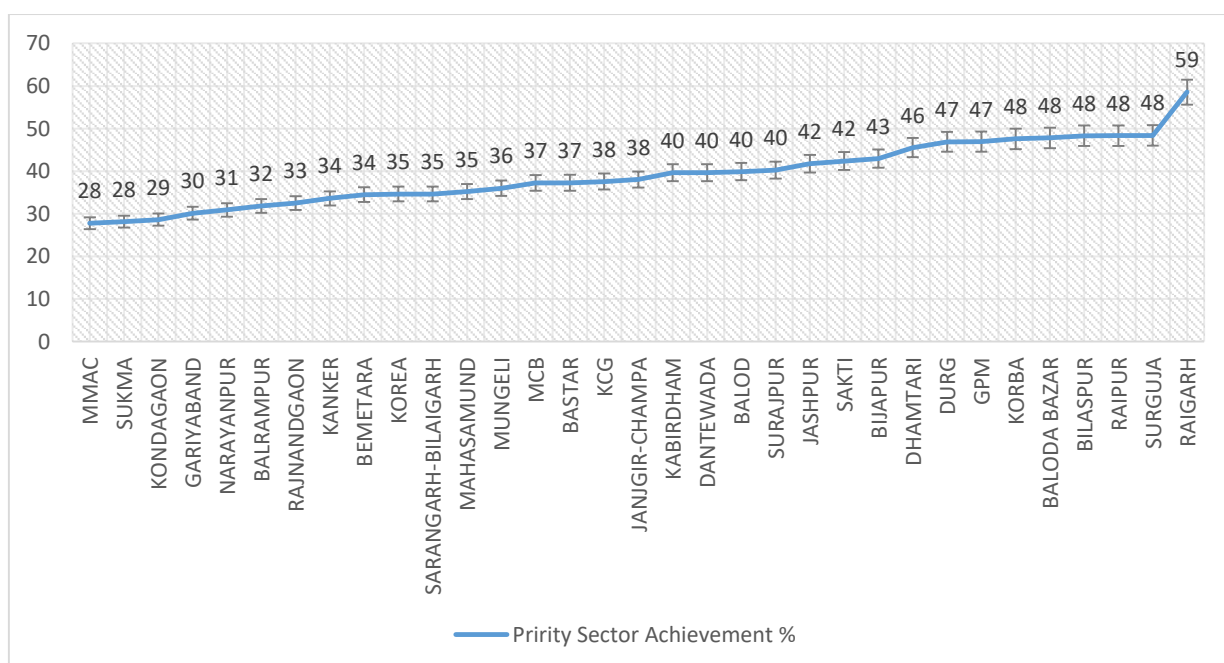
- ❖ From the above table, it is inferred that PVT. Banks, RRB and Small Finance Banks in Agriculture remained below State average of 36% as on June 30' 2026, whereas PSBs & Cooperative Banks remained above State average of 36%.

- ❖ In MSME, Only PVTs remained above the State average of 52% under ACP 2026-27 as on June 30, 2026.
- ❖ Only PSBs and PVTs have remained above the State average of 45% in achieving total priority sector target under ACP 2026-27 as on June 30, 2026.

Achievement % under Annual Credit Plan by major banks FY 2026-27 (Q1)



Achievement % under Annual Credit Plan by Districts FY 2026-27 (Q1)



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. 100 & 101)**.

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 30 th June'25	As on 31 st March'26	As on 30 th June'26	Y-o-Y Growth	
				Amt.	%
Export	1,131	3,093	1,101	-30	-3
Social Infrastructure	19	56	10	-9	-47
Renewable Energy	43	590	398	355	826

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 30.06.2026:

(Amount in Rs. Crores)

March' 2026				June' 2026			Net Change In NPA
Banks	Advances	NPA	% NPA	Advances	NPA	% NPA	
Public Sector Bank	1,57,076.87	3,860.69	2.46	1,67,685.25	3,893.00	2.32	32.31
Private Sector Bank	91,797.99	1,497.50	1.63	94,338.02	1,592.88	1.69	95.38
Cooperative Banks	4,327.49	277.44	6.42	8,994.64	297.27	3.30	19.83
CGB	11,811.64	196.30	1.66	12,125.22	214.11	1.77	17.81
Small Finance Bank	5,601.46	190.09	3.39	5,817.22	219.28	3.77	29.19
Total	2,70,615.45	6,022.02	2.23	2,88,960.35	6,216.54	2.15	194.52

Gross NPA of banks increased by Rs. 194.52 crores from Rs. 6,022.02 crores in March' 2026 to Rs. 6,216.54 crores as of June' 2026. However, NPA % has been reduced as compared to

March'26. From the above table, it is also inferred that NPA % has been decreased in only Public Sector Banks and Co-operative Banks.

Bank wise NPA are shown in **Table No. 11(H) (Page No. 156)**.

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

(Amount in Rs. Crores)

Priority Sector NPA as on 30.06.2026										
Bank	Agriculture (PS)	MSMEs (PS)	Education (PS)	Housing (PS)	Social Infrastructure	Renewable Energy	Other Priority	Total Priority Sector (NPA)	Priority Sector Advances	% NPA
PSUs	814.92	1659.84	37.87	129.44	0.01	0.49	0.87	2643.44	63,194.02	4.18
PRIVATE	580.29	462.03	0.76	41.81	0.02	0.00	17.74	1102.65	49,903.43	2.21
COOP.	125.20	0.39	0.18	35.97	0.00	0.00	29.11	190.85	8,557.40	2.23
RRBs	82.38	64.20	0.78	14.14	0.19	0.00	1.11	162.80	7,605.74	2.14
SMALL FIN.	76.68	79.50	0.07	4.40	0.00	0.00	6.76	167.41	4,127.22	4.06
GRAND TOTAL	1679.47	2265.96	39.66	225.76	0.22	0.49	55.59	4267.15	133387.81	3.20

(Amount in Rs. Crores)

Non-Priority Sector NPA as on 30.06.2026								
Bank	Agriculture (NPS)	Education (NPS)	Housing (NPS)	Personal Loans under NPS	Other NPS	Total Non-Priority Sector (NPA)	Non-Priority Sector Advances	% NPA
PSUs	27.09	0.68	96.61	124.60	1000.58	1249.56	104491.23	1.20
PRIVATE	17.84	0.29	52.41	53.95	365.74	490.23	44434.59	1.10
COOP.	0.00	0.00	0.00	17.61	88.81	106.42	437.24	24.34
RRBs	0.00	0.00	0.45	37.62	5.26	51.31	4519.48	1.14
SMALL FIN. BANK	0.00	0.00	1.90	42.86	6.55	51.87	1690.50	3.07
GRAND TOTAL	44.93	0.97	154.99	239.04	1509.46	1949.39	155573.04	1.25

KCC NPA: Out of Total NPA, KCC NPA- 38,028 accounts of Rs. 828.23 Crores as per **Annexure - J (Page No. 102 & 103)**.

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 **848** numbers of applications involving **Rs. 409.69** 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. 104 & 105)**.

