80वीं त्रैमासिक बैठक

राज्य स्तरीय बैंकर्स समिति

झारखण्ड

जून 2022

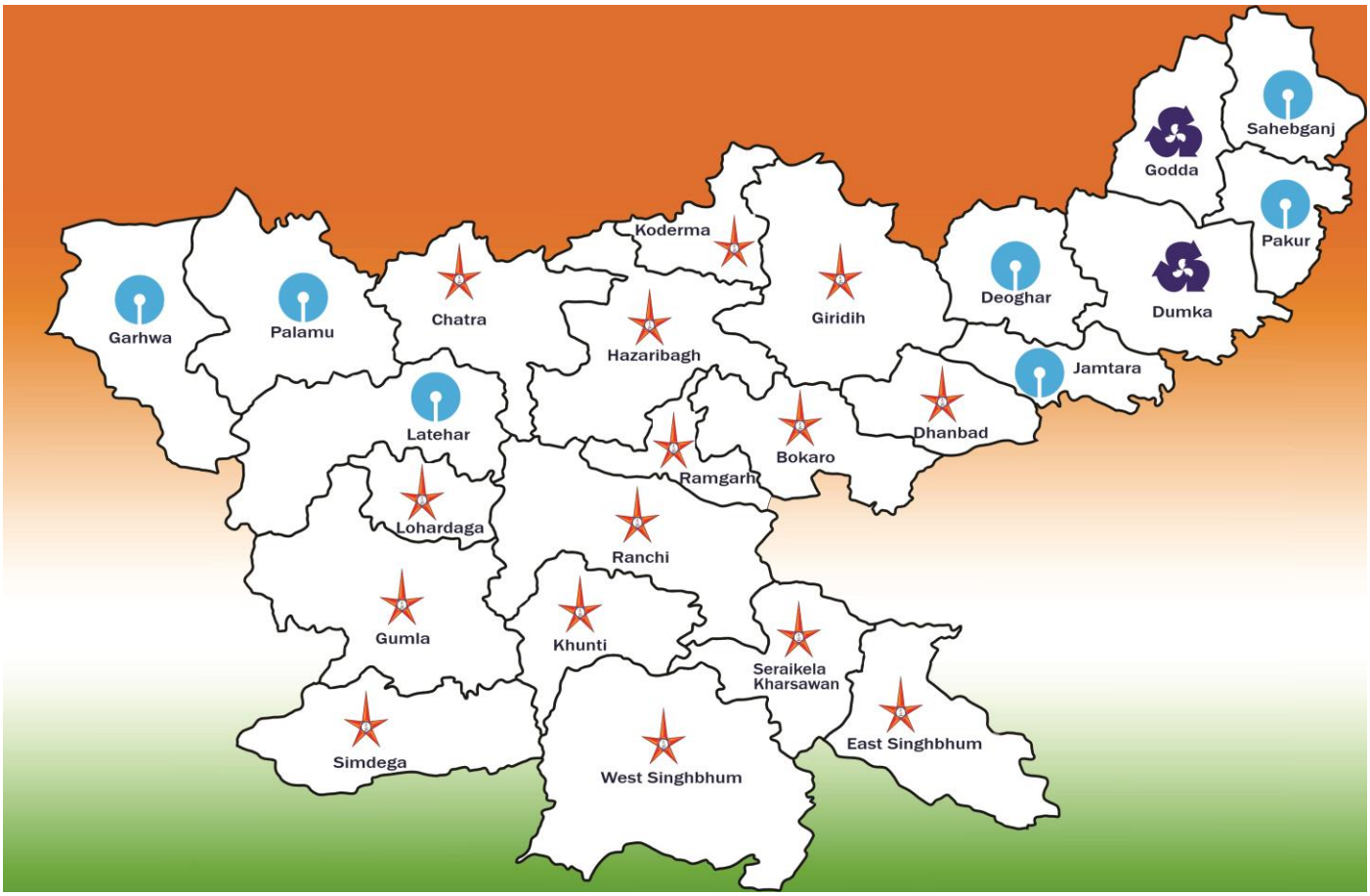
कार्यसूची एवं पृष्ठभूमि नोट

संयोजक: बैंक ऑफ़ इंडिया

रिश्तों की जमापूँजी

[FOR INTERNAL CIRCULATION ONLY]

जिलावार अग्रणी बैंक



झारखंड में बैंकिंग नेटवर्क की स्थिति

जनसंख्या	**:3.29 Cr.**
क्षेत्रफल	**:79,714 sq. km**
ज़िला	**:24**
आकांक्षित जिला	**:19**
अग्रणी बैंक	**:**
बैंक ऑफ इंडिया	**:15**
भारतीय स्टेट बैंक	**:07**
इंडियन बैंक	**:02**
जमा कुल राशि	**:₹ 2,81,564.93 Cr.**
अग्रिम कुल राशि	**:₹ 96,760.47 Cr.**
CD अनुपात	**:42.90 %**

बैंक शाखाएं	**:**	**3,210**
एटीएम	**:**	**3,361**
RSETIs	**:**	**24**
RUDESETI	**:**	**01**
FLCs	**:**	**59**
गांवों की संख्या	**:**	**32,583**
ब्लॉकों की संख्या	**:**	**263**
No. of SSAs	**:**	**4,178**
No. of BCs	**:**	**48,858**

राज्य स्तरीय बैंकर्स समिति
झारखण्ड

80वीं त्रैमासिक बैठक की कार्यसूची
(जून, 2022)

संयोजक:-

बैंक ऑफ़ इंडिया
रिश्तों की जमापूँजी

कार्यालय: "ईश्वरी आर्केड", छठा तल्ला, होटल रैडिसन ब्लु के सामने, 5, मेन रोड, राँची-834001
प्रधान कार्यालय: "स्टार हाउस", सी-5, 'G' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई-400051



Foreword for 80th Meeting of SLBC in August 2022

State Level Bankers' Committee (SLBC), in pursuit of rural development and overall development of the State, closely aligns itself with Government and Financial Institutions to dovetail its developmental agenda with the national strategy of inclusive growth. Bank credit and financial inclusion is an important component of economic transformation and forms the backbone of development in the State.

It is my pleasure to bring out the SLBC booklet of the State for the June 2022 quarter which envisages an overall position of member banks in different regulatory frameworks/parameters of the Reserve Bank of India, NABARD, DFS, Central and State Government. This Booklet also contains other vital information and activities undertaken by the member banks, lead district managers, and other stakeholders during the first quarter of the financial year 2022-23.

The first quarter of Financial Year 2022-23 has bought us a new hope after the continuous COVID crisis in last two years. I am sure that now, all Banks and Government Departments in the State will take an opportunity to work in a co-ordinated way and ensure to not only achieve the targets set in the ACP but also to aim for inculcating better credit discipline among the beneficiaries by the way of financial and digital literacy which will give a fillip to the development of the targeted sectors.

I sincerely hope that the SLBC booklet will enable member banks and other stakeholders in performance analysis and identification of gaps to make suitable strategies for the next quarter to meet the expectation of RBI/NABARD/DFS/State Government/Central Government and the overall development of the State.

B.K. Mishra
General Manager

Ranchi
July 20, 2022

संजीव सिन्हा
Sanjiv Sinha



महाप्रबंधक (प्रभारी अधिकारी)
भारतीय रिजर्व बैंक, रांची
General Manager
(Officer-in-Charge)
Reserve Bank of India, Ranchi

FOREWORD

As we hold the SLBC meeting for the first quarter of current financial year 2022-23, we need to reflect upon the achievements during the quarter and align our efforts to achieve the targets set for the year in a uniform manner spread across the remaining quarters. We all appreciate the fact that CD ratio of Jharkhand state is on lower side and a concerted efforts and focused strategy is needed to improve the same. I would like some of the major banks to share their strategy and steps taken in this regard.

RBI Ranchi organized a capacity building program for bankers to equip them with the latest RBI guidelines pertaining to MSMEs, various Government schemes for MSMEs, communicating with MSME clients etc. during June 22-23, 2022 in Bokaro district. Further, to promote financial literacy, an awareness stall was set up by RBI Ranchi in the fair organized during Rath Yatra on July 01, 2022 in Jagannathpur area of Ranchi district. The main objective of this program was to disseminate information related to financial literacy to the public attending the fair. CFL project run by RBI with the assistance of various stakeholders have stabilized and streamlined to a great extent. Success of the project requires active participation from the banks, their BCs so that the financial literacy may lead to access and usage of financial products.

I urged all the banks during the last meeting to accelerate the efforts to encourage their MSME clients to register on Udyam Registration Portal so that they are eligible to be classified under MSME. I am hopeful that the banks have reached out to their MSME customers and assisted them in Udyam registration.

DCC/DLRC forum is a very crucial aspect of Lead Bank Scheme and it is essential that meetings of DCC/DLRC are held in time as per the annual Calendar. SLBC may ensure that required data is available with all the LDMs within the prescribed timeline.

Yours sincerely,

(SANJIV SINHA)

आर.आर.डी.ए. भवन, चौथी मंजिल, कचहरी चौक, राँची, (झारखण्ड) - 834001, भारत
फोन : (0651)-2210509 फैक्स : (0651)-2210511ई-मेल: rdranchi@rbi.org.in
R.R.D.A Building, 4th Floor, Kutchery Chowk, Ranchi (Jharkhand) - 834001. India
Tel : (0651) - 2210509 Fax : (0651) – 2210511 e-mail : rdranchi@rbi.org.in
हिन्दी आसान है, इसका प्रयोग बढाइए



जहाँ कृषि, झारखंड के अर्थव्यवस्था की रीढ़ है वहीं शिक्षा, आवास, निर्यात, सामाजिक बुनियादी ढांचे, नवीकरणीय ऊर्जा और अन्य प्राथमिकता क्षेत्र के लिए ऋण की आवश्यकता, विशेष रूप से एमएसएमई, राज्य के समग्र विकास के लिए अति महत्वपूर्ण है. कोविड-19 के दुष्प्रभाव से बाहर आती राष्ट्र और राज्य अर्थव्यवस्था को उत्प्रेरित करने के लिए झारखंड मे प्राथमिकता क्षेत्र के ऋण प्रवाह को बढ़ाने की आवश्यकता है जिसके लिए हमें केंद्र, राज्य सरकार व आरबीआई की नीतियों के अनुरूप आगे बढ़ना होगा.

केंद्र, राज्य और भारतीय रिजर्व बैंक के निर्देशों के अनुरूप, उपलब्ध संसाधनों को इष्टतम स्तर तक उपयोग, राज्य के विकास और योजनाकारों हेतु इनपुट प्रदान करने के लिए, नाबार्ड प्रत्येक वर्ष जिला स्तरीय परामर्शदात्री समिति द्वारा विधिवत अनुमोदित पीएलपी को संकलित करके राज्य फोकस पेपर तैयार करता है जो राज्य की वार्षिक ऋण योजना का आधार बनाते हैं. एसएलबीसी द्वारा इन संभाव्यताओ को उपलब्ध संसाधनों के साथ बैंक ऋण के साथ तालमेल (सिंक्रनाइज़) करने के प्रयास के साथ ही केसीसी संतृप्ति, खाद्य प्रसंस्करण, एफपीओ और एसएचजी आदि को प्रोत्साहित करना सराहनीय है क्योंकि इन क्षेत्रों मे बैंक ऋण पूंजी निर्माण को प्रोत्साहित करता है जो आर्थिक विकास के साथ जुड़ा है.

आधार स्तरीय ऋण प्रवाह बढ़ाने के अपने प्रयासों में, नाबार्ड ने हाल के वर्षों में कई कदम उठाए हैं जैसे कि RRBs और RCBs को पुनर्वित्त के लिए उदार नीतियां अपनाना, वित्तीय समावेशन एवं बैंकिंग प्रौद्योगिकी के तहत वित्तीय साक्षारता कार्यक्रम चलाना तथा वित्तीय साक्षारता केन्द्रो की स्थापना करना, POS / mPOS / micro ATMs के लिए सहायता प्रदान करना, आत्मनिर्भर भारत के तहत भारत सरकार की योजनाओं के लिए गतिविधियों को संरेखित करना, एफपीओ के वित्तपोषण में तेजी लाना आदि. हमारे इन्ही प्रयासो के तहत पिछली तिमाही के अंदर हमने झारखंड राज्य ग्रामीण बैंक(JRGB) के साथ 5000 संयुक्त देयता समूहों के प्रोत्साहन हेतु करार, SLTC एवं PACS computerization हेतु पहल व JRGB के वरिष्ठ अधिकारियों के लिए जागरूकता कार्यक्रम सह एक्सपोजर विजिट कराना जैसे कार्य किए हैं.

हम आशा करते हैं कि यह दस्तावेज़ केंद्र, राज्य सरकार एवं आरबीआई की विभिन्न पहलों के कारण समुचित वित्त पोषण एवं उपलब्ध क्षमता के अनुरूप होगा जो बैंकरों और अन्य हितधारकों को राज्य के समग्र विकास के साथ लक्षित आधार स्तरीय ऋण प्रवाह को प्राप्त करने के लिए उचित उपायों का पालन सुनिश्चित करने में सक्षम करेगा.

(विनोद कुमार बिष्ट)
मुख्य महाप्रबंधक



FOREWORD FOR 80th SLBC IN AUGUST 2022

State Level bankers Committee Jharkhand has been playing a pivotal role in Socio -Economic development of the Jharkhand State in co-ordination with its Member Banks, State and Central government departments, other financial institutions etc. Adding feather to its cap, SLBC Jharkhand – Convenor Bank of India is moving forward to convene its 80th meeting in the month of August 2022.

I feel great pleasure to present this agenda and background note for 80th SLBC meeting. Aiming at exponential economic growth in Jharkhand state, the Annual Credit Plan for the year 2022-23 which envisages a credit outlay of Rs.61.64 thousand crores has been devised. Out of the total target in ACP Rs.36.64 thousand crore has been allocated for priority sector and Rs. 25.00 thousand crore for non-priority sector. In addition to it presently there are around 1.61 crore PMJDY accounts in the state of Jharkhand and SLBC is looking forward to cover all the account holders with the prevalent social security schemes namely PMSBY, PMJJBY and APY and accordingly the targets under the same have been fixed at 1722240, 741052 and 238960 against the respective scheme for the FY 2022-23.

Moreover, aligning with the program of financial inclusion in our country and as per directives from DFS the branch network in the state of Jharkhand is to be strengthened and in order to do that, establishment of a Brick and Mortar branch is proposed at a distance of every 5 km in the state and some unbanked locations with good potential have already been recognized for that.

SLBC is not only trying to reach far flung areas through its wide branch network but is also trying to reach out the mass for coverage under financial inclusion schemes and credit saturation through its initiative termed as "**VILLAGE ADOPTION PROGRAMME**", which aims at adoption of one village by each rural and semi urban bank's branch in the state of Jharkhand. **Around 1600 villages have been adopted so far under this program**.

I sincerely thank all my fellow bankers for their continued co-operation and support for ensuring all round development of the state. I also extend my thanks to Reserve Bank of India, NABARD, the Line Departments and LDMs for their valuable guidance and support.

Subodh Kumar
Deputy General Manager

Bank of India – Convenor SLBC Jharkhand

झारखण्ड राज्य स्तरीय बैंकर्स समिति की 80वीं बैठक की कार्यसूची

(जून 2022 पर प्रदर्शन की समीक्षा)

सूची-पत्र

क्र.स.	विषय	कार्य सूची सं	पृष्ठ सं
1	STATE PROFILE	*********	01-09
2	JAN-SAMARTH PORTAL	*********	10-13
3	रूपए का रोचक सफ़र	*********	14
4	NABARD LETTER ON AGRICULTURE CREDIT TARGET	*********	15-21
5	MINUTES OF THE 79th QUARTERLY MEETING OF SLBC, JHARKHAND	*********	22-35
6	SPECIAL SLBC MINUTES ON FINANCIAL INCLUSION & FINANCIAL LITERACY DATED – 14/06/2022	*********	36-44
7	SOP FOR VILLAGE ADOPTION PROGRAM	*********	45-47
8	दिनांक 13 मई, 2022 को आयोजित 79 वीं SLBC बैठक के कार्यवृत की पुष्टि	1	48
9	पूर्व में आयोजित 79 वीं एस एल बी सी बैठक में लिए गये निर्णयों पर कृत कार्यवाही रिपोर्ट	2	50-52
10	वित्तीय पहलों की समीक्षा, बैंकिंग नेटवर्क का विस्तार एवं वित्तीय साक्षरता	3	53-56
11	सभी अनुसूचित वाणिज्यिक बैंकों का महत्वपूर्ण संकेतक	4	57-59
12	5.1. वार्षिक ऋण योजना वित्तीय वर्ष 2021-22 वार्षिक ऋण योजना वित्तीय वर्ष 2021-22 के विभिन्न पैरामीटर के तहत उपलब्धियों की समीक्षा	5	60-62
13	निम्न के तहत ऋण की समीक्षा	6	
	6.1. कृषि किसान क्रेडिट कार्ड		63-73
	6.2. (क) सुक्ष्म एवं लघु और मध्यम उद्योगों का वित्त पोषण		74-85
	(ख) “प्रधानमंत्री मुद्रा योजना”		
	(ग) स्टैंड अप इंडिया ऋण योजना / PSB LOANSIN59MINUTES		
	6.3. शिक्षा ऋण		86-92
	6.4. आवास ऋण		
	6.5. उधारकर्ताओं की विशेष श्रेणी		
	6.6. महिला स्वयं सहायता समूहों के वित्तीयन हेतु योजना		
	6.7. एन आर एल एम के तहत्त की गई प्रगति की समीक्षा		
	6.8 आत्म निर्भर भारत अभियान		93-105
14	वित्तीय समावेशन एवं प्रधानमंत्री जन धन योजना की उपलब्धियां	7	106-114
15	एनपीए और वसूली - एन पी ए/बैंकों के स्ट्रेस्ड आस्तियों के रुकाव हेतु नियंत्रक उपाय और वसूली से संबधित जानकारी	8	115-118
16	सरकार प्रायोजित कार्यक्रम – PMEGP, NULM, PMAY	9	119-121
17	ग्रामीण स्वरोजगार प्रशिक्षण संस्थान(RSETI) / वित्तीय साक्षरता एवं ऋण परामर्श केंद्र (FLCC) का परिचालन	10	122-131
18	एस एल बी सी की विभिन्न उपसमितियों का कामकाज	11	132-136
19	विविध कार्यसूची	12	137-143
20	Less cash /Digital transaction	13	144
21	National Bamboo Mission	14	
22	Doubling of Farmers Income	15	145-151
23	अध्यक्ष की अनुमति से अन्य कोई विषय	16	152

(ANNEXURE)

परिशिष्ट की सूची-पत्र

Sl No	Particular	Annexure	Page no
01	Outstanding Position Deposit and Advances-Bank Wise	01 (A)	153
02	Outstanding Position Deposit and Advances-District Wise	01 (B)	154
03	ACP Under Agriculture upto June 2022 of FY 22-23-Bank wise	02(A)i,ii,iii,iv,v,vi,vii	155-161
04	ACP Under Agriculture upto June 2022 of FY 22-23-District wise	02(B) i,ii,iii,iv,v,vi,vii	162-168
05	Branch Network - Bank Wise	03(A)	169
06	Branch Network - District Wise	03(B)	170
07	Agri, MSME, Priority, Non Priority, Weaker Section-Bank Wise	04(A) i,ii,iii,iv,v	171-175
08	Agri, MSME, Priority, Non Priority, Weaker Section-District Wise	04(B) i,ii,iii,iv,v	176-180
09	Investment Credit as per place of utilization	05	181
10	Progress under Education loan-Bank Wise	06(A)	182
11	Progress under Education loan-District Wise	06(B)	183
12	Progress under Housing loan-Bank Wise	07(A)	184
13	Progress under Housing loan-District Wise	07(B)	185
14	PMEGP Progress report (01.04.2022-30.06.2022)-Bank Wise	08(A)	186
15	PMEGP Progress report (01.04.2022-30.06.2022)-District Wise	08(B)	187
16	SHG Bank linkage Programme-Bank Wise	09(A)	188
17	SHG Bank linkage Programme-District Wise	09(B)	189
18	Position of NPA-Bank Wise	10(A)-i, ii	190-191
19	Position of NPA-District Wise	10(B)-i, ii	192-193
20	Position of Certificate Case	11	194
21	Position of DRT Case	12	195
22	Bank Wise report on Action taken in NPA A/c's under SARFAESI Act	13	196
23	Data on Investment Credit-Bank Wise	14(A)	197
24	Data on Investment Credit-District Wise	14(B)	198
25	Loan Disbursed to minority community-Bank Wise	15(A)	199
26	Loan Disbursed to minority community-District Wise	15(B)	200
27	Loan O/S to Minority Community-Bank Wise	16(A)	201
28	Loan O/S to Minority Community-District Wise	16(B)	202
29	Loan Disbursement and Outstanding to ST/SC-Bank Wise	17(A)	203
30	Loan Disbursement and Outstanding to ST/SC-District Wise	17(B)	204
31	Advances to Women-Bank Wise	18(A)	205
32	Advances to Women-District Wise	18(B)	206
33	CASA and Aadhar Authentication – Bank Wise	19 (A)	207
34	CASA and Aadhar Authentication – District Wise	19 (B)	208
35	State Heads-Contact Details	**********	209
36	State Heads-LDM Details	**********	210
37	SLBC Sub Committee Minutes	**********	211
38	Glimpses of Customer Outreach Program – 08.06.2022	**********	********
39	Glimpses of Special SLBC – 14.06.2022	**********	********
40	Newspaper Cutting Of Kcc Camp – 23.06.2022	**********	********
41	FLC Camp by RBI & SLBC – 01.07.2022	**********	********
42	Digital India Week Gandhinagar – 04.07.2022	**********	********
43	Workshop by Nabard for Bankers – 07.07.2022	**********	********
44	Apy Outreach Program (PFRDA) – 08/07/2022	**********	********
45	Digital Banking Unit	**********	********

STATE PROFILE

STATE - JHARKHAND

1. PHYSICAL & ADMINISTRATIVE FEATURES

Total Geographical Area (Sq.km)	79720
No. of Divisions	5
No. of Sub Divisions	45
No. of Districts	24
No. of Blocks	264
No. of Villages	32712
No. of Panchayats	4364

2. SOIL & CLIMATE

Agro-climatic Zone	Eastern Plateau & Hills (Zone 7)
Climate	Moist sub-humid to dry sub-humid
Soil Type	Red laterite & clay loom, red sandy, red & Yellow

3. LAND UTILISATION [lakh ha]

Total Geographical Area	79.72
Total Cultivable Area	38.00
Current Fallow Land	8.87
Othe Fallow Land	6.75
Forest Area	23.61
Barren Land	5.74
Area Under Non Agricultural Use	6.86
Pasture and Other Grazing Land	1.97
Cultivable Waste Land	2.74
Irrigated Land	4.48
Total Gross Cropped Area	38.00
Net Sown Area	30.15
Cropping Intensity	126.00

4. RAINFALL & GROUND WATER

Rainfall [in mm]	Normal	Actual	2018	2019	2020
	1055		784.4	858.9	902.3
	Variation from Normal (%)		-28.20	-18.60	-14.40
Ground Water Resources (BCM) (2017) (Economic Survey 2020-21)	Net Annual Availability		Net Annual Water Draft		Balance
	5.69		1.58		4.11

5. DISTRIBUTION OF LAND HOLDING (Agri Census 2015-16)

Classification of Holding	Holding		Area	
	Nos.	% to Total	ha	% to Total
<= 1 Ha	1962000	70.00	754000.00	24.39
>1 to <=2 Ha	419000	14.95	569000.00	18.41
>2 Ha	422000	15.06	1768000.00	57.20
Total	2803000		3091000.00	

7. DEMOGRAPHIC PROFILE [in lakh] (as per Census 2011)

Category	Total	Male	Female	Rural	Urban
Population	329.88	169.30	160.58	250.55	79.33
Scheduled Caste	39.85	20.43	19.42	31.52	8.32
Scheduled Tribe	86.45	43.15	43.30	78.68	7.76
Literacy %	66.41	76.84	55.42	61.11	82.26
BPL (2011-12 estimates)	120.44 (36.51%)			10.40 (40.84%)	2.02 (24.83%)

8. HOUSEHOLDS [in '000] (as per Census 2011)

Total Households	6254
Rural Households	4729
BPL Households	2283

9. HOUSEHOLD AMENITIES [for Households] (as per Census 2011)

Having brick/stone/concrete houses (Nos. in '000)	10.77	Having electricity Supply (%)	32.50
Having source of drinking water(in %)	44.40	Having independent toilets(%)	22.00
Having access to banking services(Nos. in '000)	14.65	Having radio/tv sets(Nos. in '000)	21.20

10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]

Villages Electrified	29492
Villages having Agriculture Power Supply	NA
Total Number of Post Offices (Urban & Rural both)	3097
Villages having Banking Facilities (Incl. BCAs/USSBs/PACS/LAMPS)	25698
Villages having Primary Schools	25812
Villages having Primary Health Centres	330
Total Habitations covered with drinking water mission	77338 (64%)
Villages connected with Paved Approach Roads	11741

11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]

Anganwadis	38432	Dispensaries	206
Primary Health Centres	330	FRU/Dist./Sub Div Hospitals	52 / 24 / 12
Primary Health Sub-Centres / MAU	3953/ 95	Medical Colleges	7

12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE

Fertiliser/Seed/Pesticide Outlets [Nos]	NA	Agriculture Pumpsets[Nos]	NA
Fertiliser Consumption (MT 2019-20)	376423	Soil Map available(no. of districts)	24
Certified Seeds Supplied [kg] 2013-14	160000	Agro Service Centres [Nos]	NA
Seed Testing Labs	2	Soil Testing Centres [Nos]	8
Agriculture Tractors [Nos]	48766	ATMA [Nos]	24
Power Tillers [Nos]	114909	Farmers' Clubs [Nos]	6000
Threshers/Cutters [Nos]	19820	KVKs [Nos]	24

13. IRRIGATION COVERAGE [Lakh ha]

Irrigation Potential Created***	10.00
Net Irrigated Area (Total area irrigated at least once)	5.74
Area Irrigated by Canals / Channels	1.45
Area Irrigated by Tube wells	0.25
Area Irrigated by Tanks	1.03
Area Irrigated by wells/Other Sources	1.75
Irrigation Potential Utilized (Gross Irrigated Area)	7.00

14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING

Rural/Urban Mandi/Haat [Nos]	608	Regulated Market [Nos]	28
Length of Pucca Road [Km]	33024	Godown [Nos]	474
Length of Railway Line [Km]	1984	Godown Capacity[MT]	240750
Public Transport Vehicle [Nos] (upto July 2012)	457746	Cold Storage [Nos]	45
Goods Transport Vehicle [Nos] (upto July 2012)	147685	Cold Store Capacity[MT]	170148

15. STATE ECONOMIC PARAMETERS

Parameters	Amount	All-India Status
Gross State Domestic Product (GSDP) at current price for 2019-20	343126 cr	203.40 lakh cr.
Share of Primary Sector in GSDP	24.68%	18.57
Share of Secondary Sector in GSDP	30.04%	27.03
Share of Tertiary Sector in GSDP	45.28%	54.40
Per capita Income at current price (2019-20) (in ₹)	79873	134226

16. AREA, PRODUCTION & YIELD OF MAJOR CROPS

Crop	2019-20		2020-21		Yield - 2020-21 [kg/ha]
	Area ('000 ha)	Prod. (MT)	Area ('000 ha)	Prod. (MT)	
Paddy	1357.726	3612.588	1750.605	5123.063	2926
Maize	256.771	510.928	298.149	651.847	2186
Wheat	214.780	449.400	232.762	543.963	2337
Pulses	791.482	814.841	862.234	920.838	1068
Oilseeds	368.138	288.456	513.596	404.762	788
Total	2988.897	5676.213	3657.346	7644.473	

17. ANIMAL POPULATION AS PER 20th Livestock CENSUS 2019 (in '000)

Category of animal	Total	Male	Female
Cattle - Cross bred	626.193	80.367	545.826
Cattle - Indigenous	10596.919	4510.787	6086.132
Total Cattle (Cross bred+Indigenous)	11223.112	4591.154	6631.958
Buffaloes	1350.313	542.219	808.094
Sheep - Cross bred	1.331	0.533	0.798
Sheep - Indigenous	639.852	239.923	399.929
Total Sheep (Cross bred+Indigenous)	641.183	240.456	400.727
Goat	9121.173	2895.183	6225.990
Pig - Cross bred	58.851	27.254	31.597
Pig - Indigenous	1218.122	481.71	736.410
Total Pig (Cross bred+Indigenous)	1276.973	508.966	768.007
Horse/Donkey/Camel	1.778	0.857	0.921
Poultry - Cross bred/Indigenous	4209.617	NA	NA
Total Livestock	27824.149	NA	NA

18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES

Veterinary Hospitals/Dispensaries [Nos]	451**		
Disease Diagnostic Centres [Nos]	1	Govt. Fish Farms	80
Artificial Insemination Centers [Nos]	1698*	Fishermen Coop Societies [Nos]	401
Animal Breeding Farms [Nos]	64	Fish Seed hatcheries [Nos]	111
Animal Husbandry Tng Centres [Nos]	1	Fish Markets [Nos]	1
Dairy Cooperative Societies [Nos]	1601	Poultry hatcheries [Nos]	4
Milk Chilling Centre	18	Fish Training / Research Centres	2
Milk Processing Plants	10	State Milk Producers Coop Federation (MILKFED)	1
Improved Fodder Farms (Area in ha)	220	Slaughter houses [Nos]	1

19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY

Fish	Production ['000MT] 2019-20	223.00	Per cap avail. [gm/day] 19.42
Egg	Production [million No.] 2019-20	692.81	Per cap avail. [nos/p.a.] 19
Milk	Production [lakh MT] 2019-20	24.72	Per cap avail. [gm/day] 177
Meat	Production [lakh MT] 2020-21	6.725	Per cap avail. [gm/day] 5

***Minor Irrigation Potential Created 5.41 and Major and Medium Irrigation Potential Created 2.34 lakh ha; ** Including 4 Mobile Vet Hospitals; * Including 760 DCDC run by BAIF; # Including 01 Bull Rearing Farm

Sources : Item Nos 1 & 7 8 9 & 10 – Census 2011 Planning Commission Poverty Estimates 2011-12 GoJ/SLSBC Item Nos 2 3 12 13 14 & 16 - Dept of Agr/Dir of Eco & Stat/Draft Annual Plan GoJ Jhar State Agri Mktg Board Item No 4 - Dept of Agr/Water Resources Item No 11-DoH&FW GoJ Item No 15 - Draft Annual Plan 2012-13 GoJ Item No 16 - DA&SD GoJ Item No 17 18 19 - 20th livestock census 2019 Economic Survey 2020-21 GoJ Item Nos 1 & 7 8 9 & 10 - Census 2011 india water gov in Item no 5 – Agri Census 2015-16 3 – SAMETI Jharkhand website Jharkhand Economic Survey 2020-21 Handbook of Statistics on Indian States - Reserve Bank of India

State Profile

Jharkhand state, *"The land of Forests"* shares its border with the States of Bihar to the North, Uttar Pradesh to the Northwest, Chhattisgarh to the West, Odisha to the South and West Bengal to the East. The State falls between 22°00' N to 24°37' N latitude and 83°15' E to 87°01' E longitude. The state with a geographical area of 79.72 lakh ha, which is 2.42% of total geographical area of country, is the 15th largest State in the country. The State was carved out of Bihar on 15th November 2000. The city of Ranchi is its capital and other major cities in the State are Jamshedpur, Bokaro, Dhanbad, Deoghar and Hazaribagh. Major rivers like Damodar and Subarnarekha originate from the state. Of the total 24 total districts, the state has 19 districts identified under transformation of aspirational districts programme by NITI Aayog.

Box 1: Jharkhand at a Glance

- Districts -24
- Sub-divisions - 45
- Developmental Blocks -264
- Panchayats – 4,364
- Villages – 32,712
- Small and medium Towns - 95
- Urban local bodies - 50

  Municipal Corporation- 9
  Nagar Parishad -21
  Nagar Panchayat -19
  Notified Area - 1

The State consists of 24 districts and is divided into 5 administrative divisions as given below:

- **South Chhotanagpur** comprising 5 districts - Ranchi, Khunti, Simdega, Gumla and Lohardaga.
- **North Chhotanagpur** comprising 7 districts - Hazaribagh, Ramgarh, Chatra, Koderma, Giridih, Bokaro and Dhanbad.
- **Kolhan** comprising 3 districts - East Singhbhum, West Singhbhum and Saraikela-Kharsawan.
- **Palamu** comprising 3 districts- Palamau, Garhwa and Latehar.
- **Santhal Pargana** comprising 6 districts- Sahebganj, Pakur, Jamtara, Deoghar, Dumka and Godda.

Demographic Profile

As per 2011 Census of India, Jharkhand is the 14th largest State in terms of population having total population of 329.88 lakh (2.7% of India's total population) with a decadal growth of 22.34%. Of the total population, rural population is 250.55 lakh (75.95%). The population density is 414 per sq. km. The ST and SC population constitute 26.19% and 12% of total State population, respectively. The literacy rate of the State stood at 66.41% (as compared to the National literacy rate of 74.04%) with 76.84% for males and 55.42% for females leaving a huge gender gap of over 20%.

Natural Resources

Jharkhand is rich in natural resources like minerals and forests. Jharkhand is known for its mineral wealth (40% of India) ranging from iron and copper ore, asbestos, uranium, mica & kainite (all 1st) to chromite (2nd) to coal, thorium, bauxite (all 3rd) to gold (6th) to graphite (8th) and manganese, limestone, china clay, fire clay, silver, etc. There are 370 mines of major minerals and 3519 mines of minor minerals in the State. Thus, it provides immense potential for industrialization as well as growth of MSME sector. The major industries located in the State are Iron & Steel, Automobile, Fertilizers, Chemicals and Cement.

Forest coves has a significant chunk of its land mass of the state with 29.62% of geographical area (23.61 lakh hectare), which provides a variety of Non-Timber Forest Products (NTFP) like Lac, Sal seeds, Mahua flower, Tasar, etc. The NTFPs are source of livelihood to a larger share of tribal population. Major part of the state lies on the Chhotanagpur Plateau, which is source of Koel, Damodar, Brahmani, Kharkai and Subarnarekha rivers, whose upper watersheds lie within Jharkhand. The State has a rich variety of flora and fauna. The State has one national park & eleven wildlife sanctuaries providing opportunities for tourism sector, especially eco-tourism. It is also the '*Lac State of India*', contributing to about 59% of the national production of lac.

Rainfall and Agro-Climatic Zones

Agriculture in the State is mostly dependent on rainfall. The normal rainfall of Jharkhand is 1055 mm. The South West monsoon covers most of the annual rainfall. Nearly half of the annual precipitation falls in the months of July and August. The State comes under Agro-Climatic Zone VII i.e. Eastern Plateau and Hills Region. The State is further divided into three Agro-Climatic Sub-Zones as per details furnished below:

Table 1.1: Agro-climatic Sub Zones of Jharkhand

Sr. No.	Agro-Climatic Sub-Zones	Districts covered	Characteristics
1	Central and North-Eastern Plateau zone	Hazaribagh, Giridih, Santhal Pargana, Dhanbad and about 1/3 of Ranchi (North Eastern portion)	• Late arrival and early cessation of monsoon. • Erratic and uneven distribution of rainfall • Low water retention capacity of soil • Lack of soil and water conservation practices
2	Central and Western Plateau zone	Districts of Palamu, Garhwa, Latehar, Gumla, Lohardaga, Chatra	• Low water retention capacity of the soil • Late arrival and early cessation of monsoon • Erratic and uneven distribution of rainfall • Lack of a safe disposal of runoff water during monsoon and water storage & moisture conservation practices for raising rabi crops
3	South-Eastern Plateau zone	East Singhbhum, West Singbhum	• Uneven distribution of rainfall • Low water holding capacity • Eroded soils • Poor soil fertility

Macro-economic Scenario

The economy of Jharkhand has grown at an average annual rate of 5.9% between 2011-12 and 2018-19. It grew at an average annual rate of 7.3 % between 2011-12 and 2014-15 and 4.8% between 2014-15 and 2018-19. The deceleration in the growth-rate in the second period (2014-15 to 2018-19) has been attributed to unusual contraction in the real GSDP of the state by 6.2% during 2015-16. The economy, however, recovered in subsequent years. In the year 2019-20 it has been estimated to have grown by 6.7%; much higher than the real GDP of the country which has been estimated to have grown by 4.2% only. The Gross State Domestic Product (GSDP) at constant (2011-12) prices of Jharkhand was ₹1,50,918 crore in the year 2011-12. It grew at an average annual rate of 7.3% per annum to reach ₹1,86,534 crore during 2014-15. Between 2014-15 and 2018-19, the real GSDP of the state grew at an average annual rate of 4.8% per annum only, to reach ₹2,24,986 crore during 2018-19 (P). It was estimated to have grown to ₹2,40,036 crore in the financial year 2019-20 (P).

The per capita income (per capita NSDP) of Jharkhand was ₹41,254 in the year 2011-12. It grew at an average annual rate of 11.6% at current prices and 5.7% at constant prices between 2011-12 and 2014-15. In the year 2014-15, the per capita income of the state was ₹57,301 at current prices and ₹48,781 at constant prices. Between 2014-15 and 2018-19, the per capita income of the state grew at 3% at constant prices and 5.9% at current prices. Thus, the per capita income of the state, in the year 2018-19 was ₹54,982 at constant prices and ₹73,155 at current prices.

Table 1.2 Comparable sheet-Per Capita Income of Jharkhand Vs India (₹)

Year	Per Capita Income of Jharkhand		Per Capita Income of India	
	Constant Prices	Current Prices	Constant Prices	Current Prices
2014-15	48781	57301	72805	86647
2015-16	44524	52754	77659	94797
2016-17	48826	60018	83003	103870
2017-18	52277	67484	87828	115293
2018-19	54982	73155	92085	126521
2019-20	57863	79873	94954	134226

(Jharkhand Economic Survey 2020-21)

Per Capita Income of Jharkhand during 2019-20 was ₹57,863 at constant prices (Base Year 2011-12) and ₹79,873 at current prices, whereas Per Capita Income of India has pegged to ₹94,954 and ₹1,34,226 respectively. At current prices, the Per Capita Income of Jharkhand is 59.5% of National Per Capita Income in 2019-20.

The Covid-19 pandemic has caused disruption in the national and the state economy. Because of the pandemic, the ensuing lockdown and the fear and restrictions caused it, the Gross Domestic Product of the country and its states contracted sharply in the first two quarters of the financial year 2020-21. The sign of recovery, however, has become visible since October, 2020. The agricultural sector has been performing well. Sectors such as auto and capital goods which were hit hard during the lockdown, are expecting a turnaround in their earnings. The other sectors have also shown improvement in their production and earning. The consumption of electricity and petroleum is surging towards

normalcy. So the growth of GDP/ GSDP is expected to show rapid improvement in the next financial year.

Among the three major sectors (the primary, the secondary and the tertiary) of the state's economy, the tertiary sector has grown at the fastest rate in the year 2019-20. While the primary sector has been estimated to grow at the rate of 2.2% and the secondary sector at the rate of 4.9%, the tertiary sector has been estimated to have grown at the rate of 7.9% in the year 2019-20. Within the primary sector, the mining and quarrying sub-sector is estimated to have grown by 1.8% and the "Agriculture, Forestry and Fishing" sub-sector by about 2.5%. Within the 'Agricultural, Forestry and Fishing' sub sector, Fishing has grown by 12.4% and forestry and logging by 5.3%. Fishing, though not a major constituent of this sector has recorded an impressive growth in the last several years. In the last nine years i.e. between 2011-12 and 2019-20 it has grown at an average annual rate of 12.4%.

The output of the 'Agriculture, Forestry and Fishing sector' constitutes 12.6% of the GSVA of the state, but its contribution to the state's growth-rate is disproportionately low only about 6%. The 'crop production' which constitutes about 6% of the GSVA of the state, contracted by 0.2% and the livestock sector which constitutes 3.1% of the GSVA of the state, is estimated to have grown by about 3.8% in the financial year 2019-20. Though the value of output of 'fishing and aquaculture' has grown by 12.4% in the financial year 2019-20, its contribution to the growth rate of the economy is a mere 1.4%. The 'Forestry and Logging' sub-sector has recorded a growth of about 5.3% and contributed 2.4% to the growth of the state's economy. The output of this sector constitutes 2.6% of the GSVA of the state.

Status of Poverty in the State

The percentage of total Multidimentionally Poor population of the State as per NITI Ayog's National Multidimentional Poverty Index: Baseline Report (November 2021) stood at 42.16% as against all India level of 25.01%. Further, the rural headcount ratio and urban headcount ratio stood at 50.93% and 15.26% as against the all-India level of 32.75% and 8.81% respectively. The ST and SC population poverty stood at 54% and 58% as against the all-India level of 45% and 37% respectively. Jharkhand's overall scores across SDGs have improved marginally by three points to 56 out of 100 in 2020-21 from 53 in 2019-20.

Agriculture

The agricultural economy of the Jharkhand is characterized by heavy dependence on monsoon, low investments, low productivity, mono-cropping with paddy (covering 80% of total cropped area). The major crops of the State are paddy, maize and pulses. Oilseeds, wheat & millets are grown in pockets. The production of vegetables is high and surplus in the State but there is lack of post harvest management facilities including shortage of cold storage facilities, processing units, etc. The average land holding of the State is 1.11 ha (marginal farmers - 0.41 ha, small farmers - 1.38 ha). The share of land holdings of small and marginal farms to the total holdings is 83% covering 37% of the operational area and only 0.69% of the operational holdings are above 10 ha covering about 9% of the operational area. The details of the working population in the State as against the all India position is given in the Table 1.3.

Table 1.3 - Details of working population in Jharkhand vs all India

Sr. No.	Particulars	Jharkhand		India (%)
		Workers(lakh)	%	
1	No. of Workers	130.98	39.73	39.79
2	Male	84.24	64.31	68.88
3	Female	46.73	35.68	31.11
4	Main Workers	68.19	52.10	75.20
5	Marginal Workers	62.80	47.90	24.80
6	Cultivators	38.15	29.10	24.60
7	Agricultural Labourers	44.36	33.90	30.00
8	Workers in Household Industries	4.55	3.50	3.80
9	Other Workers	43.92	33.50	41.60

(Source: Census, GoI, 2011)

Soil Type and Land use pattern

Soil of Jharkhand is low in available phosphorus and sulphur, medium in available nitrogen & potassium and deficient in available boron. About 39 lakh ha of land (49% of total geographical area) are acidic. The State is facing problem of slight (52% area) to moderate (36% area) soil erosion as about 43% of the area are located on very gentle slopes (1 to 3%) and 31% area on gentle slopes (3 to 8%). Further, poor irrigation and other constraints, a significant part of the land remains fallow.

The total gross cropped area in the State is 38 lakh hectare i.e. 47.67% of the Total Geographical Area (TGA). The Net Sown Area (2018-19) is 30.15 lakh ha i.e. 37.82% of TGA. The current fallow and other fallow are 15.62% of TGA. The State has got a sizeable forest coverage of about 23.28%.

