

**SLBC- Himachal Pradesh**

**DISTRICT-WISE CDR POSITION IN TWELVE DISTRICTS AS OF March, 2026**

S. No	Districts	June, 2025	September, 2025	December, 2025	March, 2026	Remarks
1	Bilaspur	28.38	27.97	28.62	28.29	Critically low CD ratio
2	Chamba	34.25	34.04	34.75	35.52	Low CD ratio
3	Hamirpur	24.05	23.17	23.39	23.76	Critically low CD ratio
4	Kangra	25.23	25.25	25.97	26.32	Critically low CD ratio
5	Kinnaur	46.74	47.77	46.21	48.49	
6	Kullu	45.87	45.07	45.70	47.32	
7	Lahaul Spiti	24.71	24.77	25.57	23.48	Critically low CD ratio
8	Mandi	30.37	29.85	30.97	31.41	Low CD ratio
9	Shimla	45.80	44.22	46.88	47.91	
10	Sirmaur	75.16	74.45	76.69	79.21	
11	Solan	82.91	82.26	83.55	82.49	
12	Una	30.69	30.21	31.03	32.08	Low CD ratio
	<b>Dist wise</b>	40.03	39.93	40.55	41.08#	
	<b>State Total</b>	After adding Outside Credit			<b>51.18</b>	

**#Excluding Outside Credit.**