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 June' 2026: A total of **16,353** cases of RRCs aggregating Rs.**197.14** crores are pending for recovery as at the end of June' 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 30.06.2026 is as below:

Particulars	PMJJBY	PMSBY
Total enrollment (India) June-26	27,84,00,000	58,78,00,000
Total enrollment 30.06.2026 (Chhattisgarh)	75, 43,137 (2.71%)	1, 62,91,145 (2.77%)

(Source – DFS FI Plan Portal)

The Bank-wise & District-wise enrolment under Social Security Schemes is placed at **Annexure - K. (Page No. 106 & 107).**

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 2026-27 under APY as on 30.06.2026 is as under:

Sr. No	Category of Banks	Number of Branches	Target for FY 2026-27	Achievement	Achievement (%)
1	Public Sector Banks	1,481	1,62,910	38,834	23.84%
2	Private Banks	636	43,560	3,980	9.14%
3	RRB	628	69,080	77,443	112.11%
4	Co-op Banks	177	3,540	55	1.55%
5	Small Finance Banks	83	5,810	302	5.20%
Grand Total		3,005	2,84,900	1,20,566	42.32%

(Source – PFRDA Portal)

Bank-wise & District-wise achievement of targets for FY 2025-26 is at **Annexure-K-1 (Page No. 108 & 109).**

Particulars	APY
Total enrollment (India) June-26	9,29,00,000
Total enrollment 30.06.2026 (Chhattisgarh)	17,81,298 (1.92%)

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 30.06.2026 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
31.03.2026	1,87,55,825	1,69,08,736	90	1,62,47,058	87	1,14,92,300
30.06.2026	1,87,81,649	1,68,82,468	90	1,63,02,077	87	1,15,41,580
Growth 1.04.2026 to 30.06.2026	25,824	-26,268		55,019	0.34% (Growth)	49,280

Data Source: PMJDY Portal

Detailed Bank-Wise & District-Wise Information up to 30.06.2026 are placed at **Annexure-K-2 (Page No. 110 & 111)**.

Particulars	PMJDY
Total PMJDY Accounts (India) June-26	58.90 Crores
Total enrollment 30.06.2026 (Chhattisgarh)	1.88 Crores (3.19%)

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

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

Below mentioned parameters are decided for review:

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

Progress under the above parameters are available in **Annexure – K-3 (Page No. 112)**.

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 30.06.2026

Sr. No.	Indicators	Mar-26				June-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	14.79	14.08	14.49	14.00	14.87	13.80	15.16	13.54
2	No. of Banking outlets(Branch + Fixed point BC) per 100000 population	100.72	126.04	139.37	123.56	173.28	121.27	141.27	117.54
3	ATM per 100000 population	16.89	13.88	12.34	14.17	17.85	14.17	13.19	14.35
4	Proportion of Women A/c Holder in PMJDY	56.00	56.50	56.87	56.43	55.74	56.70	56.76	56.69
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 (March-26)	19.06.2026
2.	Expanding and Deepening of Digital Payment Ecosystem (EDDPE) (June-26)	10.08.2026
3.	Financial Inclusion Sub-Committee (June-26)	10.08.2026
4.	Government Sponsored Schemes Sub-Committee (March-26)	12.06.2026

Out of four Sub-Committees of SLBC, two sub-committees of SLBC has been conducted so far viz. Sub-Committee on Digital Transaction & Sub-Committee on Financial Inclusion. The other two sub-committees i.e. Sub-Committee on Agriculture & Sub-Committee on Government Sponsored Schemes (GSS) are yet to be conducted. Central Bank of India is the convener of GSS Sub-Committee & NABARD is the convener of Agri Sub-Committee. SLBC has requested the convener of Sub-Committees vide letter for timely convening the meeting of SLBC Sub-Committees so that any important issues or outcome of the discussion held in the Sub-Committees meeting can be put-up to subsequent Quarterly SLBC meeting.

Main points of Sub-Committees are as under:

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

- ❖ 100% digitization of Saving & Current accounts in 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 30.06.2026 are as under:

Sr. No	Scheme	As on 08.11.2016	As on 31.03.2026	As on 30.06.2026	Q-o-Q growth (No.)	Q-o-Q growth (%)
1	POS (Installed)	17,670	1,26,538	1,10,329	-16,209	-12.81
2	Debit Card	1,39,94,179	2,28,99,856	2,28,24,892	-74,964	-0.33
3	Mobile Banking	6,44,306	1,09,75,533	1,11,81,800	2,06,267	1.88
4	Internet Banking	10,52,685	75,71,910	76,76,766	1,04,856	1.38
5	Credit Card	86,814	5,15,673	5,88,049	72,376	14.04
6	QR Code	-	19,07,591	19,29,401	21,810	1.14
7	UPI	-	83,53,387	84,78,004	1,24,617	1.49

*Payment Banks data included from Sept' 21 Quarter.

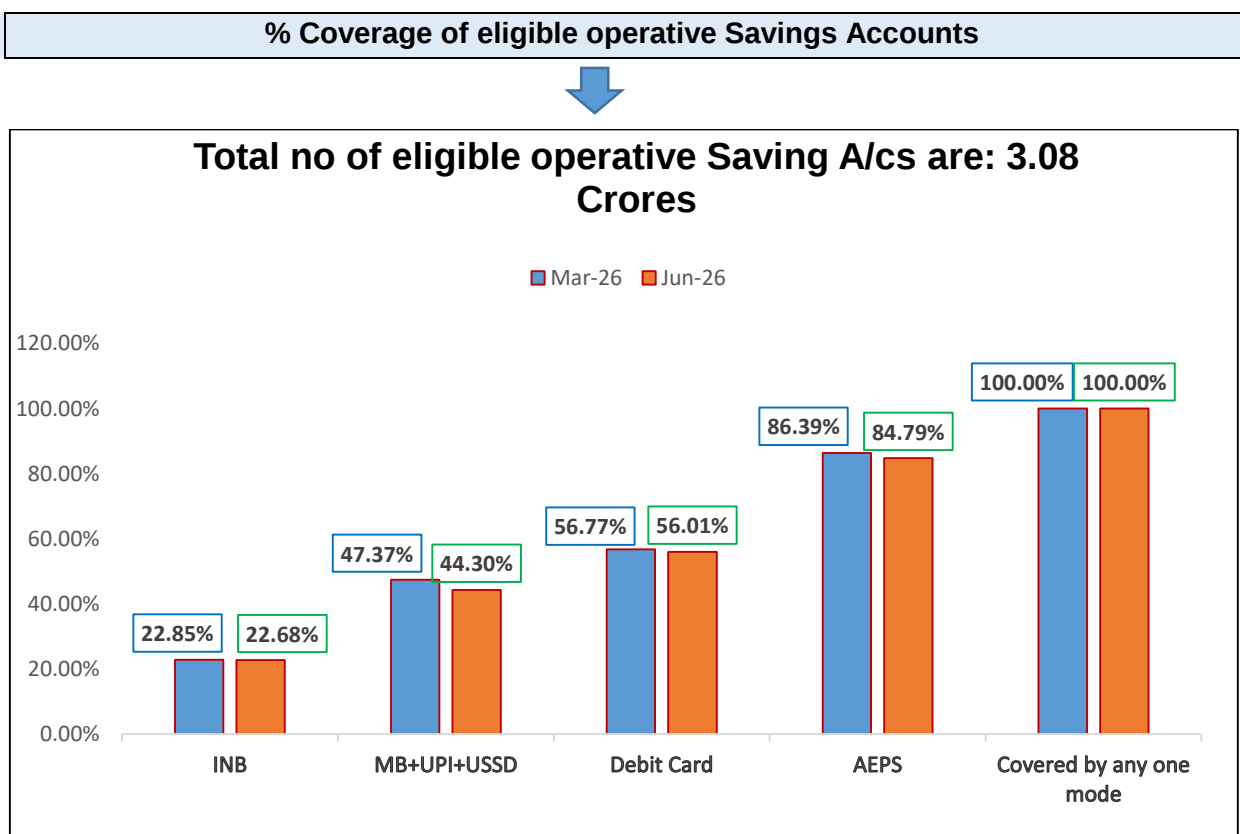
Bank-wise & District-wise detailed progress is placed at Annexure - L (Page No. 113 & 114).