Scenario of crop production in the State

Paddy is the major crop in kharif season followed by maize. The major pulses which are grown in kharif season are arhar, urad and moong. Groundnut is the major oilseed crop grown in kharif. Main crops of the State in Rabi season are wheat, Bengal gram, masoor, peas and linseed. The area, production and yield of principal crops in Jharkhand during last 2 years is given in the Table 1.4 below. (*Source: Directorate of Agriculture, GoJ & Jharkhand)*

Table 1.4 – Area, Productionand Yield of Major Crops (Area in '000 ha, Prod. In MT)

Sr. No.	Crop	2019-20		2020-21		Yield - 2020-21 [kg/ha]
		Area	Prod.	Area	Prod.	
1	Paddy	1357.726	3612.588	1750.605	5123.063	2926
2	Maize	256.771	510.928	298.149	651.847	2186
3	Wheat	214.780	449.400	232.762	543.963	2337
4	Pulses	791.482	814.841	862.234	920.838	1068
5	Oilseeds	368.138	288.456	513.596	404.762	788
6	Total	2988.897	5676.213	3657.346	7644.473	

Table 1.5: Productivity (kg/ha) of major crops of Jharkhand vis-a-vis all India

Sr. No.	Crops	2016-17		2017-18		2018-19	
		Jharkhand	India	Jharkhand	India	Jharkhand	India
1	Paddy	2841	2550	2957	2578	2236	2659
2	Wheat	2011	3216	2121	3371	1831	3507
3	Maize	1916	2710	2025	3032	1970	
4	Pulses	1049	786	1101	853	984	806
5	Oilseeds	732	1225	713	1270	676	1265

Source: Annual Report 2018-19, Ministry of Agriculture, GoI

The state is not a leading producer of horticultural crops but the agro-climatic conditions provide ample scope for the production of horticultural crops, the full potential of which is yet to be realised. The State is a potential hub for horticulture, medicinal & aromatic plants and organic farming. The area under different varieties of fruit crops in Jharkhand has increased from 96,530 hectares in 2015-16 to 1,05,317 hectares in 2019-20. Since the shelf-life of horticultural crops is short, infrastructural facilities need to be developed to minimize wastage. At the same time facilities for value-addition in the form of food processing and the like can help the horticultural sector contribute a larger share in the state's GSDP. The output of fruit-crops has increased persistently over the years registering a CAGR of around 5% rising from around 961 thousand metric tonnes in 2015-16 to 1153 thousand metric tonnes in 2019-20. The output of vegetables has grown in the state at a CAGR of around 1.26% between 2015-16 and 2019-20 rising from around 3374 thousand tonnes in 2015-16 to 3592 thousand tonnes in 2019-20. The State is a major producer of vegetables.

Sericulture is another key employment generating sector in the state and its growth has a massive employment generation potential, particularly in the rural areas. Jharkhand is the largest producer of Tasar silk (a non-mulberry silk) in the country, with 76.4% share in the total output. The backward linkages of the sector to the rural economy give huge opportunities to millions of farmers, artisans, handlooms and handicraft manufacturers. The sector is perfectly aligned with the Make in India, Skill India etc. In order to maintain the competitive edge and give special thrust to the sector, Jharkhand Silk, Textile and Handicraft Development Corporation (JHARCRAFT) was established in 2006 to provide support in design, training, entrepreneurship development, marketing, raw material support in a clustered and organized manner by grouping local artisans, self-help groups and NGOs involved in similar activities.The production of tasar raw silk has increased by 15.33% from 2015-16 to 2019-20. The number of vacancies for the one year certificate course has also increased from 45 to 60, 2017-18 onwards. The preservation of tasar seed cocoon has also increased from 55.40 lakhs to 88.83 lakhs registering 60.34% growth over the years. Basic seed production has also gone up from 6.83 lakhs to 18.23 lakhs. Tasar commercial seed production has declined drastically from 225.61 lakhs to 81.53 lakhs

As per the census of 2011, the proportion of rural population of Jharkhand is 76%, out of which 31% are in the age group of 20-39 years whereas, 16.3% are in the age group of 40-59 years. Thus, more than 47% of rural population fall in age group of working individuals. The estimates on internal migration suggest that 43.6% of rural males migrate from rural areas to urban areas in Jharkhand. The proportion of rural to urban migration is 7.9% for

females and the overall migration is 12.1%. It is also noticeable that 15.6% migration of rural males is due to employment-related reasons. In Jharkhand's rural economy, agriculture is one of the significant sectors, which leads to food security, income, price stability and livelihood for the majority. As per the Planning-cum-finance Department, Government of Jharkhand, more than 66.85% of the total labour force is dependent on agriculture. According to the Directorate of Economics and Statistics, Jharkhand, the share of this sector (agriculture, forestry and fishing sector) in the GSVA of the state is about 8.34% and it makes a contribution of about 5.05% to the growth of the economy. Therefore, it is vital to give priority to this sector, which continues to be the largest employment generating sector in the rural economy of Jharkhand.

Trade & Industry

The industrial sector has a multi-faceted role in the growth and development of Jharkhand. The performance of this sector plays a critical role in ensuring a balanced and rapid development. The industrial sector due to its deep backward and forward linkages with the other sectors of the economy such as agricultural goods, transportation, storage and trade has the capacity to pass on the growth impetus to the entire economy, truly acting as the driver of growth. The large deposits of minerals provide a solid launching pad for all kinds of industries. Jharkhand is rich in mineral resources such as coal (27.3% of India's reserves), iron ore (26% of India's reserves), copper ore (18.5% of India's reserves), uranium, mica, bauxite, granite, limestone, silver, graphite, magnetite and dolomite. Jharkhand is the only state in India to produce coking coal, uranium and pyrite. The state is the largest producer of tasar silk (a non-mulberry silk) in the country, with 76.4% share in the total output. With 40% of the nation's mineral reserves in Jharkhand, the state government aims at a rapid development by harnessing the location advantage with a proactive Industrial Policy and visionary leadership.

The different linkages of the industrial sectors in the economy along with the other sectors sometimes also makes it vulnerable to several internal and external economic challenges adversely affecting its growth. Jharkhand has been spearheading the growth of the state particularly in the manufacturing field. The industrial sector contributes a share of 42% of its total gross state value added for the year 2019-20. For the last five years, the relative share of the industrial sector has remained in the range of 41-42%, though there have been some changes through the years. Trends in industrial production can be analysed by considering the changes in the GSVA values sector wise and within its sub sectors. The industrial sector has registered 4.25% growth in the year 2019-20 in which the manufacturing sector accounted for 5.75% growth followed by electricity and construction with growth rates of 3.5% and 3.17% respectively. However, the mining and quarrying sector has experienced a sluggish growth rate of merely 1.8%.

The government of Jharkhand lays utmost emphasis on making the state one of most preferred destinations for investors by providing hassle free business environment, excellent infrastructure, perfect law and order and also creating employment opportunities across the industrial sectors. Various industrial policies of Jharkhand like Jharkhand Industrial Policy 2021, Jharkhand Food Processing Policy 2015, Jharkhand

Export Policy 2016, Jharkhand Industrial and Investment Promotion Policy 2016 are put in place to catalyse growth of the industrial sector.

Infrastructure

Infrastructure facility constitute one of the prerequisites for propelling any economy towards a higher growth trajectory. In order to harness the possibilities for faster socio-economic growth the State has promoted infrastructural development since it came into existence. The total installed capacity of power utilities in the State stands at 2515 megawatt and the shortage of energy as a proportion of the total requirement has declined over the years. An uninterrupted and adequate supply of power is indispensable for robust economic growth. The total power availability in the State was 9,988 MW in 2011-12 that has increased to 12,878 MW in 2019- 20 registering a CAGR of 3.22%. Of the total installed capacity of 2515 MW, 2,276 MW is made available from thermal energy coming from coal which amounts to 91% followed by hydro- electricity that contributes about 8%, and renewable sources of energy that contribute about 1.88% to the total installed capacity.

The state has a well-knit network of roads with the total length of national highways being 3,367 kms, and the State highways being 1,232 kms. The total length of national highways in the State has increased from 2,649 kms in 2018 to 3,367 kms in 2020, a growth of 27%, and that of other roads of PWD (RCD) has increased from 11,709 kms in 2018 to 12,736 kms in 2020, which represents an increase of about 9%. In order to ensure effective and efficient delivery of services, the government has equipped the Common Service Centres with IT based infrastructure. Of the total 19,066 rolled out Common Service Centres (CSCs), 12,101 CSCs are functional. Thus, the State has made considerable progress in strengthening its infrastructure network base over the years, closing the gaps that have existed. However, a concerted and persistent effort is required to maintain the pace of progress and achieve the desired targets in order to propel the economy towards a higher growth trajectory.

SOURCE -NABARD, STATE FOCUS PAPER

PRESS INFORMATION BUREAU
(Research Unit)
Ministry of Information and Broadcasting
Government of India

Jan Samarth Portal

National Portal for Credit Linked Government Schemes

(Ministry of Finance)

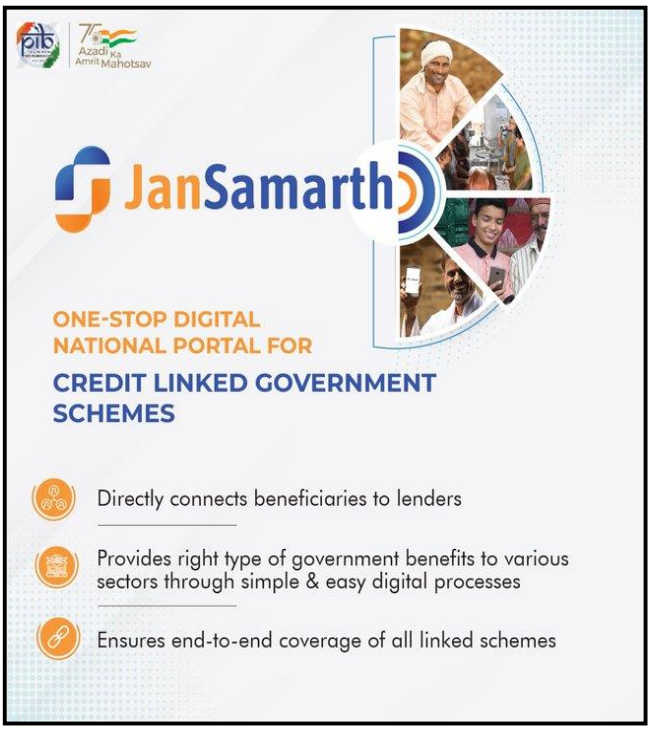
June 09, 2022

"Today the world is looking at us not just as a big consumer market but looking at us with hope and confidence as a capable, game changing, creative, innovative ecosystem."

- Prime Minister Narendra Modi

Introduction

Prime Minister Narendra Modi launched the **National Portal for Credit Linked Government schemes - Jan Samarth Portal** on June 06, 2022, while inaugurating iconic week celebrations of the Ministry of Finance and Ministry of Corporate Affairs.



Jan Samarth Portal, an initiative by Government of India, is a **unique digital portal linking thirteen Credit Linked Government schemes** on a single platform, for ease of access to all beneficiaries and related stakeholders. It connects various stakeholders of the financial ecosystem on a single platform to promote inclusive development and ease of doing business.

Salient Features of the Portal

- "Jan Samarth"[1] provides a single-window facility for **13 Government Schemes application submissions and 125+ Member Lending Institutions** (including all Public Sector Banks) to choose from.

[1] https://pib.gov.in/PressReleseDetailm.aspx?PRID=1831520

- The portal will facilitate credit under Government Schemes in the domains of **Agriculture, Livelihood, Education and Business**.
- 13 Government schemes are already on the Jan Samarth portal and more will be on boarded.
- The portal will check eligibility, give in-principle sanction and send the application to the selected Bank.
- It will also keep the beneficiaries updated at each stage of the journey, without necessitating multiple visits to bank branches.
- Real-time checks with Central Board of Direct Taxes (CBDT), Goods and Services Tax (GST), UDYAM, National E-Governance Services Ltd. (NeSL), Unique Identification Authority of India (UIDAI), CIBIL, etc. will ensure faster loan processing.

Objectives

- The core objective of Jan Samarth Portal is to **promote inclusive growth** and **development of various sectors** by guiding and providing them to the right type of Government benefits through simple and easy digital processes.
- The portal ensures end-to-end coverage of all the processes and activities of all the linked schemes.



Eligibility

The Portal uses cutting-edge technologies and smart analytics to provide intuitive guidance to beneficiaries for checking subsidy eligibility. The auto recommendation system offers most suitable schemes as per the beneficiary's requirements and credentials. Advanced technologies automate entire lending processes based on digital verifications making the entire process simple, speedy and hassle-free.

Education Loans are provided in the following cases:

- For pursuing studies in and outside India
- Eligible courses ranging from graduation to PhD
- Focus on students from economically weaker sections

➢ Three Schemes Available for Education Loan:
  - Central Sector Interest Subsidy (CSIS)
  - Padho Pardesh
  - Dr. Ambedkar Central Sector Scheme





Agriculture Infrastructure loans are provided in the following cases:

- Mobilizations of finance for post-harvest management and agricultural consulting
- Loans for the development of agricultural infrastructure, clinics, and business centres.

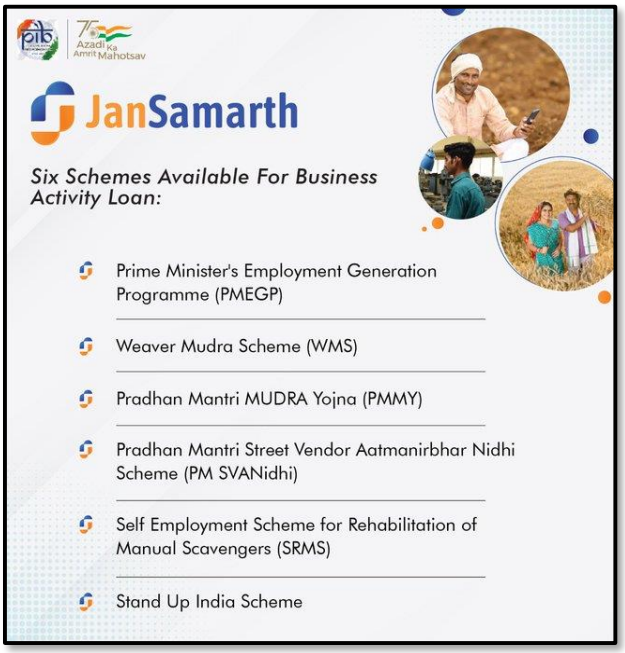
➢ Three Schemes Available for Agri Infrastructure Loan:
  - Agri Clinics and Agri Business Centers Scheme (ACABC)
  - Agricultural Marketing Infrastructure (AMI)
  - Agriculture Infrastructure Fund (AIF)

Business Activity Loans are provided in the following cases:

- Loans for setting and expanding up businesses
- Scheme wise benefits based on gender, social category, and type of business

- Six Schemes Available for Business Activity Loan:

  - Prime Minister's Employment Generation Programme (PMEGP)
  - Weaver Mudra Scheme (WMS)
  - Pradhan Mantri MUDRA Yojana (PMMY)
  - Pradhan Mantri Street Vendor Aatmanirbhar Nidhi Scheme (PM SVANidhi)
  - Self-Employment Scheme for Rehabilitation of Manual Scavengers (SRMS)
  - Stand Up India Scheme



One scheme is available for Livelihood Loan:

- Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)

Ease of Application Process

Beneficiaries can digitally check eligibility in few simple steps, apply online under eligible schemes and receive digital approval. The steps are as follows:

- ✓ **Step 1:** The beneficiary can check his/her eligibility by answering a few questions and get matched with best suitable schemes.
- ✓ **Step 2:** The beneficiary can then apply online by providing basic details and documents.
- ✓ **Step 3:** In this step, the beneficiary can view offers from 125+ lenders and get digital approval from selected bank.
- ✓ **Step 4:** Finally, the beneficiary can check his/her real time application status.



वित्त मंत्रालय
MINISTRY OF
FINANCE
सत्यमेव जयते

रूपए का रोचक सफ़र

भारत का आर्थिक इतिहास है तो बहुत पुराना, सोने की चिड़िया कहते थे सब, था वह भी एक जमाना। कई विदेशी शासक आए कर दिया बुरा हाल, धन दौलत सदियों लूट के देश को किया कंगाल।

आजादी का गर्वित पर्व जब 1947 में आया, रुपए का रोचक सफर वास्तव में तब शुरू हो पाया। बैंक और बीमा के विस्तार से आर्थिक उत्थान हुआ। राष्ट्रीय स्तर पर निजी बचत का व्यापक माहौल बना। समय के साथ एक दृढ़ संकल्प लिया गया, देश परिवर्तन का आर्थिक समृद्धि हेतु वित्तीय समावेश था मूल आधार जिसका। जन धन योजना ने जन जन का खाता खुलवाया। बीमा योजनाओं ने जनजीवन को सुरक्षित बनाया। किसान क्रेडिट कार्ड ने किसानों को भरोसा दिलाया।

आसान ऋण ने छोटे व्यवसायियों में साहस जगाया। व्यापक सहकारी आंदोलन से हुआ ग्रामीण विकास, मूलभूत एवं कृषि सुविधाओं से खिला खुशहाली का प्रभास। आवास ऋण ने करोड़ों का घर बसा कर खुशियों के साथ बढ़ाया उनका जीवन स्तर, औद्योगिक ऋण ने देश को सक्रिय प्रगति दी। सहायक नितियों से अंतर्राष्ट्रीय व्यापार को बढ़त मिली। पैसों की डिजिटल स्वरूप से लेनदेन बना आसान। डीबीटी ने तुरन्त पहुंचाया सीधे खाते में मान। इन प्रयासों ने कायाकल्प किया देशवासियों के जीवन का। जनभागीदारी ने इस सफर में निभाई एक अहम भूमिका।

आजादी के 75 वर्ष पर हमारा शत-शत नमन नागरिकों को, जिन्होंने दी ताकत अर्थव्यवस्था को, मनोबल वित्तीय संस्थान को।

संदर्भ सं. राबैं. सीपीडी. जीएलसी/642-679/जीएलसी. कॉर./ 2022-23 14 जुलाई 2022

NABARD

राज्य स्तरीय बैंकर समिति के समन्वयक (सभी राज्य/ केंद्र शासित प्रदेश)
Convenor of SLBC (All States/UTs)

महोदया/ महोदय

वर्ष 2022-23 के लिए कृषि हेतु आधार स्तरीय ऋण लक्ष्य	**Ground Level Credit Target for Agriculture 2022-23**
वित्तीय सेवाएँ विभाग, वित्त मंत्रालय, भारत सरकार के दिनांक 4 जुलाई 2022 के पत्र सं. एफ़. सं. 12/ 3/ 2022-23 (अनुबंध – I) के माध्यम से वर्ष 2022-23 के लिए एजेंसी-वार कृषि ऋण लक्ष्य आबंटित किए गए हैं :-	The Department of Financial Services, MOF, GOI vide their letter F.No. 12/3/2022-AC dated 4th July 2022 (Annexure - I) has allocated the Agency-wise agriculture credit target for the year 2022-23, as under:-

(रु. करोड़ में/ Rs. Crore)

एजेंसी/ Agency	फसल ऋण/ Crop Loan	मियादी ऋण/ Term Loan	कुल/ Total
वाणिज्य बैंक/ Commercial Banks	7,10,000	6,70,000	13,80,000
सहकारी बैंक/ Cooperative Banks	2,20,000	30,000	2,50,000
क्षेत्रीय ग्रामीण बैंक/ Regional Rural Banks	1,80,000	40,000	2,20,000
कुल/ Total	**11,10,000**	**7,40,000**	**18,50,000**

2. भारत सरकार द्वारा किया गया कृषि ऋण लक्ष्य का क्षेत्र-वार आबंटन साथ ही साथ राज्य-वार अलग-अलग, व्यापक क्षेत्र-वार और एजेंसी-वार लक्ष्य अनुबंध II में दिए गए हैं. कृपया यह नोट करें कि :	2. The Region-wise allocation of agriculture credit target made by GoI as well as the disaggregated State-wise, Broad sector-wise and Agency-wise targets are given in Annexure II. It may please be noted that:
(i) सकल फ़सली क्षेत्र का क्षेत्र-वार प्रतिशत हिस्सा, सकल सिंचित क्षेत्र और फसल सघनता और ऋण संवितरण में पिछले रुझान जैसे घटकों को ध्यान में रखा गया है.	(i) Factors like Region-wise percentage share of Gross Cropped Area, Gross Irrigated Area and Cropping Intensity and past trends in credit disbursement, etc. have been taken into account.

राष्ट्रीय कृषि और ग्रामीण विकास बैंक
National Bank for Agriculture and Rural Development
कॉर्पोरेट आयोजना विभाग
प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0106 • फ़ैक्स: +91 22 2653 0096 • ई मेल: cpd@nabard.org
Corporate Planning Department
Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0106 • Fax: +91 22 2653 0096 • E-mail: cpd@nabard.org

(ii)	कृषि ऋण संवितरण में क्षेत्रीय असंतुलन को कम करने की दृष्टि से पूर्वोत्तर, पूर्वी और मध्यवर्ती क्षेत्रों पर विशेष बल दिया गया है. प्राथमिकता प्राप्त ऋणीकरण वाले जिलों के संबंध में भारतीय रिज़र्व बैंक के दिनांक 04 सितंबर 2020 के मास्टर निर्देश परिपत्र के अनुसार यह देखा गया है कि पूर्वोत्तर क्षेत्र में 64%, पूर्वी क्षेत्र में 42% और मध्यवर्ती क्षेत्र के कुल जिलों में 30% कम प्राथमिकता प्राप्त ऋणीकरण वाले जिले हैं. इन क्षेत्रों में देश में पहचान किए गए कम प्राथमिकता प्राप्त ऋणीकरण वाले जिलों में से 97% जिलों में संकेन्द्रण दिखाई देता है. भारतीय रिज़र्व बैंक के उपर्युक्त परिपत्र के अनुसार प्राथमिकता प्राप्त ऋणीकरण की उपलब्धि में भार में समायोजन को देखते हुए इन राज्यों में ऋण प्रवाह में वृद्धि की अपेक्षा है. इसीप्रकार, इन राज्यों में उपलब्धि में पिछले रुझानों और अपेक्षित अधिक ऋण प्रवाह के आधार पर उच्च लक्ष्य आबंटित किए गए हैं.	(ii) In order to reduce regional imbalances in disbursement of agriculture credit, special focus has been given to North East, Eastern and Central Regions. As per RBI Master Direction Circular on PSL districts dated 04 September 2020, it was observed that North Eastern Region, Eastern Region, & Central Region had 64%, 42% & 30% low PSL category districts among their total districts, respectively. These regions had concentration of 97% low PSL districts identified in the country. Given the adjustments for weights in PSL achievement as per above RBI circular, it is expected to have increase in credit flow in these States. Similarly, based on past trends in achievement and higher expected credit flow in these States, higher targets have been allocated.
(iii)	कृषि क्षेत्र में उत्पादन और उत्पादकता में वृद्धि करने के लिए भारत सरकार द्वारा पूंजी निर्माण पर दिए जा रहे बल को ध्यान में रखते हुए कुल कृषि ऋण के 40% पर कृषि मियादी ऋण के लिए लक्ष्य निर्धारित किया गया है.	(iii) Keeping in view the GoI's thrust on capital formation in agriculture for increasing production and productivity, target has been fixed for agriculture term loan at 40% of the total agriculture credit.
(iv)	संबंधित राज्यों को किए गए आबंटन, कृषि क्षेत्र और बैंकों को ऋण संवितरण की अधिकतम सीमा नहीं है और इसलिए अधिकतम संवितरण करने का प्रयास करें.	(iv) The allocations made to the respective states are not the upper ceiling for credit disbursement to agriculture sector and banks, therefore, must endeavour to achieve higher disbursements.
(v)	दिनांक के प्राथमिकता 2020 सितंबर 04 प्राप्त क्षेत्र ऋणीकरण से संबंधित संशोधित परिपत्र में भी छोटे और सीमांत किसानों को ऋण के वर्धित लक्ष्य (एसएमएफ़), छोटे और सीमांत किसानों और स्टार्टअप्स के - लिए ऋणों के संबंध मेंअलग परिभाषा दी गई है .	(v) Revised Priority Sector Lending circular dated 04 September 2020 also mandated increased target towards Small and Marginal farmers (SMF), separate definition for SMF and loans to start-ups.

(vi) इस बात का उल्लेख करना उचित होगा कि यदि वार्षिक ऋण योजना) 23-2022 एसीपी (के अंतर्गत लक्ष्य, आबंटन से अधिक हैं तो कार्यान्वयन और अनुप्रवर्तन के लिए उच्च पर विचार किया जाएगा .	(vi) It may be pertinent to mention that in case the targets under Annual Credit Plans 2022-23 (ACPs) are higher than the allocation, the higher target shall be considered for implementation and monitoring.
3. कृषि ऋण 2019 की समीक्षा करने के लिए भारतीय रिज़र्व बैंक के आंतरिक कार्य-दल की अनुशंसाओं के अनुसार और अनुषंगी गतिविधियों पर विशेष बल देने की दृष्टि से आधार स्तरीय ऋण के अंतर्गत अनुषंगी गतिविधियों के लिए कार्यशील पूंजी और मियादी ऋण के लिए निम्नानुसार अलग-अलग लक्ष्य निर्धारित किए गए हैं:	3. As per the recommendation of RBI's Internal Working Group to Review Agricultural Credit, 2019 and in order to provide special focus to allied activities, separate targets for working capital and term loan towards allied activities under GLC targets have been fixed as under:-

क्रम सं./ Sr. No.	**गतिविधि/ Activity**	**कार्यशील पूंजी लक्ष्य/ Working Capital Target**	**मियादी ऋण लक्ष्य/ Term Loan Target**	**कुल लक्ष्य Total Target**
i.	डेयरी/ Dairy	21,546	50,274	71,820
ii.	मुर्गी पालन/ Poultry	5,670	13,230	18,900
iii.	भेड़ बकरी, सूअर पालन और पशुपालन – अन्य/ Sheep Goat, Piggery & Animal Husbandry- Others	4,158	9,702	13,860
iv.	मत्स्यपालन/ Fisheries	6,426	14,994	21,420
	कुल/ Total	**37,800 (30%)**	**88,200 (70%)**	**1,26,000 (100%)**

4. भारत सरकार द्वारा दी गई सूचना के अनुसार नाबार्ड द्वारा इन लक्ष्यों के समक्ष उपलब्धि की तिमाही आधार पर समीक्षा की जाएगी. आपसे अनुरोध है कि कृपया उचित उपाय करें.	4. As advised by GOI, the achievement against these targets will be reviewed by NABARD on a quarterly basis. We accordingly request you to take appropriate measures.

भवदीया

स्मिता मोहंती

(स्मिता मोहन्ती)
महाप्रबंधक

संलग्न : अनुबंध/ Annexure I और अनुबंध/ Annexure II

Annexure I

F.No.12/3/2022-AC
Government of India
Ministry of Finance
Department of Financial Services

3rd Floor, Jeevan Deep Building Parliament Street,
New Delhi - 110 001
Dated: 04th July, 2022

To,

(1) Chairman, NABARD, Head Office, Mumbai
(2) CGM-in-charge, RPCD, RBI, Central Office, Mumbai
(3) MDs/CMDs of all PSBs
(4) SLBC Convenor of all States
(5) CEO, IBA

Sub: Ground Level Credit Target for Agriculture for 2022-23 -reg.

Sir/Madam,

I am directed to refer to the subject cited above and to say that the Government has decided to fix the ground level credit target for agriculture by the banks as Rs.18,50,000 crore during 2022-23.

2. The agency-wise and purpose-wise allocation of the agriculture credit target for the year 2022-23 is given as under:

(Amount in Rs. crore)

Agency	Crop Loan	Term Loan	Total
Commercial Banks	7,10,000	6,70,000	**13,80,000**
Cooperative Banks	2,20,000	30,000	**2,50,000**
Regional Rural Banks	1,80,000	40,000	**2,20,000**
Total	**11,10,000**	**7,40,000**	**18,50,000**

3. The region-wise allocation of the above targets is Annexed.

4. Further, in order to ensure increased credit flow to Animal husbandry, Dairy & Fisheries, a target of Rs. 1,26,000 crore for Animal Husbandry, dairy and fisheries is fixed within the overall term loan target of Rs. 18,50,000 crore. Details of activities-wise breakup of Rs. 1,26,000 crore is as under:

(Rs.crore)

S. No.	Activity	Working Capital	Term Loan	Total
1.	Dairy	21,546	50,274	71,820
2.	Poultry	5,670	13,230	18,900
3.	Sheep Goat, Piggery & Animal Husbandry-others	4,158	9,702	13,860
4.	Fisheries	6,426	14,994	21,420
Total		**37,800**	**88,200**	**1,26,000**

5. NABARD may put in place a quarterly monitoring framework/dashboard to monitor category-wise credit flow within the overall target to the Region/State/bank, and share the information with DFS on quarterly basis. NABARD may also undertake a mid-term review of the category wise achievement via-a-vis the target, based on the actual disbursement under various categories at the end of the second quarter of FY 2022-23, and take appropriate corrective measures, if required, in consultation with DFS.

6. RBI and NABARD are requested to issue appropriate instructions to all concerned agencies to achieve the agriculture credit targets during the year 2022-23, as per the purpose-wise, agency-wise and region-wise allocation.

Yours faithfully,

(Chandragupta Shaurya)
Under Secretary to the Govt. of India
e-mail: acsec-bkg@nic.in
Tel No: 011-23748762

Copy to:

1. Secretary, D/o Agriculture Cooperation and Farmers Welfare, Krishi Bhawan, New Delhi
2. Secretary, D/o Animal Husbandry and Dairying, Krishi Bhawan, New Delhi.
3. Secretary, D/o Fisheries, Krishi Bhawan, New Delhi

Annexure

Rs Crore

Agriculture Credit Target 2022-23 - Region-wise wise Allocation

	Cooperative Banks			Regional Rural Banks			Commercial Banks			All Agencies		
State / UT	Crop Loan	Term Loan	Total	Crop Loan	Term Loan	Total	Crop Loan	Term Loan	Total	Crop Loan	Term Loan	Total
NORTHERN REGIOI	51,505.05	6,515.80	58,020.84	33,668.07	5,298.04	38,966.11	1,50,422.29	1,02,758.17	2,53,180.46	2,35,595.41	1,14,572.01	3,50,167.42
NORTH EAST REGI(	240.10	789.83	1,029.93	620.18	1,420.06	2,040.24	3,965.77	15,406.84	19,372.61	4,826.05	17,616.74	22,442.79
EASTERN	21,647.04	6,760.91	28,407.95	30,722.54	11,366.15	42,088.69	73,309.76	1,00,104.38	1,73,414.14	1,25,679.34	1,18,231.45	2,43,910.78
CENTRAL	38,471.24	2,280.84	40,752.08	45,386.50	4,270.50	49,657.00	1,34,342.23	89,941.16	2,24,283.39	2,18,199.97	96,492.50	3,14,692.47
WESTERN	42,777.91	6,002.11	48,780.02	12,132.73	2,302.80	14,435.52	79,576.01	1,01,334.58	1,80,910.59	1,34,486.65	1,09,639.48	2,44,126.13
SOUTHERN	65,358.66	7,650.51	73,009.17	57,469.99	15,342.45	72,812.43	2,68,383.94	2,60,454.87	5,28,838.81	3,91,212.58	2,83,447.83	6,74,660.41
TOTAL	2,20,000.00	30,000.00	2,50,000.00	1,80,000.00	40,000.00	2,20,000.00	7,10,000.00	6,70,000.00	13,80,000.00	11,10,000.00	7,40,000.00	18,50,000.00

Annexure-II

Proposed Agriculture Credit Target 2022-23 - State wise Allocation

Rs Crore

S. No.	State / UT	Cooperative Banks			Regional Rural Banks			Commercial Banks			All Agencies		
		Crop Loan	Term Loan	Total	Crop Loan	Term Loan	Total	Crop Loan	Term Loan	Total	Crop Loan	Term Loan	Total
1	NEW DELHI	11.20	4.08	15.28	-	-	-	563.86	1,446.60	2,010.47	575.06	1,450.69	2,025.75
2	HARYANA	10,828.06	512.20	11,340.26	8,824.22	1,319.59	10,143.81	35,414.26	28,163.71	63,577.98	55,066.55	29,995.50	85,062.05
3	HIMACHAL PRADESH	4,024.26	731.71	4,755.97	967.22	286.54	1,253.76	4,423.27	2,975.51	7,398.78	9,414.75	3,993.76	13,408.51
4	JAMMU & KASHMIR	426.30	169.68	595.98	586.97	232.47	819.44	12,429.02	4,087.35	16,516.37	13,442.28	4,489.50	17,931.79
5	PUNJAB	16,595.62	1,797.55	18,393.17	8,122.74	1,581.06	9,703.80	43,600.37	29,653.58	73,253.95	68,318.74	33,032.18	1,01,350.92
6	RAJASTHAN	19,612.34	3,292.68	22,905.02	15,161.98	1,873.95	17,035.93	53,169.75	34,819.62	87,989.37	87,944.07	39,986.25	1,27,930.32
7	CHANDIGARG UT	-	-	-	-	-	-	521.02	1,501.74	2,022.76	521.02	1,501.74	2,022.76
8	Ladakh	7.27	7.90	15.17	4.94	4.43	9.37	300.73	110.06	410.79	312.94	122.39	435.33
	NORTHERN REGION	**51,505.05**	**6,515.80**	**58,020.84**	**33,668.07**	**5,298.04**	**38,966.11**	**1,50,422.29**	**1,02,758.17**	**2,53,180.46**	**2,35,595.41**	**1,14,572.01**	**3,50,167.42**
9	ARUNACHAL PRADESH	9.55	123.23	132.78	16.81	12.32	29.13	135.10	280.74	415.84	161.46	416.28	577.75
10	ASSAM	43.46	86.55	130.01	303.09	430.77	733.85	2,574.94	10,088.77	12,663.71	2,921.48	10,606.09	13,527.57
11	MANIPUR	5.87	36.90	42.77	12.04	19.87	31.91	197.99	568.60	766.59	215.90	625.38	841.27
12	MEGHALAYA	13.62	47.61	61.23	57.76	36.94	94.69	257.10	335.87	592.97	328.48	420.42	748.90
13	MIZORAM	7.97	43.94	51.91	18.09	207.93	226.02	81.27	322.37	403.63	107.32	574.24	681.57
14	NAGALAND	35.46	73.50	108.95	7.49	9.51	17.00	187.66	168.31	355.98	230.61	251.31	481.93
15	SIKKIM	22.88	10.58	33.47	-	-	-	148.11	175.57	323.68	171.00	186.15	357.15
16	TRIPURA	101.29	367.52	468.81	204.91	702.73	907.63	383.59	3,466.62	3,850.20	689.79	4,536.87	5,226.65
	NORTH EAST REGION	**240.10**	**789.83**	**1,029.93**	**620.18**	**1,420.06**	**2,040.24**	**3,965.77**	**15,406.84**	**19,372.61**	**4,826.05**	**17,616.74**	**22,442.79**
17	A & N ISLAND	49.76	46.88	96.64	-	-	-	96.79	254.92	351.71	146.55	301.80	448.34
18	BIHAR	1,277.69	3,146.34	4,424.03	17,485.71	7,384.62	24,870.33	15,662.13	25,535.39	41,197.52	34,425.53	36,066.34	70,491.87
19	JHARKHAND	385.12	113.40	498.51	1,645.71	492.31	2,138.02	4,192.47	6,018.57	10,211.04	6,223.29	6,624.28	12,847.57
20	ORISSA	15,090.45	1,261.79	16,352.24	5,612.08	535.38	6,147.46	11,905.87	15,884.99	27,790.86	32,608.40	17,682.17	50,290.56
21	WEST BENGAL	4,844.04	2,192.50	7,036.54	5,979.03	2,953.85	8,932.87	41,452.51	52,410.52	93,863.02	52,275.57	57,556.86	1,09,832.43
	EASTERN	**21,647.04**	**6,760.91**	**28,407.95**	**30,722.54**	**11,366.15**	**42,088.69**	**73,309.76**	**1,00,104.38**	**1,73,414.14**	**1,25,679.34**	**1,18,231.45**	**2,43,910.78**
22	CHATTISGARH	4,743.12	756.74	5,499.86	1,495.10	323.12	1,818.22	8,068.92	9,630.00	17,698.92	14,307.14	10,709.86	25,017.00
23	MADHYA PRADESH	17,563.75	697.43	18,261.18	8,845.71	1,429.37	10,275.09	46,189.50	31,778.19	77,967.69	72,598.97	33,904.99	1,06,503.96
24	UTTARAKHAND	2,033.89	239.27	2,273.16	1,734.02	271.24	2,005.26	7,302.64	7,552.33	14,854.97	11,070.55	8,062.85	19,133.40
25	UTTAR PRADESH	14,130.48	587.40	14,717.88	33,311.66	2,246.76	35,558.43	72,781.17	40,980.63	1,13,761.80	1,20,223.32	43,814.79	1,64,038.11
	CENTRAL	**38,471.24**	**2,280.84**	**40,752.08**	**45,386.50**	**4,270.50**	**49,657.00**	**1,34,342.23**	**89,941.16**	**2,24,283.39**	**2,18,199.97**	**96,492.50**	**3,14,692.47**
26	GOA	78.78	134.57	213.35	-	-	-	534.55	1,607.66	2,142.22	613.34	1,742.23	2,355.57
27	GUJARAT	18,961.23	2,926.83	21,888.06	7,553.05	1,812.65	9,365.69	35,065.66	39,426.57	74,492.23	61,579.94	44,166.05	1,05,745.98
28	MAHARASHTRA	23,727.82	2,926.83	26,654.65	4,579.68	490.15	5,069.83	43,897.06	60,000.00	1,03,897.06	72,204.56	63,416.98	1,35,621.54
29	D & N HAVELI UT	5.60	6.53	12.13	-	-	-	60.21	224.90	285.11	65.81	231.43	297.24
30	DAMAN & DIU UT	4.48	7.35	11.83	-	-	-	18.53	75.45	93.98	23.00	82.80	105.80
	WESTERN	**42,777.91**	**6,002.11**	**48,780.02**	**12,132.73**	**2,302.80**	**14,435.52**	**79,576.01**	**1,01,334.58**	**1,80,910.59**	**1,34,486.65**	**1,09,639.48**	**2,44,126.13**
31	ANDHRA PRADESH	17,141.24	2,195.12	19,336.36	11,914.73	6,461.54	18,376.27	56,224.60	52,359.48	1,08,584.08	85,280.57	61,016.14	1,46,296.71
32	TELANGANA	9,082.57	1,097.56	10,180.13	8,137.59	2,769.23	10,906.82	39,866.75	30,115.87	69,982.62	57,086.91	33,982.67	91,069.57
33	KARNATAKA	19,620.57	1,097.56	20,718.13	10,206.90	3,692.31	13,899.20	34,477.55	46,759.28	81,236.83	64,305.01	51,549.15	1,15,854.16
34	KERALA	7,064.33	1,463.41	8,527.75	15,882.44	488.63	16,371.06	55930.84	36941.09	92,871.92	78,877.61	38,893.13	1,17,770.73
35	PONDICHERRY	22.40	11.43	33.83	653.70	85.14	738.84	3,505.91	2,051.44	5,557.35	4,182.01	2,148.01	6,330.02
36	TAMILNADU	12,427.56	1,785.42	14,212.98	10,674.63	1,845.60	12,520.24	78,308.82	91,880.93	1,70,189.75	1,01,411.01	95,511.96	1,96,922.97
37	LAKSHADWEEP UT	-	-	-	-	-	-	69.47	346.78	416.25	69.47	346.78	416.25
	SOUTHERN	**65,358.66**	**7,650.51**	**73,009.17**	**57,469.99**	**15,342.45**	**72,812.43**	**2,68,383.94**	**2,60,454.87**	**5,28,838.81**	**3,91,212.58**	**2,83,447.83**	**6,74,660.41**
	TOTAL	**2,20,000.00**	**30,000.00**	**2,50,000.00**	**1,80,000.00**	**40,000.00**	**2,20,000.00**	**7,10,000.00**	**6,70,000.00**	**13,80,000.00**	**11,10,000.00**	**7,40,000.00**	**18,50,000.00**

राज्य स्तरीय बैंकर्स समिति, झारखंड
संयोजक: बैंक ऑफ इण्डिया

पत्रांक संख्या : रा॰ स्त॰ बै॰ स॰ / 2022-23/44 दिनांक : 04.06.2022

राज्य स्तरीय बैंकर्स समिति, झारखंड के समस्त सदस्यों को पत्र

महोदय / महोदया,

विषय:- राज्य स्तरीय बैंकर्स समिति, झारखंड की 79 वीं त्रैमासिक (मार्च 2022) समीक्षा बैठक की कार्यवृत्त

कृपया दिनांक 13.05.2022 को आयोजित राज्य स्तरीय बैंकर्स समिति, झारखंड की 79वी॰ त्रैमासिक बैठक का संदर्भ ग्रहण करें।

उक्त बैठक की कार्यवृत्त एवं कृत कार्यवाही रिपोर्ट आपके सूचनार्थ एवं आवश्यक कार्यवाही हेतु संलग्न किया जा रहा है,साथ ही हम आप सभी को अवगत कराना चाहते हैं कि संलग्न कार्यवृत्त को राज्य स्तरीय बैंकर्स समिति झारखंड की वेबसाइट (www.slbcjharkhand.org) पर भी उपलब्ध कराया गया है।

आपसे अनुरोध है कि कृपया विभिन्न कार्य बिंदुओं पर आवश्यक कार्यवाही सुनिश्चित करते हुए अद्यतन प्रगति हमें प्रेषित करने का कष्ट करें, ताकि तदनुसार आगामी बैठक में इनका समावेशन किया जा सके।

भवदीय,

उप महाप्रबंधक
राज्य स्तरीय बैंकर्स समिति, झारखण्ड
संगलन:- उपरोक्त अनुसार

राज्य स्तरीय बैंकर्स समिति, झारखण्ड
संयोजक: बैंक ऑफ इंडिया
दिनांक: 13.05.2022
स्थान– होटल बी॰एन॰आर॰ चाणक्य

राज्य स्तरीय बैंकर्स समिति, झारखण्ड की 79 वीं त्रैमासिक बैठक का कार्यवृत

Minutes of the 79th Quarterly Meeting of SLBC, Jharkhand

राज्य स्तरीय बैंकर्स समिति, झारखण्ड की 79वीं त्रैमासिक बैठक दिनांक 13.05.2022 को होटल बीएनआर चाणक्य , राँची के सभागार में आयोजित की गई। बैंक ऑफ इंडिया, प्रधान कार्यालय के कार्यकारी निदेशक श्री स्वरूप दास गुप्ता ने बैठक की अध्यक्षता की। बैठक में राज्य सरकार के प्रधान सचिव,ग्रामीण विकास विभाग श्री मनीष रंजन,कृषि, पशुपालन एवं सहकारिता विभाग, झारखंड सरकार के सचिव श्री अबूबक्कर सिद्दीकी,वित्त विभाग-झारखंड सरकार की विशेष सचिव श्रीमती दीप्ती जयराज, सीईओ जेएसएलपीएस श्री सूरज कुमार, भारतीय रिजर्व बैंक, राँची क्षेत्रीय कार्यालय के महाप्रबंधक श्री संजीव सिन्हा, एसएलबीसी झारखंड के संयोजक बैंक "बैंक ऑफ इंडिया" के महाप्रबंधक श्री विक्रम केशरी मिश्र,बैंक ऑफ इंडिया प्रधान कार्यालय, प्राथमिकता क्षेत्र व ग्रामीण व्यवसाय के महाप्रबंधक श्री नितिन गोविंद राव देशपांडे, नाबार्ड राँची क्षेत्रीय कार्यालय के महाप्रबन्धक श्री बिनोद कुमार विष्ट ,भारतीय रिजर्व बैंक, राँची क्षेत्रीय कार्यालय के सहायक महाप्रबन्धक श्री बिनोद मिश्रा उंपस्थित थे। इसके अतिरिक्त यूनियन बैंक ऑफ इंडिया के महाप्रबंधक श्री ज्ञान रंजन सारंगी, एसएलबीसी के उपमहाप्रबंधक श्री सुबोध कुमार एवं अन्य सभी बैंकों के वरिष्ठ प्रतिनिधि तथा सभी जिलों के अग्रणी जिला प्रबन्धक एवं राज्य सरकार के अन्य विभिन्न विभागों के प्रतिनिधि भी बैठक में उपस्थित थे।

सभा के क्रम मे अध्यक्ष की अनुमति से प्रमुख गणमान्य को सभा सम्बोधन हेतु आमंत्रित किया गया।जिनकी प्रस्तुति निम्नतः है-

क) राज्य स्तरीय बैंकर्स समिति के महाप्रबंधक श्री बिक्रम केशरी मिश्र का सम्बोधन-

- श्री मिश्र ने बैठक में उपस्थित सभी अतिथियों एवं प्रतिभागियों का सर्वप्रथम स्वागत किया एवं बैंकों के मार्च तिमाही के प्रदर्शन,अन्य नीतिगत मुद्दे एवं प्रमुख विषयो पर प्रकाश डाला।
- श्री मिश्र ने एसएलबीसी, एलडीएम एवं सदस्य बैंको को वर्ष 2021-22 के अंत तक ऋण जमा अनुपात में निरंतर सुधार हेतु बधाई दी। साथ ही सारे सदस्यो को एमएसएमई में दिये गए लक्ष्य को हासिल करने के लिए भी शुभकामनाये दी।
- श्री मिश्र ने वार्षिक ऋण योजना 2022-23 के लक्ष्य प्राप्ति हेतु एलडीएम की अहम भूमिका के बारे मे सभा को बताया साथ ही बैंको के राज्य प्रमुखों को समय- समय पर संबन्धित शाखा की समीक्षा बैठक आयोजन हेतु बताया। उन्होने सदस्यो से बड़े किसानों को केसीसी के माध्यम से ऋण प्रदान करने अथवा साल दर साल 25% से ज्यादा लोन Outstanding को बढाने का प्रयास करने की सलाह दी।
- श्री मिश्र ने सदस्य बैंकों को One District One Product को क्लस्टर फ़ाइनेंस मॉडेल के तहत वर्ष 2022-23 मे हर जिले में लागू करने के लक्ष्य की बात कही। साथ ही सदस्य बैंकों को NABARD तथा RBI के साथ मिलकर वित्तीय और डिजिटल साक्षरता को बढ़ावा देने के लिए आग्रह किया। BC और CSP को वित्तीय समावेशन हेतु महत्वपूर्ण

बताते हुए उन्होने ज्यादा से ज्यादा बढावा देने की बात कही ताकि जमीनी स्तर पर झारखंड के सुदूर इलाक़ो मे निर्बाध बैंकिंग सेवाये प्रदान की जा सके।

ख) राज्य स्तरीय बैंकर्स समिति के उपमहाप्रबंधक श्री सुबोध कुमार का सम्बोधन-

- श्री कुमार ने बैठक मे उपस्थित सभी गणमान्य सदस्यों का स्वागत किया एवं वित्तीय वर्ष 2021-22 में राज्य स्तरीय बैंकेर्स समिति-झारखंड एवं बैंको द्वारा हासिल प्रमुख उपलब्धियों से सभा को अवगत कराया।
- वित्तीय वर्ष 2021-22 मे अटल पेंशन योजना मे एसएलबीसी झारखंड एवं 20 अग्रणी जिला प्रबंधकों को पीएफआरडीए द्वारा अटल पेंशन योजना,सिटिज़न चॉइस-H-02 के लिए उत्कृष्टता प्रमाण पत्र प्राप्त होने की जानकारी दी। उन्होने बताया कि अभियान के अंतर्गत राज्य ने वित्तीय वर्ष 2021-22 मे कुल 2.00 लाख नामांकन के वार्षिक लक्ष्य के मुकाबले, 3.13 लाख व्यक्तियों का नामांकन कर लक्ष्य का 156 प्रतिशत हासिल किया ।
- वित्तीय वर्ष 2021-22 मे 5.61 लाख जीवन ज्योति बीमा योजना के लक्ष्य के मुकाबले, सभी बैंकों ने 13.92 लाख जीवन ज्योति बीमा एवं वार्षिक लक्ष्य का 248.79% हासिल होने की जानकारी दी एवं सुरक्षा बीमा मे 14.03 लाख नामांकन के वार्षिक लक्ष्य के मुकाबले 40.62 लाख सुरक्षा बीमा एवं वार्षिक लक्ष्य का 289.44% नामांकन होने की जानकारी दी।
- ईसीएलजीएस स्कीम में ₹2,375.26 करोड़ लक्ष्य के विरुद्ध, झारखंड मे 31 मार्च, 2022 तक ₹1905.79 करोड़ यानी लक्ष्य का 80.23 % हासिल के संबंध मे सूचना प्रदान की ।
- PMSVANIDHI योजना के अंतर्गत झारखंड राज्य ने मार्च 2022 तक 31,990 स्ट्रीट वेंडर्स को ऋण प्रदान करने की जानकारी दी।
- झारखंड राज्य में लगभग 17.92 लाख किसान पीएम किसान योजना का लाभ प्राप्त कर रहे हैं, इनमे 13.18 लाख किसानो को मार्च ,2022 तक केसीसी फसल ऋण योजना के तहत ऋण प्रदान करने संबंधी जानकारी दी गयी। श्री कुमार ने बताया कि सभी बैंकों द्वारा 15 जुलाई, 2021 से 31 मार्च, 2022 तक केसीसी ड्राइव के दौरान 1.80 लाख नए किसानों को जोडा गया।
- श्री कुमार ने जानकारी दी कि केसीसी, एनिमल हसबेंडरी एंड फिशरीज (15 नवंबर,21 - 15 अप्रैल,22) योजना में डीएफएस द्वारा विशेष अभियान के अंतर्गत, बैंकों द्वारा कुल' 2,020 आवेदन स्वीकृत किए गए हैं।
- श्री कुमार ने जानकारी दी कि राज्य में विगत वित्त वर्ष के दौरान कुल 16.86 लाख मुद्रा ऋणों का वितरण किया गया जिनमे कुल ₹8,081.03 करोड़ रुपये वितरित किए गए।
- पीएमईजीपी के तहत वित्तीय वर्ष 21-22 के दौरान 1,714 नई इकाइयों को ₹42.22 करोड़ मार्जिन मनी ऋण वितरित किए जाने की जानकारी दी।
- वर्ष 2021-22 मे एसएचजी एनआरएलएम के तहत 1.26 लाख का लक्ष्य रखा गया था जिसके तहत सभी बैंकों द्वारा कुल 1.46 लाख स्वयं सहायता समूहों को चालू वित्तीय वर्ष के दौरान ₹1912.08 करोड़ के ऋण वितरित किए गए ।
- श्री कुमार ने बताया कि एसएलबीसी झारखंड, वित्तीय वर्ष 21-22 से भारतीय रिजर्व बैंक के दिशा निर्देशानुसार Automated data flow प्रणाली को लागू करने मे अग्रणी राज्य है।

- श्री कुमार ने सभा को जानकारी दी की मार्च तिमाही तक कुल एसीपी ऋण की उपलब्धि 129.93% है। एमएसएमई की उपलब्धि 109.70% , कृषि की उपलब्धि 75.02% है एवं कुल प्राथमिकता क्षेत्र की उपलब्धि 89.47% है।
- श्री कुमार ने बताया कि RBI के दिशानिर्देशों के अनुसार, दो प्रायोजक बैंकों यानी बैंक ऑफ इंडिया और इंडियन बैंक के द्वारा पिछले वित्तीय वर्ष मे 44 CFL सेंटर स्थापित किए गए हैं। जिनमे वित्तीय साक्षरता का सुचारु रूप से कार्यक्रम किया जा रहा है।
- राज्य के 264 गांवों को बुनियादी बैंकिंग सुविधाओं यानी वित्तीय समावेशन, वित्तीय साक्षरता और क्रेडिट संतृप्ति के तहत 100% संतृप्ति हेतु बैंकों द्वारा पहचान किया गया है।जिसके तहत बैंकों द्वारा सभी गावों मे शिविर आयोजित किए जा रहे हैं एवं जून 22 तक सभी गांवों में शत प्रतिशत लक्ष्य हासिल करने का लक्ष्य रखा गया है।

श्री कुमार ने राज्य के बैंकिंग गतिविधियों के संदर्भ मे चालू वीत्तीय वर्ष की कुछ प्रमुख चुनौतियों के समाधान हेतु सभा से आग्रह किया।

- राज्य मे CNT/SPT एक्ट के कारण बैंक Primary एवं Collateral Security हेतु विभिन्न ऋण योजनाओ मे भूमि बंधक की समस्याओ का निराकरण ।
- राज्य मे कृषि,इंडस्ट्री,स्टार्ट अप तथा अन्य गतिविधियो हेतु BANKABLE पॉलिसीज की आवश्यकता ।
- राज्य मे कृषि एवं संबद्ध गतिविधियो (Agri & Allied Activities) को Collateral free loan हेतु विभिन्न योजनाए जैसे मुद्रा,एसएचजी पर व्यापक ध्यान देने की आवश्यकता ।
- राज्य मे विभिन्न व्यवशाय एवं छोटे उद्यम हेतु बैंक शाखाओ द्वारा माइक्रो units की ऋण आवश्यकताओ की पूर्ति हेतु आवश्यक दिशा निर्देश ।
- राज्य मे अन्य ईकोनोमिक गतिविधियों मे बैंक एवं राज्य सरकार के साथ समन्वय इत्यादि।

ग) सचिव ग्रामीण विकास श्री मनीष रंजन का सम्बोधन-

श्री मनीष रंजन ने सबसे पहले सभी बैंकर्स को एसएचजी एनआरएलएम में गत वर्ष मे उत्कृष्ट प्रदर्शन के लिए सभी सदस्यों को ढेर सारी बधाइयाँ दी। उन्होने बताया कि गत वर्ष स्वयं सहायता समूहो के वित्त पोषण हेतु निर्धारित लक्ष्यों के अंतर्गत कुल एसएचजी खातो की संख्या के लक्ष्य का 116% अथवा Disbursement का 125% हासिल किया गया । सभा मे पिछले वर्ष के प्रदर्शन के आधार पर उत्कृष्ट कार्य हेतु चार बैंक यथा बैंक ऑफ इंडिया, स्टेट बैंक ऑफ इंडिया, केनरा बैंक और झारखंड राज्य ग्रामीण बैंक को शत प्रतिशत लक्ष्य से ज्यादा प्रदर्शन के लिए सम्मानित किया गया। इसके साथ ही उन्होने दूसरे राज्य से तुलना करते हुए बताया कि बिहार, उड़ीसा, पश्चिम बंगाल और आंध्रा प्रदेश की तुलना में झारखंड राज्य में एसएचजी ऋण वितरण काफी कम है। श्री रंजन ने बैंक को उपरोक्त राज्यो से प्रेरणा लेते हुए आगे बढ़ने और अधिक प्रगति करने की सलाह दी।

- श्री रंजन ने सभी सदस्यों को एसएचजी में ऋण के आकार को कम से कम ₹ 5-10 लाख तक बढ़ाने का आग्रह किया। झारखंड में एसएचजी के औसत ऋण आकार FY 2021-22 मे ₹1.10 लाख प्रति एसएचजी बताया जो की दूसरे राज्यो की तुलना में काफी कम है।

- श्री रंजन ने गरीबी उन्मूलन में बैंक की अहम भूमिका बतायी, उन्होने एसएचजी सदस्यों को बैंकिंग कोरोस्पोंडेंट के रूप में बैंकों को नियुक्ति करने का सुझाव दिया। श्री रंजन ने ग्रामीण विकास मंत्रालय भारत सरकार द्वारा प्रायोजित One Gram one SHG -BC सखी का हवाला देते हुए उक्त कार्यक्रम को झारखंड मे भी लागू करने की सलाह दी।
- श्री रंजन ने बैंकिंग कोरोस्पोंडेंट और बीसी सखी द्वारा अर्जित पारिश्रमिक के बीच काफी अंतर होने की बात कही। उन्होने बताया की जहां बैंकिंग कोरोस्पोंडेंट एक महीने में ₹10,000 से ₹13,000 तक की कमाई कर रहे है वहीं बैंक सखी मात्र ₹700 से ₹800 प्रति महीने कमायी कर रही हैं।
- श्री रंजन ने PMJJBY और PMSBY के claim settlement में देरी का मुद्दा सदस्यो के समक्ष रखा। उन्होने Claim Settlement के दिनों की संख्या को घटाने पर सभा को विचार करने का आग्रह किया।
- श्री रंजन ने राज्य मे चल रहे RSETI और उनकी उपलब्धि को सभा के समक्ष रखा। इस दौरान RSETI के क्षेत्र में विशिष्ट प्रदर्शन हेतु इंडियन बैंक एवं स्टेट बैंक ऑफ इंडिया को पुरस्कृत किया।श्री रंजन ने RSETI में चली आ रही प्रशिक्षण कार्यक्रम में बदलाव लाने हेतु सदस्यों के समक्ष प्रस्ताव रखा। उन्होने RSETI में चली आ रही सामान्य प्रशिक्षण कार्यक्रम जैसे पापड़, अगरबत्ती निर्माण इत्यादि से हट कर स्थानीय मांगो के आधार पर प्रशिक्षण देने की बात कही।
- उन्होने RSETI द्वारा क्रेडिट लिंकेज के माध्यम से औसतन ऋण ₹40,000/- प्रति प्रशिक्षनार्थी होने पर चिंता व्यक्त की अथवा सभी सदस्यो से इस पर ध्यान देने को कहा। साथ ही साथ उन्होने लंबित आवेदन पर भी काफी चिंता व्यक्त की। उन्होने बताया की 5,000 से ज्यादा लंबित आवेदन निपटारे हेतु विभिन्न बैंक शाखाओ मे लंबित हैं जिनकी त्वरित निष्पादन हेतु संबंधित बैंकों को ठोस उपाय करने चाहिए।
- श्री रंजन ने मंच के माध्यम से RSETI की आधारभूत संरचना पर भी ध्यान देने की आवश्यकता कही, उन्होने काफी दिनो से लंबित RSETI भवन के निर्माण पर चिंता व्यक्त की। उन्होने मंच के माध्यम से स्टेट बैंक ऑफ इंडिया (garhwa, sahebgunj, ranchi, palamu pakur), इंडियन बैंक (godda) और बैंक ऑफ इंडिया (ramgarh) मे लंबित भवन निर्माण कार्य को जल्द निपटारा करने का आग्रह किया साथ ही साथ RSETI को नवीनतम प्रशिक्षण उपकरण उपलब्ध कारने को कहा। साथ ही उन्होने RSETI को बैंक की प्राथमिकता सूची में रखने का आग्रह किया और उनके काम-काज की नियमित समीक्षा करने की भी सलाह दी।
- श्री रंजन ने RSETI में मानव संसाधन प्रबंधन पर ज़ोर देने हुए कहा कि Mord के SOP के अनुसार RSETI डायरेक्टर की उम्र को ध्यान में रख कर बैंकों को 45 वर्ष से कम उम्र के अधिकारी को Rseti Director के रूप मे नियुक्ति करनी चाहिए।
- अंत में श्री मनीष रंजन ने सभी एसएलबीसी सदस्यो को एक टीम की तरह काम करने पर ज़ोर दिया जिससे राज्य के गरीबो की ज़िंदगी मे एक बदलाव लाया जा सके।

घ) सीईओ जेएसएलपीएस श्री सूरज कुमार का सम्बोधन

- सर्वप्रथम श्री सूरज कुमार ने JSLPS की तरफ से सभी बैंकर्स को विगत वर्ष एसएचजी में 100% लक्ष्य प्राप्ति हेतु धन्यवाद दिया साथ ही इस वृहत उपलब्धि को भारत सरकार द्वारा भी सराहने की बात कही।
- श्री कुमार ने JSLPS की भूमिका को अहम बताते हुए एसएचजी ऋण मे काफी कम NPA स्तर होने की बात कही।

- उन्होने एसएचजी के ऋण प्रवाह में तेजी लाने तथा एसएचजी के बचत खाता एवं क्रेडिट लिंकेज़ के अंतर को कम करने हेतु मौजूदा सदस्यो से आग्रह किया।
- उन्होने शाखाओ में क्रेडिट लिंकेज के लिए लंबित आवेदन का निपटारा करने की सलाह दी। इस वर्ष के लिए उन्होने 1,10,000 क्रेडिट लिंकेज का टार्गेट बैंक के समक्ष रखा जिसमे 50,000 नए लिंकेज और 60,000 लिमिट enhancement की बात कही साथ ही वित्तीय वर्ष 2022-23 के लिए ₹2,005 करोड़ एसएचजी लोन disbursement के लक्ष्य का ज़िक्र किया।
- श्री कुमार ने एसएचजी सदस्यो को व्यक्तिगत तौर पर भी प्रधान मंत्री मुद्रा योजना के तहत ऋण प्रदान करने हेतु बैंको को आगे आने को कहा ।
- ONE GRAM PANCHAYAT ONE BC मॉडेल का ज़िक्र करते हुए सभी सदस्य बैंक को DIGIPAYEE SAKHEE को प्रत्येक ग्राम पंचायत में नियुक्ति का प्रस्ताव रखा।
- Dual Authentication Mapping के प्रावधान को सभी सदस्य बैंको के BC outlet में सुलभ कराने का आग्रह किया गया ।
- उन्होने BC नियुक्ति के दौरान कॉर्पोरेट बीसी द्वारा लिए जा रहे Registration राशि का सही आकलन करने तथा एसएचजी सदस्यों हेतु उक्त राशि को पूर्ण माफ करने संबंधी सुझाव दिया।

ङ) नाबार्ड के मुख्य महाप्रबंधक श्री बिनोद कुमार बिष्ट का सम्बोधन-

- श्री बिनोद कुमार बिष्ट ने राज्य के उत्थान मे NABARD की पूर्ण भागीदारी का आश्वाशन दिया साथ ही राज्य की प्रगति में बैंकों के भूमिका पर प्रकाश डाला।
- NABARD ने कृषि क्षेत्र में बैंको को आगामी वित्त वर्ष मे एसीपी की उपलब्धि को 100% हासिल करने का आग्रह किया। साथ ही उन्होने राज्य के तीनों अग्रणी बैंकों की भागीदारी को अपेक्षा से कम बताते हुए उनकी सहभागिता बढ़ाने की आवश्यकता बताई।
- NABARD ने राज्य में कम ऋण-जमा अनुपात के मुद्दे पर चिंता ज़ाहिर की एवं इस विषय पर बैंकों को ध्यान केन्द्रित कर व्यापक सुधार करने की भी सलाह दी।
- श्री बिष्ट ने Agriculture term lending को पूंजी निर्माण में आवश्यक बताया तथा बैंक को इस पर ध्यान केन्द्रित करने तथा बढ़ावा देने पर ज़ोर दिया।
- KCC saturation ड्राइव पर श्री बिष्ट ने NABARD द्वारा पूर्ण सहयोग प्रदान करने की बात कही। उन्होने कैंप के माध्यम से KCC Saturation के साथ Financial Inclusion पर भी ज़ोर दिया और प्रत्येक कैंप हेतु नाबार्ड द्वारा ₹5,000/- की सहयोग राशि प्रदान करने संबंधी सदस्यो को बताया। उन्होने राज्य सरकार से KCC ऋण के लिए LPC (Land Possession Certificate) में छूट की सीमा को Rs.1.00 लाख से बढ़ाकर Rs.1.60 लाख तक करने का आग्रह किया।
- NABARD ने scale of finance को अति महत्वपूर्ण बताते हुए उसे मुद्रा स्फीति के आधार पर जिला और राज्य स्तर पर तय करने का आग्रह किया।

- मुख्य महाप्रबंधक ने बताया कि नाबार्ड द्वारा Long term lending FY 2022-23 हेतु Unit Cost की बैठक आगामी दिनों मे प्रस्तावित है जिसमे नाबार्ड द्वारा नए Scientific Cost को ध्यान में रख कर राज्य सरकार के विभिन्न सुझाव के अनुरूप यूनिट COST निर्धारित की जाएगी।
- NABARD ने FPO के संदर्भ मे सदस्यो का ध्यान केन्द्रित करते हुए बताया की कुछ FPO इस वक़्त राज्य मे काफी अच्छा काम कर रहे है जिनमे बैंको द्वारा अच्छे FPO को ऋण प्रदान किया जा सकता है साथ ही राज्य सरकार को इन एफ़पीओ को संबन्धित license प्रदान करने का आग्रह किया।
- NABARD ने SRLM के साथ मिलकर राज्य मे स्वयं सहायता समूहों के उत्थान की बात कही एवं राज्य मे संचालित सभी RSETIs को भी पूर्ण सहयोग देने की बात कही।
- श्री बिष्ट ने AGRI START UP के संबंध मे राज्य सरकार एवं बैंको में इन स्टार्ट उप को प्रोत्साहित करने की बात कही।
- श्री बिष्ट ने राज्य सरकार से अनुरोध किया कि बाकी राज्यो की भांति झारखंड में भी Land Record के Digitalization की आवश्यकता है।
- श्री बिष्ट ने जिले में BLBC और DLCC/DLRC को अल्प अवधि सूचना में न करने का सुझाव दिया साथ ही BLBC और DLCC के तारीख़ पहले से निर्धारित करने और बैठक ससमय करने की सलाह सभी सदस्यो के समक्ष रखी।

च) सचिव कृषि विभाग श्री अबु बकर सिद्दीकी का सम्बोधन

- श्री सिद्दीकी ने एसएलबीसी सदस्यों को वर्ष –दर- वर्ष कृषि ऋण तथा गैर कृषि ऋण में सुधार की बात कही एवं राज्य सरकार के अनुरूप कृषि ऋण मे और अधिक सुधार की आवश्यकता बतायी।श्री सिद्दीकी ने भारत सरकार और राज्य सरकार के दिशा निर्देश को ध्यान में रखते हुए PM KISAN BENEFICIARY को KCC प्रदान करने की बात कही।श्री सिद्दीकी ने सदस्यो को मुख्य मंत्री तथा मुख्य सचिव के साथ हुए बैठक का हवाला देते हुए सभी सदस्यो को 50% केसीसी के लक्ष्य को पहले त्रिमास और शेष 50% को अगले त्रिमास में हासिल करने हेतु बैंको को प्रयास करने की बात कही।SLBC की रिपोर्ट का हवाला देते हुए श्री सिद्दीकी ने कृषि ऋण प्रवाह मे निजी बैंको की भागीदारी कम रहने पर दुख प्रकट किया एवं शाखा वार लक्ष्य निर्धारित करने के साथ ही समय समय पर निगरानी करने की बात कही।
- श्री सिद्दीकी ने केसीसी ऋण प्रवाह हेतु जून महीने में तीन स्पेशल कैंप करने की बात कही और राज्य सरकार द्वारा इस संबंध मे पूर्णतः सहयोग रहने की बात बतायी। उन्होने सभा को राज्य सरकार द्वारा केसीसी ऋण में प्रोत्साहन प्रणाली बनाने की बात बतायी।
- श्री सिद्दीकी ने भारत सरकार द्वारा प्रायोजित कृषि योजनाओ के संबंध मे बैंकों द्वारा सक्रिय भागीदारी की बात कही। साथ ही कृषि ऋण में हो रही अस्वीकृति पर चिंता व्यक्त की साथ ही सभी सदस्यो को किसानो को ऋण प्रदान करने हेतु जागरूक करने की बात कही।
- श्री सिद्दीकी ने बैंको के राज्य प्रमुखो से ग्रामीण क्षेत्र की शाखाओ पर विशेष ध्यान देने का आग्रह किया ताकि इन शाखाओ मे पदस्थापित स्टाफ पूरी ऊर्जा से अपना कार्य निभा सके।

छ) भारतीय रिजर्व बैंक के महाप्रबंधक श्री संजीव सिन्हा का सम्बोधन

- श्री सिन्हा ने 'बैंकर्स क्लब' रांची को 25 मार्च, 2022 को 'हाल के नियामक विकास' विषय पर वार्ता आयोजित करने हेतु धन्यवाद दिया। उपरोक्त कार्यक्रम मे भारतीय रिजर्व बैंक के कार्यकारी निदेशक श्री सौरव सिन्हा का मार्गदर्शन प्राप्त होने की जानकारी दी साथ ही भविष्य में बैंकर्स क्लब द्वारा और ऐसे कार्यक्रम आयोजित करने की बात बतायी।
- श्री सिन्हा ने बताया कि हाल के दिनों में, डिजिटल बैंकिंग 'ब्रिक एंड मोर्टार' आउटलेट की स्थापना के साथ देश में पसंदीदा बैंकिंग सेवा वितरण चैनल के रूप में उभरा है। रिज़र्व बैंक, बैंकिंग सेवाओं के लिए डिजिटल बुनियादी ढांचे की उपलब्धता में सुधार के लिए प्रगतिशील उपाय कर रहा है। इस उद्देश्य से आगे बढ़ते हुए डिजिटल बैंकिंग सेवाओं की पहुंच में और तेजी लाने तथा इसे व्यापक बनाने के प्रयासों के एक भाग के रूप में, "डिजिटल बैंकिंग यूनिट्स" (डीबीयू) की अवधारणा को रिज़र्व बैंक ने अपने परिपत्र दिनांक 7 अप्रैल, 2022 के माध्यम से पेश किया। श्री सिन्हा ने बताया कि इस संबंध में बैंक अपने प्रधान कार्यालयों के साथ समन्वय कर सकते हैं जिससे डीबीयू को राज्य में अपना हिस्सा मिल सके और राज्य मे डिजिटल बैंकिंग की सेवाओ को और आगे बढ़ाया जा सके।
- बैंक वित्तीय वर्ष 2021-22 के दौरान किसान क्रेडिट कार्ड (केसीसी) के माध्यम से प्राप्त कृषि और संबद्ध गतिविधियों के लिए अल्पावधि ऋण के लिए संशोधित ब्याज सहायता (Interest Subvention) योजना पर आरबीआई के 28 अप्रैल, 2022 के परिपत्र पर ध्यान दें और उपयुक्त रूप से योग्य किसानों को लाभ दें।
- महाप्रबंधक ने एमएसएमई अग्रिमों की स्थिति की समीक्षा के दौरान, राज्य में एमएसएमई को प्रवाहित ऋण खातो की संख्या में आयी कमी का ज़िक्र किया एवं बताया कि MSME ऋण खातो की संख्या एक साल के अंदर 12.56 लाख से घटकर 7.12 लाख होना एक चिंतित करने वाला विषय है। उन्होने कहा कि Empowered Comiitee की बैठक के दौरान अधिकांश बैंक ,उद्यम पंजीकरण के तहत फर्मों के गैर-पंजीकरण के कारण एमएसएमई खातों के अवर्गिकरण होने की बात कही। इस संबंध मे श्री सिन्हा ने बैंको को उद्यम पंजीकरण की विस्तारित अवधि (30 जून, 2022) तक सभी शेष MSME खातों को पंजीकृत करने की बात कही।
- राज्य के ऋण जमा अनुपात के संबंध मे श्री सिन्हा ने सभा को बताया कि 31 मार्च, 2022 को राज्य का ऋण जमा अनुपात 42.37% है,जबकि 31 मार्च, 2021 को यह 42.50% था। इस संबंध मे वांछित 60% सीडी अनुपात के लक्ष्य हेतु प्रयास करने की बात कही ।बैंक स्तर पर सीडी अनुपात का विश्लेषण कर श्री सिन्हा ने बताया कि राज्य मे निजी क्षेत्र के बैंकों के ऋण जमा अनुपात मे 65.42 %की तुलना में पीएसबी का ऋण जमा अनुपात 27.03% है। बैंक ऑफ महाराष्ट्र को छोड़कर किसी भी पीएसबी का ऋण जमा अनुपात 40% से अधिक नहीं होना चिंता का विषय है। श्री सिन्हा ने कहा कि प्रमुख बैंक, कम ऋण जमा अनुपात के कारणों उन्हें सुधार करने के लिए कार्य योजना को भारतीय रिजर्व बैंक/नाबार्ड/एसएलबीसी से साझा करें। उन्होनेजिला स्तर पर, 24 ज़िलों में से केवल पांच जिलों का ऋण जमा अनुपात 40% से अधिक होने पर चिंता ज़ाहिर की तथा उन्होने बताया कि इन 19 जिलों के एलडीएम नियमित रूप से उप-समिति की बैठक बुला रहे हैं जिससे लीड बैंक योजना के तहत संबंधित जिलों में ऋण जमा अनुपात की निगरानी की जा सके।
- श्री सिन्हा ने दिसंबर 2021 के लिए दो जिलों (रामगढ़ और सरायकेला) मे डीसीसी की बैठक नहीं होने पर चिंता ज़ाहिर की। इसके अतिरिक्त दिसंबर 2021 तिमाही से संबंधित नौ डीसीसी की बैठकें अप्रैल 2022 महीने के अंत तक

बुलाये जाने की बात कही। उन्होने आगे बताया कि उपरोक्त बैठक समय पर आयोजित करने से सार्थक चर्चाएँ होती हैं एवं समय पर महत्वपूर्ण सुझाव व निर्णय लिये जा सकते हैं। श्री सिन्हा ने आशा व्यक्त करते हुए कहा कि मार्च 2022 तिमाही की सभी बैठकें एलडीएम द्वारा तय समय पर की जाएंगी और सभी जिलों की डीएलसीसी/बीएलबीसी बैठके वर्तमान तिमाही के अंत तक समाप्त हो जाएंगी।

- आरबीआई के मास्टर दिशा निर्देश के आलोक मे श्री सिन्हा ने सार्वजनिक क्षेत्र के बैंकों को प्रत्येक जिले में कम से कम एक विशेष शाखा खोलने की आवश्यकता बतायी। उन्होने बताया कि बैंकों को अपनी सामान्य बैंकिंग शाखाओं को एमएसएमई क्षेत्र मे 60% या अधिक अग्रिमों को विशेष एमएसएमई शाखाओं के रूप में वर्गीकृत करने की अनुमति दी गई है। उन्होने बताया कि राज्य की कुछ शाखाओं को एमएसएमई शाखाओं के रूप में बैंको द्वारा नामित किया गया है जबकि कुछ शाखाओं में एमएसएमई क्षेत्र मे ऋण प्रवाह की राशि 60% या उससे अधिक है; हालाँकि, इन शाखाओं की कोई औपचारिक मान्यता प्राप्त सूची उपलब्ध नहीं है। अतः श्री सिन्हा ने सभी सार्वजनिक क्षेत्र के बैंकों से एमएसएमई शाखाओं की पहचान करने और एसएलबीसी के साथ सूची साझा करने का अनुरोध किया तथा एसएलबीसी को इन शाखाओ की सूची पुस्तिका में प्रकाशित करने की सलाह दी।उपर्युक्त परिपत्र के अनुसार, जिले के प्रत्येक अग्रणी बैंक कम से कम एक एमएसई क्लस्टर अपनाने की बात कही। नवीनतम आंकड़ों के अनुसार, केवल तीन जिलों अर्थात् जमशेदपुर, सरायकेला-खरसावां और बोकारो में एमएसई क्लस्टर को अपनाया गया है।
- श्री सिन्हा ने बताया कि MSME-DI, रांची ने MSME मंत्रालय द्वारा 10 अतिरिक्त स्थानों पर MSE-CDP और SFURTI योजनाओं के तहत अनुमोदित परियोजनाओं की एक सूची साझा की है। MSME-DI ने एक बैठक के दौरान बताया कि इन समूहों को अंतिम रूप देने के संबंध में कुछ औपचारिकताएं अभी पूरी की जानी बाकी हैं। श्री सिन्हा ने एमएसएमई-डीआई से अनुरोध किया कि जब भी इन क्लस्टरों को अंतिम रूप दिया जाए, इस संबंध में एसएलबीसी को अपडेट करें। इस बीच, संबंधित जिलों के अग्रणी बैंक इन क्लस्टरों को अपना सकते हैं और हैंडहोल्डिंग/क्रेडिट सहायता प्रदान कर सकते हैं।
- पिछली एसएलबीसी बैठक में भी छह जिलों में एफएलसी पदों की रिक्ति के संबंध में सभा मे मामला उठाया गया था हालाँकि,अभी भी पांच एफएलसी के पद खाली हैं। श्री सिन्हा ने आगे बताया कि वित्तीय साक्षरता, वित्तीय समावेशन की प्रक्रिया को आगे बढ़ाने का मौलिक कदम है और इन पदों को लंबे समय तक खाली रखने से इस योजना का उद्देश्य विफल हो जाता है। अतः श्री सिन्हा ने बैंक ऑफ इंडिया को मई 2022 के अंत तक उक्त मुद्दे को सुलझाने का अनुरोध किया।
- श्री सिन्हा ने बताया कि भारतीय रिजर्व बैंक के आंतरिक कार्य समूह ने कृषि क्षेत्र मे ऋण प्रवाह में व्यापक सुधार के लिए दूरगामी सिफारिशें की थीं। आईडब्ल्यूजी की सिफारिशों में अन्य मुद्दों के साथ-साथ राज्य सरकार द्वारा संरचनात्मक और नीतिगत हस्तक्षेप भी शामिल थे। इस संबंध मे श्री सिन्हा ने राज्य सरकार को आईडब्ल्यूजी की सिफारिशों के संबंध में एक समयबद्ध कार्य योजना तैयार करने की बात कही।
- श्री सिन्हा ने लघु वित्त बैंकों के नेटवर्क के संबंध मे बताया कि राज्य मे दिनांक 31.03.2021 को लघु वित्त बैंकों की शाखाये 86 से बढ़कर 31.03.2022 को 93 तक हो गयी है। हालांकि, एसएफबी ने पिछले वित्त वर्ष के दौरान समग्र ऋण के लक्ष्य को प्राप्त कर लिया है, हालाँकि, वित्त वर्ष 2021-22 मे उज्जीवन एसएफबी और उत्कर्ष एसएफबी अपने संबंधित एमएसएमई लक्ष्यों को प्राप्त नहीं कर सके। इस संबंध मे लघु वित्त बैंकों को सभी क्षेत्रों और उप-क्षेत्रों के अंतर्गत लक्ष्य प्राप्त करने का प्रयास करना चाहिए। श्री सिन्हा ने बताया कि सभी लघु वित्त बैंकों ने पिछले वित्त वर्ष के दौरान समग्र एसीपी लक्ष्यों को चार गुना से अधिक हासिल किया है। एसएलबीसी को इन बातों पर ध्यान देना चाहिए और पिछले वर्ष की उपलब्धि के आधार पर एसएफबी के साथ-साथ अन्य बैंकों को चालू वित्त वर्ष के लिए तदनुसार लक्ष्य आवंटित करने चाहिए।

- अपने वक्तव्य को समाप्त करने से पहले,श्री सिन्हा ने सभी बैंक और नाबार्ड स्टाफ सदस्यों के लिए आरबीआई रांची द्वारा आयोजित एक निबंध प्रतियोगिता के बारे में भी सूचित किया जिसका शीर्षक "जलवायु परिवर्तन जोखिम - भारतीय बैंक के बोर्ड के लिए चुनौतियां" है। भारतीय रिजर्व बैंक वित्तीय साक्षरता और उभरते विषयों के बारे में जागरूकता को बढ़ावा देने के अपने प्रयास में नियमित रूप से ऐसे कार्यक्रम आयोजित करता है।उन्होने सभी बैंक स्टाफ और नाबार्ड के स्टाफ सदस्यों से प्रतियोगिता में सक्रिय रूप से भाग लेने और जानकारी का प्रसार करने का आग्रह किया।

ज) विशेष सचिव वित्त विभाग, श्रीमती दीप्ति जयराज का सम्बोधन

- श्रीमती दीप्ति जयराज ने सर्वप्रथम सभी सदस्यो को ACP में मिली उपलब्धि और APY हेतु पीएफ़आरडीए द्वारा दिये गए विशेष पुरस्कार के लिए बधाई दी साथ ही उन्होने निम्न बिन्दु पर सभा का ध्यान आकर्षित किया:
- Interest subvention scheme का ज़िक्र करते हुए इसे सही तरीके से राज्य मे लागू करने हेतु सभा में मौजूद सभी सदस्यो का ध्यान केन्द्रित किया। उन्होने NABARD और RBI को राज्य सरकार के साथ मिलकर KCC interest subvention और कृषि संबन्धित योजनाओ के लिए Web Portal Develop करने का सुझाव दिया ताकि किसान जागरूक हों और जिससे बैंको की इन योजनाओ का समय पर लाभ प्राप्त हो सके।
- उन्होने सभी ऋण योजनाओ के लंबित अवदेन की अच्छे तरीके से निगरानी के लिए तंत्र विकसित करने का सभा से आग्रह किया।

झ) बैंक ऑफ इंडिया के कार्यकारी निदेशक श्री स्वरूप दास गुप्ता का सम्बोधन

- श्री स्वरूप दास गुप्ता ने सभा में मौजूद सभी प्रतिनिधिमंडलों द्वारा बताए गए अलग अलग कार्यसूची को सभा में मौजूद सभी बैंकर्स को ध्यान देने और समय पर लागू करने का आग्रह किया साथ ही झारखंड सरकार द्वारा एसएचजी और RSETI में उत्कृष्ट प्रदर्शन हेतु बैंको को दिये गए पुरस्कार की सराहना की।
- कार्यकारी निदेशक महोदय ने एसएचजी बैंक सखी नियोजन के लिए Corporate BC द्वारा लिए जा रहे शुल्क के संबंध पर प्रकाश डालते हुए सभा को बताया की अगर सभी सदस्य बैंक इस शुल्क को कम करने या एक प्रकार का करने को राज़ी होते है तो वे इस विषय का स्वागत करते है। हालांकि उन्होने शुल्क में पूरी तरह छूट देने पर बैंको पर पड़ने वाले नकारात्मक प्रभाव से भी सभा को अवगत कराया।
- उन्होने बैंकों में विभिन्न योजनाओ मे लंबित अवदेन पर चिंता ज़ाहिर की एवं इस विषय पर बैंकों से Cluster Wise लंबित अवदेनों को निगरानी करने का आग्रह किया साथ ही बैंको द्वारा उच्च अस्वीकृति पर भी अपनी चिंता जताई।उन्होने बैंकों से आग्रह किया की अवदेन प्राप्त होते ही बैंक शाखाओ को आवेदन की अच्छी तरह जांच करनी चाहिए तथा उसे योग्य कारण के साथ ही अस्वीकार करने चाहिए। उन्होने सभा में मौजूद सभी सदस्यो को मौजूदा कार्य प्रणाली में सुधार करने का आग्रह किया।
- श्री दासगुप्ता ने RBI द्वारा Data Correction/sanitization का मुद्दा भी सभा मे उठाया। उन्होने बैंको को प्रविष्टि के पहले बिन्दु से ही विषय पर ध्यान देने का आग्रह किया ताकि बाद में समय की बचत की जा सके और बचे हुए समय को उत्पादक काम में लगाया जा सके। उन्होने बैंक के राज्य प्रमुखों से सभी शाखाओ को Data Correction के लिए जागरूक करने का आग्रह किया।

- श्री स्वरूप दासगुप्ता ने सभी सदस्यों को माननीय प्रधान मंत्री द्वारा 75 जिलों मे Digital Banking Unit के उदघाटन संबंधी बात से अवगत कराया। उन्होने SLBC को इस विषय की प्रगति को निरंतर निगरानी करने को कहा।
- उन्होने विशेष वित्त सचिव झारखंड सरकार द्वारा उठाये गए RSETI के मुद्दो को भी संबोधित किया, उन्होने RSETI के पाठ्यक्रम में व्यापक बदलाव तथा ऋण प्रदान के समय लाभार्थी को मार्गदर्शन करने का आग्रह किया।

इस सम्बोधन के उपरांत एसएलबीसी के वरीय प्रबन्धक, श्री बिभव कुमार द्वारा एसएलबीसी बैठक के व्यवसायिक सत्र का संचालन किया गया, जिसमें पावर पॉइंट प्रेजेंटेशन के द्वारा एजेंडावार विभिन्न क्षेत्रों में बैंकों के प्रदर्शन पर चर्चा की गई, साथ ही वर्ष 2022-23 हेतु वार्षिक ऋण योजना को सभा के समक्ष प्रस्तुत किया जिसकी विवरणी अनुलग्नक (क) मे संलग्न है।

अंत में, यूनियन बैंक ऑफ इंडिया के महाप्रबंधक श्री ज्ञान रंजन सारंगी ने एसएलबीसी की 79वीं बैठक में शामिल सभी स्टेक होल्डेर्स को धन्यवाद दिया। सभा का संचालन श्रीमती प्राची मिश्रा,अधिकारी, रा. स्त. बै. स द्वारा किया गया।

(बिक्रम केशरी मिश्र)
महाप्रबंधक, रा. स्त. बै. स.