Expanding and Deepening of Digital Payment Ecosystem

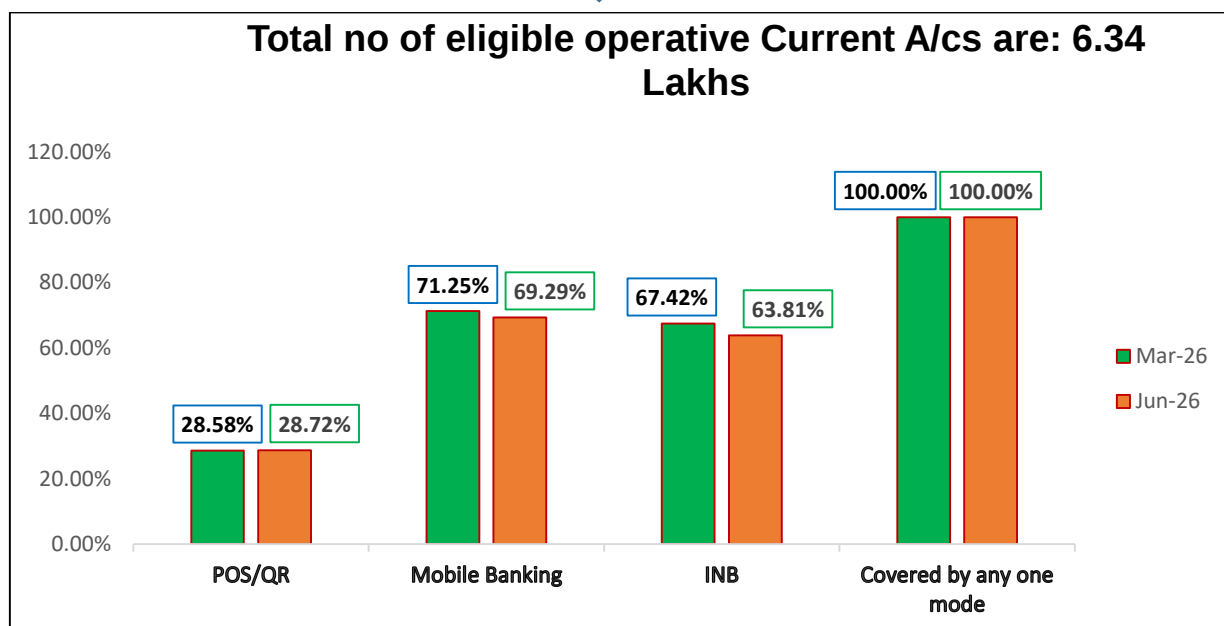
Reserve Bank of India has launched a comprehensive initiative to encourage digitization of Payments and enhance financial inclusion through digitization throughout every district in the country. Initially this program was implemented in six districts namely- Mahasamund, Balod, Mungeli, Raipur, Durg & Korba in the state. Later on, this initiative was 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 24th meeting of the SLBC Sub-Committee on Expanding and Deepening of Digital Payment Ecosystem (EDDPE) was held on August 10, 2026 under the Chairmanship of Shri. Rishabh Kumar Parashar, 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 30.06.2026 is placed at Annexure – L-1 (Page No. 115 & 116).



% 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).

DLCC/DLRC meetings for quarter ended March-26 has been conducted by all the Lead District Manager (LDMs). For QE June-26, DLCC/DLRC have been conducted in the three districts namely Durg, Gariyabandh and Raipur by the LDM and some of the LDMs has proposed to conduct the meetings before SLBC meeting. 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 30.06.2026	DCC/DLRC meeting held during 2026-27	BLBC meetings to be held up to 30.06.2026	BLBC meeting held during 2026-27
1	Balod	2	0	5	5
2	Baloda Bazar	2	0	5	5
3	Balrampur	2	0	6	6
4	Bastar	2	0	7	7
5	Bemetara	2	0	4	4
6	Bijapur	2	0	4	4
7	Bilaspur	2	0	4	4
8	Dantewada	2	0	4	4
9	Dhamtari	2	0	4	4
10	Durg	2	2	3	3

11	Gariaband	2	2	5	5
12	Gaurell-Pendra-Marwahi	2	0	3	3
13	Janjgir - Champa	2	0	5	5
14	Jashpur Nagar	2	0	8	8
15	Kabeerdham	2	0	4	4
16	Kanker	2	0	7	7
17	Khairagarh-Chhuikhadan-Gandai	2	0	2	2
18	Kondagaon	2	0	5	5
19	Korba	2	0	5	5
20	Koriya	2	0	2	2
21	Mahasamund	2	0	5	5
22	Manendragarh-Chirmiri Bharatpur	2	0	3	3
23	Mohla-Manpur Ambagarh Chouki	2	0	3	3
24	Mungeli	2	0	3	3
25	Narayanpur	2	0	2	2
26	Raigarh	2	0	7	7
27	Raipur	2	2	4	4
28	Rajnandgaon	2	0	4	4
29	Sakti	2	0	4	4
30	Sarangarh-Bilaigarh	2	0	3	3
31	Sarguja	2	0	7	7
32	Sukma	2	0	3	3
33	Surajpur	2	0	6	6
Total		66	6	146	146

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 2026-27(Q1): -

Target 2026-27	Progress as on 30.06.2026	
No. of Candidates to be trained	No of training programmes conducted as on 30.06.2026	No. of beneficiaries trained As on 30.06.2026
30,325	184	5,483 (18.08%)

Cumulative Progress in the Training Programme and Settlement Ratio as of 30.06.2026

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
6,809	1,85,553	68,795 (37%)	44,616 (24%)	17,869 (10%)	1,31,280 (71%)

RSETI Programmes conducted by Lead Bank as on 30.06.2026

Sl. No.	Name of Banks	No. of RSETIs	Cumulative Training & Settlement of RSETI Trained Candidates since inception up to 30-06-2026				Training & Settlement of RSETI Trained Candidates during the FY 2026-27 (from 01-04-2026 to 30-06-2026)			
			Programme Conducted Since Opening To 30-06-2026	Youth Trained Since Opening To 30-06-2026	Youth Settled Since Opening To 30-06-2026	Settlement Ratio	Programme Conducted From 01.04.2026 To 30-06-2026	Youth Trained From 01.04.2026 To 30-06-2026	Youth Settled From 01.04.2026 To 30-06-2026	Settlement Ratio
1	Bank of Baroda	8	2068	54815	37820	69%	54	1682	413	25%
2	Central Bank of India	5	733	21365	14562	68%	11	292	2	1%
3	State Bank of India	20	4008	109373	78898	72%	119	3509	207	6%
Total		33	6809	185553	131280	71%	184	5483	622	11%

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. 117)**.