अनुलग्न-(क)

वर्ष 2022-23 हेतु वार्षिक ऋण योजना

i) विभिन्न क्षेत्रों हेतु वार्षिक ऋण योजना:

(Rs. in Cr)

Sector	ACP Target 2021-22	Actual ACP achievement March,22	As per PLP of NABARD	ACP for FY 2022-23
Farm Credit- (Crop Loan)	6,831.39	3,482.90	7,621.60	7,285.16
Farm Credit- (Term Loan)	4,022.00	3,957.58	3,285.22	4,022.00
Total Farm Credit	**10,853.39**	**7,440.48**	**10,906.82**	**11,307.16**
Agri. Infrastructure	439.73	25.50	537.02	537.02
Ancillary Activities	450.47	1,343.63	579.69	1,430.00
Total Agriculture (1+2+3)	**11,743.59**	**8,809.61**	**12,023.53**	**13,274.18**
Total MSME	**14,691.00**	**16,116.39**	**17,159.62**	**17,377.96**
Export Credit	105.25	4.49	225.66	93.16
Education (PS)	1,132.28	257.86	1,067.06	1,119.60
Housing (PS)	2,445.54	818.70	2,393.58	2,438.26
Social Infrastructure	169.34	7.66	206.37	189.99
Renewable Energy	100.32	0.56	103.12	93.18
Other Priority(SHG/JLG)	990.34	2,056.84	1,279.19	2,050.00
Total Priority Sector	**31,377.65**	**28,072.11**	**34,458.13**	**36,636.32**
Total Non - Priority Sector	**13,010.81**	**29,602.33**	*********	**25,000.00**
Total Advances	**44,388.45**	**57,674.44**	*********	**61,636.32**

ii) विभिन्न बैंको हेतु वार्षिक ऋण योजना

ACP TARGET BANKS WISE 2022-23

AMOUNT IN LAKHS

S No	BANK NAME	FARM CREDIT	CROP LOAN	TERM LOAN	AGRICULTURE INFRA STRUCTURE	ANCILLIARY INFRA STRUCTURE	TOTAL AGRICULTURE	MSME	EXPORT CREDIT	EDUCATION	HOUSING	SOCIAL INFRA STRUCTURE	RENEWABLE ENERGY	OTHER PRIORITY	TOTAL PRIORITY SECTOR	TOTAL NON-PRIORITY SECTOR	TOTAL ADVANCE TARGET
1	AXIS BANK	14,037.60	8,134.16	5,903.42	807.55	3,069.28	17,914.44	50,719.28	531.84	2,574.95	11,402.56	893.67	190.50	3,503.00	87,730.32	83,277.59	1,71,007.92
2	BANDHAN BANK LIMITED	15,551.01	6,719.76	8,831.26	850.33	990.82	17,192.16	39,126.60	41.82	777.04	1,779.87	340.79	83.57	1,879.18	61,221.02	36,993.32	98,214.34
3	BANK OF BARODA	35,271.10	21,259.02	14,012.08	2,069.60	5,951.75	43,292.45	65,932.28	389.15	6,894.33	16,834.90	843.38	397.10	6,325.99	1,40,909.58	62,531.49	2,03,441.07
4	BANK OF INDIA	2,35,944.07	1,55,014.73	80,929.33	11,349.87	25,460.06	2,72,754.00	3,28,623.61	1,506.46	21,807.77	36,954.47	3,503.36	1,821.02	36,304.51	7,01,275.61	2,10,560.83	9,11,836.44
5	BANK OF MAHARASTRA	3,278.30	2,081.91	1,196.39	128.80	495.05	3,902.16	3,641.46	17.86	347.94	729.45	66.96	20.81	620.25	9,346.89	7,742.93	17,089.82
6	CANARA BANK	47,934.20	28,127.41	19,806.79	2,717.50	8,320.68	58,972.37	98,672.70	379.28	7,312.71	17,234.31	894.19	551.53	22,306.68	2,04,323.77	1,97,801.70	4,02,125.47
7	CENTRAL BANK OF INDIA	26,458.84	16,834.70	9,624.14	1,429.37	3,311.03	31,199.25	40,610.45	315.06	2,749.48	5,468.33	523.97	262.38	5,000.50	86,129.44	42,600.78	1,28,730.22
8	DHANBAD CENTRAL CO-OP.BANK	7,443.00	5,397.56	2,045.44	335.02	900.55	8,678.57	11,561.63	12.46	493.21	961.91	113.99	49.00	1,010.18	22,900.95	3,885.89	26,786.84
9	ESAF SMALL FIN. BANK	1,927.49	1,011.75	915.75	231.51	311.23	2,470.23	2,157.65	7.50	94.06	161.39	37.50	9.23	377.31	5,314.87	2,940.07	8,254.94
10	FEDERAL BANK LTD	433.95	216.13	217.82	23.53	311.51	768.99	6,292.72	26.46	197.36	741.64	31.58	11.69	195.72	8,266.19	27,687.86	35,954.05
11	HDFC BANK LTD.	10,199.22	6,091.32	4,107.91	820.69	2,504.19	13,524.10	65,654.09	606.30	2,266.38	10,935.54	391.73	162.10	2,775.89	96,336.12	5,02,561.96	5,98,898.08
12	ICICI BANK LIMITED	11,484.67	6,867.54	4,597.12	534.54	3,002.50	15,021.71	65,590.45	407.97	1,799.00	11,013.20	390.59	178.74	3,213.44	97,615.11	3,06,697.80	4,04,312.91
13	IDBI BANK LIMITED	12,599.17	7,190.02	5,409.14	746.31	2,065.96	15,411.44	32,650.03	91.69	2,991.72	8,637.85	366.93	148.09	2,604.23	62,601.99	27,302.60	89,904.59
14	IDFC First Bank	50.52	-	50.52	4.20	260.61	315.33	875.36	-	45.81	152.43	7.40	4.32	98.51	1,499.17	41,087.43	42,586.60
15	INDIAN BANK	61,103.21	40,629.59	20,473.62	3,003.62	9,078.01	73,184.83	92,278.49	484.11	5,530.18	11,238.42	1,066.54	463.15	8,370.91	1,92,636.63	65,227.36	2,57,863.99
16	INDIAN OVERSEAS BANK	9,857.92	4,861.16	4,996.76	622.16	2,583.34	13,063.42	20,585.75	77.25	1,675.60	5,348.87	205.22	137.58	1,526.63	43,020.32	8,219.40	51,239.72
17	INDUSIND BANK LTD	3,866.38	2,110.23	1,756.15	195.47	867.87	4,929.72	18,336.60	44.88	585.71	1,521.77	126.83	35.46	992.66	26,573.63	95,912.69	1,22,486.32
18	J & K Bank	16.80	-	16.80	1.40	86.87	105.07	291.79	-	15.27	50.81	2.47	1.44	32.84	499.69	340.98	840.67
19	JANA SMALL FINANCE BANK LIMITED	893.63	486.44	407.20	34.17	336.64	1,264.45	2,122.26	3.68	91.56	262.04	12.67	12.53	283.47	4,052.66	2,271.41	6,324.07
20	JHARKHAND RAJYA GRAMIN BANK	2,37,463.77	1,58,622.10	78,841.67	8,869.67	20,313.51	2,66,646.95	1,68,462.66	1,012.47	9,877.84	21,301.49	2,559.91	1,434.10	37,492.55	5,08,787.97	32,743.97	5,41,531.94
21	JHARKHAND STATE COOPERATIVE BANK LTD	26,743.27	17,485.80	9,257.47	1,009.97	3,569.76	31,322.99	23,602.93	17.52	1,958.00	3,445.51	390.78	243.35	5,272.03	66,253.12	45,420.34	1,11,673.46
22	KARNATAKA BANK LTD	24.89	2.38	22.51	2.21	90.82	117.93	753.70	0.49	83.02	236.15	3.40	1.51	45.27	1,241.47	2,234.50	3,475.97
23	KARUR VYSYA BANK	16.80	-	16.80	1.40	86.87	105.07	291.79	-	15.27	50.81	2.47	1.44	32.84	499.69	27.33	527.02
24	KOTAK MAHINDRA BANK LTD.	288.69	43.49	245.41	26.58	490.54	814.01	4,931.35	34.52	271.55	844.14	32.30	23.42	249.28	7,200.57	9,266.90	16,467.47
25	LAKSHMI VILAS BANK LTD	16.81	-	16.81	1.77	86.87	105.45	291.79	-	15.27	50.81	2.47	1.44	32.84	500.06	42.35	542.41
26	PUNJAB AND SIND BANK	2,239.12	1,157.99	1,081.13	87.72	590.45	2,917.29	7,641.41	35.47	526.67	1,890.41	94.27	29.39	662.21	13,787.11	6,015.48	19,802.59
27	PUNJAB NATIONAL BANK	68,153.57	41,163.54	26,990.13	3,426.83	10,424.64	82,005.14	1,32,897.90	574.01	9,634.03	16,072.65	1,259.12	712.69	12,698.57	2,55,854.12	59,493.64	3,15,347.76
28	SOUTH INDIAN BANK LTD	16.79	-	16.79	1.77	86.87	105.43	951.10	-	257.23	1,007.45	17.00	1.44	35.05	2,374.70	1,756.93	4,131.63
29	STATE BANK OF INDIA	2,34,072.65	1,58,127.09	75,945.76	11,232.81	26,505.07	2,71,810.72	3,37,087.89	1,777.78	22,878.41	40,635.74	3,274.36	1,600.24	37,295.59	7,16,360.73	4,56,077.98	11,72,438.71
30	UCO BANK	18,905.67	11,666.52	7,239.16	997.76	3,210.75	23,114.19	33,922.31	282.97	1,996.90	4,463.73	372.36	186.89	3,326.14	67,665.51	9,352.44	77,017.95
31	UJJIVAN SMALL FINANCE BANK LIMITED	519.54	273.18	246.36	16.52	219.61	755.68	3,684.53	3.09	319.28	548.01	37.18	5.62	282.43	5,635.81	5,648.51	11,284.32
32	UNION BANK OF INDIA	36,280.17	24,198.99	14,081.48	1,843.10	6,422.85	46,546.12	69,896.16	620.86	5,390.56	10,631.38	835.23	460.25	8,398.79	1,42,799.34	88,833.45	2,31,632.79
33	UTKARSH SMALL FINANCE BANK	5,264.48	2,581.60	2,582.88	475.59	894.62	6,634.69	6,983.19	8.91	513.22	864.91	194.42	30.99	1,583.25	16,813.59	20,571.97	37,385.56
34	YES BANK LTD.	357.82	139.81	218.01	2.66	90.82	451.30	4,253.82	4.14	252.62	352.95	103.95	4.99	180.37	5,604.15	36,870.12	42,474.27
	GRAND TOTAL	**11,30,715.64**	**7,28,515.64**	**4,02,200.00**	**53,702.00**	**1,43,000.00**	**13,27,417.64**	**17,37,795.72**	**9,316.00**	**1,11,960.00**	**2,43,826.00**	**18,999.00**	**9,318.00**	**2,04,999.52**	**36,63,631.89**	**25,00,000.00**	**61,63,631.89**

iii) विभिन्न ज़िलों हेतु वर्ष 2022-23 हेतु वार्षिक ऋण योजना

ACP TARGET DISTRICT WISE 2022-23

AMOUNT I

S No	DISTRICTS	FARM CREDIT	CROP LOAN	TERM LOAN	AGRICULTURE INFRA STRUCTURE	ANCILLIARY INFRA STRUCTURE	TOTAL AGRICULTURE	MSME	EXPORT CREDIT	EDUCATION	HOUSING	SOCIAL INFRA STRUCTURE	RENEWABL E ENERGY	OTHER PRIORITY	TOTAL PRIORITY SECTOR	TOTAL NON-PRIORITY SECTOR	TOTAL ADVANCE TARGET
1	BOKARO	59,185.13	42,218.88	16,966.24	3,323.31	6,144.28	68,652.72	2,21,973.78	3,412.34	19,853.54	16,667.60	846.30	98.92	7,301.34	3,38,806.52	1,93,132.71	5,31,939.24
2	CHATRA	35,742.66	23,483.94	12,258.72	1,018.73	3,308.04	40,069.43	21,091.11	-	769.22	1,471.78	152.49	266.52	5,350.20	69,170.74	9,970.56	79,141.30
3	DEOGHAR	60,690.90	38,244.05	22,446.85	2,725.66	5,605.46	69,022.03	30,013.88	520.32	9,368.12	10,206.02	838.90	628.78	5,646.28	1,26,244.32	53,007.09	1,79,251.41
4	DHANBAD	25,258.27	16,518.66	8,739.61	873.51	3,286.03	29,417.81	1,93,954.25	201.68	4,125.41	20,009.50	648.06	198.58	6,911.11	2,55,466.41	3,27,216.29	5,82,682.70
5	DUMKA	34,716.30	28,938.71	5,777.59	1,669.61	2,499.92	38,885.84	24,837.50	-	764.92	2,233.67	330.98	218.67	5,568.95	72,840.54	19,666.67	92,507.21
6	EAST SINGHBHUM	68,638.68	38,121.47	30,517.21	4,130.16	1,925.20	74,694.04	2,99,354.35	1,210.05	34,808.15	81,648.16	4,514.48	122.60	15,865.51	5,12,217.35	5,71,514.64	10,83,731.99
7	GARHWA	42,690.61	27,428.79	15,261.82	1,447.00	1,219.99	45,357.60	16,351.48	40.34	524.27	1,727.56	368.25	115.48	7,367.04	71,852.02	9,414.31	81,266.33
8	GIRIDIH	1,20,413.60	86,363.61	34,049.99	4,893.39	16,554.59	1,41,861.58	61,799.03	177.48	3,121.86	7,631.45	2,058.56	881.62	15,214.86	2,32,746.44	87,046.67	3,19,793.11
9	GODDA	52,633.94	32,894.25	19,739.69	1,993.80	3,986.24	58,613.98	20,982.75	56.47	850.87	3,144.83	212.26	152.66	5,532.54	89,546.35	13,079.03	1,02,625.38
10	GUMLA	38,622.48	26,945.95	11,676.53	1,116.83	3,743.67	43,482.98	15,620.28	-	773.51	1,257.93	777.68	201.53	7,546.53	69,660.45	15,444.17	85,104.62
11	HAZARIBAGH	66,849.15	54,415.65	12,433.50	1,947.61	6,759.26	75,556.02	77,332.38	274.28	1,375.13	8,050.76	930.16	425.50	23,333.52	1,87,277.76	65,259.85	2,52,537.61
12	JAMTARA	37,469.25	25,458.04	12,011.21	1,477.11	1,915.79	40,862.15	26,806.27	221.85	2,664.33	4,784.33	223.50	323.61	3,882.26	79,768.30	10,053.14	89,821.44
13	KHUNTI	19,639.10	12,307.48	7,331.62	519.91	2,040.29	22,199.29	12,914.99	-	550.05	1,291.96	396.46	805.59	9,972.36	48,130.70	6,449.01	54,579.71
14	KODERMA	41,377.23	29,119.82	12,257.41	1,757.67	4,458.34	47,593.24	37,480.48	40.37	1,783.38	2,663.85	688.88	377.43	4,471.18	95,098.80	24,977.28	1,20,076.08
15	LATEHAR	18,521.55	14,054.32	4,467.23	886.06	523.15	19,930.75	7,602.85	-	378.16	1,157.30	121.14	12.46	645.03	29,847.69	7,375.29	37,222.98
16	LOHARDAGA	23,074.95	15,713.45	7,361.50	1,167.52	845.40	25,087.88	17,922.94	-	160.76	1,408.88	24.03	62.77	1,990.86	46,658.12	11,285.77	57,943.89
17	PAKUR	30,600.83	24,185.13	6,415.70	3,393.32	7,561.83	41,525.97	24,198.60	48.40	249.23	840.29	67.55	27.19	4,551.31	71,508.55	12,063.99	83,572.54
18	PALAMU	57,091.67	39,371.75	17,719.93	2,529.94	2,416.96	62,038.57	32,933.76	-	1,933.78	2,482.31	447.26	89.94	8,819.70	1,08,745.31	21,985.23	1,30,730.54
19	RAMGARH	39,432.76	18,370.34	21,062.42	2,952.59	1,356.62	43,741.97	41,626.33	474.51	2,474.43	3,086.13	633.20	535.27	11,418.36	1,03,990.20	48,532.51	1,52,522.71
20	RANCHI	1,22,899.28	45,334.27	77,565.01	9,503.90	53,440.92	1,85,844.10	4,19,894.19	2,178.10	15,470.29	50,736.58	2,721.87	1,818.64	19,551.43	6,98,215.20	8,98,819.66	15,97,034.86
21	SAHIBGANJ	36,797.67	28,881.90	7,915.76	1,027.68	2,734.15	40,559.50	18,764.45	55.47	257.84	954.35	335.09	148.46	3,555.72	64,631.85	13,383.92	78,015.80
22	SERAIKELA-KHARSAWAN	33,284.54	19,272.15	14,012.39	580.74	925.67	34,790.95	73,170.60	403.35	2,234.57	5,193.53	484.37	66.65	11,682.78	1,28,026.80	41,708.88	1,69,735.68
23	SIMDEGA	15,299.24	12,198.00	3,101.24	531.38	548.26	16,378.88	12,190.12	-	369.57	2,063.01	320.22	411.90	6,626.65	38,360.36	9,523.04	47,883.40
24	WEST SINGHBHUM	49,785.86	28,675.03	21,110.83	2,264.55	9,199.95	61,250.36	28,979.36	-	7,098.63	13,114.21	857.30	1,327.22	12,194.01	1,24,821.09	29,090.29	1,53,911.38
	Grand Total	11,30,715.64	7,28,515.64	4,02,200.00	53,702.00	1,43,000.00	13,27,417.64	17,37,795.72	9,316.00	1,11,960.00	2,43,826.00	18,999.00	9,318.00	2,04,999.52	36,63,631.89	25,00,000.00	61,63,631.89

Minutes of the Special SLBC meeting to Review the Status of Financial Inclusion and Financial Literacy in Jharkhand State held on June 14, 2022.

The Special SLBC meeting to review the Status of Financial Inclusion and Financial Literacy was held on June 14, 2022 at District Collector office, East Singhbhum Jharkhand. Dr. Bhagwat Krishanrao Karad, Union State Minister Finance Department, Govt. of India was the chief guest on the occasion. Shri Bidyut Baran Mahto, MP Jamshedpur, Shri Sanjeev Sinha General Manager Reserve Bank of India, Smt. Vijaya Jadhav, Deputy Commissioner, East Singhbhum, Shri. Gautam Kumar Singh, General Manager NABARD, Shri Bikram Keshari Mishra, General Manager SLBC convener Bank of India, Smt. Nisha Oraon, Director Agriculture, Govt. of Jharkhand, Shri Amit Meena, PS to Minister, Shri Kapish Agarwal, 2nd PS to Minister, Deputy General Manager, Shri Subodh Kumar and senior bank officials were participated in the meeting. The detailed list of participant is given in Annexure-I.

The Special SLBC meeting was inaugurated by Hon'ble State Finance Minister, General Manager, Reserve Bank of India, General Manager, NABARD, General Manager, Bank of India, Deputy Commissioner, East Singhbhum and Director Agriculture, Government of Jharkhand.

Shri Bikram Keshari Mishra, General Manager, SLBC, convener Bank of India, was invited for inaugural remark in the Special SLBC meeting.

Shri Mishra welcomed the Hon'ble State Finance Minister on behalf of entire banking fraternity of State and briefed the house about the efforts made by the banks of the state under various aspects on financial inclusion, financial literacy and other Government flagship schemes. He said that the suggestions emanating from today's meeting will definitely be beneficial for the sustainable and universal development of the state of Jharkhand.

He told the house that the work done by all the member banks of the state is very important and commendable in the progress of the state, especially in the direction of financial inclusion. He further highlighted about the continuous increase in CD ratio of the State in every quarter and achievement of SLBC in surpassing the annual credit target by 130% by end of March, 2022. Shri Mishra briefed the members about the efforts being made by the banks of Jharkhand state in many areas in the state, especially in 19 aspirational districts, in which basic banking facilities and

financial inclusion are being undertaken for women self-help groups such as credit linkage, agriculture, MSME and other sectors.

However, there is still a lot of work to be done by the banks in social security schemes, especially the Prime Minister Jeevan Jyoti Yojana, Suraksha Bima Yojana and Atal Pension Yojana as well as in Agriculture sector. He further emphasized that the banks and other members of the state should take opportunity and make effort in order to prepare a special action plan for all these areas, especially in the 19 aspirational districts from the beginning of the current financial year, under the guidance of the State Government.

In his concluding remarks, on behalf of all the member banks, Shri Mishra assured the honorable chief guest that all the Banks and SLBC will improve their performance especially in Financial Inclusion and Financial literacy. He also emphasized on providing the bouquet of financial inclusion and financial literacy up to the last mile for development of the state.

Shri. Gautam Kumar Singh, General Manager, NABARD addressed the house after conclusion of General Manager Shri Mishra's remark.

Shri Singh, in his address enumerated establishment of NABARD as special development bank in year 1982 with a mandate to develop and prosper rural areas of the country. He also added that NABARD along with other financial institutions have been aiding, Government of Jharkhand in development of state. While addressing the members, he briefed, that NABARD's top most priority is to uplift farming community by promoting farm credit and making farmers self-dependent.

He informed the house that 86% of famers in Jharkhand state are marginal farmers having small parcel of land and to uplift these marginal farmers, NABARD is promoting Farmer Producer Organization (FPO) in the State. NABARD has targeted formation of 65 FPO in current FY and there are 189 FPOs working in Jharkhand out of which 156 FPOs are being funded by NABARD. Further Shri Singh explained the members about the flagship programs run by NABARD for state development like Water Shed Development Program, Wadi Program for Upliftment of Tribal. He mentioned that NABARD has sanctioned Rs.2356 crores under Rural Infrastructure Development Fund for Jharkhand State for Irrigation, drinking water (Jal Jiwan Mission), Forestry and has planned to fund for road development in future.

He further informed the house that there are 13.50 lakh Kisan Credit Card account holder as on March 2022 in the state and there is a growth of 200% in KCC as compared to last FY. He also

added that there is a gap of 18 lakh in PMKISAN which the state is trying to fill up by conducting camps. One such camp is proposed all over the state on 23rd June, 2022. Mr. Singh requested the Hon'ble Minister for continuation of Interest Subvention Scheme under KCC to provide direct benefit to the farmers.

Shri Singh further briefed the house about the Financial Inclusion initiative implemented by NABARD in the State of Jharkhand. As per NABARD, 4,000 Financial Literacy Camps were conducted in state of Jharkhand in FY 2021-22 with support of NABARD Financial Inclusion Fund and 3,000 FLC has been sanctioned for social security scheme under PMJDY account in 19 aspirational districts for current FY. Further he added that NABARD has also provided 20 mobile demo vans to RRB and Cooperative Banks.

He further informed the house about NABARD Micro Entrepreneurship Development Program for educating SHG and JLG regarding livelihood creation. He further stated that NABARD has planned to sanction Rs.3,200 crore to State Government under RIDF for current financial year along with technology based program in agriculture sector.

In his concluding remarks, Shri Singh assured the house that NABARD will extend full support and co-operation to all the concerned bodies in overall development of the State.

After his remarks Shri Sanjeev Sinha, General Manager (O-I-C) Reserve Bank of India addressed the gathering.

General Manager, Reserve Bank of India, in his address, welcomed Hon'ble State Finance Minister and dignitaries present from Govt. of Jharkhand, NABARD, Commercial Banks, and the banking fraternity present in the meeting.

Shri Sinha addressed the house on Centre for financial literacy where he explained that financial literacy is an integral part of financial inclusion. He further added CFL has been consumed with social objectives as SOCIAL stands for Sustainable Outcome Based Capacity Building Innovating and Accessible Learning. There are presently 44 CFLs operating in the State of Jharkhand. He informed the member that in order to meet social objectives, RBI has developed a dedicated portal where details of building by NGOs concern can be uploaded and linked by stakeholders. He further added that apart from handholding of the CFL to the training of their staff by RBI, the local concern of NGOs will also be addressed in strict confidentiality at the local level by RBI.

He informed the house that 88 lakh MSME units are registered with the Udyami portal and RBI looks forward to scaling up of the registration process by way of several awareness campaigns in

association with industry and financial institutes. He further informed the house that in absence of Udyam registration, units get de-classified from the priority sector resulting in an avoidable decline in banks outstanding figure in the MSME sector. In addition to this, units are deprived of getting several range of concessions such as direct tax, interest subsidy etc. He requested the members to utilize the extended date of 30th June, 2022 and scale up the registration process.

Shri Sinha in his other point informed the house that licensing/authorization requirement for fisheries, aqua venation in inland water varies from state to state, however in order to bring these segments under Kisan Credit Card, the eligibility criteria for such activities has been modified by RBI.

The General Manager RBI in his concluding remark raised the issue related to turn around time in sanctioning /disposing proposals of Government sponsored schemes. He further stated that as Central and State Government schemes are meant for enhancing financial inclusion, they help in generating sustainable income for greater participation in economic growth. Hence, time-bound credit availability to institutions is the essence. He asked the Government agencies to conduct proper due diligence of applicants before onward submission to banks under Government schemes as these will minimize the rejection rate and shorten the TAT for loan disbursement.

After the remarks of GM, RBI, Shri Bidyut Baran Mahto Honorable Member of Parliament Jamshedpur, was invited for his address.

Member of Parliament, Jamshedpur, Shri Bidyut Baran Mahto, in his address, welcomed Hon'ble State Finance Minister and dignitaries present from Govt. of Jharkhand, NABARD, Commercial Banks, and the banking fraternity present in the meeting.

Shri Mahto congratulated all the members of the house for their good work in the state of Jharkhand. He advised NABARD to focus and promote the cultivation of Cashew in East Singhbhum district mainly in Baharagora areas. He further added that awareness among farmers for the cultivation of Cashew will help in the economic upliftment the state as well as farmers.

He informed the members of the house that bamboo is being supplied to all parts of the country from State of Jharkhand. However, Bamboo farming is being done mainly by farmers of other state like Punjab, Delhi, Haryana who visits Jharkhand and cultivates it on land of local farmers. This needs to be taken care of and spread of awareness amongst the Famers needs to be taken care.

He told the house that Ghorabanda, Dumaria which are tribal and Naxalite belts need special attention of financial institutes and NABARD. He further asked the financial institutes to focus on customer service, implementation of Central and State Government schemes and on distribution of Pradhan Mantri Mudra Yojana.

Shri Mahto concluded his speech by requesting the house to work together for upliftment of State of Jharkhand.

After his remarks Dr. Bhagwat Krishnarao Karad Hon'ble Union Minister of State, Government of India addressed the gathering.

Dr. Bhagwat Karad welcomed Shri Bidyut Baran Mahto, Hon'ble Member of Parliament Jamshedpur, Shri Sanjeev Sinha, General Manager RBI, Smt. Vijaya Jadhav, District Magistrate, East Singhbhum, Shri Gautam Kumar Singh, General Manager, NABARD, Shri Bikram Keshari Mishra, General Manager, SLBC Convener Bank of India, Shri Amit Meena, PS to Minister and all the stakeholders.

Dr. Karad deliberated upon the issues to improve the state level economy and the state level growth. He informed the house that state of Jharkhand is a part of the New India Program of Hon'ble Prime Minister. He further added, bank's role along with the support of RBI and NABARD is crucial for the overall development of the state.

Dr. Karad told the house that focus of the government is to assure the development of all the aspirational districts in the state. He highlighted the work done under the leadership of the Hon'ble Prime Minister for Covid-19 management and appreciated the work in the likes of manufacturing of vaccines to ventilators. He further acknowledged the various schemes floated by the Finance Ministry in order to boost the economy.

He placed before the house that India is one of the largest democratic country in world and fifth largest county in terms of economy after the USA, China, Japan and Germany. He asked the house to keep the momentum of growth and development along with role of Financial Inclusion, Financial Literacy and digital transaction. He appreciated the presentation and work done by NABARD in state of Jharkhand and asked to carry on the momentum of growth and development in all the 19 aspirational districts. He also assured the support of Central Government in overall development of the state.

He admired the presentation made by SLBC and notified the house that he will talk on the agenda as per the presentation. With this, Shri Karad concluded his speech.

Shri Bibhaw Kumar, Senior Manager SLBC gave presentation on SLBC performance.

Shri Bibhaw Kumar welcomed the Hon'ble Union State Minister along with all the dignitaries on the Dias and the stakeholders present in the meeting.

Shri Kumar briefed the house about the Banking profile of the State. He added that the state has a total of 24 districts out of which 19 are aspirational with approx. 3.30 crore population along with 414 sq. kilometer population density. He further briefed the house that Bank of India (15 districts), State Bank of India (7 districts) and Indian Bank (2 Districts) are shouldering the lead bank responsibility in the state. The total branch network in state of Jharkhand is approx. 3,200. In this context, Dr. Bhagat Karad added his remark and told the house that in Jharkhand state the per lakh population to bank branch ratio is standing eleventh, however the national average is fourteen. Shri Karad put a question to the member banks asking about the number of branches to be opened by the Banks in the state of Jharkhand during the Financial Year. To his question, following were the commitments made by each member of PSBs regarding the opening of bank branches:

SL No	Bank Name	No. of proposed branches to be opened in state
1.	BANK OF INDIA	12
2.	STATE BANK OF INDIA	12
3.	UNION BANK	02
4.	PUNJAB NATIONAL BANK	10
5.	JRGB	05
6.	CANARA BANK	03
7.	BANK OF BARODA	02
8.	INDIAN BANK	08
9.	UCO BANK	11
10.	BANK OF MAHARASTRA	07
11.	INDIAN OVERSEAS BANK	02
12.	PUNJAB AND SINDH BANK	02
	TOTAL	**76**

Further, Shri Karad informed the house that national average ATM per lakh population is eighteen. Whereas, in state of Jharkhand it is at eleven only. He expressed his desire to increase in the number of ATMs in the state. He also instructed to open 76 branches as well as 76 ATM during current financial year. He also asked the house to focus on opening of more ATMs in rural areas. Further he asked the Private and Small finance Banks on their presence in the state and number of branch proposed to be opened in the current financial year. Following were the commitment made by various banks:-

Sl No	Bank Name	No. of proposed branches to be opened in state
1.	HDFC BANK	08
2.	IDBI BANK	-
3.	AXIS BANK	06
4.	ICICI BANK	ABSENT
5.	ESAF SMALL FINANCE BANK	02
6.	BANDHAN BANK	25
7.	UTKARSH SMALL FINANCE BANK	09

Shri Bibhaw Kumar informed and explained the house about the work and adoption of Bank Sakhi concept in the state of Jharkhand in association with the state NRLM and targeted to deploy 3200 Bank Sakhis in gram panchayat in this current financial year. He further added that these Sakhis are being supported by financial institutes by providing PMMY loan for purchase of devices for Bank Mitra.

Shri Kumar further presented the data on number of PMJDY accounts in the state of Jharkhand for which Dr. Karad appreciated the work done in state of Jharkhand and asked the banks to maintain the pace in opening the account and to ensure organizing monthly camps for PMJDY under financial inclusion model.

In addition to the above Shri Subodh Kumar Dy. General Manager SLBC, highlighted upon SLBC's Village Adoption Program which aims at adoption of One Village by each semi urban and rural branch for percolation of financial inclusion and financial literacy. Speaking about the Village adoption, Shri Karad appreciated the move and asked NABARD to support the member banks in saturating the village under Financial Inclusion camp. Shri Karad also asked the house to give special emphasis on Khunti and Ramgarh districts for overall development in all the parameters.

Shri Bibhaw Kumar took the presentation forward and explained the achievement under PMJJBY and PMSBY in state of Jharkhand. He intimated the house that there is a healthy increase in PMJJBY and PMSBY on Y-O-Y basis. There is an increase of 29 lakhs in PMJJBY and 40 lakhs in PMSBY as compared to March 2021. Dr. Karad further added that Nation data on PMJJBY per lakh enrollment is 10,645 to which Jharkhand state is 8,044. Also, PMSBY national average is 23,627 in which Jharkhand state is having 20,789. Taking these data into account he asked the member banks to improve the same and try to cover PMJDY account holder with both the Social Security schemes. In addition to the above, he asked Axis Bank which was far below State Average in per lakhs PMJJBY and SBY enrollment to concentrate on enrollment of both the scheme.

Taking forward the presentation, Shri Bibhaw Kumar explained the achievement of banks under various government flagship schemes through PPT like APY, PMEGP, Stand up India, expanding and deepening of digital districts in Ranchi and East Singhbhum, ACP achievements, provision of banking service in the state, PPMY and performance of state in KCC along with animal husbandry and fisheries. In addition Dr. Karad asked the member banks to support the farmers under KCC scheme. He also advised to aware the citizen on KCC, animal husbandry, fisheries and saturate all the districts on priority basis.

Smt. Nisha Oraon, Director Agriculture Govt. of Jharkhand provided her statistics on KCC. She told the members that out of 29.00 lakhs PM Kisan saturation, 22.22 lakhs have been verified. She further added that last year, 13.77 lakhs KCCs were sanctioned and 2.45 lakhs were additional sanctions out of 22.34 lakhs, hence remaining 6.11 lakhs to be sanctioned by way of camps at blocks and panchayat level. Smt. Oraon further brought out her concern on high number of rejections by the banks, in which the major reason being wrong filling of application and duplication of applications. Also, she informed the house about development of portal by Government of Jharkhand regarding uploading of KCC application, pendency and rejection.

Dr. Karad informed the members about recent inauguration of Jan Samarth Portal and asked the house to aware the public about the same and source maximum application through Jan Samarth Portal.

Union Minister of State also urged the financial institutes to provide loans to Street vendors under all the ULB's and informed the house about the new circular under PMSVANIDHI scheme. Smt. Vijaya Jadhav, with permission of the chair, raised the concern over the number of applications sanctioned and disbursement undertaken in PMSVANIDHI scheme. The gap between number of

applications sanctioned and disbursement needs to be identified and the gap should be covered by expediting the disbursement in such cases. All the members' banks assured to comply the same.

Dr. Bhagwat Krishnarao Karad raised the missing point on low CD ratio in state and showed his concern over the same and asked the house regarding the reason behind the lower CD ratio. Shri Subodh Kumar, Dy. General Manager SLBC responded to the concern and highlighted the issue. He briefed the Chairperson that due to CNT/SPT act in the state, big-ticket loans cannot be processed by the banks as the borrower is unable to provide collateral in form of EQM. He also informed that due to CNT/SPT act, banks are unable to sanction KCC more than Rs.1.60 lakh. However, other states are sanctioning a comparatively higher amount of KCC.

The Chairperson assured the house to look into the above matters with the Central and State Government shortly.

The meeting ended with a vote of thanks by Shri Subodh Kumar, Dy. General Manager SLBC with permission of the chair.

(Bikram Keshari Mishra)
General Manager

Annexure-I

Standard Operating Procedure (SoP) of Campaign "Village Adoption by Semi Urban and Rural Branches for Financial Inclusion and Credit Saturation"

A. Campaign for adoption of one Village per Semi Urban and Rural Bank Branches has been launched in the 79th SLBC meeting convened on 13th May, 2022 with the aim to saturate all the eligible candidates (with age of 18 yrs. & above) of adopted village with at least one banking facility.

B. The broad contours of the campaign will be as under:

1. Village will be selected by mutual consent of the district Co-ordinator of bank and Branch Manager (Semi Urban and Rural Branches), where banking facility can be provided by way of opening Bank accounts, PMJJBY, PMSBY, APY etc. along with extending credit linkage through various banking schemes.
2. Selected village will be adopted by each semi urban and rural branch having a good customer base in that village.
3. Finalisation of village adoption to be done by the Bank branches before 24th June, 2022.
4. After finalizing the name of village, LDM along with the District coordinator of banks, adopting villages, will publicize this initiative throughout the district with the help of local media. LDMs may involve District or Block level authorities for making it a Grand Campaign.
5. The base for saturating the adopted village will be through voter list which may be obtain from Mukhiya of respective village or Election Commission website (http://164.100.150.3/mrollpdf1/aceng.aspx).
6. Bank branch may take help of village Mukhiya/Village Level Worker (VLW)/BC's to prepare the list of eligible persons of village for Financial inclusion and Credit Linkages.
7. Branch will hold a weekly camp in the village for generating applications of eligible beneficiaries under various schemes as per their requirement.

8. Bank Branch will regularly coordinate with village Mukhiya and Village Level Worker (VLW) for the weekly camps in the Village.
9. Saturation of respective village to be completed by the end of September 2022.
10. Weekly review of performance of banks under campaign in all adopted villages will be done by the LDMs during DLCC/BLCC meetings.
11. After completion of the campaign concerned bank along with the Mukhiya of Village will issue a certificate regarding credit saturation to respective LDM and LDM will further issue a consolidated certificate regarding financial inclusion and credit saturation of all adopted villages in the district. LDMs will submit the final certificate to SLBC by 10th October 2022.

Note:

i. No restriction on Financing by other banks in adopted village.
ii. More than one village per semi urban and rural branch can be adopted, if any bank is willing to do so.
iii. If banks are reluctant in adopting the village then Lead bank of the district has to take lead for the same.
iv. The decision regarding sanction of the application will be taken only after due consideration of the proposal on its merit and / or on fulfilment of conditions if any, that may be stipulated by the Bank, and as per the extended guidelines / regulations issued by RBI/concerned Bank.
v. The application generated will be disposed of within fifteen days from the date of receipt of the complete application.
vi. Monthly Status of the campaign will be intimated by the bank branches to LDMs and concerned bank's state controlling office.

STATE LEVEL BANKERS' COMMITTEE

CONVENOR: BANK OF INDIA

BANK WISE STATUS OF VILLAGE ADOPTION AS ON 21/07/2022

BANK NAME	NUMBER OF RURAL AND SEMI URBAN BRANCHES FOR VILLAGE ADOPTION	NUMBER OF VILLAGES ADOPTED TILL DATE
STATE BANK OF INDIA	360	333
BANK OF INDIA	349	344
INDIAN BANK	86	83
CENTRAL BANK OF INDIA	47	42
PUNJAB NATIONAL BANK	101	86
CANARA BANK	86	83
UNION BANK OF INDIA	52	48
UCO BANK	35	32
BANK OF BARODA	54	52
INDIAN OVERSEAS BANK	10	9
PUNJAB & SIND BANK	4	4
BANK OF MAHARASTRA	6	5
IDBI BANK	19	18
HDFC BANK	16	14
ICICI BANK	13	13
AXIS BANK	20	18
INDUSIND BANK	2	2
YES BANK	1	1
KOTAK MAHINDRA BANK	1	1
BANDHAN BANK	14	14
JHARKHAND RAJYA GRAMIN BANK	379	367
DHANBAD CENTRAL COOPERATIVE BANK	11	11
JHARKHAND STATE COOPERATIVE BANK	46	45
ESAF BANK	2	2
UTAKARSH SMALL FINANCE BANK	15	14
Grand Total	**1729**	**1641**

SOURCE - LDMs

STATE LEVEL BANKERS' COMMITTEE

CONVENOR: BANK OF INDIA

DISTRICT WISE STATUS OF VILLAGE ADOPTION AS ON 21/07/2022

DISTRICT NAME	NUMBER OF RURAL AND SEMI URBAN BRANCHES FOR VILLAGE ADOPTION	NUMBER OF VILLAGES ADOPTED TILL DATE
BOKARO	136	128
CHATRA	54	51
DEOGHAR	44	44
DHANBAD	96	93
DUMKA	117	113
EAST SINGHBHUM	77	75
GARHWA	69	69
GIRIDIH	132	132
GODDA	90	85
GUMLA	59	54
HAZARIBAG	94	91
JAMTARA	57	57
KHUNTI	45	45
KODERMA	55	28
LATEHAR	45	45
LOHARDAGA	30	15
PAKUR	34	33
PALAMU	83	74
RAMGARH	108	108
SAHIBGANJ	66	66
SARAIKELA KHARSAWAN	70	67
SIMDEGA	42	42
WEST SINGHBHUM	126	126
Grand Total	**1729**	**1641**

SOURCE - LDMs

कार्यसूची सं.	1
बैठक सं.	80

दिनांक 13 मई, 2022 को आयोजित 79 वीं SLBC बैठक के कार्यवृत्त की पुष्टि

- दिनांक **13 मई, 2022** को आयोजित 79 वीं एस. एल. बी. सी. बैठक के कार्यवृत्त सभी संबंधित कार्यालयों को संप्रेषित किए गए थे।
- सभा के द्वारा उपर्युक्त बैठक के कार्यवृत्त की पुष्टि की जा सकती है क्योंकि इस संबंध में किसी भी कार्यालय / विभाग द्वारा किसी प्रकार के संशोधन हेतु कोई अनुरोध प्राप्त नही हुआ है।

कार्यसूची सं.	**2**
बैठक सं.	**80**

राज्य स्तरीय बैंकर्स समिति, झारखंड की 79 वीं त्रैमासिक (मार्च 2022) समीक्षा बैठक की कृत कार्यवाही

क्रम संख्या	कार्य विंदु	विवरण	विभाग	कृत कार्यवाही (ATR)
1	One Gram one SHG BC सखी☐	79 वी॰ एसएलबीसी की बैठक मे सचिव ग्रामीण विकास झारखंड सरकार द्वारा SHG सदस्यो को Business Correpondents के रूप में बैंको को नियुक्त करने का आग्रह किया गया।☐	समस्त बैंक/एलडीएम	उपरोक्त विषय के संदर्भ मे झारखंड राज्य के 1600 पंचायतों मे एसएचजी सदस्यों को बैंक मित्र के रूप मे स्थापित करने हेतु संभावित सदस्यों की सूची सभी प्रमुख बैंकों को जेएसएलपीएस के माध्यम से राज्य स्तरीय बैंकर्स समिति द्वारा दिनांक 19 जुलाई 2022 को साझा किया गया। बैंकों को इन सदस्यों को बैंक मित्र के रूप मे नियुक्ति हेतु अपने कॉर्पोरेट बीसी के माध्यम से प्रक्रिया शुरू कर दिनांक 31 जुलाई 2022 तक जेएसएलपीएस /एसएलबीसी को सूचित करना है।
2	RSETI के पाठ्यक्रम में बदलाव	RSETI में चली आ रही परंपरागत प्रशिक्षण कार्यक्रम में बदलाव लाने को कहा गया तथा उसे स्थानीय मांगो के आधार पर क्रियान्वयन हेतु बैंकों से आग्रह किया गया।☐	समस्त बैंक/अग्रणी ज़िला प्रबन्धक	सभी बैंक और संबन्धित एलडीएम द्वारा इस संबंध में District Level Rseti Advisory Committee के समक्ष प्रस्ताव रखने हेतु जानकारी दी गयी है।☐
3	बैंक-अधिकारियों की नाबार्ड द्वारा Exposure Visit	राज्य मे कृषि वित्त पोषण को बढ़ावा देने हेतु नाबार्ड द्वारा आगामी महीने मे बैंक-अधिकारियों के Exposure Visit की बात कही गयी।	नाबार्ड	नाबार्ड द्वारा सभी प्रमुख बैंकों के अधिकारियों को रामगढ़ ज़िला अंतर्गत दिनांक 07.07.2022 को Exposure Visit कराया गया।☐
4	SHG के लंबित अवदेन☐	JSLPS SHG की क्रेडिट लिंकेज के लिए लंबित अवदेन का निपटारा करने को कहा साथ ही साथ 1.10 लाख क्रेडिट लिंकेज का टार्गेट बैंको के समक्ष रखा जिसमे 0.50 लाख नए लिंकेज 0.60 लाख enhancement की बात रखी। FY 2022-23 के लिए 2005 करोड़ SHG ऋण disbursement का लक्ष्य रखा।☐	अग्रणी ज़िला प्रबन्धक/समस्त बैंक	सभी बैंक और संबन्धित एलडीएम द्वारा इस संबंध में दिशा-निर्देशों के अनुपालन हेतु शाखाओ को निर्देशित किया गया।जून☐ तिमाही मे लंबित आवेदनों की संख्या मे कमी आयी है एवं प्रथम तिमाही मे कुल वार्षिक लक्ष्य के विरुद्ध 29.23% की प्रगति दर्ज की गयी।

5	Agriculture term lending☐	NABARD ने सभा में मौजूद सभी सदस्यो को Agriculture Term Lending को पूंजी निर्माण में अति आवश्यक बताया साथ ही इसे बढ़ावा देने के लिए ध्यान केन्द्रित करने को कहा।	समस्त बैंक/अग्रणी ज़िला प्रबन्धक	सभी बैंक और संबन्धित एलडीएम द्वारा इस संबंध में दिशा-निर्देशों के अनुपालन हेतु शाखाओ को निर्देशित किया गया है।☐
6	KCC Satuaration और Land Possession Certificate☐	NABARD ने KCC के satuaration पर ज़ोर दिया और सभा में मौजूद सभी सदस्यो को कैंप के माध्यम से हासिल करने को कहा। KCC ऋण के लिए LPC (Land Possession Certificate) में छूट की सीमा को 1.00 लाख से बढ़ाकर 1.60 लाख तक करने का आग्रह राज्य सरकार से किया।	समस्त बैंक/अग्रणी ज़िला प्रबन्धक/ राज्य सरकार	राज्य सरकार द्वारा इस विषय में उचित दिशा-निर्देश लंबित है। सभी बैंक और संबन्धित एलडीएम द्वारा इस संबंध में दिशा-निर्देशों के अनुपालन हेतु शाखाओ को निर्देशित किया गया है।
7	AGRI START UP☐	NABARD के द्वारा कृषि क्षेत्र में ऋण बढ़ाने के लिए Agri Start Up पर ध्यान देने को कहा गया।	समस्त बैंक/अग्रणी ज़िला प्रबन्धक	सभी बैंक और संबन्धित एलडीएम द्वारा इस संबंध में दिशा-निर्देशों के अनुपालन हेतु शाखाओ को निर्देशित किया गया है।
8	रिक्त एफएलसीसी councillor के पद	भारतीय रिजर्व बैंक ने मार्च 2022 की तिमाही रिपोर्ट के अनुसार राज्य के पाँच जिलों में एफएलसीसी councillor के रिक्त पदो के संबंध मे बैंक ऑफ इंडिया को रिक्त पदों को मई 2022 तक प्राथमिकता के आधार पर भरने हेतु अनुरोध किया।	बैंक ऑफ इंडिया	बैंक ऑफ इंडिया, रांची अंचल के अंतर्गत 03 एफ़एलसी (Ranchi, Gumla, lohardaga) के पद अभी भी रिक्त हैं। रांची अंचल के अनुसार सभी पदों में नियुक्ति होने के बाद councillor ने पदभार ग्रहण नहीं किया गया। हालाँकि संबन्धित बैंक के द्वारा वित्तीय साक्षरता के निरंतर प्रवाह हेतु उपरोक्त ज़िले के शाखा प्रमुख को अतिरिक्त जिम्मेवारी दी गयी है।वही बैंक ऑफ इंडिया के बोकारो अंचल ने जानकारी दी कि गिरिडीह जिले मे एफ़एलसी councillor की नियुक्ति हेतु विज्ञापन प्रकाशित किया गया हालाँकि कोई भी आवदेन प्राप्त नही होने की जानकारी दी गयी। इस संबंध मे भी बोकारो अंचल द्वारा रिक्त पदों मे councillor की नियुक्ति होने तक गिरिडीह ज़िले के मुख्य शाखा को वित्तीय साछरता प्रदान करने की ज़िम्मेवारी दी गयी है।
9	राज्य/जिला/बैंक में कम CD Ratio	भारतीय रिजर्व बैंक ने राज्य में March 2022 में CD ratio 42.37% रहने में चिंता जताई। उन्होने राज्य में कम CD Ratio के लिए सभी बैंक से उसे सुधारने के लिए कार्य योजना को भारतीय रिजर्व बैंक/नाबार्ड/एसएलबीसी से साझा करने को कहा	समस्त बैंक/एलडीएम	सभी बैंक और संबन्धित एलडीएम द्वारा इस संबंध में दिशा-निर्देशों के अनुपालन हेतु शाखाओ को निर्देशित किया गया है और समय समय पर कैंप के माध्यम से ऋण प्रवाह बढ़ाने का निर्देश भी दिया गया है।
10	विशेष MSME शाखा और MSE क्लस्टर	भारतीय रिजर्व बैंक ने सार्वजनिक क्षेत्र के बैंकों को प्रत्येक जिले में कम से कम एक विशेष शाखा खोलने की आवश्यकता बतायी। उन्होने बताया कि बैंकों को अपनी सामान्य बैंकिंग शाखाओं को एमएसएमई क्षेत्र मे 60% या अधिक अग्रिमों को विशेष एमएसएमई शाखाओं के रूप में पहचान करने को कहा और एसएलबीसी के साथ सूची साझा करने का अनुरोध किया तथा एसएलबीसी को इन शाखाओ की सूची पुस्तिका में प्रकाशित करने की सलाह दी। भारतीय रिजर्व बैंक ने जिले का प्रत्येक अग्रणी बैंक को कम से कम एक एमएसई क्लस्टर अपनाने को कहा। केवल तीन जिलों अर्थात् जमशेदपुर, सरायकेला-खरसावां और बोकारो में एमएसई क्लस्टर को अपनाया गया है।	समस्त बैंक/एलडीएम/एसएलबीसी	एसएलबीसी के मौजूदा जून 2022 की तिमाही रिपोर्ट मे एमएसएमई शाखाओ की विस्तृत जानकारी उपलब्ध करायी गयी है।
11	Dual authentication mapping aur Digipay सखी	जेएसएलपीएस ने BC outlet में Dual Authentication Mapping पर ज़ोर देते हुए सभी सदस्यो से इसे धरातल पर जल्द से जल्द लागू करने का आग्रह किया ताकि एसएचजी के सदस्यो को बैंकिंग सुविधा प्राप्त कर सके। सभी सदस्यो को DIGIPAYEE SAKHEE की नियुक्ति राज्य के प्रत्येक ग्राम पंचायत में नियुक्त करने की बात कही।	समस्त बैंक	मौजूदा तिमाही के दौरान जेएसएलपीएस द्वारा उक्त मुद्दे पर विशेष बैठक आयोजित कर Dual Mapping को बढ़ावा देने की दिशा मे व्यापक प्रयास किया जा रहा है।

12	स्पेशल कैंप KCC ☐	कृषि विभाग के सचिव ने PM KISAN BENEFICIARY को केसीसी प्रदान करने को कहा साथ ही साथ आने वाले जून और सेप्टेम्बर त्रमासिक में इसे हासिल करने को कहा। केसीसी ऋण प्रवाह हेतु जून महीने में 3 स्पेशल कैंप जिला स्तर पर करने की बात रखी।	समस्त बैंक/एलडीएम	PM KISAN BENEFICIARY को केसीसी प्रदान करने के लिए राज्य भर में केसीसी आउटरिच कैंप का आयोजन किया गया। 08.06.2022 और 23.06.2022 जिला स्तर पर सफलता पूर्वक केसीसी कैंप का आयोजन किया गया। इन कैंप के साथ साथ KISAN MAH का आयोजन पूरे राज्य में चलाया जा रहा है।
13	जिला स्तर पर बैठकों में उठाए गए मुद्दों को एसएलबीसी के साथ जानकारी साझा	भारतीय रिजर्व बैंक ने अग्रणी जिला प्रबन्धकों से अनुरोध किया कि वे जिला स्तर पर बैठकों में उठाए गए मुद्दों को एसएलबीसी के साथ साझा करें, जिससे एसएलबीसी की बैठक में चर्चा की जा सके।	एलडीएम	सभी एलडीएम द्वारा इस संबंध में जारी दिशा-निर्देशों के अनुपालन किया जा रहा है तथा जिला स्तर पर बैठकों में उठाए गए मुद्दों को एसएलबीसी के साथ साझा किया जा रहा है।
14	Digitization of land record ☐	नाबार्ड द्वारा राज्य सरकार को अन्य राज्यो की भाति जल्द से जल्द land record को डिजिटल करने का आग्रह किया गया। एसएलबीसी की ओर से भी इस मुद्दे को अहम बताया गया।	राज्य सरकार	दिनांक 05 अप्रैल 2022 को निबंधन महानिरीक्षक की अध्यक्षता मे सम्पन्न बैठक मे Online Charge Creation संबन्धित विषय पर विस्तृत परिचर्चा की गयी एवं आगे की कार्यवाही हेतु National Informatics Center को एसएलबीसी/बैंकों के सहयोग से Online Portal मे Mortgagibility की सुविधा प्रदान करनी है। एसएलबीसी द्वारा उपरोक्त विषय के संदर्भ मे Director Land Records एवं NIC से समन्वय स्थापित किया जा रहा है।
15	डिजिटल भुगतान और डिजिटल बैंकिंग यूनिट (DBU)	भारतीय रिजर्व बैंक बैंकिंग सेवाओं के लिए डिजिटल बुनियादी ढांचे की उपलब्धता में सुधार के लिए प्रगतिशील उपाय कर रहा है। इस उद्देश्य से आगे बढ़ते हुए डिजिटल बैंकिंग सेवाओं की पहुंच में तेजी लाने और इसे व्यापक बनाने के प्रयासों के एक भाग के रूप में, "डिजिटल बैंकिंग यूनिट्स" (डीबीयू) की अवधारणा को रिज़र्व बैंक ने अपने परिपत्र दिनांक 7 अप्रैल, 2022 के माध्यम से पेश किया था इस संबंध में अपने प्रधान कार्यालयों के साथ समन्वय कर सकते हैं ताकि डीबीयू को राज्य में अपना हिस्सा मिल सके और डिजिटल बैंकिंग की सेवाओ को और आगे बढ़ाया जा सके। राज्य में खुल रहे डिजिटल बैंकिंग यूनिट को एसएलबीसी को निगरानी करने को कहा गया।	समस्त बैंक/एसएलबीसी	झारखंड में डिजिटल बैंकिंग इकाई रांची और पूर्वी सिंहभूम जिले में स्थापित की जानी है. रांची जिले के DBU को जना स्माल फ़ाइनेंस बैंक को आवंटित किया गया है, जिसने बेड़ो प्रखण्ड में डीबीयू खोलने का प्रस्ताव रखा है और स्थापना के संबंध में कार्य प्रक्रियाधीन है। DBU ईस्ट सिंहभूम को बैंक ऑफ इंडिया को आवंटित किया गया है और यहां DBU स्थापित हो चुकी है।
16	भारतीय रिजर्व बैंक के आंतरिक कार्य समूह (Internal Working Group) ने कृषि क्षेत्र को ऋण के प्रवाह में सुधार के लिए कुछ महत्वपूर्ण सिफारिशें	भारतीय रिजर्व बैंक के आंतरिक कार्य समूह (Internal Working Group) ने कृषि क्षेत्र को ऋण के प्रवाह में सुधार के लिए कुछ महत्वपूर्ण सिफारिशें की थीं। आरबीआई की आंतरिक कार्य समूह (Internal Working Group) की सिफारिशों में अन्य बातों के साथ-साथ राज्य सरकार द्वारा संरचनात्मक और नीतिगत सुधार शामिल थे। श्री सिन्हा ने राज्य सरकार को इन सिफारिशों को अध्ययन कर एक समयबद्ध कार्य योजना तैयार करने की बात कही।	राज्य सरकार	राज्य सरकार द्वारा इस संबंध में परिचर्चा की गयी, हालांकि इस विषय पर व्यापक प्रगति नहीं हो पायी है।
17	जिला स्तर पर डीसीसी/डीएलआरसी की लंबित बैठकें	अग्रणी बैंक योजना (Lead Bank Scheme) के मौजूदा ढांचे के अनुसार, जिला स्तर पर जिला कलेक्टर/मजिस्ट्रेट की अध्यक्षता में जिला सलाहकार समिति (DCC) और जिला स्तरीय समीक्षा समिति (DLRC) कार्य करती हैं। DLRC की बैठकों में जनप्रतिनिधि (सांसद/विधायक/जिला परिषद प्रमुख आदि) भाग लेते हैं। भारतीय रिजर्व बैंक के महाप्रबंधक ने बताया कि DLRC की बैठकों को DCC की बैठकों के साथ जोड़ दिया जाता है, जिससे DLRC फोरम का उद्देश्य कमजोर हो जाते हैं। साथ ही उन्होने सभी अग्रणी जिला प्रबन्धकों से DCC एवं DLRC की बैठक अलग-अलग करने की बात कही। जिला स्तर पर डीसीसी/डीएलआरसी की बैठकें काफी विलंब के बाद हो रही हैं। एलडीएम को बैठकों की समयबद्धता सुनिश्चित करनी चाहिए, ताकि नवीनतम आंकड़ों पर चर्चा हो सके।	समस्त एलडीएम	सभी एलडीएम द्वारा इस संबंध में जारी दिशा-निर्देशों के अनुपालन किया जा रहा है साथ ही साथ DCC और DLRC की बैठक तय समय पर करने का दिशा-निर्देश सभी एलडीएम को दिया गया है।एसएलबीसी द्वारा राज्य सरकार को इस संबंध मे सभी उपयुक्तों को निर्देशित करने हेतु अनुरोध किया गया है।

कार्यसूची सं.	03
बैठक सं.	80

वित्तीय पहलों की समीक्षा, बैंकिंग नेटवर्क का विस्तार एवं वित्तीय साक्षरता

3.1 Villages identified as inadequately covered or uncovered by financial infrastructure within 5 KM radius in our State :-

वित्तीय सेवा विभाग, वित्त मंत्रालय, भारत सरकार द्वारा पूरे राज्य मे 32 स्थानों पर ब्रिक एवं मोर्टार की स्थापना हेतु एसएलबीसी को जुलाई 2022 मे सूचना प्रदान की गयी। एसएलबीसी द्वारा विषयवस्तु की जानकारी संबन्धित अग्रणी ज़िला प्रबन्धको के माध्यम से ली गयी एवं यह पाया गया कि 32 मे से 02 गाव के आस–पास किसी ना किसी बैंक की ब्रिक एवं मोर्टार शाखा उपलब्ध है एवं 30 गांवों वैसे हैं जहाँ 05 KM के दायरे मे किसी भी बैंक की शाखा नहीं है, वहाँ एसएलबीसी द्वारा कार्य योजना तैयार कर संबन्धित बैंको को 30 गांवों मे 31 जुलाई 2022 तक अपनी शाखा स्थापित करने के संबंध मे निर्देशित किया गया है । ज़िला/ बैंक वार निम्नलिखित विवरण है :-

Name of Bank Allotted to open a Brick and Mortar Branches in identified Villages 2022-23							
Sl No	State	District	Sub District	Village Code	Village Name	Population	Allocated to Bank for Opening Brick and Mortar Branches
1	JHARKHAND	Bokaro	Gumia	362344	Kander	3076	STATE BANK OF INDIA
2	JHARKHAND	Bokaro	Nawadih	362215	Lahia	3004	UNION BANK OF INDIA
3	JHARKHAND	Chatra	Tandwa	349457	Dahu	3494	PUNJAB NATIONAL BANK
4	JHARKHAND	Chatra	Tandwa	349458	Bargaon	4217	STATE BANK OF INDIA
5	JHARKHAND	Dhanbad	Nirsa-Cum-Chirkunda	362134	Urma	3880	PUNJAB NATIONAL BANK
6	JHARKHAND	Garhwa	Bhawnathpur	347155	Bansani	6123	AXIS BANK
7	JHARKHAND	Garhwa	Ranka	347910	Bisrampur	3493	BANK OF BARODA
8	JHARKHAND	Garhwa	Bardiha	347353	Bardiha	3289	BANK OF INDIA
9	JHARKHAND	Garhwa	Bhawnathpur	347154	Rohinian	3249	CANARA BANK
10	JHARKHAND	Garhwa	Dhurki	347529	Khutia	3056	CANARA BANK
11	JHARKHAND	Garhwa	Kharaundhi	347141	Raje	4221	CANARA BANK
12	JHARKHAND	Garhwa	Ramkanda	347923	Udaipur	3349	HDFC BANK
13	JHARKHAND	Garhwa	Chinia	347594	Kundil Alias Dol	3434	ICICI BANK
14	JHARKHAND	Garhwa	Kharaundhi	347152	Arangi	4301	INDIAN BANK
15	JHARKHAND	Garhwa	Kharaundhi	347146	Majhganwan	3025	INDIAN BANK
16	JHARKHAND	Garhwa	Ramkanda	347929	Raksi	3089	INDIAN BANK
17	JHARKHAND	Garhwa	Majhiaon	347341	Kharsota	4704	JHARKHAND RAJYA GRAMIN BANK
18	JHARKHAND	Garhwa	Majhiaon	347327	Rampur	3141	JHARKHAND RAJYA GRAMIN BANK
19	JHARKHAND	Garhwa	Dhurki	347530	Khala	6242	PUNJAB NATIONAL BANK
20	JHARKHAND	Garhwa	Kandi	347304	Lamari Kalan	3047	STATE BANK OF INDIA
21	JHARKHAND	Garhwa	Nagaruntari	347443	Garbandh	6154	STATE BANK OF INDIA
22	JHARKHAND	Garhwa	Ketar*	347185	Parti Kuswani	4645	UNION BANK OF INDIA
23	JHARKHAND	Gumla	Bishunpur	375487	Gurdari	3432	BANK OF BARODA
24	JHARKHAND	Kodarma	Domchanch	349762	Parho	3100	BANK OF BARODA
25	JHARKHAND	Latehar	Balumath	367361	Seregara	3680	BANK OF INDIA
26	JHARKHAND	Latehar	Balumath	367359	Ganeshpur	3342	UNION BANK OF INDIA
27	JHARKHAND	Palamu	Pandu	365663	Tisibar Kalan	3129	BANDHAN BANK
28	JHARKHAND	Palamu	Chainpur	366735	Bori	4392	INDIAN BANK
29	JHARKHAND	Palamu	Chainpur	366733	Karso	3560	JHARKHAND RAJYA GRAMIN BANK
30	JHARKHAND	Ranchi	Namkum	374053	Ulatu	7812	BANK OF INDIA

3.2 National Strategy for Financial Inclusion " NSFI - 2019-2024:

वित्तीय समावेशन के लिए राष्ट्रीय रणनीति 2019-2024 भारत में वित्तीय समावेशन नीतियों के दृष्टिकोण और प्रमुख उद्देश्यों को निर्धारित करती है। जिसका उद्देश्य किफायती तरीके से औपचारिक वित्तीय सेवाओं तक पहुंच प्रदान करना, वित्तीय समावेशन को व्यापक करना तथा वित्तीय साक्षरता एवं उपभोक्ता संरक्षण को बढ़ावा देना है। दृष्टिकोण पत्र की प्रमुख सिफारिशें इस प्रकार हैं:

- ✓ Universal access to financial services
  - ❖ देश में डिजिटल बुनियादी ढांचे का विस्तार बैंक शाखाओं, बीसी आउटलेट, माइक्रो एटीएम, पीओएस टर्मिनलों की बेहतर नेटवर्किंग तथा बिजली के साथ स्थिर कनेक्टिविटी के माध्यम से विभिन्न हितधारकों के साथ समन्वय स्थापित कर किए जाने की आवश्यकता है।
  - ❖ डिजिटल भुगतान के लिए अपनाने और स्वीकृति को प्रोत्साहित करना और लोगों को औपचारिक वित्तीय प्रणाली के दायरे में लाना। पारंपरिक बैंकिंग आउटलेट्स के अलावा, सहकारी बैंकों, भुगतान बैंकों, छोटे वित्त बैंकों और गैर-बैंक संस्थाओं जैसे उर्वरक की दुकानों, उचित मूल्य की दुकानों, स्थानीय सरकारी निकायों, सामान्य सेवा केंद्रों, शैक्षणिक संस्थानों आदि जैसे अन्य को दक्षता और पारदर्शिता को बढ़ावा देने की आवश्यकता है।

- ✓ Providing basic bouquet of financial services
  - ❖ बैंक अपने मौजूदा उत्पादों की समीक्षा करें तथा ग्राहक केंद्रित दृष्टिकोण अपनाएं जो वित्तीय उत्पादों को डिजाइन और विकसित करता है।
  - ❖ फिन-टेक और बीसी नेटवर्क का लाभ उठाकर कुशल वितरण सुनिश्चित करें।
  - ❖ अपेक्षित प्रमाणपत्र प्राप्त करने के लिए उन्हें प्रोत्साहित कर बीसी के क्षमता निर्माण हेतु उपाय।

- ✓ Access to livelihood and skill development
  - ❖ एकीकृत दृष्टिकोण के माध्यम से वित्तीय समावेशन को गहरा करने के लिए एनआरएलएम और एनयूएलएम उद्देश्यों का अभिसरण मौजूद होना चाहिए
  - ❖ RSETI, एनआरएलएम, एसआरएलएम, पीएमकेवीवाई आदि के माध्यम से चल रहे कौशल विकास और आजीविका सृजन कार्यक्रमों के साथ बैंकों और अन्य वित्तीय सेवा प्रदाताओं के बीच अंतर्संबंध विकसित किए जाएं।
- ✓ Financial literacy and education
  - ❖ ग्राहकों को उत्पाद की प्रकृति, उनकी आवश्यकताओं के अनुरूप इसकी उपयुक्तता और वापसी की तुलना में लागत के बारे में सरल और स्थानीय भाषा में समझाया जाएगा।
  - ❖ वित्तीय साक्षरता कार्यक्रम आयोजित करते समय, यह सुनिश्चित किया जाना चाहिए कि क्षेत्रीय कार्यकर्ताओं जैसे नाबार्ड के एलडीएम, डीडीएम, आरबीआई के एलडीओ, जिला और स्थानीय प्रशासन, ब्लॉक स्तर के अधिकारी- गैर सरकारी संगठन, एसएचजी, बीसी, किसान क्लब, पंचायत, पैक्स। और ग्राम स्तर के पदाधिकारी भाग ले।
- ✓ Customer protection and grievance Redressal
  - ❖ विभिन्न स्तरों पर मजबूत ग्राहक शिकायत निवारण तंत्र।
  - ❖ ग्राहक शिकायत के निवारण के लिए अंतर-नियामक समन्वय की सुविधा के लिए एक पोर्टल विकसित करना।
- ✓ Effective co-ordination
  - ❖ जमीनी स्तर पर विजन रणनीति की उपलब्धि सुनिश्चित करने के लिए अग्रणी बैंक योजना अर्थात एसएलबीसी/डीसीसी/बीएलबीसी के तहत विभिन्न मंचों को सुदृढ़ बनाना।
  - ❖ निगरानी के लिए डिजिटल डैश बोर्ड/एमआईएस के माध्यम से प्रभावी हितधारकों के साथ समन्वय को बढ़ावा देने के लिए प्रौद्योगिकी में उभरते विकास पर लाभ उठाना।
  - ❖ सामाजिक लेखा परीक्षा के माध्यम से वित्तीय समावेशन में तेजी लाने के लिए ग्राम पंचायतों/सिविल सोसाइटी/गैर सरकारी संगठनों को सक्रिय रूप से शामिल करने के लिए पी एंड डी के लिए विकेन्द्रीकृत दृष्टिकोण को प्रोत्साहित करना।

3.3 National Strategy for Financial Education" NSFE " 2020-2025:

वित्तीय शिक्षा दस्तावेजों के लिए यह राष्ट्रीय रणनीति, जनसंख्या के विभिन्न वर्गों को कौशल, ज्ञान, दृष्टिकोण और व्यवहार विकसित करने में सक्षम बनाकर भारत सरकार और वित्तीय क्षेत्र के नियामकों की दृष्टि का समर्थन करने का इरादा रखती है, जो कि बेहतर तरीके से धन के प्रबंधन और भविष्य के लिए योजना बनाने में आवश्यक है। NSFI दस्तावेज़ की रणनीतियों को प्राप्त करने के लिए कार्य योजना निम्नानुसार है:

- ✓ Develop financial literacy content for school children, teachers, young adults, women, new entrants at workplace / entrepreneurs (MSMEs), senior citizens, persons with disabilities, illiterate people etc.

  - ❖ सामग्री का विकास जिसे विशिष्ट लक्षित दर्शकों के अभिविन्यास के साथ ऑडियो-वीडियो, प्रिंट, मास मीडिया, डिजिटल प्रारूप आदि के माध्यम से वितरित किया जा सकता है।
  - ❖ छठी से दसवीं कक्षा के छात्रों के लिए स्कूली पाठ्यक्रम में वित्तीय शिक्षा की सामग्री का अद्यतनीकरण।
  - ❖ विकलांग व्यक्तियों के लिए वित्तीय साक्षरता सामग्री को सुलभ बनाना।

- ✓ Develop the capacity of various intermediaries who can be involved in providing financial literacy.
  - ❖ वित्तीय साक्षरता के प्रसार के लिए महत्वपूर्ण वाहन बनने के लिए एफएलसी परामर्शदाताओं, ग्रामीण बीएम आदि की क्षमता का विकास करना।
  - ❖ एनआरएलएम के मास्टर प्रशिक्षकों की क्षमता में सुधार।
  - ❖ एसएचजी नेताओं, बैंक सखियों की क्षमता को मजबूत करना।
  - ❖ माध्यमिक विद्यालय के शिक्षकों की क्षमता को मजबूत करना।

- ✓ Evolve community led approaches for disseminating financial literacy in a sustainable manner.
  - ❖ स्वयंसेवकों, स्थानीय स्वयं सहायता समूहों, क्षेत्र स्तर के पदाधिकारियों, शिक्षकों और सामुदायिक राजदूतों को प्रोत्साहित करने के लिए समुदाय आधारित दृष्टिकोण विकसित करना।
  - ❖ औपचारिक वित्तीय सेवा प्रदाताओं, बीसी, सीएफएल, एफएलसी आदि से संपर्क करने के लिए लोगों को जुटाने के लिए तथा एजेंट बनाने के लिए आंगनवाड़ी कार्यकर्ताओं, आशा कार्यकर्ताओं, डाकिया आदि की सेवाओं का उपयोग करें।
  - ❖ अल्प बैंकिंग सुविधा वाले और आकांक्षी जिलों में वयस्कों के लिए वित्तीय शिक्षा कार्यक्रम शुरू करना।

- ✓ Use technology, mass media channels and innovative ways of communication for dissemination of financial education messages.
  - ❖ वित्तीय क्षेत्र के नियामकों और वित्तीय सेवा प्रदाताओं की वेबसाइट में एक प्रमुख स्थान पर वित्तीय साक्षरता संदेश प्रदर्शित करें
  - ❖ शिकायतों के निवारण के लिए अपनाई जाने वाली प्रक्रियाओं के बारे में जानकारी प्रदान करने के लिए एक सामान्य टोल-फ्री नंबर विकसित करें।
  - ❖ वित्तीय साक्षरता संदेशों के प्रसार के लिए सोशल मीडिया, डिजिटल कियोस्क का लाभ उठाएं।

- ✓ Preparation of information dashboard & integration of financial education content in school curriculum, various professional & vocational courses.
  - ❖ विभिन्न हितधारकों द्वारा संचालित वित्तीय साक्षरता कार्यक्रमों के विवरण युक्त एक डिजिटल रिपोजिटरी तैयार करें।
  - ❖ छठी से दसवीं कक्षा के छात्रों के लिए स्कूली पाठ्यक्रम में वित्तीय शिक्षा को एकीकृत करना।
  - ❖ वित्तीय प्रणाली में नवनियुक्त लोगों के लिए वित्तीय शिक्षा का वितरण।
  - ❖ वित्तीय शिक्षा प्रदान करने में शामिल सरकारी निकायों के बीच रणनीतिक भागीदारी की खोज करना।

3.4 LWE (Left wing Extremist) क्षेत्रों मे बैंकिंग सुविधा विस्तार:-

- झारखंड मे कुल 19 जिलों को नक्सल प्रभावित जिलों की श्रेणी मे रखा गया है।
- इन प्रभावित जिलों मे बैंकिंग सुविधाओ का विस्तार प्रथमिकता के आधार पर किया जा रहा है।
- मार्च, 21 तिमाही तक इन जिलों मे कुल 40,554, बैंक मित्र, 2,746 बैंकिंग शाखाए, 3,008 एटीएम की स्थापना की जा चुकी है।
- प्रभावित क्षेत्र मे बैंकिंग सुविधाए देने मे कमर्शियल बैंक के अतिरिक्त Small Finanace बैंक तथा पेमेंट बैंकों की अहम भूमिका होनी चाहिए।
- बैंक मित्र की संख्या निम्न जिलों मे सबसे कम पायी गयी है-

  क) सिमडेगा-495 ख) लोहरदगा-642 ग) खूँटी -681 घ) सराईकेला-984
- बैंक की शाखाओ के आधार पर निम्न जिलों मे शाखाओ की संख्या सबसे कम पायी गयी है-

  क) लातेहार-46 ख) लोहरदगा-46 ग) सिमडेगा-51 घ) खूँटी-51
- एटीएम की संख्या के आधार पर निम्न जिलों मे एटीएम की संख्या सबसे कम पायी गयी है-

  क)खूँटी-22 ख) सिमडेगा-22 ग) लोहरदगा-33 घ) चतरा-33

LWE AFFECTED DISTRICTS मे बैंकिंग सुविधाओ का विस्तार:-

Report of BCs, Branches and ATMs in LWE District in Jharkhand State as on 30.06.2022

Sl No	LWE DISTRICT NAME	No. of BCs	No. of Branches	No. of ATMs
1	Bokaro	2099	207	250
2	Chatra	2117	59	33
3	Dhanbad	2599	289	394
4	Dumka	1625	127	82
5	East Singhbhum	1980	319	522
6	Garhwa	4183	80	50
7	Giridih	5162	162	123
8	Gumla	1204	77	44
9	Hazaribag	2910	173	172
10	Khunti	681	49	22
11	Koderma	1136	62	56
12	Latehar	1808	46	34
13	Lohardaga	642	45	33
14	Palamu	4716	127	101
15	Ramgarh	1151	114	121
16	Ranchi	3558	481	787
17	Saraikela Kharsawan	984	133	77
18	Simdega	495	56	22
19	West Singhbhum	1504	140	85
TOTAL		**40554**	**2746**	**3008**

कार्यसूची सं.	04
बैठक सं.	80

सभी अनुसूचित वाणिज्यिक बैंकों के महत्वपूर्ण संकेतक

Amount in Crores

SL No	KEY INDICATORS	31.03.2021	30.06.2021	31.03.2022	30.06.2022	Growth/ Decline (JUN'21)
1	Deposit	2,58,929.74	2,60,927.82	2,82,640.05	2,81,564.93	7.91%
2	Credit	82,560.40	81,123.16	94,522.36	96,760.47	19.28%
3	Credit as per place of utilization* & RIDF**	27,311.74	14,820.86	25,242.67	24,040.49	62.21%
4	Total Credit	1,09,871.96	96,642.30	1,19,765.03	1,20,800.96	25.00%
5	**CD Ratio**	**42.43%**	**37.04%**	**42.37%**	**42.90%**	**15.83%**
6	Priority Sector Advances (PSA)	45,198.08	39,967.34	48,492.07	48,433.28	21.18%
7	Share of PSA to Total Advances (%)	54.76%	49.31%	51.30%	50.05%	1.51%
8	Agricultural Advances	11,306.14	11,103.31	13,748.44	13,605.16	22.53%
9	Share of Agricultural Advances to Total Advances (%)	13.69%	13.46%	14.55%	14.06%	4.46%
10	i.Micro & Small Enterprises Advance	25,203.61	20,203.93	22,969.08	23,056.03	14.12%
	ii. Share of Micro & Small Enterprises to Total Advances (%)	30.53%	24.90%	24.30%	23.83%	-4.31%
	iii. Share of Micro Enterprises in MSE	58.16%	65.97%	62.74%	53.68%	-18.63%
11	Advances to Weaker Sections	14,741.94	12,852.44	16,769.82	16,474.77	28.18%
12	Share of Weaker Section Advances to Total Advances (%)	17.86%	15.86%	17.74%	17.03%	7.35%
13	DRI Advances	82.05	8.67	7.15	4.61	-46.83%
14	Share of DRI Advances to Total Advances (%)	0.10%		0.01%		
15	Advances to Women	8,202.26	11,027.98	13,602.20	13,892.45	25.97%
16	Share of advances to women in Total advances (ANBC) (%)	9.93%	13.37%	14.39%	14.36%	7.39%
17	Advances to Minorities (Amount)	4,694.79	4,906.99	5,643.88	5,700.52	16.17%
18	Share of Advances to Minorities under PSA (%)	10.73%	12.27%	11.64%	11.77%	-4.08%
19	**Gross** N.P.A	6,775.88	8,093.01	7,777.15	7,841.32	-3.11%
	Gross NPA Percentage	8.20%	9.82%	8.23%	8.10%	-17.52%
20	Branch Network (In Nos)					
	Rural	1,489	1,446	1458	1,455	9
	Semi-Urban	770	773	776	775	2
	Urban	881	882	862	865	-17
	Total Branch Network	**3,140**	**3,101**	**3,096**	**3,095**	**-6**
	Small Finance Bank	86	92	93	93	1
	Payment Banks	22	22	22	22	0
	Total Branch including SFB	**3,248**	**3,215**	**3,211**	**3,210**	**-5**
21	ATM installed in Jharkhand	3275	3268	3,293	3329	61
	ATM - Small Finance Bank	**33**	**36**	36	**32**	-4
	Total ATM	3,308	3,304	3,329	3,361	57

पर्यवेक्षण

जमा वृद्धि (Deposit Growth)

झारखंड राज्य में बैंकों की सकल जमा में पिछले एक वर्ष में, यानि 30 जून 2021 से 30 जून 2022 तक ₹ 20,637.11 करोड़, 7.91 प्रतिशत की वार्षिक वृद्धि दर्ज हुई है।

ऋण वृद्धि (Credit Growth)

कोर क्रेडिट मे पिछले वर्ष की तुलना मे ₹ 15,637.31 करोड़ 19.28% की वार्षिक वृद्धि दर्ज की गयी है। पिछले वर्ष की तुलना मे RIDF तथा CREDIT AS PER PLACE OF UTILISATION मे भी ₹ 9219.63 करोड़ की वृद्धि दर्ज की गयी हुई।साथ ही पिछली तिमाही के मुक़ाबले भी 2,238.11 करोड़,2.38% की ऋण वृद्धि दर्ज की गयी है।

निम्न प्रमुख बैंकों के ऋण प्रवाह में पिछली तिमाही (मार्च ,2022) की तुलना में मुख्यतः वृद्धि दर्ज की गई है			
1 भारतीय स्टेट बैंक	522.62 Cr	4 सेंट्रल बैंक ऑफ इंडिया	205.98 Cr
2 बैंक ऑफ इंडिया	427.96 Cr	5 पंजाब नेशनल बैंक	199.94 Cr
3 इंडियन बैंक	361.64 Cr		
निम्न प्रमुख बैंकों के ऋण प्रवाह में पिछली तिमाही (मार्च ,2022) की तुलना में मुख्यतः गिरावट दर्ज की गई है			
1 झारखंड राज्य सहकारी बैंक लिमिटेड	-0.63 Cr		
2 धनबाद सेंट्रल को-ऑपरेटिव बैंक	-0.58 Cr		

क्रेडिट – जमा अनुपात (C.D Ratio)

भारतीय रिजर्व बैंक के **Master Circular No.RBI/2021-22/04** (**FIDD.CO.LBS.BC.No.02/02.01.001/2021-22**) **दिनांक April 01, 2021** के अनुसार बैंकों का ऋण जमा अनुपात का मॉनिटरिंग राज्य स्तर पर होने वाले उपयोग और आर आई डी एफ के अनुसार किया जाना है। **तदनुसार**, **झारखण्ड राज्य का ऋण – जमा अनुपात निम्नवत है** :-

DETAILS	31 मार्च, 2021	30 जून 2021	31 मार्च, 2022	30 जून 2022
AGGREGATE DEPOSITS	₹ 2,58,929.74	₹ 2,60,927.82	₹ 2,82,640.05	₹ 2,81,564.93
CORE ADVANCES	₹ 82,560.40	₹ 81,123.16	₹ 94,552.36	₹ 96,760.47
AS PER PLACE OF UTILIZATION	₹ 20,285.53	₹ 14,820.86	₹ 17,810.86	₹ 16,763.23
RIDF	₹ 7,026.20	₹ 698.27	₹ 7,431.80	₹ 7,277.26
NET ADVANCES	₹ 1,09,871.96	₹ 96,642.30	₹ 1,19,765.03	₹ 1,20,800.96
CD RATIO	42.43%	37.04%	42.37%	42.90%

(Annexure 1 (A)

30 जून 2021 **(37.04%)** की तुलना में 30 जून 2022 **(42.90%)** को CD ratio में 5.86 % की वृद्धि दर्ज की गई है। अगर हम इस विषय का विश्लेषण करें तो 30 जून 2021 की तुलना में कुल जमा में ₹ 20,637.11 (7.91%) करोड़ की वर्ष-वार वृद्धि हुई है। वहीं कुल क्रेडिट में भी ₹ 118.17 करोड़ **(00.12%)** की वृद्धि दर्ज की गयी है। हालाँकि मार्च 2022 की तुलना मे ऋण मे 2.33 % की वृद्धि हुई है।

प्राथमिकता प्राप्त क्षेत्र अग्रिम (PSA)

प्राथमिकता प्राप्त क्षेत्र अग्रिम में वर्ष–दर-वर्ष आधार पर 21.18% (₹ 8465.94करोड़) की वृद्धि दर्ज की गयी है। वर्तमान में समग्र प्राथमिकता प्राप्त क्षेत्र का अग्रिम, कुल अग्रिम का 50.05% है। वहीं मार्च तिमाही के मुक़ाबले भी इस क्षेत्र मे 0.12 % ₹ 58.79 करोड़ की गिरावट दर्ज हुई है | यह राष्ट्रीय बेंचमार्क (40%) से ज्यादा है।

निम्न प्रमुख पब्लिक सैक्टर बैंको के प्राथमिकता प्राप्त क्षेत्र मे अग्रिम प्रवाह 40% के सापेक्ष्य कम पायी गयी है-

1. भारतीय स्टेट बैंक- 28%

निम्न प्रमुख प्राइवेट सैक्टर बैंको के प्राथमिकता प्राप्त क्षेत्र मे अग्रिम प्रवाह 40% के सापेक्ष्य कम पायी गयी है-

1. आई डी एफ सी बैंक- 5.17 %
2. लक्ष्मी विलास बैंक-11.94%
3. धनबाद सेंट्रल को-ओपरेटिव बैंक-10.40%
4. येस बैंक-32%
5. आईसीआईसीआई बैंक -30%
6. झा॰रा॰को॰बैंक – 11.79%

कृषि अग्रिम (Agriculture Credit)

जून 2021 की तुलना मे कृषि ऋण मे जून 2022 मे ₹ 2,501.85 करोड़,4.46% की बढ़ोतरी दर्ज की गयी। भारतीय रिजर्व बैंक के Priority Sector lending के Master Direction के तहत Domestic Commercial Banks , RRB तथा Small Finace बैंक को Agriculture Sector हेतु कम से कम 18% बेंचमार्क होनी चाहिए। बैंकों द्वारा राज्य के कृषि क्षेत्र में अपेक्षित ऋण वृद्धि नहीं होना गंभीर विषय है जिनके विभिन्न पहलुओ पर विचार करने की आवश्यकता है। लगभग प्रत्येक SLBC की त्रैमासिक बैठक एवं कृषि उपसमिति में इस मुद्दे पर गंभीरता से चर्चा की जाती रही है KCC,Agriculture Infrastructure एवं Allied activities को बढ़ावा देने के लिए भारत सरकार / राज्य सरकार द्वारा आत्मनिर्भर भारत अभियान के अंतर्गत विभिन्न योजनाये चलायी जा रही है जिसमे सभी बैंकों तथा LDMs को विशेष कार्ययोजना बनाकर कृषि ऋण में वृद्धि करने के लिए प्रयास करना चाहिए।

निम्न प्रमुख पब्लिक सैक्टर बैंको के कृषि क्षेत्र मे अग्रिम प्रवाह 18 % के सापेक्ष कम है-

1. बैंक ऑफ महाराष्ट्र - 03 %
2. पंजाब एंड सिंध बैंक - 03 %
3. इंडियन ओवरसीज बैंक-03 %
4. भारतीय स्टेट बैंक - 04%
5. बैंक ऑफ बड़ौदा - 08%
6. केनरा बैंक- 10%
7. यूनियन बैंक ऑफ इंडिया - 13%
8. पंजाब नेशनल बैंक - 14%
9. उको बैंक – 11 %
10. इंडियन बैंक – 17%

निम्न प्रमुख प्राइवेट सैक्टर बैंको के प्राथमिकता प्राप्त क्षेत्र मे अग्रिम प्रवाह 18 % के सापेक्ष कम है-

1. यस बैंक- 0.24%
2. लक्ष्मी विलास बैंक- 1.16%
3. आईडीएफसी फर्स्ट बैंक -0.00%
4. जम्मू और कश्मीर बैंक लिमिटेड- 0.01%
5. करूर वैश्य बैंक- 0.04%
6. आईसीआईसीआई बैंक - 03%
7. साउथ इंडियन बैंक लिमिटेड- 04%
8. एचडीएफसी बैंक लिमिटेड- 04%
9. एक्सिस बैंक लिमिटेड- 05%
10. आईडीबीआई बैंक लिमिटेड-06 %
11. फेडरल बैंक - 10%
12. आईडीबीआई बैंक लिमिटेड- 06%
13. कर्नाटक बैंक लिमिटेड- 09%
14. कोटक महेंद्र बैंक लिमिटेड- 9%
14. बंधन बैंक- 11.32%

निम्न CO-Operative सैक्टर बैंको के प्राथमिकता प्राप्त क्षेत्र मे अग्रिम प्रवाह 18 % के सापेक्ष कम है-

1. धनबाद सेंट्रल को-ऑपरेटिव बैंक- 02 %
2. झारखंड राज्य सहकारी बैंक लिमिटेड- 7%

सुक्षम उध्यम (Micro Enterprises)

30 जून 2022 तक झारखण्ड राज्य में Micro Enterprises की o/s ₹ 14,556.04 करोड़ है जो कि ANBC का (15.04%) है, जो भारतीय रिजर्व बैंक के प्राथमिक ऋण क्षेत्र हेतु निर्धारित बेंचमार्क 7.5 % से बेहतर है।

कमजोर क्षेत्र (Weaker Section)

30 जून 2022 तक झारखण्ड राज्य में कमजोर वर्ग क्षेत्र की o/s ₹ 16,474.77 82 करोड़ (17.03%) है जो कि भारतीय रिजर्व बैंक के प्राथमिक ऋण क्षेत्र हेतु निर्धारित बेंचमार्क 12 % से बेहतर है।

कार्यसूची सं.	**5**
बैठक संख्या	**80**

5.1 वार्षिक ऋण योजना 2022-23 के तहत उपलब्धियों की समीक्षा: 30 जून 2022

30 जून 2022 की स्थिति के अनुसार वार्षिक ऋण योजना 2022-23 के क्रियान्वयन में बैंकों का पिछले वर्ष की तुलना में सेक्टर वार उपलब्धि:

(रू करोड़ में)

Sector	2021-22 (June 30,2021)			2022-23 (June 30,2022)			Y-O-Y Growth/Decline	
	Annual Target	Achivement	%	Annual Target	Achivement	%	Amount	%
Agriculture	11743.59	1475.74	12.57%	13274.18	1958.90	14.76%	483.16	17.43%
Micro,Small & Medium	14691.00	5963.4	40.59%	17377.96	9593.78	55.21%	3630.38	36.00%
OPS	4943.07	269.49	5.45%	5984.19	571.09	9.54%	301.60	75.05%
Total Priority sector	31377.64	7708.65	24.57%	36636.31	12123.77	33.09%	4415.12	34.70%
NON Priority	13010.80	8334.92	64.06%	25000.00	9642.73	38.57%	1307.81	-39.79%
TOTAL	**44388.44**	**16043.57**	**36.14%**	**61636.32**	**21766.50**	**35.31%**	**5722.93**	**-2.29%**

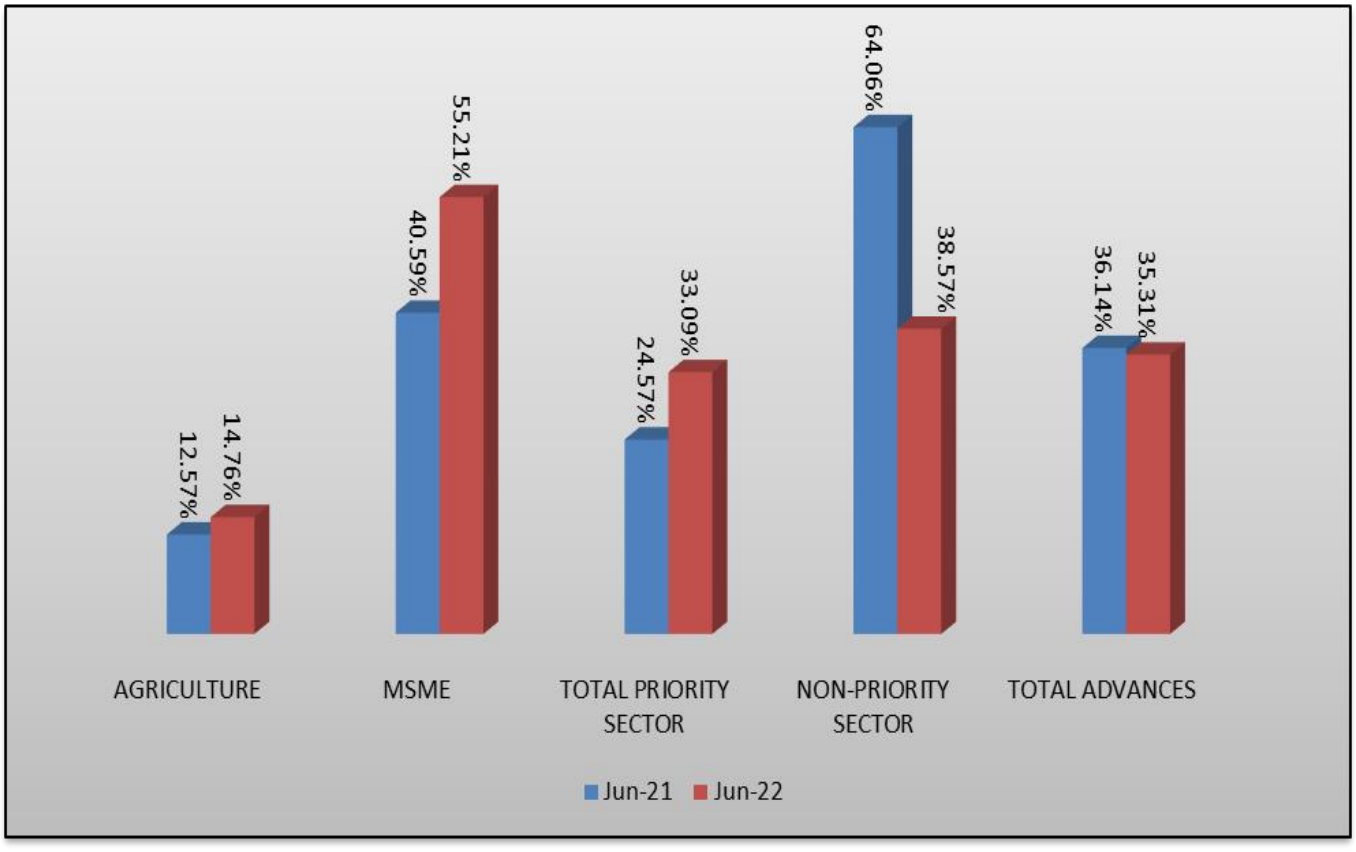
- कृषि ऋण, प्राथमिकता प्राप्त क्षेत्र, कुल अग्रिम एवं CD ratio में विभिन्न जिलों एवं बैंको द्वारा प्राप्त किये गए उपलब्धि प्रतिशत को **Annexure 1 (A)** एवं **(B)** में दर्शाया गया है | वर्ष 2022-23 मे प्राथमिक सेक्टर मे बैंको द्वारा की गयी उपलब्धि सराहनीय है, वित्तीय वर्ष के प्रारम्भ मे बैंको ने कुल Priority तथा Total ACP मे उपलब्धि संतोषजनक है हालांकि OPS तथा कृषि क्षेत्र मे बैंको को ध्यान देने की आवश्यकता है।