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 30.06.2026, all the RSETIs has been opened in the State.

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

As on 31.07.2026, Rs.16.04 Cr. Claims is pending with SRLM.

SL. No.	Name of the Sponsoring Bank	Name of RSETIs	Claim pending with SRLM (Amt. in crores)
1	Bank of Baroda	Raipur	1.46
2	Bank of Baroda	Mahasamund	1.23
3	Bank of Baroda	Dhamtari	1.29
4	Bank of Baroda	Durg	1.10
5	Bank of Baroda	Rajnandgaon	1.19
6	Bank of Baroda	Balod	0.31
7	Bank of Baroda	Gariaband	0.15
	Bank of Baroda Total		6.73
8	Central Bank Of India	Surguja	0.86
9	Central Bank Of India	Balrampur	0.26
10	Central Bank Of India	Korea	1.33
11	Central Bank Of India	Surajpur	0.11
	Central Bank of India Total		2.56
12	State Bank of India	Bijapur	0.55
13	State Bank of India	Bilaspur	0.43
14	State Bank of India	Dantewada	0.53
15	State Bank of India	Jagdalpur	0.40
16	State Bank of India	Janjgir-Champa	0.47
17	State Bank of India	Jashpurnagar	0.53
18	State Bank of India	Kanker	1.00
19	State Bank of India	Kawardha	0.48
20	State Bank of India	Korba	0.61
21	State Bank of India	Narayanpur	0.66
22	State Bank of India	Raigarh	0.95
23	State Bank of India	Sukma	0.08
24	State Bank of India	Bemetara	0.03
25	State Bank of India	Gourela-Pendra-Marwahi	0.03
	State Bank of India Total		6.75
	Grand Total		16.04

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. 2,02,065 Properties cards has been distributed out of 3,36,832 by June' 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, GoI 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:

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 30th June' 2026:

Unclaimed Deposit (DEA) Fund Settlement													
		DEAF Base Data As on 01.10.2025						DEAF Settlement Data As on 30.06.2026					
		Non-Government		Government		Total		Non-Government		Government		Total	
Sr. No.	Name of Bank (PSUs)	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	471	2.24	290	5.54	761	7.78
2	BANK OF INDIA	12527	6.08	74665	19.78	87192	25.86	545	2.17	68	1.40	613	3.57
3	BANK OF MAHARASHTRA	33676	5.31	26	0.18	33702	5.49	71	0.31	19	0.23	90	0.54
4	CANARA BANK	68180	23.27	745	1.15	68925	24.42	108	0.26	14	0.44	122	0.70
5	CENTRAL BANK OF INDIA	151517	54.15	16	0.27	151533	54.42	783	3.07	308	1.57	1091	4.64
6	INDIAN BANK	7051	10.42	217	1.24	7268	11.65	274	0.63	84	0.22	358	0.85
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	63	0.19	0	0.00	63	0.19
9	PUNJAB NATIONAL BANK	360369	87.81	1491	4.16	361860	91.97	1607	2.57	531	4.16	2138	6.73
10	STATE BANK OF INDIA	535979	265.46	15729	61.52	551708	326.98	4827	19.69	5982	59.47	10809	79.16
11	UCO BANK	60547	21.69	1413	1.33	61960	23.03	490	1.24	220	1.09	710	2.33
12	UNION BANK OF INDIA	120201	31.47	4043	3.15	124244	34.62	695	2.90	161	2.02	856	4.93
Sub Total		1627245	591.88	101250	100.44	1728495	692.32	9979	35.40	7720	76.28	17699	111.67

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	41821	18.59	61	0.21	280	3.08
14	DCB BANK	550	0.04	0	0.00	550	0.04	550	0.04	1	0.00	0	0.00
15	HDFC BANK	16451	3.61	494	0.69	16945	4.31	16945	4.31	41	0.59	0	0.00
16	ICICI BANK	11305	6.48	24	0.26	11329	6.74	11329	6.74	90	0.25	8	0.11
17	IDBI BANK	50926	12.31	896	2.05	51822	14.36	51822	14.36	54	0.13	268	1.50
18	INDUSIND BANK	7009	1.04	22	0.26	7031	1.30	7031	1.30	1	0.00	0	0.00
19	KOTAK MAHINDRA BANK	17617	2.45	0	0.00	17617	2.45	17617	2.45	27	0.27	0	0.00
20	YES BANK	174	0.08	113	0.11	287	0.19	287	0.19	0	0.00	0	0.00
	Sub Total	143808	37.24	3594	10.74	147402	47.98	275	1.45	556	4.69	831	6.14
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	3229	10.06	4788	4.82	8017	14.87
	Sub Total	344753	104.18	17091	10.35	361844	114.53	3229	10.06	4788	4.82	8017	14.87
	Grand Total	2115806	733.30	121935	121.53	2237741	854.83	13483	46.90	13064	85.78	26547	132.69

Source: Reported by Member Banks

b. District-wise unclaimed deposit DEA Fund settled as on 30th JUNE' 2026:

DISTRICT WISE DEAF ACCOUNT SETTLED / ACTIVATED (As on 30.06.2026)							
(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	355	1.23	352	0.81	707	2.04
2	Balodabazar-Bhatapara	427	0.75	401	1.69	828	2.44
3	Balrampur Ramanujganj	704	0.98	467	0.91	1171	1.89
4	Bastar	430	1.76	956	6.56	1386	8.32
5	Bemetara	183	0.68	335	1.56	518	2.24
6	Bijapur	84	0.29	996	3.54	1080	3.84
7	Bilaspur	1068	4.91	378	1.89	1446	6.81
8	Dakshin Bastar Dantewada	121	0.49	480	2.54	601	3.03
9	Dhamtari	334	1.87	235	0.70	569	2.57
10	Durg	1366	4.84	83	3.31	1449	8.14
11	Gariyaband	160	0.61	40	0.23	200	0.84
12	Gaurela-Pendra-Marwahi	146	0.29	218	2.60	364	2.89
13	Janjgir-Champa	400	1.46	293	3.09	693	4.55
14	Jashpur	433	1.71	962	1.24	1395	2.96
15	Kabeerdham	288	0.80	352	1.36	640	2.16

16	Khairagarh-Chhuikhadan-Gandai	116	0.36	217	0.07	333	0.43
17	Kondagaon	184	0.61	595	1.92	779	2.53
18	Korba	703	2.46	510	6.61	1213	9.07
19	Koriya	187	0.44	90	1.77	277	2.21
20	Mahasamund	498	1.73	478	4.76	976	6.49
21	Manendragarh-Chirmiri-Bharatpur	305	0.70	90	0.52	395	1.23
22	Mohla-Manpur-Ambagarh Chouki	44	0.18	58	0.02	102	0.20
23	Mungeli	207	0.58	361	1.13	568	1.71
24	Narayanpur	48	0.34	280	0.98	328	1.32
25	Raigarh	518	2.29	719	5.62	1237	7.91
26	Raipur	1450	4.66	424	14.76	1874	19.42
27	Rajnandgaon	569	2.50	551	3.69	1120	6.19
28	Sakti	295	2.12	306	0.63	601	2.74
29	Sarangarh-Bilaigarh	172	0.47	170	1.50	342	1.97
30	Sukma	93	0.23	527	0.96	620	1.20
31	Surajpur	527	0.88	108	1.09	635	1.97
32	Surguja	668	2.28	574	5.55	1242	7.83
33	Uttar Bastar Kanker	400	1.40	458	2.18	858	3.58
	Total	13483	46.90	13064	85.78	26547	132.69

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 June-2026 is placed below: -

Inoperative/Frozen accounts at State level for the month of June 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	1720685	22129	6843	1735971	70122	2122	49	68049	89007	93794
2	BANK OF INDIA	325598	4417	1903	328112	41774	3280	4558	43052	8	25
3	BANK OF MAHARASHTRA	94230	1279	200	95309	4372	1044	20	3348	2269	2291
4	CANARA BANK	226263	2943	1507	227699	51569	42059	142	9652	107410	107591
5	CENTRAL BANK OF INDIA	771049	6610	5258	772401	3504778	16928	353777	3841627	2221	2316
6	INDIAN BANK	232598	3818	10030	226386	0	0	0	0	0	0
7	INDIAN OVERSEAS BANK	133839	834	1872	132801	9325	1872	834	8287	0	0
8	PUNJAB AND SIND BANK	45742	45988	46095	45635	974	46095	956	-44165	2054	925
9	PUNJAB NATIONAL BANK	1333885	14675	6624	1341936	92017	2143	8729	98603	13303	17107
10	STATE BANK OF INDIA	666086	12858	30529	648415	269115	40982	38262	266395	1873	1875
11	UCO BANK	95250	4921	1268	98903	12737	1034	2922	14625	3156	4386
12	UNION BANK OF INDIA	683698	1879	963	684614	886	766	478	598	689	463
SUB TOTAL (PSUs)		6328923	122351	113092	6338182	4057669	158325	410727	4310071	221990	230773
13	AXIS BANK	356507	4410	1182	359735	5840	646	378	5572	500	698
14	BANDHAN BANK	226616	376	219	226773	760	13810	13855	805	77347	78582
15	CITY UNION BANK	1709	48	0	1757	192	0	0	192	6	6
16	DCB BANK	12048	131	41	12138	269	2	2234	2501	594	603
17	FEDERAL BANK	9656	306	50	9912	13678	178	2687	16187	5	4
18	HDFC BANK	376312	6991	349	382954	1598	8	0	1590	196	218
19	ICICI BANK	1091697	1752	222	1093227	3147	55	821	3913	0	0
20	IDBI BANK	249650	4365	885	253130	22658	596	97	22159	6861	6812
21	IDFC FIRST BANK	18937	2900	538	21299	795	0	0	795	98	103
22	INDUSIND BANK	116501	2487	180	118808	14017	826	6	13197	4888	4589
23	J & K BANK	1280	5	23	1262	214	10	78	282	0	0
24	KARNATAKA BANK	53168	369	48	53489	7230	69	59	7220	2075	2164

25	KARUR VYSYA BANK	373	0	2	371	293	0	0	293	0	0
26	KOTAK MAHINDRA BANK	238199	894	94	238999	4388	0	3	4391	4	4
27	DBS BANK INDIA (E-LVB)	4074	2802	20	6856	97	6	1	92	3621	3630
28	RBL BANK	34230	179	1049	33360	651	10	11	652	118	127
29	SOUTH INDIAN BANK	8403	13	7	8409	620	13	7	614	0	0
30	TAMILNAD MERCANTILE BANK	684	0	8	676	63	0	0	63	0	0
31	YES BANK	3193	18	21	3190	3840	71	209	3978	0	0
SUB TOTAL (PRIVATE BANKS)		2803237	28046	4938	2826345	80350	16300	20446	84496	96313	97540
32	APEX BANK	42777	1014	798	42993	15617	2	27	15642	0	0
SUB TOTAL (COOP.BANKS)		42777	1014	798	42993	15617	2	27	15642	0	0
33	CHATTISGARH GRAMIN BANK	2339142	15979	55748	2299373	117401	18709	0	98692	0	0
SUB TOTAL (RRBs)		2339142	15979	55748	2299373	117401	18709	0	98692	0	0
34	AU SMALL FIN.BANK	10105	376	16	10465	1019	10	10	1019	4	15
35	EQUITAS SMALL FIN. BANK	5912	233	18	6127	1604	941	44	707	0	0
36	ESAF SMALL FIN. BANK	115379	941	6098	110222	160	0	0	160	0	0
37	JANA SMALL FIN. BANK	31247	959	44	32162	0	0	0	0	15	13
38	SURYODAY SMALL FIN. BANK	18478	1123	607	18994	16	1	0	15	0	0
39	UJJIVAN SMALL FIN. BANK	22829	212	650	22391	216	67	50	199	180	180
40	UTKARSH SMALL FIN. BANK	17513	8	2	17519	201	2	0	199	0	0
SUB TOTAL (SMALL FIN. BANK)		221463	3852	7435	217880	3216	1021	104	2299	199	208
41	AIRTEL PAYMENTS BANK	152390	12305	321	164374	5499	5	681	6175	542	495
SUB TOTAL (PAYMENT BANK)		152390	12305	321	164374	5499	5	681	6175	542	495
GRAND TOTAL		11887932	183547	182332	11889147	4279752	194362	431985	4517375	319044	329016

3. "Prime Minister Internship Scheme (PMIS) :- Pitot Project (Financial Year 2025-26 & 26-27)" :-

The **Prime Minister Internship Scheme (PMIS)** is a Government of India initiative announced in the **Union Budget 2024–25** to provide young people with practical exposure to the real-life business environment and improve their employability. The scheme is administered by the **Ministry of Corporate Affairs (MCA)**.

The principal objective of PMIS is to bridge the gap between **academic learning and industry requirements** by providing youth with training, practical experience and workplace skills. Internships are intended to expose young people to different professions and employment opportunities.

The Pilot Project initially targeted **1.25 lakh internship opportunities** and was implemented in two rounds during FY 2024–25 and 2025–26. The Pilot Project has subsequently been extended up to **December 2026**, with a target of **1.10 lakh internship opportunities**. Participation by companies is voluntary.

Salient Features of the Scheme:-

1. Candidates' Eligibility criteria

- i. Youth aged between 18 and 25
- ii. Qualifications: High School, Higher Secondary School, ITI, Diploma, UG degrees such as BA, B.Sc., B. Com, BCA, BBA, B. Pharma, B.E./ B. Tech etc. or PG degrees such as MA, M.Sc., M. Com, MCA, M. Tech etc.