- 2021-22 के लिए दिये गए ACP के विरुद्ध बैंकवार एवं जिलावार हुई उपलब्धि को **Annexure 1 (A)** एवं **(B)** में दर्शाया गया है।

ACP- ACHIEVEMENT DURING FY 2022-23 (UPTO JUNE 30, 2022)				
Parameters	**TOP PERFORMER**		**BOTTOM PERFORMER**	
	Name of Bank	% Achv	Name of Bank	% Achv
Agriculture %	BANK OF INDIA	23.13%	PUNJAB AND SINDH BANK	0.00%
	UNION BANK OF INDIA	20.48%	INDIAN OVERSEAS BANK	3.42%
	CENTRAL BANK OF INDIA	13.32%	BANK OF MAHARASHTRA	3.55%
Micro,Small & Medium %	UNION BANK OF INDIA	114.97%	PUNJAB AND SINDH BANK	0.00%
	STATE BANK OF INDIA	96.73%	CANARA BANK	8.06%
	BANK OF MAHARASHTRA	85.93%	PUNJAB NATIONAL BANK	8.27%
Total Priority sector %	BANK OF MAHARASHTRA	75.43%	PUNJAB AND SINDH BANK	0.00%
	UNION BANK OF INDIA	63.31%	PUNJAB NATIONAL BANK	5.99%
	STATE BANK OF INDIA	49.29%	INDIAN OVERSEAS BANK	7.63%
TOTAL ADVANCE %	UNION BANK OF INDIA	56.22%	PUNJAB AND SINDH BANK	7.07%
	STATE BANK OF INDIA	51.24%	PUNJAB NATIONAL BANK	10.37%
	BANK OF MAHARASHTRA	49.91%	INDIAN OVERSEAS BANK	11.61%

ACP- ACHIEVEMENT DURING FY 2022-23 (UPTO JUNE 30, 2022)				
Parameters	**TOP PERFORMER**		**BOTTOM PERFORMER**	
	Name of Bank	% Achv	Name of Bank	% Achv
Agriculture %	KARNATAKA BANK LTD	2099.37%	IDFC FIRST BANK LIMITED	0.00%
	UJJIVAN SMALL FINANCE BANK	408.17%	JAMMU & KASHMIR BANK LTD	0.00%
Micro,Small & Medium %	KARNATAKA BANK LTD	589.39%	JAMMU & KASHMIR BANK LTD	0.00%
	KOTAK MAHENDRA BANK LTD	215.18%	KARUR VYSYA BANK	0.00%
Total Priority sector %	KARNATAKA BANK LTD	560.00%	KARUR VYSYA BANK	0.00%
	UJJIVAN SMALL FINANCE BANK	163.32%	JAMMU & KASHMIR BANK LTD	0.00%
TOTAL ADVANCE %	KARNATAKA BANK LTD	247.43%	JAMMU & KASHMIR BANK LTD	0.00%
	UJJIVAN SMALL FINANCE BANK	92.65%	SOUTH INDIAN BANK LTD	3.04%
Agriculture %	JHARKHAND RAJYA GRAMIN BANK	15.77%	DHANBAD CENTRAL CO-OP.BANK	0.02%
Micro,Small & Medium %		5.56%		0.00%
Total Priority sector %		10.63%		0.23%
TOTAL ADVANCE %		11.10%		3.16%

वर्ष दर वर्ष वार्षिक ऋण योजना क्रियान्वयन (JUNE-21 Vs JUNE-22)



STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

ACHIEVMENT % AND CD RATIO % & OUTSTANDING - MSME % - NPA % FOR THE PERIOD ENDED 30th JUNE 2022

Sl No	BANKS	ACHIEVMENT %				OUTSTANDING - % AGE TO TOTAL ADVANCE		CD RATIO %
		AGRICULTURE %	MSME %	TPS %	TOTAL ADVANCE %	MSME %	NPA%	
1	**STATE BANK OF INDIA**	6.97%	96.73%	49.29%	**51.24%**	6.67%	1.75%	**29.64%**
2	**BANK OF INDIA**	23.13%	55.72%	35.17%	**39.34%**	29.53%	19.45%	**26.64%**
3	**INDIAN BANK**	10.74%	60.57%	33.42%	**36.24%**	22.21%	24.86%	**29.17%**
4	**CENTRAL BANK OF INDIA**	13.32%	35.85%	22.47%	**27.91%**	18.80%	14.50%	**28.82%**
5	**PUNJAB NATIONAL BANK**	4.01%	8.27%	5.99%	**10.37%**	20.28%	29.77%	**29.46%**
6	**CANARA BANK**	8.52%	8.06%	7.97%	**12.08%**	19.95%	5.41%	**15.73%**
7	**UNION BANK OF INDIA**	20.48%	114.97%	63.31%	**56.22%**	19.14%	8.28%	**32.32%**
8	**UCO BANK**	5.54%	24.61%	16.63%	**18.50%**	21.80%	18.72%	**19.66%**
9	**BANK OF BARODA**	8.67%	36.85%	20.95%	**22.08%**	30.51%	11.33%	**39.20%**
10	**INDIAN OVERSEAS BANK**	3.42%	10.82%	7.63%	**11.61%**	8.44%	7.27%	**33.32%**
11	**PUNJAB AND SINDH BANK**	0.00%	0.00%	0.00%	**7.07%**	33.75%	10.36%	**32.34%**
12	**BANK OF MAHARASHTRA**	3.55%	85.93%	75.43%	**49.91%**	30.38%	0.59%	**46.72%**
13	**IDBI BANK LTD**	8.20%	69.41%	39.09%	**39.18%**	24.31%	5.31%	**34.41%**
14	**IDFC FIRST BANK LIMITED**	0.00%	31.44%	18.36%	**29.71%**	3.48%	2.45%	**132.72%**
15	**FEDERAL BANK LTD**	143.84%	82.20%	76.25%	**37.84%**	5.38%	1.25%	**36.21%**
16	**HDFC BANK LTD**	32.05%	86.74%	64.02%	**27.87%**	11.12%	2.46%	**52.99%**
17	**ICICI BANK LTD**	28.10%	175.14%	123.11%	**80.56%**	8.95%	1.50%	**93.17%**
18	**KARNATAKA BANK LTD**	2099.37%	589.39%	560.00%	**247.43%**	7.83%	0.67%	**206.71%**
19	**AXIS BANK LTD**	2.22%	13.29%	8.80%	**14.59%**	12.23%	4.04%	**54.10%**
20	**INDUSIND BANK**	112.93%	9.46%	27.48%	**7.53%**	19.52%	1.53%	**227.36%**
21	**JAMMU & KASHMIR BANK LTD**	0.00%	0.00%	0.00%	**0.00%**	34.10%	4.00%	**46.92%**
22	**YES BANK**	3.32%	159.46%	121.30%	**40.62%**	15.28%	0.77%	**72.61%**
23	**KOTAK MAHENDRA BANK LTD**	13.33%	215.18%	148.87%	**84.21%**	26.15%	2.86%	**54.50%**
24	**SOUTH INDIAN BANK LTD**	30.26%	0.00%	1.35%	**3.04%**	17.87%	0.11%	**10.30%**
25	**LAKSHMI VILAS BANK**	8.72%	16.77%	11.62%	**13.76%**	5.02%	62.99%	**29.97%**
26	**KARUR VYSYA BANK**	0.00%	0.00%	0.00%	**33.99%**	2.32%	5.62%	**61.80%**
27	**BANDHAN BANK**	16.87%	1.29%	28.07%	**25.51%**	0.44%	3.67%	**120.46%**
28	**JHARKHAND RAJYA GRAMIN BANK**	15.77%	5.56%	10.63%	**11.10%**	11.17%	5.96%	**48.18%**
29	**DHANBAD CENTRAL CO-OP.BANK**	0.02%	0.00%	0.23%	**3.16%**	0.00%	36.82%	**9.92%**
30	**JHARKHAND STATE COOPERATIVE BANK LTI**	0.49%	0.46%	0.47%	**47.73%**	1.62%	12.83%	**37.81%**
31	**ESAF SMALL FINANCE BANK LIMITED**	63.99%	101.30%	73.02%	**47.59%**	57.45%	22.79%	**172.67%**
32	**UJJIVAN SMALL FINANCE BANK**	408.17%	0.57%	163.32%	**92.65%**	4.15%	2.38%	**157.37%**
33	**UTKARSH SMALL FINANCE BANK LIMITED**	121.11%	11.19%	91.75%	**41.32%**	3.98%	6.26%	**177.66%**
34	**JANA SMALL FINANCE BANK**	81.19%	20.51%	77.18%	**58.33%**	11.55%	10.99%	**85.34%**
	TOTAL	**14.76%**	**55.21%**	**33.09%**	**35.31%**	**15.05%**	**8.14%**	**34.34%**

DISTRICTS	ACHIEVMENT %				OUTSTANDING - % AGE TO TOTAL ADVANCE		CD RATIO %
	AGRICULTURE %	MSME %	TPS %	TOTAL ADVANCE %	MSME %	NPA%	
BOKARO	19.40%	35.53%	28.45%	30.46%	19.66%	7.2%	**32.03%**
CHATRA	13.47%	32.51%	18.05%	21.15%	18.56%	17.0%	**26.74%**
DEOGHAR	15.05%	101.92%	34.02%	32.28%	17.21%	7.9%	**33.16%**
DHANBAD	53.56%	65.03%	58.56%	40.91%	16.32%	5.1%	**31.83%**
DUMKA	18.02%	56.46%	30.46%	33.35%	17.75%	10.8%	**32.08%**
EAST SINGHBHUM	18.44%	64.01%	41.78%	37.22%	14.47%	6.7%	**42.74%**
GARHWA	16.75%	41.49%	21.07%	23.49%	12.28%	7.7%	**42.24%**
GIRIDIH	6.89%	58.46%	20.74%	24.48%	20.43%	10.3%	**35.62%**
GODDA	11.04%	59.47%	22.64%	25.30%	15.92%	9.8%	**33.21%**
GUMLA	10.27%	44.72%	17.03%	18.01%	16.59%	17.4%	**27.72%**
HAZARIBAGH	18.85%	52.85%	30.52%	32.00%	20.13%	10.9%	**39.61%**
JAMTARA	10.94%	15.31%	11.21%	13.64%	13.17%	9.4%	**27.38%**
KHUNTI	12.30%	34.61%	15.56%	18.54%	14.26%	8.8%	**37.47%**
KODERMA	12.20%	43.05%	24.10%	24.68%	25.09%	13.8%	**35.08%**
LATEHAR	14.46%	68.87%	28.21%	29.22%	10.00%	7.5%	**36.96%**
LOHARDAGA	12.62%	29.11%	18.97%	20.22%	16.67%	17.8%	**43.48%**
PAKUR	8.27%	45.80%	22.67%	23.24%	16.33%	8.4%	**51.16%**
PALAMU	14.83%	50.12%	25.76%	31.08%	9.84%	6.4%	**48.91%**
RAMGARH	12.13%	65.08%	32.77%	40.08%	17.75%	8.5%	**37.45%**
RANCHI	15.62%	57.14%	40.49%	40.84%	12.28%	8.3%	**40.00%**
SAHIBGANJ	13.65%	35.03%	20.74%	23.07%	14.02%	11.0%	**33.31%**
SERAIKELA-KHARSAWAN	16.86%	78.07%	50.41%	53.80%	14.99%	6.2%	**52.40%**
SIMDEGA	14.86%	33.12%	17.51%	18.13%	19.54%	17.1%	**26.06%**
WEST SINGHBHUM	12.79%	36.38%	15.87%	53.29%	12.88%	9.3%	**7.89%**
TOTAL	**14.76%**	**55.21%**	**33.09%**	**35.31%**	**15.05%**	**8.14%**	**34.34%**

कार्यसूची सं.	6
बैठक संख्या	80

6. REVIEW OF LENDING ऋण की समीक्षा

6.1. कृषि एवं किसान क्रेडिट कार्ड

राज्य में सभी बैंकों का कुल कृषि साख 30.06.2022 की स्थिति के अनुसार ₹ 13,605.16 करोड़ है जो सकल ऋण का 14.06% है। यह राष्ट्रीय मानक 18 प्रतिशत से कम है। बैंकों के नियंत्रक प्रमुखों, नाबार्ड एवं अन्य संबंधित हितधारकों के सामूहिक प्रयास से इसे बेंचमार्क 18% से ज्यादा किये जाने का यथासंभव प्रयास किया जाना चाहिए।

झारखण्ड में के सी सी की स्थिति (STATUS OF KCC IN JHARKHAND)

(Number in Actual, Amount in Lakhs)

CATEGORY	OUTSTANDING AS OF LAST FY-2021-22		TOTAL DISBURSMENT DURING THIS CURRENT AFY		OUTSTANDING AT THE END OF REPORTING QUARTER		GROWHT/ DECLINE OVER JUNE 30, 2022				Out of total KCC issued, No. of Rupay Cards issued	KCC CARD ACTIVATED
	Number	Amount	Number	Amount	Number	Amount	Number	%	Amount	%	Number	Number
Public Sector Banks	902,483	443,325.82	113,126	26,759.14	897,098	446,291.70	-5,385.00	-0.60%	2,965.88	0.67%	530,692	214,396
Private Sector Banks	23,960	29,314.38	6,540	2,752.02	24,326	30,358.83	366.00	1.53%	1,044.45	3.56%	8,019	7,856
Regional Rural Bank	382,110	215,388.93	37,911	27,605.80	380,851	225,286.59	-1,259.00	-0.33%	9,897.66	4.60%	222,110	98,694
Cooperative Banks	9,573	4,401.99	354	156.79	9,697	4,476.22	124.00	1.30%	74.23	1.69%	223	223
TOTAL	**1,318,126**	**692,431.12**	**157,931**	**57,273.74**	**1,311,972**	**706,413.35**	**-6,154.00**	**-0.47%**	**13,982.22**	**2.02%**	**761,044**	**321,169**

विस्तृत जानकारी पृष्ठ संख्या 65 और 66 पर दी गई है

वर्ष 2022-23 मे किसान क्रेडिट कार्ड संवितरण की स्थिति				
क्र.सं.	सर्वोत्तम		न्यूनतम	
	बैंक	रुपये करोड़ मे	बैंक	रुपये करोड़ मे
सार्वजनिक बैंक				
1	बैंक ऑफ इंडिया	**156.56**	सेंट्रल बैंक ऑफ इंडिया	**-**
2	भारतीय स्टेट बैंक	**59.39**	पंजाब एंड सिंध बैंक	**0.04**
3	यूनियन बैंक ऑफ इंडिया	**22.33**	बैंक ऑफ महाराष्ट्र	**0.22**
निजी बैंक				
1	एचडीएफसी बैंक लिमिटेड	**24.59**	आईडीएफसी फर्स्ट बैंक लिमिटेड,इंडसइंड बैंक,कर्नाटक बैंक लिमिटेड,जम्मू और कश्मीर बैंक लिमिटेड,यस बैंक,कोटक महेंद्र बैंक लिमिटेड,लक्ष्मी विलास बैंक,बंधन बैंक	
2	एक्सिस बैंक लिमिटेड	**2.37**		
ग्रामीण बैंक एवं को-ओपरेटीव बैंक				
1	झारखंड राज्य ग्रामीण बैंक	**276.06**	झारखंड राज्य सहकारी बैंक लिमिटेड	**1.55**

- सभी सामान्य के सी सी खातों को Smart K.C.C खातों में परिवर्तित कर उन खातों मे आवश्यक तौर पर Rupay Card जारी कर देना था, ताकि यह ATM एवं POS में भी कार्य कर सके। दिनांक 30.06.2022 तक बैंकों द्वारा दिये गए आंकड़े के अनुसार कुल 13,11,972 KCC खातों में से 7,61,044 खातों में रूपे कार्ड जारी किया गया है, तथा मात्र 3,21,169 खातों में रूपे कार्ड एक्टिव हैं। (विवरण पृष्ठ सं- 69 एवं 70 में संलग्न है)

- राज्य मे मौजूदा तिमाही मे भारतीय स्टेट बैंक के द्वारा 11,671 केसीसी खातो मे 46.98 करोड़ के राइट ऑफ (WRITE OFF) किये गए,जिसके कारण राज्य के केसीसी खातों की संख्या मे गिरावट आयी है।

- जून 2022 तिमाही तक कुल 25.14 लाख Small & Marginal Farmers राज्य मे कृषि ऋण वितरण किया गया है।

- राज्य के सभी किसानों को केसीसी ऋण सुनिश्चित करने की दिशा मे राज्य सरकार द्वारा सार्थक प्रयास किया जा रहा है। इस वित्तीय वर्ष मे खरीफ फसल हेतु राज्य सरकार द्वारा व्यापक अभियान के माध्यम से किसान क्रेडिट कार्ड हेतु सभी ज़िलों मे आवेदन सृजित किए जा रहे हैं, तथा केसीसी हेतु जून महीने मे 02 विशेष कैंप बैंको द्वारा किए गए जिसमे दी गयी जानकारी के अनुसार 82 हजार से ज्यादा आवेदन सृजित कर विभिन्न बैंक की शाखाओ मे जमा किए गए हैं ।(विस्तृत रिपोर्ट पेज संख्या 82 से 86 उपलब्ध है।)

- वित्तीय सेवाए विभाग के द्वारा केसीसी Dairy एवं Fisheries हेतु चलाये जा रहे साप्ताहिक कैम्प मे दिनांक 30 जून तक की स्थिति निम्नानुसार है:-

केसीसी Dairy

Application Sourced	Application Sanctioned	Applications Rejected	Applications Pending
3010	1421	864	725

केसीसी Fisheries

Application Sourced	Application Sanctioned	Applications Rejected	Applications Pending
1749	1083	603	63

- झारखंड राज्य मे कृषि ऋण माफी योजना की शुरुवात माननीय मुख्य मंत्री, झारखंड द्वारा दिनांक को 31.01.2021 की जा चुकी है।कृषि ऋण माफी योजना की विस्तृत जानकारी www.JKRMY.Jharkhand.gov.in पर उपलब्ध है।

- कृषि ऋण माफी योजना के लाभूकों को Refinance की उपलब्धता सुनिश्चित कराने हेतु बैंकों / एलडीएम/ राज्य सरकार को मुहिम चलाने की आवश्यकता है।

STATUS OF eKYC UNDER JKRMY- 27-07-2022

Sl No	PARAMETERS	NO IN ACTUAL
1	TOTAL DIGITAL SIGNED DATA UPLOADED	3,90,090
2	TOTAL eKYC DONE	3,69,760
3	TOTAL BENEFICARY PAID SUCCESSFULLY	3,50,428
SOURCE - JKRMY PORTAL		

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND
CONVENOR : BANK OF INDIA
BANK WISE - PROGRESS UNDER KISAN CREDIT CARD (Crop Loans KCC)
AS ON 30th JUNE, 2022

[Number in Actual and Amount in Lakh]

Sl No	BANK NAME	OUTSTANDING AS OF LAST FY-2021-22		TOTAL DISBURSMENT DURING THIS CURRENT AFY		OUTSTANDING AT THE END OF REPORTING QUARTER		Out of total KCC issued, No. of Rupay Cards issued	KCC CARD ACTIVATED
		Number	Amount	Number	Amount	Number	Amount	Number	Number
1	STATE BANK OF INDIA	1,65,488	85,674.76	89,551	5,939.36	1,57,547	85,461.50	91,121	13,939
2	BANK OF INDIA	4,33,896	1,90,941.05	6,870	15,656.38	4,35,706	1,92,032.10	3,42,671	1,33,778
3	INDIAN BANK	60,388	31,475.11	2,125	922.24	60,628	31,861.52	17,607	193
4	CENTRAL BANK OF INDIA	43,688	25,838.01	4,328	-	43,571	25,775.74	29,143	27,787
5	PUNJAB NATIONAL BANK	75,285	43,287.93	5,111	676.34	74,012	42,374.47	2,625	1,086
6	CANARA BANK	34,297	17,337.34	1,561	767.48	35,183	17,880.05	11,023	11,023
7	UNION BANK OF INDIA	52,210	31,502.83	2,884	2,232.89	52,883	33,067.22	26,606	18,909
8	UCO BANK	17,751	6,544.12	317	183.22	17,797	6,749.46	6,850	6,850
9	BANK OF BARODA	18,871	10,079.38	163	253.74	19,069	10,268.44	-	-
10	INDIAN OVERSEAS BANK	369	377.32	193	101.74	463	551.05	3,025	818
11	PUNJAB AND SINDH BANK	173	197.96	4	3.50	172	200.13	20	12
12	BANK OF MAHARASHTRA	67	70.02	19	22.24	67	70.02	1	1
13	IDBI BANK LTD	10,939	6,975.89	242	46.48	10,867	6,876.93	7,567	7,567
14	IDFC FIRST BANK LIMITED	-	-	-	-	-	-	-	-
15	FEDERAL BANK LTD	1,340	2,064.36	2	5.99	1,460	2,467.90	-	-
16	HDFC BANK LTD	198	1,392.69	6,240	2,459.33	194	1,253.20	204	63
17	ICICI BANK LTD	10,956	14,699.92	5	3.08	11,254	15,589.38	23	5
18	KARNATAKA BANK LTD	-	-	-	-	-	-	-	-
19	AXIS BANK LTD	495	4,114.97	51	237.14	509	4,091.34	225	221
20	INDUSIND BANK	-	-	-	-	-	-	-	-
21	JAMMU & KASHMIR BANK LTD	-	-	-	-	-	-	-	-
22	YES BANK	-	-	-	-	-	-	-	-
23	KOTAK MAHENDRA BANK LTD	-	-	-	-	-	-	-	-
24	SOUTH INDIAN BANK LTD	31	65.70	-	-	41	79.44	-	-
25	LAKSHMI VILAS BANK	-	-	-	-	-	-	-	-
26	KARUR VYSYA BANK	1	0.84	-	-	1	0.63	-	-
27	BANDHAN BANK	-	-	-	-	-	-	-	-
28	JHARKHAND RAJYA GRAMIN BANK	3,82,110	2,15,388.93	37,911	27,605.80	3,80,851	2,25,286.59	2,22,110	98,694
29	DHANBAD CENTRAL CO-OP.BANK	86	28.05	8	2.16	94	29.97	-	-
30	JHARKHAND STATE COOPERATIVE BANK LTD	9,487	4,373.95	346	154.63	9,603	4,446.26	223	223
31	ESAF SMALL FINANCE BANK LIMITED	-	-	-	-	-	-	-	-
32	UJJIVAN SMALL FINANCE BANK	-	-	-	-	-	-	-	-
33	UTKARSH SMALL FINANCE BANK LIMITED	-	-	-	-	-	-	-	-
34	JANA SMALL FINANCE BANK	-	-	-	-	-	-	-	-
GRAND TOTAL		**13,18,126**	**6,92,431.12**	**1,57,931**	**57,273.74**	**13,11,972**	**7,06,413.35**	**7,61,044**	**3,21,169**

SOURCE: SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

DISTRICT WISE -PROGRESS UNDER KISAN CREDIT CARD (Crop Loans KCC)

AS ON 30th JUNE, 2022 **[Number in Actual and Amount in Lakh]**

Sl No	District Name	OUTSTANDING AS OF LAST FY-2021-22		TOTAL DISBURSMENT DURING THIS CURRENT AFY		OUTSTANDING AT THE END OF REPORTING QUARTER		Out of total KCC issued- No. of Rupay Cards issued	KCC CARD ACTIVATED
		Number	Amount	Number	Amount	Number	Amount	Number	Number
1	BOKARO	54,671	30,718.39	4,801	2,313.85	55,840	32,423.62	30,066	12,633
2	CHATRA	56,104	28,186.51	5,326	2,411.78	55,906	28,360.46	29,519	11,550
3	DEOGHAR	86,802	39,105.19	13,546	3,605.07	86,645	40,509.32	54,309	21,829
4	DHANBAD	45,304	24,144.68	4,353	1,185.46	45,312	24,050.23	19,418	8,844
5	DUMKA	68,109	25,564.98	15,148	2,968.31	68,005	26,002.91	44,620	14,295
6	EAST SINGHBHUM	75,675	37,403.19	4,918	2,996.37	76,029	38,574.77	43,959	21,304
7	GARHWA	60,779	44,665.58	10,156	3,797.76	59,306	44,609.00	47,188	23,179
8	GIRIDIH	80,374	38,471.58	5,654	3,612.60	80,950	39,029.27	40,576	15,347
9	GODDA	59,392	31,869.66	15,651	3,645.41	57,762	32,239.35	38,054	15,294
10	GUMLA	54,864	23,382.49	3,479	2,108.12	54,298	23,667.75	21,157	7,674
11	HAZARIBAGH	79,191	47,542.04	7,217	2,917.61	79,016	47,917.42	45,443	16,202
12	JAMTARA	49,748	22,683.64	11,394	3,272.03	49,211	23,789.56	31,705	11,557
13	KHUNTI	26,771	11,299.40	1,808	897.17	26,499	11,524.93	11,512	4,959
14	KODERMA	32,149	17,094.77	1,869	1,175.39	31,823	17,116.21	23,696	8,809
15	LATEHAR	32,773	18,561.76	5,128	1,268.21	32,184	19,264.09	29,655	15,562
16	LOHARDAGA	35,578	18,319.98	1,300	1,326.82	35,427	18,609.59	17,522	7,922
17	PAKUR	28,085	15,909.21	6,784	1,410.69	28,379	16,317.00	15,861	5,430
18	PALAMU	86,982	59,971.01	11,971	3,714.90	86,242	62,259.91	63,034	27,978
19	RAMGARH	27,339	14,976.13	1,916	917.55	27,140	14,854.69	15,043	7,589
20	RANCHI	92,458	49,915.53	4,874	3,350.25	92,776	51,381.80	41,448	20,899
21	SAHIBGANJ	43,651	27,722.40	13,841	3,143.85	41,627	27,164.72	19,150	5,361
22	SERAIKELA-KHARSAWAN	53,766	25,464.96	2,269	2,185.10	53,797	26,075.41	32,663	14,059
23	SIMDEGA	21,139	8,438.06	1,305	768.96	21,080	8,592.74	12,118	4,447
24	WEST SINGHBHUM	66,422	31,020.01	3,223	2,280.50	66,718	32,078.58	33,328	18,446
GRAND TOTAL		**13,18,126**	**6,92,431.12**	**1,57,931**	**57,273.74**	**13,11,972**	**7,06,413.35**	**7,61,044**	**3,21,169**

SOURCE: SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

BANK WISE - PROGRESS UNDER KISAN CREDIT CARD (Animal husbandary and fishries)

AS ON 30th JUNE 2022 [Number in Actual and Amount in Lakh]

Sl No	BANK NAME	TOTAL DISBURSMENT DURING THIS CURRENT AFY		OUTSTANDING AT THE END OF REPORTING QUARTER		Out of total KCC issued, No. of Rupay Cards issued	KCC CARD ACTIVATED
		Number	Amount	Number	Amount	Number	Number
1	STATE BANK OF INDIA	1,271	44.43	1,401	769.60	32	27
2	BANK OF INDIA	336	461.95	3,255	1,038.91	1,755	1,096
3	INDIAN BANK	1	1.00	97	50.42	33	1
4	CENTRAL BANK OF INDIA	1	-	28	16.97	22	10
5	PUNJAB NATIONAL BANK	47	10.94	189	119.04	6	-
6	CANARA BANK	6	5.90	176	87.99	65	65
7	UNION BANK OF INDIA	94	69.34	383	197.49	7	7
8	UCO BANK	4	2.91	321	256.07	143	143
9	BANK OF BARODA	9	5.01	70	57.78	-	-
10	INDIAN OVERSEAS BANK	28	8.26	74	29.08	71	64
11	PUNJAB AND SINDH BANK	1	0.00	5	5.28	4	-
12	BANK OF MAHARASHTRA	2	1.49	2	1.49	-	-
13	IDBI BANK LTD	7	1.48	42	29.17	42	42
14	IDFC FIRST BANK LIMITED	-	-	-	-	-	-
15	FEDERAL BANK LTD	-	-	-	-	-	-
16	HDFC BANK LTD	-	-	1	2.40	-	-
17	ICICI BANK LTD	-	-	-	-	-	-
18	KARNATAKA BANK LTD	-	-	-	-	-	-
19	AXIS BANK LTD	-	-	-	-	-	-
20	INDUSIND BANK	-	-	-	-	-	-
21	JAMMU & KASHMIR BANK LTD	-	-	-	-	-	-
22	YES BANK	-	-	-	-	-	-
23	KOTAK MAHENDRA BANK LTD	-	-	-	-	-	-
24	SOUTH INDIAN BANK LTD	-	-	-	-	-	-
25	LAKSHMI VILAS BANK	-	-	-	-	-	-
26	KARUR VYSYA BANK	-	-	-	-	-	-
27	BANDHAN BANK	-	-	-	-	-	-
28	JHARKHAND RAJYA GRAMIN BANK	216	154.70	788	464.12	788	788
29	DHANBAD CENTRAL CO-OP.BANK	-	-	-	-	-	-
30	JHARKHAND STATE COOPERATIVE BANK LTD	-	-	350	246.94	-	-
31	ESAF SMALL FINANCE BANK LIMITED	-	-	-	-	-	-
32	UJJIVAN SMALL FINANCE BANK	-	-	-	-	-	-
33	UTKARSH SMALL FINANCE BANK LIMITED	-	-	-	-	-	-
34	JANA SMALL FINANCE BANK	-	-	-	-	-	-
	GRAND TOTAL	**2,023**	**767.42**	**7,182**	**3,372.74**	**2,968**	**2,243**

SOURCE: SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

BANK WISE - PROGRESS UNDER KISAN CREDIT CARD (Animal husbandary and fishries)

AS ON 30th JUNE, 2022

[Number in Actual and Amount in Lakh]

SR	DISTRICT NAME	TOTAL DISBURSMENT DURING THIS CURRENT AFY		OUTSTANDING AT THE END OF REPORTING QUARTER		Out of total KCC issued, No. of Rupay Cards issued	KCC CARD ACTIVATED
		Number	Amount	Number	Amount	Number	Number
1	BOKARO	81	44.23	284	159.48	81	50
2	CHATRA	94	19.49	187	89.93	86	63
3	DEOGHAR	231	20.36	417	157.26	133	124
4	DHANBAD	27	19.30	208	138.90	86	76
5	DUMKA	59	3.64	132	52.56	41	32
6	EAST SINGHBHUM	14	18.92	1,60,229	104.41	101	75
7	GARHWA	20	6.84	87	31.91	53	19
8	GIRIDIH	159	71.43	434	180.87	190	128
9	GODDA	140	20.25	273	120.64	97	86
10	GUMLA	6	16.61	108	45.52	38	16
11	HAZARIBAGH	281	65.46	724	400.96	236	193
12	JAMTARA	18	1.20	60	18.39	20	16
13	KHUNTI	42	20.04	169	60.70	89	20
14	KODERMA	40	26.13	172	69.95	109	93
15	LATEHAR	100	21.90	169	76.99	44	36
16	LOHARDAGA	17	80.90	548	242.43	439	273
17	PAKUR	180	16.77	277	223.04	25	23
18	PALAMU	131	9.50	185	105.16	43	43
19	RAMGARH	8	11.99	3,35,228	79.42	192	151
20	RANCHI	122	94.08	594	230.11	286	198
21	SAHIBGANJ	130	64.31	418	244.65	359	349
22	SERAIKELA-KHARSAWAN	34	55.79	401	322.45	133	125
23	SIMDEGA	81	51.15	700	105.38	66	34
24	WEST SINGHBHUM	8	7.11	1,20,173	100.97	21	20
GRAND TOTAL		**2,023**	**767.42**	**6,22,177**	**3,362.06**	**2,968**	**2,243**

SOURCE: SLBC PORTAL

AZADI KA AMRIT MAHOTSAV

BANK WISE REPORT

Bank Name	Number of Literacy camps organized during the day	No of persons who visited the outreach camp including literacy camps	Jansuraksha schemes mobilization			Credit outreach campaign											
						Retail loans				Agri loans				Business loans			
						Mobilized (Excluding Sanctions)		Sanctioned		Mobilized (Excluding Sanctions)		Sanctioned		Mobilized (Excluding Sanctions)		Sanctioned	
			PMSBY enrolments	PMJJBY enrolments	APY subscriptions	No of a/c	Amount (in Rs. Lakh)	No of a/c	Amount (in Rs. Lakh)	No of a/c	Amount (in Rs. Lakh)	No of a/c	Amount (in Rs. Lakh)	No of a/c	Amount (in Rs. Lakh)	No of a/c	Amount (in Rs. Lakh)
AXIS BANK LTD	17	252	125	110	158	94	312.30	143	897.10	180	219.87	367	590.87	83	586.92	108	454.21
BANDHAN BANK	2	180	0	0	1	253	107.00	248	107.20	243	143.00	246	148.20	424	234.00	418	240.30
BANK OF BARODA	50	1714	1160	690	326	95	495.64	183	1299.27	124	186.53	268	295.48	110	721.08	342	754.26
BANK OF INDIA	150	5282	7855	4735	3116	440	1709.97	615	3061.70	1640	1931.97	4301	5341.35	680	2355.33	2220	5798.04
BANK OF MAHARASHTRA	11	121	204	154	52	11	80.18	19	102.09	2	1.04	16	12.85	36	124.40	47	184.43
CANARA BANK	48	2020	3219	2649	1070	85	494.56	275	2387.42	279	207.60	851	796.85	181	813.63	312	2729.58
CENTRAL BANK OF INDIA	49	1030	1432	1198	485	231	6607.57	223	5827.73	306	475.52	464	823.49	162	1280.83	449	953.98
DCCB	1	25	2	4	0	0	0.00	0	0.00	50	16.00	47	14.34	0	0.00	0	0.00
ESAF SMALL FINANCE BANK	0	0	0	0	0	0	0.00	0	0.00	55	19.75	52	18.50	31	16.50	28	15.00
FEDERAL BANK	0	0	0	0	0	0	0.00	10	20.00	0	0.00	0	0.00	0	0.00	6	50.00
HDFC BANK LTD	21	514	135	87	67	34	422.63	128	1059.81	87	361.25	90	371.98	85	478.20	350	1183.57
ICICI BANK LTD.	5	180	92	5	12	22	382.50	978	1082.71	38	115.00	60	151.00	20	460.00	86	759.54
IDBI BANK	22	597	1012	589	353	50	259.60	95	534.73	73	93.67	95	149.37	76	332.62	174	584.73
INDIAN BANK	63	1811	2901	2237	772	106	1088.75	152	1016.53	430	1470.46	637	830.27	141	677.67	475	1931.87
INDIAN OVERSEASE BANK	33	584	414	265	241	34	90.46	17	243.34	21	33.67	62	62.97	46	232.53	309	400.66
INDUSIND BANK	1	81	2	3	10	12	52.75	15	254.75	0	0.00	5	21.00	23	50.00	9	2410.00
JRGB	104	4431	10016	7947	6030	321	1774.16	349	2106.56	5927	6665.87	6974	9769.92	410	1830.91	481	2677.47
JSCB	27	627	1202	442	40	4	15.30	14	87.03	26	15.10	126	90.41	91	165.91	36	99.78
KARNATAKA BANK	1	43	0	0	0	0	0.00	7	64.23	0	0.00	0	0.00	0	0.00	3	2.55
KOTAK	0	0	0	0	0	0	0.00	4	1300.00	0	0.00	0	0.00	0	0.00	0	0.00
PUNJAB & SIND BANK	13	338	149	78	34	7	23.01	17	133.74	14	8.04	9	9.56	12	29.56	249	339.43
PUNJAB NATIONAL BANK	78	2498	3163	2082	944	199	870.53	280	2319.13	369	594.83	832	1159.67	247	1038.74	557	16689.89
STATE BANK OF INDIA	116	4587	19835	11769	7130	1229	5746.03	1557	9704.61	2320	2668.24	3323	3572.55	680	3107.35	1095	5354.30
UCO BANK	24	856	557	412	197	63	182.67	66	264.18	262	231.20	291	323.72	72	168.41	167	361.36
UNION BANK OF INDIA	33	1191	840	533	255	81	384.15	90	449.11	254	442.58	491	602.25	147	578.87	229	716.39
UTKARSH BANK	1	55	0	0	75	0	0.00	0	0.00	80	41.00	83	40.50	29	17.10	33	16.00
YES BANK	1	52	0	0	0	0	0.00	4	5.65	0	0.00	0	0.00	0	0.00	9	35.21
Grand Total	**871**	**29069**	**54314**	**35988**	**21369**	**3372**	**21099.77**	**5489**	**34328.64**	**12780**	**15942.19**	**19690**	**25197.10**	**3787**	**15300.58**	**8193**	**44742.54**

Source:LDMs

Block Level KCC Campaign on 23.06.2022

Amount in Lakhs

Sl No	BANK NAME	Performance Estimate																			
		KCC Loan				Other Agriculture				MUDRA LOAN				PMSVANidhi Loan				SHG-NRLM			
		Sanctioned		Disbursed		Sanctioned		Disbursed		Sanctioned		Disbursed		Sanctione		Disburse		Sanctioned		Disbursed	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	AXIS BANK	1	0.30	0	0.00	1	11.00	6	21.50	0	0.00	0	0.00	0	0.00	0	0.00	15	12.00	250	100.00
2	BANDHAN BANK	1	0.35	0	0.00	9	4.35	2	0.50	1	0.40	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3	BANK OF BARODA	1722	486.65	413	161.92	6	30.70	6	30.60	6	34.36	8	38.86	10	21.80	8	8.00	12	89.00	39	111.90
4	BANK OF INDIA	8234	2964.64	3167	1416.57	96	168.50	6	18.29	343	407.54	117	109.25	13	1.60	3	0.30	100	158.00	107.96	111.30
5	BANK OF MAHARSTRA	61	51.60	9	7.55	2	2.95	1	1.00	6	5.50	5	13.50	1	11.00	0	0.00	17	28.50	20	10.00
6	CANARA BANK	1351	587.16	631	320.88	3	25.00	34	6.80	173	551.24	54	148.92	9	1.70	9	1.80	275	176.92	596	335.00
7	CENTRAL BANK OF INDIA	2183	1312.44	679	430.15	44	204.00	44	76.00	6	33.50	7	33.50	5	1.40	2	1.00	114	672.20	24	107.20
8	DCCB	57	17.67	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	ESAF BANK	0	0.00	0	0.00	7	4.00	1	0.30	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
10	Federal bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11	HDFC BANK	26	82.00	26	82.00	6	17.00	1	1.10	1	3.00	0	0.00	1	0.10	0	0.00	1	6.00	0	0.00
12	ICICI BANK	0	0.00	0	0.00	7	7.00	5	6.00	3	5.00	3	5.00	0	0.00	0	0.00	0	0.00	0	0.00
13	IDBI BANK	343	142.41	184	94.80	11	7.85	10	7.35	13	63.50	18	85.15	7	1.40	0	0.00	1	6.00	0	0.00
14	INDIAN BANK	2366	1285.49	1025	526.30	0	0.00	0	0.00	19	55.00	16	36.00	31	4.30	31	3.93	183	213.00	156	159.80
15	INDIAN OVERSEAS BANK	114	39.66	47	19.30	0	0.00	0	0.00	8	18.90	7	16.90	1	0.10	1	0.10	0	0.00	0	0.00
16	INDUSIND BANK LTD	2	0.70	1	0.35	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	JRGB	31273	20080.66	5725	2929.00	0	0.00	0	0.00	3	4.00	4	2.20	0	0.00	0	0.00	225	1350.00	226	900.80
18	JSCB	149	75.66	89	32.86	6	8.66	4	7.68	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	PUNJAB & SIND BANK	11	5.15	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
20	PUNJAB NATIONAL BANK	3878	1956.40	1373	900.81	6	8.50	3	6.00	87	115.30	23	75.90	115	16.80	7	1.50	62	85.25	42	95.52
21	STATE BANK OF INDIA	17148	7552.66	5826	2511.70	41	130.16	11	63.10	29	88.00	13	16.20	134	34.10	73	68.90	184	604.00	180	152.25
22	UCO BANK	600	416.31	291	157.85	2	3.00	2	3.00	16	55.50	11	39.50	0	0.00	0	0.00	10	50.00	10	45.00
23	UNION BANK OF INDIA	1185	500.62	685	235.29	1	0.20	1	0.20	4	3.50	9	7.80	3	0.40	3	0.40	34	115.60	48	128.00
24	Utkarsh Small Finance Bank	0	0.00	0	0.00	31	13.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	318	143.90
25	YES BANK	28	34.30	28	34.30	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Grand Total	**70733**	**37592.83**	**20199**	**9861.63**	**279**	**645.87**	**137**	**249.42**	**718**	**1444.24**	**295**	**628.68**	**330**	**94.7**	**137**	**85.93**	**1233**	**3566.47**	**2016.96**	**2400.67**

Source : Banks

Block Level KCC Campaign on 23.06.2022

Amount in Lakhs

Sl No	BANK NAME	Performance Estimate																Performance under FI		
		Other MSME Loan				Other Priority Sector				Non Priority Sector Loan				Total Advances						
		Sanctioned		Disbursed		Sanctioned		Disbursed		Sanctioned		Disbursed		Sanctioned		Disbursed				
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	PMSBY	PMJJBY	APY
1	AXIS BANK	5	231.50	9	251.50	3	15.00	11	42.00	11	120.00	17	146.00	36	389.80	293	561.00	66	32	26
2	BANDHAN BANK	1	1.00	0	0.00	5	3.00	1	0.50	0	0.00	0	0.00	17	9.10	3	1.00	0	0	0
3	BANK OF BARODA	5	179.00	6	188.50	14	122.70	14	122.70	15	80.20	14	67.20	1721	1018.71	508	729.68	235	239	219
4	BANK OF INDIA	28	825.20	0	0.00	62	283.02	10	25.67	52	291.79	25	50.60	8084	4778.59	3435.96	1731.98	888	605	393
5	BANK OF MAHARSTRA	9	43.00	4	43.00	4	43.00	4	43.00	3	3.50	0	0.00	103	189.05	43	118.05	39	42	18
6	CANARA BANK	110	359.00	9	364.00	11	82.85	13	72.70	9	39.74	6	32.00	1890	1799.96	1352	1282.10	1510	1128	474
7	CENTRAL BANK OF INDIA	5	85.00	5	65.00	2	91.78	1	85.00	6	41.63	11	39.63	1961	2124.45	773	837.48	763	485	220
8	DCCB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	57	17.67	0	0.00	0	0	0
9	ESAF BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	7	4.00	1	0.30	0	0	0
10	Federal bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0
11	HDFC BANK	0	0.00	0	0.00	5	46.00	0	0.00	4	30.00	2	20.00	24	174.10	29	103.10	2	2	2
12	ICICI BANK	2	35.00	2	35.00	14	175.50	11	145.50	6	53.75	4	13.75	32	276.25	25	205.25	0	2	2
13	IDBI BANK	6	230.00	4	84.00	15	14.00	15	14.00	11	56.00	9	54.00	254	444.16	240	339.30	43	43	39
14	INDIAN BANK	2	11.00	1	5.00	4	11.50	4	10.10	17	50.12	13	44.91	2307	1519.03	1246	786.04	793	693	305
15	INDIAN OVERSEAS BANK	1	20.00	1	20.00	1	5.65	1	1.50	5	11.99	5	11.99	130	96.30	62	69.79	54	35	24
16	INDUSIND BANK LTD	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	0.70	1	0.35	0	0	0
17	JRGB	2	26.11	7	52.11	4	25.35	3	3.00	41	67.90	37	68.05	29132	20232.72	6002	3955.16	1713	1043	690
18	JSCB	3	0.90	3	0.90	0	0.00	0	0.00	63	645.60	63	645.60	196	724.57	159	687.04	32	1	0
19	PUNJAB & SIND BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	11	5.15	0	0.00	0	0	0
20	PUNJAB NATIONAL BANK	68	465.52	13	230.52	29	80.68	27	70.68	80	205.70	25	72.70	3970	2801.60	1513	1453.63	850	504	154
21	STATE BANK OF INDIA	31	102.60	37	194.40	25	342.00	34	451.00	213	1353.50	197	989.77	15456	9457.47	6371	4447.32	3036	1461	695
22	UCO BANK	3	17.70	3	17.70	11	16.00	11	16.00	0	0.00	0	0.00	608	547.26	328	279.05	190	131	95
23	UNION BANK OF INDIA	0	0.00	0	0.00	1	7.00	2	6.67	1	1.00	1	1.00	899	535.82	749	379.36	293	213	136
24	Utkarsh Small Finance Bank	11	6.30	11	6.30	0	0.00	0	0.00	0	0.00	0	0.00	42	19.30	329	150.20	0	0	0
25	YES BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	28	34.30	28	34.30	0	0	0
	Grand Total	292	2638.83	115	1557.93	210	1365.03	162	1110.02	537	3052.415	429	2257.195	66967	47200.055	23490.96	18151.473	10507	6659	3492