2. Overview of Guideline

- i. Duration of the internship: 6 or 9 months.
- ii. Monthly Assistance to Interns: Rs. 9,000 (Company contribution: Rs.900 per month (from CSR or own funds) and Rs. 8100 from Government of India).
- iii. Internship opportunities: 15% of the company's total workforce.
- iv. Minimum number of Internships: 50

Bank-wise Position of Participation in PMIS Round III in Chhattisgarh

Sl.	Name of Bank	Internship Opportunities Posted
1	Bank of Baroda	NIL
2	Bank of India	NIL
3	Bank of Maharashtra	NIL
4	Canara Bank	NIL
5	Central Bank of India	NIL
6	Indian Bank	NIL
7	Indian Overseas Bank	NIL
8	Punjab National Bank	NIL
9	Punjab and Sind Bank	NIL
10	UCO Bank	NIL
11	Union Bank of India	NIL
12	State Bank of India	NIL
13	Axis Bank	NIL
14	Bandhan Bank	NIL
15	Federal Bank	NIL
16	HDFC Bank	77
17	ICICI Bank	13
18	IDBI Bank	NIL
19	IDFC First Bank	NIL
20	IndusInd Bank	19
21	Kotak Mahindra Bank	NIL
22	RBL Bank	NIL
23	Yes Bank	NIL
24	Chhattisgarh Gramin Bank	NIL

छत्तीसगढ़ शासन
वित्त विभाग
कार्यालय संचालक
संचालनालय, संस्थागत वित्त
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क्रमांक 492 / संसंवि/ बैंकिंग/ SLBC / 2026
प्रति,

दिनांक / 03 / 2026

निर्गमित किया
दि. - 30.03.26
हस्ता. - 15

अपर मुख्य सचिव/ प्रमुख सचिव/ सचिव/ विशेष सचिव (स्वतंत्र प्रभार)
छत्तीसगढ़ शासन
संलग्न सूची अनुसार
मंत्रालय, महानदी भवन, नवा रायपुर अटल नगर

विषय :- राज्य स्तरीय बैंकर्स समिति (SLBC) की 101वीं तिमाही बैठक दिनांक 13.03.2026 का कार्यवाही विवरण।

महोदया/ महोदय

विषयांतर्गत प्रमुख सचिव, छत्तीसगढ़ शासन, पंचायत एवं ग्रामीण विकास विभाग की अध्यक्षता में दिनांक 13.03.2026 को समय अपराह्न 3:45 बजे राज्य स्तरीय बैंकर्स समिति (SLBC) की 101वीं तिमाही बैठक मंत्रालय, महानदी भवन स्थित कक्ष क्र. S-0-12 में सम्पन्न हुई। उक्त बैठक का कार्यवाही विवरण सूचनार्थ एवं आवश्यक कार्यवाही हेतु संलग्न प्रेषित है।

संलग्न :- उपरोक्तानुसार।

भवदीया

शीतल शाश्वत
(शीतल शाश्वत वर्मा, IRS)
संचालक

पृष्ठां. क्र. 493 / संसंवि/ बैंकिंग/ SLBC / 2026
प्रतिलिपि :-

दिनांक 30 / 03 / 2026

1. प्रमुख सचिव, छत्तीसगढ़ शासन, पंचायत एवं ग्रामीण विकास विभाग, मंत्रालय, महानदी भवन, नवा रायपुर अटल नगर की ओर सादर सूचनार्थ।
2. सचिव, छत्तीसगढ़ शासन, वित्त विभाग, मंत्रालय, महानदी भवन, नवा रायपुर अटल नगर की ओर सादर सूचनार्थ।
3. उप महाप्रबन्धक एवं समन्वयक, राज्य स्तरीय बैंकर्स समिति, भारतीय स्टेट बैंक, बैरन बाजार, रायपुर की ओर आवश्यक कार्यवाही हेतु।

शीतल शाश्वत
संचालक 25.3.26



91c

State Level Bankers Committee, Chhattisgarh

Minutes of the 101th quarterly SLBC meeting for the quarter ended December' 2025 held on March 13, 2026

The 101st SLBC quarterly meeting of State Level Bankers Committee(SLBC) Chhattisgarh for the quarter ended Dec' 2025 was held on March 13th, 2026 at Mantralaya (S-0-12) Meeting Hall, Atal Nagar, Naya Raipur under the Chairmanship of Smt. Niharika Barik, Development Commissioner and Principal Secretary, Panchayat & Rural Development Department, Government of Chhattisgarh (GoCG) and Co-chaired by Smt. Reeny Ajith, Regional Director, Reserve Bank of India, Raipur.

2. The meeting was attended by Smt. Shital Shashwat Verma (IRS), Director, Directorate of Institutional Finance, Govt. of Chhattisgarh, Shri Ashwani Dewangan (IAS), Managing Director, SRLM, Govt. of Chhattisgarh, Shri D K Gawali, Chief General Manager, NABARD, Raipur, Shri Manish Parashar, General Manager, RBI, Shri Vinod Kumar Arora, Chairman, Chhattisgarh Grameen Bank, Raipur and other senior officials from RBI, NABARD, State Government, and member banks. The list of participants is attached as **Annexure –A**.

3. The meeting commenced with the welcome address by DGM & Convenor, SLBC, Chhattisgarh, Shri Rakesh Kumar Sinha, who welcomed the Chairperson and all the participants. He expressed his sincere thanks for accepting the invitation and giving her valuable time from her packed schedule to chair the meeting. He further highlighted Q-o-Q & Y-o-Y growth on various banking parameters in the State and informed the forum that the performance in many areas such as CD Ratio, PMJDY, PMJJBY, PMSBY etc. are better in the State of Chhattisgarh than the national average.

4. Smt. Reeny Ajith, Regional Director, Reserve Bank of India, Raipur initiated her keynote address by extending a warm welcome to all participants and highlighted the importance of timely data submission and coordination among banks for effective conduct of SLBC meetings. It was noted that delays in data submission by some banks continue to affect the timely organization of such meetings.

In her address, the Regional Director emphasized that nearly 70% of the population in the state depends on agriculture, yet the share of agricultural credit stands at only 16%, which is below the mandated 18% under Priority Sector Lending norms and has



also declined from 17% in the previous review period. This gap was viewed as a matter of concern, and banks were urged to significantly improve agricultural lending. The need to promote agri-startups, export-oriented activities, and cluster-based development was also stressed, with support from Indira Gandhi Krishi Vishwavidyalaya (IGKV) for technical guidance and identification of viable projects. The issue of low start-up financing in the state was also discussed, and banks were advised to actively collaborate with academic and research institutions to identify potential entrepreneurs and investment opportunities. It was observed that the startup ecosystem in the state remains underdeveloped and requires focused attention from the banking sector.

4.1 A major concern highlighted during the meeting was the high pendency of Re-KYC updates. Out of a total of approximately 33 lakh accounts, around 22 lakh accounts are still pending for Re-KYC compliance. Banks, particularly State Bank of India, Bank of Baroda, Central Bank of India, Chhattisgarh Gramin Bank, and Indian Bank, were instructed to undertake special drives and campaigns to clear the backlog at the earliest.

4.2 The performance under the Lead Bank Scheme was also reviewed. While DLRC and DCC meetings have been conducted in most districts, a few districts are yet to complete these meetings. Additionally, the absence of a Lead District Manager (LDM) in Mungeli district was flagged as a serious issue affecting implementation, and State Bank of India was directed to appoint an LDM immediately.