Source : Banks

Block Level KCC Campaign on 23.06.2022

Amount in Lakhs

Sl No	DISTRICTS	Performance Estimate																			
		KCC Loan				Other Agriculture				MUDRA LOAN				PMSVANidhi Loan				SHG-NRLM			
		Sanctioned		Disbursed		Sanctioned		Disbursed		Sanctioned		Disbursed		Sanctione		Disburse		Sanctioned		Disbursed	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	BOKARO	1327	828.00	861	534.05	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2	CHATRA	1069	490.49	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3	DEOGHAR	1649	606.00	1176	431.05	16	68.00	14	19.00	55	187.00	44	144.00	81	18.00	28	7.00	405	1511.00	319	935.00
4	DHANBAD	1662	804.29	676	532.91	6	27.50	1	5.00	219	574.34	35	120.20	111	15.70	2	0.30	120	113.00	76	69.00
5	DUMKA	6346	2155.37	25	5.91	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6	EAST SINGHBHUM	1054	444.64	74	32.85	138	390.81	72	104.48	224	288.85	23	52.98	17	33.70	9	7.90	193	114.62	528	261.10
7	GARHWA	10339	8781.15	0	0.00	12	25.50	0	0.00	10	26.20	0	0.00	66	20.40	0	0.00	139	688.00	0	0.00
8	GIRIDIH	1124	566.55	1124	566.55	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	GODDA	6865	5502.67	2137	1399.60	77	45.66	8	4.00	27	38.20	5	2.50	25	2.50	8	0.80	30	180.00	5	5.00
10	GUMLA	571	174.72	365	103.98	8	65.10	8	63.75	15	35.30	15	30.80	18	2.20	18	2.20	119	509.00	47.96	65.00
11	HAZARIBAGH	784	344.30	492	242.10	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12	JAMTARA	880	278.98	880	278.98	0	0.00	0	0.00	0	0.00	4	13.50	0	0.00	0	0.00	0	0.00	97	358.50
13	KHUNTI	657	297.69	514	179.87	5	3.25	4	2.80	43	116.70	18	46.00	3	0.60	3	0.03	138	310.60	55	62.90
14	KODERMA	383	153.74	383	153.74	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	LATEHAR	5210	2472.40	5210	2472.40	0	0.00	7	21.00	0	0.00	14	22.50	0	0.00	15	2.70	0	0.00	648	457.70
16	LOHARDAGA	1933	596.00	55	28.79	3	4.00	4	11.34	5	32.00	3	20.50	0	0.00	0	0.00	5	15.00	1	1.00
17	PAKUR	364	171.40	364	171.40	0	0.00	6	2.50	0	0.00	23	44.05	0	0.00	10	60.60	0	0.00	99	17.47
18	PALAMU	18500	9681.90	3055	1579.38	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	42	4.20	0	0.00	71	71.00
19	RAMGARH	5018	1334.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
20	RANCHI	1104	468.60	546	240.26	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	SAHIBGANJ	266	102.86	90	34.18	0	0.00	0	0.00	0	0.00	0	0.00	2	0.20	2	0.20	15	20.25	14	14.00
22	SARAIKELA	1636	605.35	555	271.65	14	16.05	13	15.55	120	145.65	111	131.65	7	1.40	0	0.00	69	105.00	56	83.00
23	SIMDEGA	911	277.55	911	277.55	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
24	WEST SINGHBHUM	1081	453.68	706	324.43	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Grand Total		70733	37592.83	20199	9861.628	279	645.87	137	249.42	718	1444.24	295	628.68	330	94.7	137	85.93	1233	3566.47	2016.96	2400.67
Source : LDMs																					

Block Level KCC Campaign on 23.06.2022

Amount in Lakhs

Sl No	DISTRICTS	Performance Estimate																Performance under FI		
		Other MSME Loan				Other Priority Sector				Non Priority Sector Loan				Total Advances						
		Sanctioned		Disbursed		Sanctioned		Disbursed		Sanctioned		Disbursed		Sanctioned		Disbursed				
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	PMSBY	PMJJBY	APY
1	BOKARO	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1327	828.00	861	534.05	0	0	0
2	CHATRA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1069	490.49	0	0.00	0	0	0
3	DEOGHAR	44	394.00	44	394.00	51	556.00	51	556.00	164	904.00	164	904.00	2465	4244.00	1840	3390.05	3010	1445	743
4	DHANBAD	69	739.52	14	504.52	27	101.88	25	91.88	79	204.70	24	63.70	2293	2580.93	853	1387.51	1709	1184	475
5	DUMKA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	6346	2155.37	25	5.91	0	0	0
6	EAST SINGHBHUM	143	895.10	8	44.90	62	322.43	13	71.70	132	1044.28	96	785.59	1963	3534.42	823	1361.49	917	656	420
7	GARHWA	4	179.60	0	0.00	4	34.00	0	0.00	6	48.45	0	0.00	10580	9803.30	0	0.00	260	179	98
8	GIRIDIH	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1124	566.55	1124	566.55	0	0	0
9	GODDA	0	0.00	0	0.00	10	14.00	4	4.00	52	76.35	8	14.50	7086	5859.38	2175	1430.40	1357	689	490
10	GUMLA	12	320.11	11	319.11	3	8.50	3	8.50	4	22.35	4	22.35	750	1137.28	471.96	615.69	198	185	113
11	HAZARIBAGH	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	784	344.30	492	242.10	0	0	0
12	JAMTARA	0	0.00	5	26.00	0	0.00	0	0.00	0	0.00	18	27.00	0	0.00	1004	703.98	433	392	217
13	KHUNTI	1	1.00	0	0.00	5	35.50	4	10.17	74	632.95	22	162.95	926	1398.29	620	464.72	208	142	55
14	KODERMA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	383	153.74	383	153.74	0	0	0
15	LATEHAR	0	0.00	2	14.50	0	0.00	14	103.60	0	0.00	27	61.82	0	0.00	5937	3156.22	840	643	149
16	LOHARDAGA	1	1.50	1	1.50	14	208.28	7	146.50	0	0.00	0	0.00	1961	856.78	71	209.63	0	0	0
17	PAKUR	0	0.00	12	145.40	0	0.00	13	75.00	0	0.00	44	138.00	0	0.00	571	654.42	1112	817	467
18	PALAMU	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	18500	9681.90	3168	1654.58	0	0	0
19	RAMGARH	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5018	1334.50	0	0.00	0	0	0
20	RANCHI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1104	468.60	546	240.26	0	0	0
21	SAHIBGANJ	11	6.30	11	6.30	3	18.00	3	3.00	1	1.00	0	0.00	298	148.61	120	57.68	19	10	9
22	SARAIKELA	7	101.70	7	101.70	31	66.44	25	39.67	25	118.34	22	77.29	1909	1159.93	789	720.51	444	317	256
23	SIMDEGA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	911	277.55	0	0	0
24	WEST SINGHBHUM	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1081	453.68	706	324.43	0	0	0
Grand Total		292	2638.83	115	1557.93	210	1365.03	162	1110.02	537	3052.415	429	2257.195	66967	47200.055	23490.96	18151.473	10507	6659	3492

Source : LDMs

6.2. (क) सुक्ष्म एवं लघु और मध्यम उद्यमों का वित्त पोषण

6.2. (क) सुक्ष्म एवं लघु और मध्यम उद्यमों का वित्त पोषण (एम एस एम ई)

(A/Cs in 000's) (Amount in Cr)

SL No.	Particular		Outstanding Position at the End of the quarter			Y-O-Y Growth/ Decline
			Jun 20	Jun 21	Jun 22	
Micro and Small Enterprises						
1	Micro Enterprises	Account	885	1021	652	-369
		Amount	14690.00	13329.84	14556.05	1226.21
2	Small Enterprises	Account	52	44	38	-6
		Amount	10135.00	6874.10	8499.99	1625.89
3	Total Micro and Small Enterprises(MSME Sector)	Account	937	1065	689	-376
		Amount	24825.00	20203.94	23056.04	2852.10
Medium Enterprises						
4	Total Medium Enterprises	Account	4	3	4	1
		Amount	1875.90	1883.01	3903.07	2020.06
MSME Enterprises						
Total MSME (Priority Sector Advances)		Account	947	1072	695	-376
		Amount	26853	22125.23	27115.00	4989.77
5	Share of Credit to Micro Enterprises in total credit to MSE Sector	Percentage Share of Amounts (Stipulation:60%)	**59.17%**	**65.97%**	**63.13%**	**-2.84%**
	Share of Credit Micro Enterprises in total credit to MSE sector in NBC/ANBC	Percentage Share of Amounts	**15.34%**	**16.43%**	**15.04%**	**-1.39%**

(MSME Report - Annexure 4 (A) ii)

COVERAGE UNDER CGTMSE, NCGTC & CGFMU (for eligible Loans Upto Rs. 2.00 Crore in MSE)

(Position as on 30.06.2022) (A/C in 000's, Amt in Cr.)

Eligible MSE loan up to Rs. 2.00 Crore		Coverage under CGTMSE	
TOTAL		TOTAL	
A/C	Amt	A/C	Amt.
430	15,620.24	251	7268.22

(रिपोर्ट पृष्ठ संख्या 77 में संलग्न है)

टिप्पणियां

- झारखंड में कुल एमएसई में माइक्रो सेक्टर क्रेडिट की कुल ANBC मे हिस्सेदारी भारतीय रिजर्व बैंक के दिशानिर्देश के अनुसार 7.50% की बेंच मार्क के विरूद्ध जून 2022 मे 15.04% है ।
- पिछले वर्ष की तुलना मे कुल MSME (प्राथमिकता क्षेत्र) मे ₹4,989 करोड़ की बढ़ोतरी दर्ज हुई है।
- बैंको द्वारा प्रदत जानकारी के अनुसार ,झारखण्ड राज्य मे, रु. 2 करोड़ की सीमा के अंदर कुल 4.3 लाख (लगभग) MSE ऋण खातें हैं, जो CGTMSE,CGFMU,NCGTC coverage के लिए eligible हैं, परंतु इनमे से केवल 2.51 लाख (लगभग) ऋण खातों में, यानी कि सिर्फ 58.37% खातों में ही कवरेज प्रदान किया गया है | PSB Loans in 59 Minutes से सम्बंधित रिपोर्ट पृष्ठ संख्या- 77 एवं 78 में दिया गया है |

6.2 (ख) "प्रधानमंत्री मुद्रा योजना"

दिनांक 8 अप्रैल,2015 को माननीय प्रधानमंत्री द्वारा प्रधानमंत्री मुद्रा योजना की शुरुआत की गई। यह योजना मुख्यत: गैर-कृषि क्षेत्र के छोटे उद्यमियों को बैंक द्वारा वित्त पोषण के लक्ष्य से शुरू की गई थी। परंतु वर्तमान में DFS, Ministry of Finance, GOI के पत्रांक - 29/2/2016-IF-2 दिनांक 23.06.2016 के द्वारा कृषि क्षेत्र के Allied Activities -e.g. Pisciculture, beekeeping, poultry, diary, fishery, agriclinics & agribusiness centres, food & agro processing एवं इन गतिविधियों को सहारा देने वाली वैसी सेवाएँ जो जीविकोपार्जन अथवा आय अर्जन को promote करती हैं, इत्यादि को भी 01.04.2016 से PMMY के तहत शामिल कर लिया गया है। इस योजना की राज्य में प्राप्त उपलब्धि निम्नलिखित है:-

प्रधानमंत्री मुद्रा योजना में झारखण्ड की उपलब्धि (O/s 30.06.2022 तक) **(राशि लाख में)**

SHISHU		KISHOR		TARUN		TOTAL	
ACCOUNTS	AMOUNT	ACCOUNTS	AMOUNT	ACCOUNTS	AMOUNT	ACCOUNTS	AMOUNT
2,00,971	54,614.71	62,635	59,950.58	8,999	54,017.40	2,72,605	1,68,582.69

(रिपोर्ट पृष्ठ सं- 80 एवं 81 में सलंग्न है।)

वर्ष 2022-23 मे PMMY की उपलब्धि के आधार पर 03 सर्वोत्तम बैंक तथा 03 न्यूनतम बैंको का वर्गीकरण निम्न है:

PMMY DISBURSEMENT DURING THE FY 2022-23				
SL NO.	TOP PERFORMING		BOTTOM PERFORMING	
	BANK NAME	Amount in Crore	BANK NAME	Amount in Crore
PUBLIC SECTOR BANKS				
1	भारतीय स्टेट बैंक	303.75	पंजाब एंड सिंध बैंक	4.09
2	पंजाब नेशनल बैंक	124.35	बैंक ऑफ महाराष्ट्र	6.82
3	इंडियन बैंक	93.41	इंडियन ओवरसीज बैंक	10.97
PRIVATE SECTOR BANKS				
1	इंडसइंड बैंक	576.75	यस बैंक	-
2	एचडीएफसी बैंक लिमिटेड	28.16	कर्नाटक बैंक लिमिटेड	0.56
RRB & COOPERATIVE				
1	झारखंड राज्य ग्रामीण बैंक	5.72	झारखंड राज्य सहकारी बैंक लिमिटेड	-

6.2 (ग) स्टैंड अप इंडिया ऋण योजना

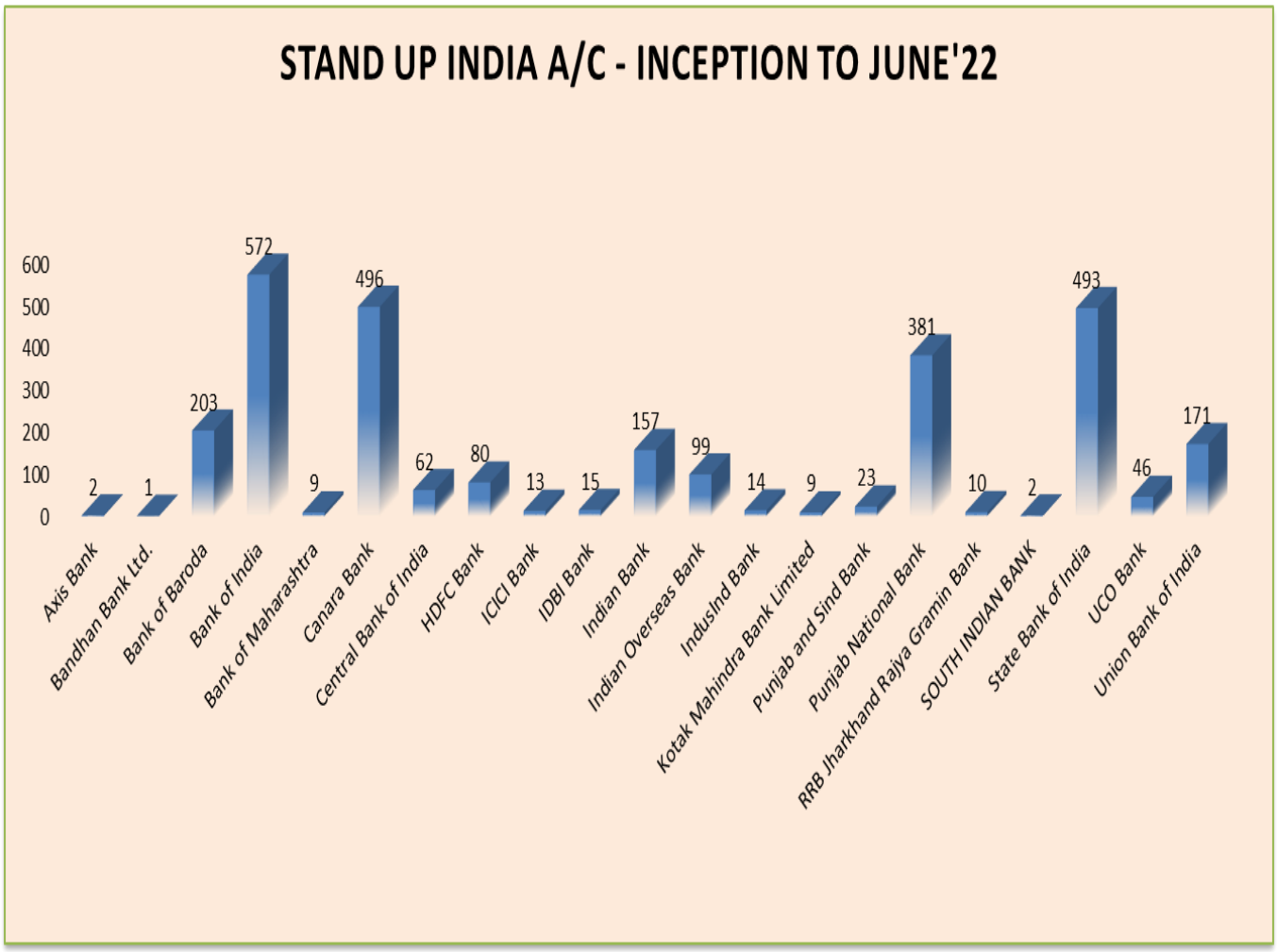
स्टैंड अप इंडिया ऋण योजना में SIDBI के पोर्टल के आधार पर दिनांक 30.06.2022 तक उपलब्धि निम्न है:

Total Beneficiaries	Women Beneficiaries	Male Beneficiaries	Out of total Beneficiaries, SC/ST Beneficiaries	Loan Sanctioned Amt (Rs in Cr)
2,858	2,448	410	554	637.37

(रिपोर्ट पृष्ठ सं 98 में सलंग्न है।)

बैंक वार स्टैंड अप इंडिया की स्थिति - दिनांक 30.06.2022

कुल - 2858 राज्य औसत - 136



DETAILS ON MSE EXPOSURE UP TO Rs. 2.00 Crore , ELIGIBLE FOR CGTMSE/ NCGTC / CGFMU COVERAGE

As on : 30th June , 2022 **AMOUNT IN LACS**

SI No	NAME OF THE BANK	MICRO ENTERPRISES (UP TO Rs. 1 CRORE)		SMALL ENTERPRISES (UP TO Rs. 2.00 CRORE)		TOTAL MSE EXPOSURE (UP TO 2.00 Crore)		COVERAGE UNDER CGTMSE , NCGTC & CGFMU , OUT OF TOTAL EXPOSURE	
		No of Accts.	Amt. outstanding in Lacs.	No of Accts.	Amt. outstanding in Lacs.	No of Accts.	Amt. outstanding in Lacs.	No of Accts.	Amt. outstanding in Lacs.
1	BANK OF BARODA	23095	109548.56	369	31484.75	**23464**	**141033.31**	5137	20008.74
2	BANK OF INDIA	128680	325311.36	520	21667.45	**129200**	**346978.81**	104203	240954.79
3	BANK OF MAHARASHTRA	113	528.96	0	0.00	**113**	**528.96**	0	0.00
4	CANARA BANK	30186	97556.65	2127	49893.25	**32313**	**147449.90**	30381	98731.31
5	CENTRAL BANK OF INDIA	23930	30459.91	1729	49897.08	**25659**	**80356.99**	3175	11987.03
6	INDIAN BANK	26718	76783.14	2410	41236.16	**29128**	**118019.30**	17781	40962.65
7	INDIAN OVERSEAS BANK	6933	43438.00	613	1564.00	**7546**	**45002.00**	6953	39952.35
8	PUNJAB AND SINDH BANK	4548	16679.00	6	291.40	**4554**	**16970.40**	636	2023.98
9	PUNJAB NATIONAL BANK	28964	1100.60	4393	796.37	**33357**	**1896.97**	21831	86274.00
10	SOUTH INDIAN BANK LTD	0	0.00	0	0.00	**0**	**0.00**	0	0.00
11	STATE BANK OF INDIA	35578	137100.00	4218	70184.00	**39796**	**207284.00**	33402	105742.00
12	UCO BANK	15945	34612.99	37	7338.00	**15982**	**41950.99**	6695	13647.00
13	UNION BANK OF INDIA	25704	65850.81	1872	47491.83	**27576**	**113342.64**	16744	49038.82
14	AXIS BANK LTD	0	0.00	0	0.00	**0**	**0.00**	0	0.00
15	BANDHAN BANK	2814	9948.63	2932	10138.63	**5746**	**20087.26**	0	0.00
16	DBS BANK	0	0.00	0	0.00	**0**	**0.00**	0	0.00
17	FEDERAL BANK LTD	37	891.19	0	0.00	**37**	**891.19**	0	0.00
18	HDFC BANK LTD	31161	53765.81	3669	37727.94	**34830**	**91493.74**	32	1395.13
19	ICICI BANK LTD	2253	61836.01	1563	75759.45	**3816**	**137595.46**	0	0.00
20	IDBI BANK LTD	8527	31929.87	96	4329.96	**8623**	**36259.83**	2939	12188.29
21	IDFC FIRST BANK LIMITED	0	0.00	0	0.00	**0**	**0.00**	0	0.00
22	INDUSIND BANK	0	0.00	0	0.00	**0**	**0.00**	0	0.00
23	JAMMU & KASHMIR BANK LTD	0	0.00	0	0.00	**0**	**0.00**	0	0.00
24	KARNATAKA BANK LTD	0	0.00	0	0.00	**0**	**0.00**	0	0.00
25	KARUR VYSYA BANK	0	0.00	0	0.00	**0**	**0.00**	0	0.00
26	KOTAK MAHENDRA BANK LTD	0	0.00	0	0.00	**0**	**0.00**	0	0.00
27	YES BANK	74	1986.29	49	1541.33	**123**	**3527.62**	0	0.00
28	JHARKHAND RAJYA GRAMIN BANK	969	3327.00	2	485.00	**971**	**3812.00**	971	3812.00
29	DHANBAD CENTRAL COOPERATIVE BANK	0	0.00	0	0.00	**0**	**0.00**	0	0.00
30	JHARKHAND STATE COOPERATIVE BANK LTD	2011	2810.53	0	0.00	**2011**	**2810.53**	0	0.00
31	ESAF SMALL FINANCE BANK LIMITED	0	0.00	0	0.00	**0**	**0.00**	0	0.00
32	JANA SMALL FINANCE BANK	235	2719.91	11	141.70	**246**	**2861.61**	0	0.00
33	UJJIVAN SMALL FINANCE BANK	5217	1722.16	8	149.28	**5225**	**1871.45**	40	104.02
34	UTKARSH SMALL FINANCE BANK LIMITED	0	0.00	0	0.00	**0**	**0.00**	0	0.00
TOTAL		**403692**	**1109907.38**	**26624**	**452117.583**	**430316**	**1562024.96**	**250920**	**726822.11**

SOURCE - BANKS

State Level Bankers' Committee, Jharkhand
Convenor: Bank of India
Report on PSB-59 Minute Loans, (As on 30.06.2022)

Sl No	Bank	Total No. of Applications Received through on-line / Off line	Out of these, No. of Applications rejected	Applications Sanctioned		Applications Disbursed		No. of Applications Pending
				NO.	Amt. in Lacs	NO.	Amt. in Lacs	
1	STATE BANK OF INDIA	1643	560	615	30343.41	520	24956.48	468
2	BANK OF INDIA	2667	634	2016	3795.12	1370	2901.13	17
3	INDIAN OVERSEAS BANK	44	28	16	226.11	16	226.10	0
4	BANK OF BARODA	1742	367	600	9252.86	557	8798.43	775
5	BANK OF MAHARASTRA	0	0	0	0.00	0	0.00	
6	CANARA BANK	512	172	339	7196.26	339	6417.17	1
7	CENTRAL BANK OF INDIA	1443	97	1346	1418.53	413	1204.64	0
8	INDIAN POST PAYMENT BANK	0	0	0	0.00	0	0.00	0
9	PUNJAB AND SIND BANK	0	0	0	0.00	0	0.00	0
10	PUNJAB NATIONAL BANK	858	182	661	16110.14	650	16078.50	15
11	UCO BANK	100	36	34	531.93	33	487.10	30
12	UNION BANK OF INDIA	422	128	294	3659.27	294	3659.34	0
13	AXIS BANK	0	0	0	0.00	0	0.00	0
14	BANDHAN BANK	0	0	0	0.00	0	0.00	0
15	DBS BANK	0	0	0	0.00	0	0.00	0
16	HDFC BANK	0	0	0	0.00	0	0.00	0
17	ICICI BANK	0	0	0	0.00	0	0.00	0
18	IDBI BANK	77	14	47	1529.56	47	1529.56	16
19	IDFC FIRST BANK	0	0	0	0.00	0	0.00	0
20	INDIAN BANK	132	0	132	2843.70	109	2278.20	0
21	JAMMU & KASHMIR BANK	0	0	0	0.00	0	0.00	0
22	JANA SMALL FINANCE BANK	0	0	0	0.00	0	0.00	0
23	KARNATAKA BANK	0	0	0	0.00	0	0.00	0
24	KARUR VYSYA BANK	0	0	0	0.00	0	0.00	0
25	KOTAK MAHINDRA BANK	0	0	0	0.00	0	0.00	0
26	SOUTH INDIAN BANK	0	0	0	0.00	0	0.00	0
27	YES BANK	0	0	0	0.00	0	0.00	0
28	JHARKHAND STATE COOPERATIVE BANK	0	0	0	0.00	0	0.00	0
29	ESAF BANK	0	0	0	0.00	0	0.00	0
30	JHARKHNAD CENTRAL COOPERATIVE BANK	0	0	0	0.00	0	0.00	0
31	INDUSIND BANK	0	0	0	0.00	0	0.00	0
32	FEDRAL BANK	0	0	0	0.00	0	0.00	0
33	JHARKHAND RAJYA GRAMEEN BANK	0	0	0	0.00	0	0.00	0
34	UJJIVAN SMALL FINANCE BANK	0	0	0	0.00	0	0.00	0
35	UTKARSH SMALL FINANCE BANK	0	0	0	0.00	0	0.00	0
	GRAND TOTAL	**9640**	**2218**	**6100**	**76906.89**	**4348**	**68536.65**	**1322**

SOURCE: BANKS

State Level Bankers' Committee, Jharkhand
Convenor: Bank of India
Report on PSB-59 Minute Loans, (As on 30.06.2022)

Sl No	DISTRICTS	Total No. of Applications Received through on-line / Off line	Out of these, No. of Applications rejected	Applications Sanctioned		Applications Disbursed		No. of Applications Pending
				NO.	Amt. in Lacs	NO.	Amt. in Lacs	
1	BOKARO	1942	285	1518	9941.85	1008	8892.44	139
2	CHATRA	103	28	68	882.67	66	806.82	7
3	DEOGHAR	197	46	97	2170.78	90	2029.07	54
4	DHANBAD	603	156	304	6665.01	292	6297.86	143
5	DUMKA	128	37	61	2080.23	54	1883.43	30
6	GARHWA	122	49	62	562.82	49	410.32	11
7	GIRIDIH	656	140	473	2025.39	477	1762.58	43
8	GODDA	232	42	135	2084.74	89	1738.02	55
9	GUMLA	106	25	73	166.50	43	106.80	8
10	HAZARIBAGH	170	47	70	1570.48	62	1368.18	53
11	JAMTARA	56	9	21	303.40	18	235.87	26
12	KHUNTI	62	12	49	181.80	34	163.10	1
13	KODERMA	74	26	46	360.56	45	315.04	2
14	LATEHAR	70	28	39	108.19	28	64.91	3
15	LOHARDAGA	126	33	84	200.65	34	76.75	9
16	PAKUR	102	20	54	2546.81	47	1996.13	28
17	RAMGARH	243	44	139	3197.69	116	2641.99	60
18	RANCHI	2452	661	1657	23073.88	1011	20678.90	134
19	SIMDEGA	71	20	46	149.19	22	86.37	5
20	EAST-SINGHBHUM	1371	373	809	12641.22	500	12079.68	189
21	PALAMOU	204	79	101	2777.51	74	1968.26	24
22	SAHEBGANJ	100	19	43	632.53	41	434.15	38
23	SARAIKELA	157	24	102	2128.60	102	2072.05	31
24	WEST-SINGHBHUM	293	15	49	454.40	46	427.94	229
	GRAND TOTAL	**9640**	**2218**	**6100**	**76906.89**	**4348**	**68536.65**	**1322**

SOURCE: BANKS

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

MUDRA LOANS PROGRESS

BANKS WISE LOANS DISBURSED FROM 01/04/2022 to 30/06/2022

[Numbers in Actual and amount in Lakh]

Sl No	BANK NAME	SHISHU		KISHOR		TARUN		TOTAL	
		ACCOUNTS	AMOUNT	ACCOUNTS	AMOUNT	ACCOUNTS	AMOUNT	ACCOUNTS	AMOUNT
1	STATE BANK OF INDIA	2,055	206.87	7,708	10,637.05	3,174	19,530.85	12,937	30,374.77
2	BANK OF INDIA	369	36.58	1,585	1,806.49	945	4,643.03	2,899	6,486.10
3	INDIAN BANK	2,335	126.68	2,472	3,355.63	1,173	5,858.60	5,980	9,340.91
4	CENTRAL BANK OF INDIA	1,902	456.66	1,831	1,740.81	780	3,324.54	4,513	5,522.01
5	PUNJAB NATIONAL BANK	1,379	286.80	1,833	4,016.91	1,273	8,131.04	4,485	12,434.75
6	CANARA BANK	2,019	238.37	1,073	2,933.59	335	2,844.54	3,427	6,016.50
7	UNION BANK OF INDIA	342	81.48	486	1,066.49	153	1,163.65	981	2,311.62
8	UCO BANK	468	140.78	894	1,398.13	163	977.54	1,525	2,516.44
9	BANK OF BARODA	130	50.62	443	1,040.56	180	1,470.23	753	2,561.41
10	INDIAN OVERSEAS BANK	742	287.91	314	490.16	38	319.03	1,094	1,097.10
11	PUNJAB AND SINDH BANK	2	1.00	57	180.35	26	227.50	85	408.85
12	BANK OF MAHARASHTRA	51	6.50	131	354.72	38	321.05	220	682.27
13	IDBI BANK LTD	2	0.66	37	110.75	84	660.99	123	772.41
14	IDFC FIRST BANK LIMITED	-	-	96	251.14	13	75.88	109	327.02
15	FEDERAL BANK LTD	22	4.18	19	69.08	19	140.32	60	213.58
16	HDFC BANK LTD	2,249	629.63	268	724.87	222	1,461.47	2,739	2,815.97
17	ICICI BANK LTD	5	0.10	32	143.85	77	664.40	114	808.35
18	KARNATAKA BANK LTD	4	0.80	6	11.78	5	43.24	15	55.82
19	AXIS BANK LTD	17	8.40	259	672.52	61	474.93	337	1,155.85
20	INDUSIND BANK	1,56,603	40,315.15	25,211	15,842.22	206	1,517.77	1,82,020	57,675.14
21	JAMMU & KASHMIR BANK LTD	50	8.42	65	157.26	13	94.32	128	260.00
22	YES BANK	-	-	-	-	-	-	-	-
23	KOTAK MAHENDRA BANK LTD	-	-	-	-	-	-	-	-
24	SOUTH INDIAN BANK LTD	-	-	-	-	-	-	-	-
25	LAKSHMI VILAS BANK	-	-	-	-	-	-	-	-
26	KARUR VYSYA BANK	-	-	-	-	-	-	-	-
27	BANDHAN BANK	-	-	-	-	-	-	-	-
28	JHARKHAND RAJYA GRAMIN BANK	1,073	405.41	46	99.50	20	67.29	1,139	572.20
29	DHANBAD CENTRAL CO-OP.BANK	-	-	-	-	-	-	-	-
30	JHARKHAND STATE COOPERATIVE BANK LTD	-	-	-	-	-	-	-	-
31	ESAF SMALL FINANCE BANK LIMITED	8,236	2,978.67	650	399.30	-	-	8,886	3,377.97
32	UJJIVAN SMALL FINANCE BANK	11,266	4,936.40	6,653	5,290.68	-	-	17,919	10,227.08
33	UTKARSH SMALL FINANCE BANK LIMITED	9,650	3,406.62	10,466	7,156.75	1	5.20	20,117	10,568.57
34	JANA SMALL FINANCE BANK	-	-	-	-	-	-	-	-
GRAND TOTAL		**2,00,971**	**54,614.71**	**62,635**	**59,950.58**	**8,999**	**54,017.40**	**2,72,605**	**1,68,582.69**

SOURCE: SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

MUDRA LOANS PROGRESS

DISTRICT WISE LOANS DISBURSED FROM 01/04/2022 to 30/06/2022

[Numbers in Actual and amount in Lakh]

Sl No	DISTRICTS	Shishu		Kishor		Tarun		Total	
		Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount
1	BOKARO	10,900	2,976.44	3,585	3,733.12	641	3,724.04	15,126	10,433.61
2	CHATRA	847	216.30	283	501.26	146	696.39	1,276	1,413.95
3	DEOGHAR	1,515	504.52	1,959	2,606.70	559	3,378.21	4,033	6,489.43
4	DHANBAD	12,986	4,204.87	5,043	5,766.20	859	5,414.30	18,888	15,385.37
5	DUMKA	7,134	2,253.85	2,306	2,041.80	226	1,361.47	9,666	5,657.12
6	EAST SINGHBHUM	13,473	3,925.53	5,064	4,658.12	785	4,477.25	19,322	13,060.90
7	GARHWA	603	201.85	1,015	1,126.66	263	1,604.85	1,881	2,933.36
8	GIRIDIH	24,454	6,206.56	7,248	6,159.60	580	3,637.59	32,282	16,003.75
9	GODDA	1,306	362.55	1,727	1,860.55	295	1,736.64	3,328	3,959.74
10	GUMLA	451	55.37	226	375.10	141	834.77	818	1,265.24
11	HAZARIBAGH	11,276	2,939.96	4,258	4,153.49	617	3,466.58	16,151	10,560.04
12	JAMTARA	237	30.94	412	584.78	142	867.89	791	1,483.61
13	KHUNTI	398	44.11	211	287.32	136	719.07	745	1,050.51
14	KODERMA	6,748	1,927.90	2,648	2,317.73	232	1,234.23	9,628	5,479.87
15	LATEHAR	5,203	1,438.38	898	823.98	142	834.62	6,243	3,096.97
16	LOHARDAGA	706	183.25	204	308.79	85	600.95	995	1,092.99
17	PAKUR	13,623	3,552.67	2,917	2,132.85	126	680.91	16,666	6,366.44
18	PALAMU	2,557	916.60	2,071	2,143.19	429	2,799.05	5,057	5,858.84
19	RAMGARH	1,111	296.33	1,195	1,259.95	269	1,691.67	2,575	3,247.95
20	RANCHI	76,920	20,097.96	15,834	13,142.03	1,671	10,390.14	94,425	43,630.13
21	SAHIBGANJ	1,027	368.91	1,200	1,291.66	229	1,345.13	2,456	3,005.70
22	SERAIKELA-KHARSAWAN	2,496	708.66	1,055	1,123.06	135	867.29	3,686	2,699.01
23	SIMDEGA	395	87.03	198	239.93	89	532.87	682	859.83
24	WEST SINGHBHUM	4,605	1,114.18	1,078	1,312.69	202	1,121.46	5,885	3,548.33
GRAND TOTAL		**2,00,971**	**54,614.71**	**62,635**	**59,950.58**	**8,999**	**54,017.40**	**2,72,605**	**1,68,582.69**

SOURCE: SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

BANK WISE MUDRA LOANS OUTSTANDING AND NPA STATUS

AS ON 30th JUNE 2022

[NO. IN ACTUAL AND AMT. IN LAKH]

Sl No	BANK NAME	SHISHU				KISHOR				TARUN				PMMY			
		OUTSTANDING		NPA		OUTSTANDING		NPA		OUTSTANDING		NPA		OUTSTANDING		NPA	
		NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT
1	STATE BANK OF INDIA	13,521	2,879.21	5,061	802.86	18,250	30,679.50	4,616	6,539.89	4,580	27,071.82	675	2,903.51	36,351	60,631	10,352	10,246
2	BANK OF INDIA	1,33,817	8,348.23	11,539	2,328.91	53,286	82,308.73	9,694	15,112.03	7,906	42,545.40	1,434	8,117.16	1,95,009	1,33,202	22,667	25,558
3	INDIAN BANK	9,076	1,523.29	3,201	923.99	8,926	14,973.57	3,713	6,024.78	2,208	13,617.31	649	3,943.88	20,210	30,114	7,563	10,893
4	CENTRAL BANK OF INDIA	5,999	3,281.67	1,493	954.50	4,161	7,214.26	490	732.52	1,043	7,143.21	47	310.70	11,203	17,639	2,030	1,998
5	PUNJAB NATIONAL BANK	11,323	2,587.26	4,496	1,288.27	15,130	22,923.45	4,997	8,653.39	3,554	19,421.00	673	4,617.49	30,007	44,932	10,166	14,559
6	CANARA BANK	10,379	2,290.28	1,340	328.01	11,894	22,577.14	1,239	2,039.60	2,267	16,412.80	201	1,278.87	24,540	41,280	2,780	3,646
7	UNION BANK OF INDIA	6,640	(833.97)	1,889	270.93	11,767	15,718.41	2,882	3,723.16	1,763	9,907.46	388	2,244.47	20,170	24,792	5,159	6,239
8	UCO BANK	22,860	5,736.89	13,301	3,749.25	17,259	23,048.64	4,355	5,432.89	2,668	16,090.37	386	2,129.44	42,787	44,876	18,042	11,312
9	BANK OF BARODA	3,751	892.02	818	244.62	7,893	12,523.68	1,208	2,099.83	2,140	14,046.05	310	2,308.32	13,784	27,462	2,336	4,653
10	INDIAN OVERSEAS BANK	1,980	608.46	157	97.87	3,287	4,769.09	316	468.74	570	3,274.69	59	270.39	5,837	8,652	532	837
11	PUNJAB AND SINDH BANK	252	66.55	98	23.89	940	1,912.67	193	388.67	427	2,830.59	55	412.22	1,619	4,810	346	825
12	BANK OF MAHARASHTRA	51	5.99	-	-	129	310.51	-	-	37	282.65	-	-	217	599	-	-
13	IDBI BANK LTD	1,209	148.44	453	83.22	2,840	3,598.31	1,252	1,229.28	1,308	6,316.33	223	895.54	5,357	10,063	1,928	2,208
14	IDFC FIRST BANK LIMITED	-	-	-	-	96	248.38	-	-	13	75.34	-	-	109	324	-	-
15	FEDERAL BANK LTD	38	13.69	8	2.75	21	62.77	1	1.43	35	210.19	3	16.53	94	287	12	21
16	HDFC BANK LTD	35,064	5,093.65	18,271	1,965.10	2,589	4,911.38	246	398.23	3,111	13,405.95	317	1,312.13	40,764	23,411	18,834	3,675
17	ICICI BANK	872	232.43	15	2.23	426	663.89	38	0.76	419	1,996.81	17	1.47	1,717	2,893	70	4
18	KARNATAKA BANK LTD	4	0.68	-	-	21	37.68	1	2.03	24	133.17	2	14.54	49	172	3	17
19	AXIS BANK LTD	59,831	9,805.08	6,566	635.82	1,684	2,744.92	11	15.61	537	2,518.28	6	11.34	62,052	15,068	6,583	663
20	INDUSIND BANK	7,50,955	1,18,178.44	21,083	2,897.16	2,13,707	1,04,556.59	5,276	3,099.17	3,691	15,976.78	83	287.69	9,68,353	2,38,712	26,442	6,284
21	JAMMU & KASHMIR BANK LTD	50	5.95	7	0.92	65	120.62	9	11.16	13	62.02	-	-	128	189	16	12
22	YES BANK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	KOTAK MAHINDRA BANK LTD	1	0.11	-	-	7	4.75	-	-	27	47.61	-	-	35	52	-	-
24	SOUTH INDIAN BANK LTD	-	-	-	-	6	18.89	-	-	13	79.99	-	-	19	99	-	-
25	LAKSHMI VILAS BANK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	KARUR VYSYA BANK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	BANDHAN BANK	1,51,563	28,418.50	4,281	869.65	89,235	50,971.82	2,427	1,348.08	283	1,063.26	6	24.03	2,41,081	80,454	6,714	2,242
28	JHARKHAND RAJYA GRAMIN BANK	8,758	2,551.92	3,506	1,086.82	879	771.53	382	280.71	99	279.67	31	35.89	9,736	3,603	3,919	1,403
29	DHANBAD CENTRAL CO-OP.BANK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	JHARKHAND STATE COOPERATIVE BANK LTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	ESAF SMALL FINANCE BANK LIMITED	59,767	14,989.97	12,841	2,500.01	3,500	1,504.60	203	99.42	1	8.09	-	-	63,268	16,503	13,044	2,599
32	UJJIVAN SMALL FINANCE BANK	89,443	20,911.89	-	-	28,775	17,010.23	-	-	-	-	-	-	1,18,218	37,922	-	-
33	UTKARSH SMALL FINANCE BANK LIMITED	60,494	15,341.15	7,945	1,632.66	49,184	25,444.11	2,917	1,494.24	10	45.00	-	-	1,09,688	40,830	10,862	3,127
34	JANA SMALL FINANCE BANK	42	5.49	9	0.83	146	69.39	26	18.20	-	-	-	-	188	75	35	19
	GRAND TOTAL	**14,37,740**	**2,43,083.29**	**1,18,378**	**22,690.26**	**5,46,103**	**4,51,699.52**	**46,492**	**59,213.83**	**38,747**	**2,14,861.84**	**5,565**	**31,135.61**	**20,22,590**	**9,09,644.66**	**1,70,435**	**1,13,039.70**

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

DISTRICT WISE MUDRA LOANS OUTSTANDING AND NPA STATUS

AS ON 30th JUNE 2022

[NO. IN ACTUAL AND AMT. IN LAKH]