4.3 The Credit-Deposit (CD) Ratio of the state was reported at 83.53%, which is above the national average of 82%. While this performance was appreciated, concerns were expressed regarding a possible decline by the end of the financial year due to seasonal repayments. Banks were advised to maintain the CD ratio above the national benchmark. It was also noted that several districts still fall below the desired CD ratio range of 40–60%, with Korea and Mohla-Manpur districts slipping below 40%, necessitating focused intervention.

4.4 The meeting acknowledged that Priority Sector Lending has reached around 50%, which is well above the prescribed norm of 40%. However, it was observed that the performance of Regional Rural Banks, particularly Chhattisgarh Gramin Bank, is



largely driven by investments in Priority Sector Lending Certificates (PSLCs) rather than direct lending. Banks were encouraged to increase direct lending to ensure real sector development.

4.5 The progress of Rural Self Employment Training Institutes (RSETIs) in the state was appreciated, with only a few centres yet to be established. The state government also commended the effective functioning of RSETIs, particularly in providing skill development training aligned with government schemes such as PMAY. However, delays in the appointment of Financial Literacy Centres (FLCs) in certain districts, especially by Central Bank of India, were noted and need to be addressed promptly.

5. Shri D.K. Gawali, CGM, NABARD, in his remarks, appreciated the overall performance and highlighted that against a target of Rs.1.70 lakh crore, Rs. 91,000 crore had been achieved, indicating good progress but with scope for improvement. He emphasized diversification from Kharif dependency to Rabi crops, especially oilseeds and pulses, supported by improved irrigation potential. He urged banks to intensify KCC saturation, including coverage of animal husbandry and fisheries, and to enhance credit flow in low-performing regions like Surguja and Bastar, as well as districts with low per capita credit. He further stressed the need to boost farm mechanization, promote financing through warehouse receipt systems, and support GI-tagged products, noting that NABARD is facilitating identification and promotion of twelve such products in the state.

6. Smt. Niharika Barik, Principal Secretary, PRD Department, appreciated the performance of RSETIs and highlighted their success, particularly in mason training programs aligned with PMAY 2.0, which have gained recognition at the national level. She acknowledged the contributions of banks in establishing RSETIs and noted that agricultural credit remains an area of concern requiring focused attention. She

7. Discussions/Action Points of the meeting: The minutes of the 100th SLBC quarterly meeting for quarter ended September' 2025 held on January 16, 2026, were circulated to stakeholders on January 31, 2026, and as no modifications were suggested by the stakeholders, the Committee confirmed the same.



8. The major points discussed in the meeting are presented in the following table:

S. No.	Observation / Issue Identified	Analysis	Action Required	Responsible Authority
1	Delay in conducting SLBC meetings due to non-submission of data by banks	Meetings are expected within the 45-day timeline , 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
2	Low Agriculture Credit in the state	About 70% population depends on agriculture , but agriculture credit share is only ~16% , below the mandated 18% PSL target	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
3	Poor performance in financing Agri Start-ups	Start-up financing in agriculture sector is very low	Banks should collaborate with Agriculture University / IGKV to identify potential agri-startups and provide credit support	Banks, IGKV, NABARD
4	High number of pending Re-KYC cases	Out of 33 lakh accounts , about 22 lakh accounts still pending for re-KYC	Banks must conduct special drives to complete pending KYC updates	All Banks
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
6	Delay in conducting DCC/DLRC meetings in some districts	Some districts (e.g., Sarangarh, Jashpur, Mungeli, Baloda Bazar) have pending meetings	Ensure timely conduct of district level review meetings	Lead District Managers / District Authorities
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
8	Two districts below 40% CD ratio	Korea and Mohla-Manpur districts slipped below 40%	Special credit push required in these districts.	Lead Banks / Member Banks & NABARD

Meets

S. No.	Observation / Issue Identified	Analysis	Action Required	Responsible Authority
			NABARD has to arrange a small study on CD ratio of those districts which are frequently affected by seasonal repayments.	
9	Priority Sector Lending achieved but dependency on PSLC	Some banks achieved targets through PSLC certificates instead of direct lending	Increase direct priority sector lending , especially by RRBs	CGB
10	Shortage of Financial Literacy Centres (FLCs)	Some banks have not appointed FLCs	Appointment of pending FLCs	Central Bank of India.
11	Low credit penetration in some districts	Surguja & Bastar divisions have low credit penetration	Increase credit outreach and banking penetration	LDM Surguja & Bastar
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
13	Need for Negotiable Warehouse Receipt financing	Opportunity exists for post-harvest financing	Banks should promote warehouse receipt financing	Banks
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
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
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

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9. The meeting concluded with a vote of thanks to the Chair. In conclusion, while the meeting acknowledged the satisfactory performance in areas such as CD ratio, priority sector lending, and RSETI operations, it emphasized the need for focused efforts in improving agricultural credit, clearing Re-KYC pendency, strengthening district-level credit deployment, and addressing operational inefficiencies. All member banks were advised to take necessary corrective measures and ensure better performance in the upcoming review period.

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A handwritten signature in blue ink, appearing to be 'A. K. Singh', with a long horizontal flourish extending to the right.

ANNEXURE - A**List of Participants**

Sl. No.	Participants	Designation
CG Govt.Department		
1	Smt. Niharika Barik	Principal Secretary, P&RD and Development Commissioner, GoCG.
2	Smt. Shital Shashwat Verma	Director, Directorate of Institutional Finance, GoCG.
3	Shri Ashwani Dewangan	Managing Director, SRLM, Govt. of Chhattisgarh
4	Shri Ankit Kumar Modi	Addl. Director, Directorate of Institutional Finance, GoCG.
5	Shri Ajay Dewangan	Joint Director, GST
6	Shri N.S Nag	Director, Fisheries
7	Shri S.R. Tigga	GM, C.G Rajya Antyavyavsayi Vikas Nigam
8	Shri V.K Bagh	Deputy Director (Fin), C.G Rajya Antyavyavsayi Vikas Nigam
9	Shri M.I.A Baig	Deputy Director, Relief Commission
10	Shri Manisha Anil Nagraj	Deputy Director, Commerce & Industries
11	Shri Ghanshyam Lal Sahu	Deputy Secretary, Housing & Environment
12	Shri K.K Katendru	Deputy Director, Technical Education
13	Shri Traman Ydalu	DEO, DoT
14	Dr. Sanjeev Kumar Sirmour	ADDV, Animal Husbandry
15	Smt. Kumud Mishra	Assistant Director, Commerce & Industries
16	Shri L. M Raut	Assistant Director, KVIC, Raipur
17	Shri Ashutosh Singh	SPM-FI, NRLM
18	Shri Puneet Ingole	Consultant, CSIDC
Reserve Bank of India		
19	Smt. Reeny Ajith	Regional Director, RBI, Raipur
20	Shri Manish Parashar	General Manager, RBI, Raipur
21	Shri Deepesh Tiwari	Assistant General Manager, RBI, Raipur
NABARD		
22	Shri D.K. Gawali	Chief General Manager, NABARD, Raipur
23	Shri Saroj Kumar Meher	Assistant General Manager, NABARD, Raipur
24	Shri Devesh Kumar Singh	Manager, NABARD, Raipur
SIDBI		
25	Smt. Priyanka Shende	Manager, SIDBI
National Housing Bank (NHB)		
26	Shri Sachin Sharma	RM, National Housing Bank

State Level Banker's Committee (SLBC), Chhattisgarh

27	Shri Rakesh Kumar Sinha	Deputy General Manager (B & O) & Convener, SLBC
28	Shri Manoj Kumar Singh	Assistant General Manager, SLBC



29	Shri Hemendra Singh Sisodia	Chief Manager, SLBC, C. G
30	Shri Rajan Sah	Manager, SLBC, C. G
31	Shri Priyabrata Gupta	Manager, SLBC, C.G
Chhattisgarh Rajya Grameen Bank		
32	Shri Vinod Kumar Arora	Chairman CRGB
33	Shri Vijay Vasant Raikwad	General Manager, CRGB, Raipur
RSETI		
34	Shri Ashok Kumar Singh	Regional Director, RSETI, NACER
Member Banks		
35	Shri Bharat Kumar Chavda	Deputy General Manager, Bank of Baroda
36	Shri Rakesh Bhootda	DGM & Zonal Head, Central Bank of India
37	Smt. Gayatri Kmapa	DGM & Zonal Head, Bank of India
38	Miss. Veena Kumari	DGM & Zonal Head, UCO Bank
39	Shri V.K. Sharma	Deputy General Manager, Punjab National Bank
40	Shri V. Venkatesh	DGM & Zonal Head, Bank of Maharashtra
41	Shri S.K. Shukla	Deputy General Manager, Canara Bank
42	Shri Rupesh Agrawal	DGM & Zonal Head, Indian Bank
43	Shri Anuj Kumar Singh	Deputy General Manager, Union Bank of India
44	Shri Ashish Tripathi	Sr. Regional Head, IDBI Bank Ltd.
43	Shri Chaturbhuj Barik	AGM, Punjab National Bank
44	Shri Gouri Shankar Nayak	Regional Head, Indian Overseas Bank
45	Shri Manish Kumar	AGM, Punjab & Sindh Bank
46	Shri Nihar Ranjan Panda	SVP & Circle Head, Axis Bank Ltd.
47	Shri Shrangesh Bopche	Vice President & State Head, Axis Bank Ltd.
48	Shri Udyan Pendse	Vice President, HDFC Bank Ltd.
49	Shri Minshu Batra	Vice President & Cluster Head, YES Bank Ltd.
50	Shri Vikas Sinha	Vice President-GB, YES Bank Ltd.
51	Shri Ajay Nirmalkar	Regional Manager, ICICI Bank Ltd.
52	Shri Ankit Gupta	State Head, AU Small Finance Bank
53	Shri Sudipta Chhatterjee	Area Head, Ujjivan Small Finance Bank
54	Shri Pratap Kumar Bani	Regional Manager, Karur Vysya Bank
55	Shri Laxmi Narayan Tandon	State Head, ESAF Small Finance Bank
56	Shri Sourabh Singh	State Head, DCB Bank Ltd.
57	Shri Varun R. Khanna	State Head, Airtel Payments Bank
58	Shri Annd Baheky	Regional Manager, RBL Bank Ltd.
59	Shri Sanjay Thakre	DVP & Circle Head , Bandhan Bank

60	Shri Bablu Patel	Regional Head, IDFC First Bank Ltd.
61	Shri Raghab Thakur	Sr. R.S.M, Equitas Small Finance Bank
62	Shri Saroj Sawain	Chief Manager, Central Bank of India
63	Shri Mirtunjay Khatua	Chief Manager, Bank of Baroda
64	Shri Narendra Choubey	Senior Manager, Union Bank of India
65	Shri Abhilash Kumar Behera	Senior Manager, Canara Bank
66	Shri Deepesh Makhija	Senior Manager, UCO Bank
67	Shri Mohan Banjare	Senior Manager, Central bank of India
68	Shri Soumya Ranjan Padhi	Senior Manager, Karnataka Bank Limited
69	Shri Nikhil Kshatri	Manager, Bank of India
70	Shri Mukesh Joshi	Manager, Indian Bank
71	Shri Soumya Prakash Panigrahi	Manager, IndusInd Bank
72	Shri Abhishek Tiwary	Manager, APEX Bank
73	Shri Anil Kumar	Branch Manager, Utkarsh Small Finance Bank
74	Shri Vikash Rathi	Branch Manager, Kotak Mahindra Bank
75	Shri Rajesh Bali	Branch Manager, Jammu & Kashmir Bank Ltd.
76	Shri Nihar Ranjan Sahu	DBM, City Union Bank
77	Miss. Anchal Khurana	Assistant Manager, Federal Bank
78	Shri T. Saravanakumar	Assistant manager, Tamilnad Mercantile Bank Ltd.
79	Shri Neeraj Kumar	Area Manager, SBI Life

Meets

संचालनालय संस्थागत वित्त छत्तीसगढ़
इन्द्रावती भवन, ब्लॉक-1, चतुर्थ तल, नवा रायपुर अटल नगर
दूरभाष क्रमांक 0771-2510840, फ़ैक्स क्र. 0771-2510841
Email : dif.cg@gov.in; adif.cg@gov.in

जावक क्रमांक 492 / संसंवि / बैंकिंग / SLBC / 2026,

दिनांक 30 / 03 / 2026

1	प्रमुख सचिव, कृषि विकास एवं किसान कल्याण तथा जैव प्रौद्योगिकी विभाग
2	सचिव, वाणिज्य एवं उद्योग विभाग
3	सचिव, नगरीय प्रशासन विकास विभाग
4	सचिव, आवास एवं पर्यावरण विभाग
5	सचिव, तकनीकी शिक्षा विभाग
6	सचिव, राजस्व एवं आपदा प्रबंधन विभाग
7	सचिव, ऊर्जा विभाग
8	सचिव, इलेक्ट्रानिक्स एवं सूचना प्रौद्योगिकी विभाग
9	मिशन डायरेक्टर, एनआरएलएम, (राज्य ग्रामीण आजीविका मिशन)
10	मिशन डायरेक्टर, एनयूएलएम, (राज्य शहरी आजीविका मिशन)
11	संचालक, कृषि
12	संचालक, उद्यानिकी
13	संचालक, तकनीकी शिक्षा
14	संचालक – DIC, उद्योग,
15	मुख्य कार्यपालन अधिकारी, CHiPS
16	मुख्य कार्यपालन अधिकारी, SUDA



State Level Bankers Committee, Chhattisgarh

Action Taken Report

**101th quarterly SLBC meeting
for the quarter ended December' 2025 held on March 13, 2026**

S. No.	Observation / Issue Identified	Analysis	Action Required	Responsible Authority	REMARKS / ACTION TAKEN
1	Delay in conducting SLBC meetings due to non-submission of data by banks	Meetings are expected within the 45-day timeline, 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 70% population depends on agriculture, but agriculture credit share is only ~16%, below the mandated 18% PSL target	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 Agriculture University / IGKV to identify potential agristartups 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.
4	High number of pending Re-KYC cases	Out of 33 lakh accounts, about 22 lakh accounts still pending for re-KYC	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., Sarangarh, Jashpur, Mungeli, Baloda Bazar) 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.
8	Two districts below 40% CD ratio	Korea and MohlaManpur 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 PSLC certificates instead of direct lending	Increase direct priority sector lending, 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	Surguja & Bastar divisions 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 FY2526. 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.
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), Gol.
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