Sl No	DISTRICTS	SHISHU				KISHOR				TARUN				PMMY			
		OUTSTANDING		NPA		OUTSTANDING		NPA		OUTSTANDING		NPA		OUTSTANDING		NPA	
		NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT
1	BOKARO	82,440	12,468.73	8,209	1,441.30	34,546	33,038.16	3,710	4,785.46	3,058	16,124.07	541	2,941.98	1,20,044	61,631	12,460	9,169
2	CHATRA	10,627	1,509.74	1,329	282.39	3,696	5,390.19	926	1,449.23	892	4,754.10	144	859.73	15,215	11,654	2,399	2,591
3	DEOGHAR	30,457	5,731.03	3,522	804.99	13,373	14,210.83	2,041	2,564.41	1,414	8,397.22	200	980.88	45,244	28,339	5,763	4,350
4	DHANBAD	1,32,321	23,282.56	17,868	3,005.68	42,552	41,075.93	4,227	6,282.22	3,639	20,759.77	535	3,078.28	1,78,512	85,118	22,630	12,366
5	DUMKA	52,903	10,985.51	7,563	1,415.03	16,527	12,041.08	2,246	2,096.57	775	4,163.09	161	819.16	70,205	27,190	9,970	4,331
6	EAST SINGHBHUM	1,03,975	18,290.04	7,750	1,276.98	45,240	40,410.06	3,854	4,724.45	3,915	22,420.13	496	2,830.51	1,53,130	81,120	12,100	8,832
7	GARHWA	12,378	2,787.21	818	170.14	5,013	4,927.28	380	511.83	546	3,399.17	31	150.98	17,937	11,114	1,229	833
8	GIRIDIH	1,59,271	26,527.26	12,880	2,409.38	56,513	40,222.22	3,819	4,290.83	2,103	11,850.94	279	1,416.13	2,17,887	78,600	16,978	8,116
9	GODDA	20,965	4,423.93	4,091	1,041.45	11,051	10,939.74	1,903	2,402.65	1,018	5,575.28	154	659.53	33,034	20,939	6,148	4,104
10	GUMLA	10,752	1,478.12	2,979	936.47	4,397	5,111.38	875	1,225.63	748	3,618.66	112	555.56	15,897	10,208	3,966	2,718
11	HAZARIBAGH	78,649	13,001.51	6,649	1,300.57	34,449	29,880.73	3,420	4,810.13	2,403	13,169.16	451	2,487.13	1,15,501	56,051	10,520	8,598
12	JAMTARA	5,986	869.68	1,296	315.83	3,341	4,092.22	493	621.55	295	1,688.40	30	137.65	9,622	6,650	1,819	1,075
13	KHUNTI	10,922	1,315.47	778	158.30	4,278	4,294.46	421	584.01	372	1,951.62	40	234.10	15,572	7,562	1,239	976
14	KODERMA	48,069	8,049.25	3,342	547.52	21,551	16,156.32	1,175	1,442.93	998	5,510.92	178	994.54	70,618	29,716	4,695	2,985
15	LATEHAR	30,686	5,061.49	601	99.58	7,173	4,397.93	345	355.62	303	1,839.77	29	162.32	38,162	11,299	975	618
16	LOHARDAGA	8,270	1,238.74	724	180.74	4,566	5,269.39	682	1,044.26	642	3,384.26	99	490.04	13,478	9,892	1,505	1,715
17	PAKUR	77,835	12,730.44	4,745	903.94	27,721	17,532.10	1,394	1,214.37	1,247	5,731.12	58	253.07	1,06,803	35,994	6,197	2,371
18	PALAMU	25,078	5,894.76	2,156	611.41	11,757	11,163.23	972	1,787.58	1,376	8,094.88	241	1,378.71	38,211	25,153	3,369	3,778
19	RAMGARH	27,077	4,894.91	6,228	1,231.40	14,384	14,954.31	2,129	2,659.87	1,440	7,633.00	206	1,255.95	42,901	27,482	8,563	5,147
20	RANCHI	4,19,139	68,486.20	15,618	2,700.28	1,44,384	99,071.85	7,623	9,680.57	8,479	47,491.79	1,165	7,249.00	5,72,002	2,15,050	24,406	19,630
21	SAHIBGANJ	18,747	3,718.58	2,879	622.21	11,094	9,441.64	1,180	1,252.92	825	4,495.71	104	487.86	30,666	17,656	4,163	2,363
22	SERAIKELA-KHARSAWAN	28,128	4,320.57	2,655	536.61	11,800	11,480.11	1,087	1,387.61	941	5,236.49	149	812.42	40,869	21,037	3,891	2,737
23	SIMDEGA	7,101	826.55	1,014	301.20	2,985	3,303.41	538	696.57	346	1,979.09	43	292.48	10,432	6,109	1,595	1,290
24	WEST SINGHBHUM	35,964	5,191.01	2,684	396.87	13,712	13,294.96	1,052	1,342.54	972	5,593.18	119	607.60	50,648	24,079	3,855	2,347
	GRAND TOTAL	**14,37,740**	**2,43,083.29**	**1,18,378**	**22,690.26**	**5,46,103**	**4,51,699.52**	**46,492**	**59,213.83**	**38,747**	**2,14,861.84**	**5,565**	**31,135.61**	**20,22,590**	**9,09,644.66**	**1,70,435**	**1,13,039.70**

SOURCE: SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE JHARKHAND

CONVENOR - BANK OF INDIA

DISTRICT WISE/BANK WISE MSE BRANCHES IN JHARKHAND AS ON 30th JUNE 2022

DISTRICTS	Axis Bank Ltd	Bank Of Baroda	Bank Of India	Bank Of Maharashtra	Canara Bank	Central Bank Of India	Esaf Small Finance Bank Limited	Hdfc Bank Ltd	Icici Bank Ltd	Indian Bank	Indian Overseas Bank	Indusind Bank	Jharkhand Rajya Gramin Bank	Jharkhand State Cooperative Bank Ltd	Karnataka Bank Ltd	Kotak Mahendra Bank Ltd	Punjab National Bank	Uco Bank	Union Bank Of India	Grand Total
Bokaro	1	-	-	-	1	-	1	-	1	1	-	-	1	-	-	-	-	-	-	6
Chatra	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Deoghar	2	-	1	-	1	-	-	1	-	1	-	-	-	-	-	-	-	-	-	6
Dhanbad	1	-	-	-	-	-	1	1	1	1	-	-	-	-	1	1	-	-	-	7
Dumka	-	1	-	-	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-	3
Garhwa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	2
Giridih	-	-	-	-	-	-	2	-	-	1	-	-	-	-	-	-	1	1	-	5
Godda	-	-	-	-	1	-	-	-	-	3	1	-	-	-	-	-	-	-	-	5
Gumla	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Hazaribag	-	-	-	-	-	-	1	-	-	1	-	1	-	-	-	-	1	-	-	4
Jamtara	1	-	-	-	-	-	-	-	-	1	-	-	-	1	-	-	-	-	-	3
Khunti	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Koderma	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	2
Latehar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	1
Lohardagga	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Pakur	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	2
Palamau	-	2	-	-	-	-	-	-	1	-	1	-	-	-	-	-	-	-	-	4
Paschimi Singhbhum	2	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	2	-	-	5
Purbi Singhbhum	1	-	-	-	-	-	-	-	1	1	1	-	-	-	-	1	-	1	1	7
Ramgarh	1	-	1	-	1	-	2	-	-	2	-	-	-	-	-	-	1	-	-	8
Ranchi	-	-	-	1	1	-	-	-	1	1	-	-	-	-	-	-	-	1	-	5
Sahebganj	-	-	-	-	1	-	1	-	-	-	1	-	-	-	-	-	-	1	-	4
Seraikela-Kharsawan	3	1	-	-	1	-	1	-	-	-	-	-	-	-	-	-	1	-	-	7
Simdega	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Grand Total	16	6	4	1	8	1	9	2	6	14	4	1	1	1	1	2	6	7	1	91

Source - SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE, JHARKHAND
CONVENOR- BANK OF INDIA

BANK WISE_STAND UP INDIA REPORT FROM 1st APRIL 2016 TO 30th June 2022

(AMOUNT IN LACS)

Sl No	BANK WISE	Female										Male				FEMALE+ MALE	
		General		Minority Community		OBC		ST/SC		TOTAL		SC/ST		TOTAL		TOTAL	
		A/Cs	Sanctioned Amount	A/Cs	Sanctioned Amount	A/Cs	Sanctioned Amount	A/Cs	Sanctioned Amount	A/Cs	Sanctioned Amount	A/Cs	Sanctioned Amount	A/Cs	Sanctioned Amount	A/Cs	Sanctioned Amount
1	AXIS BANK	1	12		0		0	1	10	**2**	**22**	-	-	-	-	**2**	**22**
2	BANDHAN BANK LTD.	1	38		0		0	0	-	**1**	**38**	-	-	-	-	**1**	**38**
3	BANK OF BARODA	106	2626	1	13	17	420	8	162	**132**	**3,222**	71	2,295	71	2,295	**203**	**5,517**
4	BANK OF INDIA	326	7629	21	341	105	2046	40	910	**492**	**10,926**	80	1,665	80	1,665	**572**	**12,590**
5	BANK OF MAHARASHTRA	7	116		0	1	10	0	-	**8**	**126**	1	18	1	18	**9**	**144**
6	CANARA BANK	308	7369	11	174	83	1943	11	196	**413**	**9,682**	83	1,644	83	1,644	**496**	**11,326**
7	CENTRAL BANK OF INDIA	34	932	7	174	11	276	2	68	**54**	**1,451**	8	119	8	119	**62**	**1,570**
8	HDFC BANK	75	1646		0		0	1	30	**76**	**1,676**	4	95	4	95	**80**	**1,772**
9	ICICI BANK	12	339		0	1	15	0	-	**13**	**354**	-	-	-	-	**13**	**354**
10	IDBI BANK	10	289		0	3	67	0	-	**13**	**356**	2	36	2	36	**15**	**392**
11	INDIAN BANK	102	2301	1	17	21	396	8	144	**132**	**2,858**	25	477	25	477	**157**	**3,334**
12	INDIAN OVERSEAS BANK	57	1177	3	48	21	344	10	221	**91**	**1,790**	8	103	8	103	**99**	**1,894**
13	INDUSIND BANK	12	237		0		0	0	-	**12**	**237**	2	52	2	52	**14**	**289**
14	KOTAK MAHINDRA BANK LIMITED	9	318		0		0	0	-	**9**	**318**	-	-	-	-	**9**	**318**
15	PUNJAB AND SIND BANK	19	329		0	2	32	0	-	**21**	**361**	2	35	2	35	**23**	**396**
16	PUNJAB NATIONAL BANK	299	6117	5	111	18	272	19	289	**341**	**6,790**	40	633	40	633	**381**	**7,423**
17	RRB JHARKHAND RAJYA GRAMIN BANK	1	15	1	56	6	115	1	100	**9**	**286**	1	29	1	29	**10**	**315**
18	SOUTH INDIAN BANK	2	24		0		0	0	-	**2**	**24**	-	-	-	-	**2**	**24**
19	STATE BANK OF INDIA	280	6207	4	106	114	2742	33	834	**431**	**9,888**	62	1,676	62	1,676	**493**	**11,564**
20	UCO BANK	39	869		0	2	102	0	-	**41**	**971**	5	138	5	138	**46**	**1,109**
21	UNION BANK OF INDIA	127	2562	3	36	15	332	10	190	**155**	**3,120**	16	225	16	225	**171**	**3,345**
	Grand Total	**1,827**	**41,154**	**57**	**1,076**	**420**	**9,113**	**144**	**3,155**	**2,448**	**54,497**	**410**	**9,240**	**410**	**9,240**	**2,858**	**63,737**

Source: Stand up India Portal

DISTRICT WISE_STAND UP INDIA REPORT FROM 1st APRIL 2016 TO 30th JUNE 2022

(AMOUNT IN LACS)

Sl No	DISTRICT WISE	Female										Male				FEMALE+ MALE	
		General		Minority		OBC		ST/SC		TOTAL		SC/ST		TOTAL		TOTAL	
		A/Cs	Sanctioned Amount	A/Cs	Sanctioned Amount	A/Cs	Sanctioned Amount	A/Cs	Sanctioned Amount	A/Cs	Sanctioned Amount	A/Cs	Sanctioned Amount	A/Cs	Sanctioned Amount	A/Cs	Sanctioned Amount
1	BOKARO	155	3,160	6	99	41	1,173	14	295	**216**	**4,727**	44	1,135	44	1,135	**260**	**5,861**
2	CHATRA	15	351	1	20	20	456	-	-	**36**	**827**	5	147	5	147	**41**	**974**
3	DEOGHAR	87	1,869		-	17	365	4	71	**108**	**2,305**	5	119	5	119	**113**	**2,424**
4	DHANBAD	220	5,062	10	167	33	729	18	319	**281**	**6,277**	34	874	34	874	**315**	**7,152**
5	DUMKA	29	576	1	56	4	43	4	121	**38**	**795**	10	219	10	219	**48**	**1,014**
6	EAST SINGHBUM	195	4,725	7	119	23	632	9	160	**234**	**5,636**	22	565	22	565	**256**	**6,201**
7	GARHWA	9	158		-		-	1	20	**10**	**178**	5	137	5	137	**15**	**315**
8	GIRIDIH	68	1,448	4	79	29	567	5	80	**106**	**2,173**	14	413	14	413	**120**	**2,587**
9	GODDA	33	709	2	29	14	255	3	91	**52**	**1,084**	6	76	6	76	**58**	**1,161**
10	GUMLA	10	177		-	7	144	2	22	**19**	**343**	4	97	4	97	**23**	**440**
11	HAZARIBAGH	117	2,018	7	144	57	1,031	9	159	**190**	**3,351**	26	484	26	484	**216**	**3,835**
12	JAMTARA	16	612		-	1	12	-	-	**17**	**624**	2	36	2	36	**19**	**660**
13	KHUNTI	12	246		-	1	15	2	200	**15**	**461**	4	52	4	52	**19**	**513**
14	KODERMA	33	474		-	6	87	1	25	**40**	**586**	16	244	16	244	**56**	**830**
15	LATEHAR	8	146		-	3	41	1	10	**12**	**197**	1	27	1	27	**13**	**224**
16	LOHARDAGA	13	207		-	3	35	1	10	**17**	**252**	8	142	8	142	**25**	**394**
17	PAKUR	13	322	1	15		-	1	100	**15**	**437**	2	35	2	35	**17**	**472**
18	PALAMU	30	648	1	45	19	488	3	83	**53**	**1,264**	13	246	13	246	**66**	**1,509**
19	RAMGARH	35	598	1	10	16	341	2	54	**54**	**1,003**	12	183	12	183	**66**	**1,186**
20	RANCHI	495	12,306	14	272	87	1,963	43	960	**639**	**15,501**	131	3,095	131	3,095	**770**	**18,595**
21	SAHEBGANJ	8	228	1	10	4	47	2	58	**15**	**343**	5	90	5	90	**20**	**433**
22	SARAIKELA KHARSAWAN	63	1,233		-	10	247	4	76	**77**	**1,556**	8	144	8	144	**85**	**1,700**
23	SIMDEGA	4	61		-	3	43	3	49	**10**	**153**	2	37	2	37	**12**	**190**
24	WEST SINGHBHUM	159	3,823	1	11	22	399	12	192	**194**	**4,426**	31	644	31	644	**225**	**5,070**
	Grand Total	**1,827**	**41,154**	**57**	**1,076**	**420**	**9,113**	**144**	**3,155**	**2,448**	**54,497**	**410**	**9,240**	**410**	**9,240**	**2,858**	**63,737**

Source: Stand up India Portal

6.3. शिक्षा ऋण Education loan

शिक्षा ऋण योजना के तहत्त बैंको का निष्पादन

(Number in Actual, Amount in Lakh)

CATEGORY	TARGET for FY 2022-23		Received during current fiscal	the year (including application received during previous year)		of which girl student		Disbursed during the Financial Year - 2022-23		Education Loan Outstanding as on 30.06.2022		of Which Girl Student	
	No.	Amt.	No.	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Public Sector Banks	16,844	86,744.60	1,166	1,166	6,964.86	422	2,405.05	3,722	6,117.37	36,726	159,407.78	10,345	45,772.60
Private Sector Banks	2,305	11,868.22	166	166	1,357.83	75	667.18	241	709.03	1,930	8,044.90	749	2,952.14
Regional Rural Bank	1,918	9,877.84	1	1	4.00	1	4.00	1	4.00	376	1,279.87	105	368.84
Cooperative Banks	476	2,451.21	1	1	1.60	1	1.60	3	2.17	898	1,179.27	887	1,147.05
Small Finance Banks	198	1,018.12	-	-	-	-	-	-	-	-	-	-	-
TOTAL	**21,740**	**111,960.00**	**1,334**	**1,334**	**8,328.29**	**499**	**3,077.83**	**3,967**	**6,832.57**	**39,930**	**169,911.82**	**12,086**	**50,240.62**

(Annexure-6 (A) & (B))

- इस वित्तीय वर्ष 2022-23 की जून 2022 तिमाही तक निम्न पाँच बैंकों ने Education loan के क्षेत्र (स्वीकृति) मे उत्कृष्ट प्रदर्शन किया है।
  1. पंजाब नेशनल बैंक - 26.07 करोड़
  2. बैंक ऑफ इंडिया - 11.90 करोड़
  3. बैंक ऑफ बड़ौदा - 10.22 करोड़
  4. स्टेट बैंक ऑफ इंडिया - 7.51 करोड़
  5. आईसीआइसीआई बैंक - 6.68 करोड़

  वर्तमान वित्तीय वर्ष के अंत तक शिक्षा ऋण के तहत कुल 3,967 खातों में ₹ 68.32 करोड़ की राशि के संवितरण की रिपोर्टिंग की गई है |
- इस वित्तीय वर्ष 2022-23 की जून 2022 तिमाही तक शिक्षा ऋण मे महिला विद्यार्थी को दिये गए ऋण की स्थिति निम्न है-

संख्या	Amount O/s
12,086	502.40 करोड़

6.4 आवास ऋण योजना के तहत बैंकों का प्रदर्शन

(Number in Actual, Amount in Cr.)

CATEGORY	TARGET FY 2022-23		OUTSTANDING AS 30TH JUNE OF PREVIOUS FY		DISBURSED FROM 01ST APRIL TO THE END OF REPORTING QUARTER (ACP)		OUTSTANDING AS ON LAST DAY OF REPORTING QUARTER		OUTSTANDING AS 30TH JUNE OF PREVIOUS FY		DISBURSED FROM 01ST APRIL TO THE END OF REPORTING QUARTER		OUTSTANDING AS ON LAST DAY OF REPORTING QUARTER	
Public Sector Banks	1,74,161	4,83,261.60	31,356	3,10,520.24	2,390	13,290.83	32,353	3,36,922.98	20,724	4,11,600.30	1,703	19,377.56	18,534	4,08,248.62
Private Sector Banks	1,35,831	3,53,513.78	12,092	77,909.50	655	1,832.17	8,360	74,668.90	2,990	80,778.59	514	12,846.79	5,498	1,41,732.72
Regional Rural Bank	9,492	29,814.92	1,726	13,930.66	47	608.84	1,933	16,628.04	311	3,628.28	93	1,050.97	472	7,712.82
Cooperative Banks	6,387	17,227.04	108	1,262.80	14	75.01	118	1,436.82	18	40.26	2	12.00	13	45.67
Small Finance Banks	3,794	10,008.66	4,713	3,072.53	557	553.54	2,828	2,844.55	134	991.53	485	560.61	1,027	2,181.39
TOTAL	**3,29,665**	**8,93,826.00**	**49,995**	**4,06,695.72**	**3,663**	**16,360.39**	**45,592**	**4,32,501.29**	**24,177**	**4,97,038.96**	**2,797**	**33,847.93**	**25,544**	**5,59,921.22**

(रिपोर्ट –annexure-7 (A) & (B))

- आवास ऋण (प्रीओरीटी सेक्टर)के तहत पिछले वर्ष की तुलना मे 6.34 % की वृद्धि दर्ज की गयी है। वर्ष-दर-वर्ष ₹258.06 करोड़ की वृद्धि दर्ज हुई है।
- इस वित्तीय वर्ष मे 6,460 हाउसिंग लोन खातो मे ₹ 502.08 करोड़ संवितरण किया गया है।
- पिछले वर्ष की तुलना मे Non Priority Sector Housing loan मे बैंकों की Outstanding मे ₹ 886.87 करोड़ की बढ़ोतरी दर्ज हुई है।
- Non Priority Sector Housing loan सभी क्षेत्र के बैंक यथा सार्वजनिक, प्राइवेट, ग्रामीण बैंक, CO-OPERATIVE बैको मे पिछले वर्ष के मुक़ाबले कुल Outstanding मे वृद्धि दर्ज हुई है।

6.5 CREDIT FLOW TO SPECIAL CATEGORY OF BORROWERS
(ऋण लेने वालों की विशेष श्रेणी हेतु ऋण प्रवाह)

6.5.1 अल्पसंख्यक समुदायों हेतु ऋण प्रवाह

30 जून, 2022 की तुलनात्मक स्थिति नीचे दी गई है **(रु .करोड़ में)**

30 जून, 2021		% Share	30 जून, 2022		% Share
Total P.S.A	Loans to Minority Community		Total P.S.A	Loans to Minority Community	
39,967.34	4,906.99	12.27%	48,433.28	5,700.52	11.77%

(रिपोर्ट –Annexure- 15 (A) & (B) एवं 16 (A) & (B)

अल्पसंख्यक समुदायों के ऋण प्रवाह मे पिछले वर्ष के मुक़ाबले ₹ 793.53 करोड़ की बढ़ोतरी दर्ज की गयी है।

6.5.2 महिलाओं के लिए ऋण प्रवाह

30 जून, 2022 की तुलनात्मक स्थिति नीचे दी गई है **(रु .करोड़ में)**

30 जून, 2021		% OF CREDIT TO WOMEN	30 जून, 2022		% OF CREDIT TO WOMEN
Gross Credit	Of which to Women		Gross Credit	Of which to Women	
81,123.16	11,027.98	13.37%	96,760.47	13,892.45	14.36%

(रिपोर्ट –Annexure-18 (A) & (B)

महिलाओं के लिए ऋण प्रवाह मे पिछले वर्ष के मुक़ाबले ₹ 2,864.47करोड़ की बढ़ोतरी दर्ज की गयी है।

6.5.3 डीआरआई के लिए ऋण प्रवाह(DRI)

30 जून, 2022 को इस क्षेत्र में बैंकों के प्रदर्शन नीचे इस प्रकार है: **(रू. करोड़ में)**

30 जून, 2021		DRI % in Net Credit	30 जून, 2022		DRI % in Net Credit
Gross Credit	DRI		Gross Credit	DRI	
81,123.16	8.67	0.01 %	96,760.47	04.61	0.01%

(रिपोर्ट –annexure-4 (A) & (B)- v)

डीआरआई के लिए ऋण प्रवाह मे पिछले वर्ष के मुक़ाबले ₹ 04.06 करोड़ की गिरावट दर्ज की गयी है।

6.5.4. SC/ST के लिए ऋण प्रवाह

30 जून, 2022 को समाप्त तिमाही मे अनुसूचित जाति /अनुसूचित जनजाति के लिए ऋण प्रवाह की तुलनात्मक स्थिति नीचे दी गई है : **(रू. करोड़ में.)**

30 जून, 2021		% Achievement	30 जून, 2022		% Achievement
Gross Credit	Loans to SC/ST		Gross Credit	Loans to SC/ST	
81,123.16	7376.93	9.09%	96,760.47	7535.43	7.79%

(रिपोर्ट –annexure-17 (A) & (B)

SC/ST के लिए ऋण प्रवाह मे पिछले वर्ष के मुक़ाबले ₹ 158.50 करोड़ की बढ़ोतरी दर्ज की गयी है।

6.6.Scheme for financing of Women SHG

एसएचजी महिलाओं के वित्तपोषण हेतु योजना

बैंकों से प्राप्त जानकारी के अनुसार वित्तीय वर्ष की पहली तिमाही तक 51,738 SHGs के बचत खाते खुले हैं, जिनमें 2,017.44 करोड़ O/S है, जिनमे कुल 49,690 खातो मे ऋण स्वीकृत किया जा चुका है।

(रिपोर्ट- Annexure-9 (A) & (B)

6.7. राष्ट्रीय ग्रामीण आजीविका मिशन (NRLM)

एन आर एल एम की उपलब्धि (30 जून, 2022 तक)

- JSLPS के द्वारा वित्तीय वर्ष 2022-23 के लिये निम्न लक्ष्य निर्धारित किए गए थे।

Total no. of SHG for Credit linkage	Disbursement Amount Target (Rs. In Lakhs)	Total Outstanding Target (Rs. in Lakhs)
1,77,000	2,00,510	2,02,820

- वित्तीय वर्ष 2022-23 मे NRLM के तहत 1,77,000 एसएचजी के क्रेडिट linkage का लक्ष्य रखा गया है। आजीविका पोर्टल पर प्रदत्त जानकारी के अनुसार दिनांक 30 जून 2022 तक कुल 51,738 SHGs को credit लिंक किया जा चुका है, जो कि लक्ष्य का 29.23 % है।

STATE LEVEL BANKERS' COMMITTEE JHARKHAND

CONVENOR - BANK OF INDIA

Target of loan disbursement to SHGs in the FY 2022-23 (Bank wise)					
Sl. No.	**Name of Bank**	**No. of Loan A/C of SHGs as on 31st March 2022**	**Disburdsement Target (No. of SHGs)**	**Disbursement Amount (Rs. in lakh)**	**Expected Outstanding Amount as on 31st March 2023 (Rs. in lakh)**
1	BANK OF BARODA	3782	3699	4190	4245
2	BANK OF INDIA	48699	47629	53953	54655
3	CANARA BANK	7289	7129	8076	8181
4	CENTRAL BANK OF INDIA	3853	3769	4269	4324
5	IDBI BANK	784	767	869	880
6	INDIAN BANK	6562	6418	7270	7365
7	INDIAN OVERSEAS BANK	720	704	797	808
8	JHARKHAND RAJYA GRAMIN BANK	58648	57360	64976	65821
9	PUNJAB AND SIND BANK	27	26	29	30
10	PUNJAB NATIONAL BANK	10281	10055	11390	11539
11	STATE BANK OF INDIA	31618	30923	35029	35485
12	UCO BANK	1654	1618	1833	1856
13	UNION BANK OF INDIA	5996	5864	6643	6730
14	JHARKHAND STATE COOPERATIVE BANK	551	539	610	618
15	HDFC BANK	3	500	566	283
Total		**180467**	**177000**	**200500**	**202820**

SOURCE - JSLPS

STATE LEVEL BANKERS' COMMITTEE JHARKHAND
CONVENOR - BANK OF INDIA

Target of loan disbursement to SHGs in the FY 2022-23 (District wise)					
Sl. No.	**District**	**No. of SHGs Credit linked as on 31st March 2022**	**Disburdsement Target (No. of SHGs)**	**Disbursement Amount (Rs. in lakh)**	**Expected Outstanding Amount as on 31st March 2023**
1	Bokaro	10262	10108	11450	11583
2	Chatra	7202	7094	8036	8129
3	Deoghar	3069	3023	3424	3464
4	Dhanbad	5348	5268	5967	6037
5	Dumka	6580	6481	7341	7427
6	Garhwa	6604	6505	7369	7454
7	Giridih	13488	13286	15050	15225
8	Godda	5579	5495	6225	6297
9	Gumla	6440	6344	7186	7269
10	Hazaribagh	11741	11565	13101	13253
11	Jamtara	3355	3305	3744	3787
12	Khunti	4346	4281	4849	4906
13	Koderma	5122	5046	5716	5781
14	Latehar	5888	5800	6570	6646
15	Lohardaga	3466	3415	3868	3912
16	Pakur	6435	6339	7181	7263
17	Palamu	13681	13476	15265	15442
18	Paschim Singhbhum	9429	9288	10521	10643
19	Purbi Singhbhum	9934	9785	11084	11213
20	Ramgarh	6727	6627	7507	7593
21	Ranchi	17109	16853	19091	19312
22	Sahibganj	5454	5373	6086	6156
23	Sareikela Kharsawan	7445	7334	8308	8403
24	Simdega	4983	4909	5561	5625
	Unmapped SHGs	780	-	-	-
Total		**180467**	**177000**	**200500**	**202820**

SOURCE - JSLPS

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

Report on Total SHGs Total Disbursement & Total Outstanding Bank-wise

(Including Repeat/ Renewals / Enhancement)

NATIONAL RURAL LIVLIHOODS MISSION BANK LINKAGE **Rupees in Lakhs**

Sl. No.	District	SHGs- Credit Linkage Target FY 2022-23			Achievements as on 30.06.2022		
		Total no. SHGs for Credit linkage	Total Disbursement Amt. (Rs in Lakh)	Total Outstanding Amt. (Rs in Lakh)	Total SHGs (Repeat/ Renewals/ Enhancement) FY 2022-2023	Total Disbursement Amt. (Rs in Lakh)	Total Outstanding Amt. (Rs in Lakh)
1	BANK OF BARODA	3,699	4,190.00	4,245.00	2,053	1,002.49	4,034.16
2	BANK OF INDIA	47,629	53,950.00	54,655.00	22,307	19,109.15	58,133.13
3	BANK OF MAHARASHTRA	-	-	-	-	-	3.13
4	CANARA BANK	7,129	8,080.00	8,181.00	32	36.60	11,961.99
5	CENTRAL BANK OF INDIA	3,769	4,270.00	4,324.00	761	371.15	3,777.07
6	INDIAN BANK	6,418	7,270.00	7,365.00	547	399.77	6,320.99
7	INDIAN OVERSEAS BANK	704	800.00	808.00	73	64.00	549.86
8	PUNJAB AND SIND BANK	26	30.00	30.00	-	-	9.87
9	PUNJAB NATIONAL BANK	10,055	11,390.00	11,539.00	1,810	1,726.95	7,624.95
10	STATE BANK OF INDIA	30,923	35,030.00	35,485.00	4,671	3,750.97	28,651.26
11	UCO BANK	1,618	1,830.00	1,856.00	471	161.01	1,066.31
12	UNION BANK OF INDIA	5,864	6,640.00	6,730.00	1,114	557.18	5,430.30
	PUBLIC SECTOR BANKS	**1,17,834**	**1,33,480.00**	**1,35,218.00**	**33,839**	**27,179.27**	**1,27,563.02**
13	IDBI BANK LTD	767	870.00	880.00	21	14.14	504.40
14	HDFC BANK LTD	500	570.00	283.00	4	4.06	6.07
15	ICICI BANK LTD	-	-	-	-	-	4.94
	PRIVATE SECTOR BANKS	**1,267**	**1,440.00**	**1,163.00**	**25**	**18.20**	**515.41**
16	Jharkhand Rajya Gramin Bank	57,360	64,980.00	65,821.00	17,858	8,806.40	73,400.30
	REGIONAL RURAL BANK						
17	Jharkhand State Cooperative Bank Limited	539.00	610.00	618.00	16	16.00	266.05
	COPERATIVE BANK						
Total		**1,77,000**	**2,00,510.00**	**2,02,820.00**	**51,738**	**36,019.87**	**2,01,744.78**

Reporting source: DAY- NRLM Portal

https://daynrlmbl.aajeevika.gov.in/UI/Achievement/ProjectWiseAchievement_new.aspx

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

Report on Total SHGs Total Disbursement & Total Outstanding District-wise

(Including Repeat/ Renewals / Enhancement)

NATIONAL RURAL LIVLIHOODS MISSION BANK LINKAGE **Rupees in Lakhs**

Sl. No.	District	SHGs- Credit Linkage Target FY 2022-23			Achievements as on 30.06.2022		
		Total no. SHGs for Credit linkage	Total Disbursement Amt. (Rs in Lakh)	Total Outstanding Amt. (Rs in Lakh)	Total SHGs (Repeat/ Renewals/ Enhancement)	Total Disbursement Amt. (Rs in Lakh)	Total Outstanding Amt. (Rs in Lakh)
1	BOKARO	10,108	11,450.00	11,583.00	3,460	2,842.01	10,570.44
2	CHATRA	7,094	8,036.00	8,129.00	2,317	1,594.00	6,840.12
3	DEOGHAR	3,023	3,424.00	3,464.00	429	206.46	2,169.20
4	DHANBAD	5,268	5,967.00	6,037.00	1,694	1,332.04	4,608.21
5	DUMKA	6,481	7,341.00	7,427.00	826	524.61	5,297.59
6	EAST SINGHBUM	9,785	11,084.00	11,213.00	3,847	3,256.59	12,194.44
7	GARHWA	6,505	7,369.00	7,454.00	1,532	871.57	5,568.39
8	GIRIDIH	13,286	15,050.00	15,225.00	3,700	2,338.90	12,502.34
9	GODDA	5,495	6,225.00	6,297.00	1,136	896.20	5,637.26
10	GUMLA	6,344	7,186.00	7,269.00	1,814	1,676.79	6,825.92
11	HAZARIBAGH	11,565	13,101.00	13,253.00	3,113	2,656.21	12,690.84
12	JAMTARA	3,305	3,744.00	3,787.00	611	367.84	2,777.18
13	KHUNTI	4,281	4,849.00	4,906.00	1,299	1,189.56	5,143.75
14	KODERMA	5,046	5,716.00	5,781.00	1,790	1,624.56	6,498.36
15	LATEHAR	5,800	6,570.00	6,646.00	1,716	891.74	6,295.83
16	LOHARDAGA	3,415	3,868.00	3,912.00	1,087	815.69	3,289.24
17	PAKUR	6,339	7,181.00	7,263.00	1,057	587.29	7,342.41
18	PALAMU	13,476	15,265.00	15,442.00	3,815	1,603.38	11,635.99
19	RAMGARH	6,627	7,507.00	7,593.00	1,949	1,397.69	7,048.80
20	RANCHI	16,853	19,091.00	19,312.00	4,166	2,931.14	22,675.62
21	SAHEBGANJ	5,373	6,086.00	6,156.00	1,224	674.32	5,014.93
22	SARAIKELA-KHARSAWAN	7,334	8,308.00	8,403.00	2,789	1,878.40	8,664.55
23	SIMDEGA	4,909	5,561.00	5,625.00	1,230	1,054.75	5,115.08
24	WEST SINGHBHUM	9,288	10,521.00	10,643.00	2,366	1,230.04	13,186.67
25	UNMATCHED SHGS	-	-	-	2,771	1,578.09	12,151.62
Total		**1,77,000**	**2,00,500.00**	**2,02,820.00**	**51,738**	**36,020**	**2,01,744.78**

Reporting source: DAY- NRLM Portal

https://daynrlmbl.aajeevika.gov.in/UI/Achievement/ProjectWiseAchievement_new.aspx

6.8 Scheme Announced under Atma Nirbhar Bharat Abhiyan

A) Partial Credit Guarantee Scheme: As part of Aatmanirbhar Bharat Abhiyan, announced by the Government, **Partial Credit Guarantee Scheme (**PCGS) 2.0 was launched on 20.05.2020 to provide Portfolio Guarantee for purchase of Bonds or Commercial Papers (CPs) with a rating of AA and below issued by NBFCs/HFCs/ MFIs by Public Sector Banks (PSBs). It was envisaged to purchase Bonds/ CPs of Rs. 45,000 crore under PCGS 2.0 of which the maximum headroom permissible for purchase of Bonds/ CPs rated AA/AA- was 25% of the total portfolio i.e. Rs. 11,250 crore. In addition, the Government had separately announced the Special Liquidity Scheme for purchase of Commercial Papers (CPs) and Non-Convertible Debentures (NCDs) issued by NBFCs/HFCs with a residual maturity of upto 3 months, which could be extended for a further period of upto 3 months, of a total value not exceeding Rs. 30,000 crore to be extended by the amount required as per need.

Under PCGS 2.0, PSBs have approved purchase of Bonds/ CPs rated AA/AA- issued by 28 entities and Bonds/CPs rated below AA- issued by 62 entities, amounting to Rs. 21,262 crore overall. The average ticket size of Bonds/CPs rated below AA- is significantly lower than the average ticket size of Bonds/CPs rated AA/AA-.Under SLS, proposals of Rs. 7,464 crore have been approved for purchase so far.

Keeping in view the progress under the Scheme and the fact that the stipulated limit for AA/AA- rated Bonds/CPs has been nearly reached while the appetite for lower rated Bonds/CPs is nearing saturation considering their lower ticket size, **the Government has now decided to modify PCGS 2.0 for purchase of Bonds/CPs as under:**

i. Additional 3 months have been granted to build up the portfolio. At the end of six months, i.e. by 19.11.2020, the portfolio shall be crystallised based on actual amount disbursed, for the Guarantee to come into effect.

ii. At the portfolio level, AA and AA- investment sub-portfolio under the Scheme should not exceed 50% (instead of 25% stipulated earlier) of the total portfolio of Bonds/ CPs purchased by PSBs under the Scheme.

It is expected that the above modification will provide greater flexibility to PSBs in purchasing Bonds/CPs under PCGS 2.0.

Under the scheme no banks have reported any progress so far under the scheme.

B) Emergency Credit Line Guarantee Scheme: The Scheme shall be named as 'Emergency Credit Line Guarantee Scheme (ECLGS)'. It shall have three components, ECLGS 1.0 , ECLGS 2.0, ECLGS 3.0 and ECLGS 4.0 (hereinafter together referred as the 'Scheme'). ECLGS-1.0 refers to the scheme for providing 100% Guarantee to member lending institutions in respect of eligible credit facility extended by them to its borrowers whose total credit outstanding (fund based only) across all lending institutions and days past due as on February 29, 2020 was upto Rs.50 crore and upto 60 days respectively. ECLGS-2.0 refers to the scheme for providing 100% Guarantee to member lending institutions in respect of eligible credit facility extended by them to its borrowers in the 26 sectors identified by the Kamath Committee on Resolution Framework vide its report dated 04.09.2020 and the Healthcare sector whose total credit outstanding (fund based only) across all lending institutions and days past due as on February 29, 2020 was above Rs.50 crore and not exceeding Rs.500 crore and upto 60 days respectively. ECLGS 3.0 refers to the scheme for providing 100% guarantee to member lending institutions in respect of eligible credit facility extended by them to its borrowers in the Hospitality (hotels, restaurants, marriage halls, canteens etc.), Travel & Tourism, Leisure & Sporting and Civil Aviation (scheduled and non-scheduled airlines, chartered flight operators, air ambulances and airports) sectors whose days past due are upto 60 days as on 29.02.2020. ECLGS 4.0 refers to the scheme for providing 100% guarantee to member lending institutions in respect of eligible credit facility extended by them to eligible hospitals/nursing homes/clinics/medical colleges / units engaged in manufacturing of liquid oxygen, oxygen cylinders etc. for setting up of on-site oxygen producing plants. The credit product for which guarantee would be provided under the Scheme shall be named as 'Guaranteed Emergency Credit Line (GECL)'.

Purpose of Scheme

To provide 100% guarantee coverage for the GECL assistance of loan outstanding as on 29th February, 2020 to eligible borrowers, in the form of additional term loan /working capital term loan facility (under ECLGS 1.0, 2.0 and 3.0 & 4.0) and/or non-fund based facility (under ECLGS 2.0 & 4.0) in case of banks and Financial Institutions, and additional term loan facility (under ECLGS 1.0, 2.0,3.0 & 4.0), in case of NBFCs, from all 2 Member Lending Institutions (MLIs) to eligible Business Enterprises / Micro, Small and Medium Enterprise (MSME) borrowers, including interested PMMY borrowers, in view of COVID-19 crisis, as a special Scheme.

Performance of State:-

- ✓ The total eligible accounts so far reported by the banks as on 30th September,2021 is 1,18,361 A/c's and their eligible outstanding is Rs. 1913.59 crores under the scheme.
- ✓ The state has reported total 95,903 applications sanctioned of Rs. 1,849.06 crores under the scheme.
- ✓ Out of total sanction, 96.63 % disbursement has reported by the Banks as on 30th June, 2021.

Emergency Credit Line Guarantee Scheme (ECLGS) since its launch, has extended relief to over 1.15 Crore Micro, Small and Medium Enterprises (MSMEs) and businesses. It has provided support to eligible borrowers in meeting their operational liabilities and restarting their businesses in the wake of disruptions caused by the COVID-19 pandemic.

As on 24th September 2021, loans sanctioned have crossed Rs. 2.86 lakh crore under the Scheme and out of total guarantees issued, about 95% of the guarantees issued are for loans sanctioned to Micro, Small and Medium Enterprises.
Government has been receiving demands from various Industry bodies and other stakeholders to extend the scheme to ensure continued support to eligible sectors/businesses. With a view to support various businesses impacted by the second wave of COVID 19 pandemic, it has been has decided to extend the timeline of Emergency Credit Line Guarantee Scheme (ECLGS) till 31.03.2022 or till guarantees for an amount of Rs 4.5 lakh crore are issued under the scheme, whichever is earlier.

Further, the last date of disbursement under the scheme has also been extended to 30.06.2022.
The following modifications have been made in the scheme to enable support to businesses impacted by the second wave of COVID

- Existing borrowers under ECLGS 1.0 & 2.0 would be eligible for additional credit support of upto 10% of total credit outstanding as on 29.02.2020 or 31.03.2021, whichever is higher.
- Businesses who have not availed assistance under ECLGS (ECLGS 1.0 or 2.0), can avail credit support of upto 30% of their credit outstanding as on 31.03.2021.
- Businesses in sectors specified under ECLGS 3.0, who have previously not availed ECLGS, can avail credit support up to 40% of their credit outstanding as on 31.03.2021, to the maximum of Rs.200 crore per borrower;
- Incremental credit can be availed within these limits by existing ECLGS borrowers whose eligibility increased because of change in cut off date to 31.03.2021 from 29.02.2020.
- Accordingly, Borrowers who have availed assistance under ECLGS and whose credit outstanding as on 31.03.2021 (excluding support under ECLGS) is higher than that on 29.02.2020 shall be eligible for incremental support within the cap stipulated underECLGS 1.0,2.0 or 3.0.

The modification introduced would ensure that businesses adversely impacted by the second wave of COVID 2019 get enhanced collateral free liquidity. Further this provides much needed support to all the ECLGS borrowers (which mainly consist of MSME units) in time for the busy / festival season.

Scope of Emergency Credit Line Guarantee Scheme (ECLGS) enhanced and validity extended till 31.3.2023
Major relief given for Hospitality, Civil Aviation and related enterprises under Government's Emergency Credit Line Guarantee Scheme
Increase in additional credit support from existing 40% of fund-based credit outstanding to 50% of fund and non-fund based credit outstanding under ECLGS 3.0
Eligible borrowers in the civil aviation sector now permitted to avail of non-fund based emergency credit facilities

Detail report is avaialable on page number- 101

C) Special Liquidity Scheme for NBFCs and HFCs: The Special Liquidity Scheme of Rs. 30,000 crore for NBFCs and HFCs is being implemented w.e.f. 1st July, 2020 as a follow up of one of the announcements under Aatma Nirbhar Bharat package made by the Union Minister for Finance & Corporate Affairs Smt. Nirmala Sitharaman on 13th May, 2020. The Scheme has been launched to improve the liquidity position of NBFCs/HFCs through a Special Purpose Vehicle (SPV) to avoid any potential systemic risks to the financial sector.

The Scheme has received a very positive response. The Scheme is being implemented by SLS Trust, the SPV set up by SBI Capital Markets Limited (SBICAP). Any NBFC including Microfinance Institutions registered with RBI under the Reserve Bank of India Act, 1934 (excluding those registered as Core Investment Companies) and any HFC registered with the National Housing Bank (NHB) under the National Housing Bank Act, 1987 which is complying with certain specified conditions are eligible to raise funding from this facility. The Scheme will remain open for 3 months for making subscriptions by the Trust. The Scheme permits both primary and secondary market purchases of debt and seeks to address the short-term liquidity issues of NBFCs/HFCs. Therefore, those market participants who are looking to exit their standard investments with a residual maturity of 90 days may also approach the SLS Trust.

No banks have reported any progress so far under the scheme.

D) 2% Interest Subvention approved on prompt repayment of Shishu Loans under Pradhan Mantri MUDRA Yojana for a period of 12 months: **Union Cabinet chaired by Prime Minister Shri Narendra Modi approved a scheme for interest subvention of 2% for a period of 12 months, to all Shishu loan accounts under Pradhan Mantri Mudra Yojana (PMMY) to eligible borrowers. This Scheme is for the implementation of one of the measures relating to MSMEs, announced under the Atma Nirbhar Bharat Abhiyan. Under PMMY, loans for income-generating activities up to Rs. 50,000 are termed as Shishu loans. PMMY loans are extended by Member Lending Institutions viz. Scheduled Commercial Banks, Non-BankingFinance Companies and Micro Financial Institutions, registered with Mudra Ltd.**

The scheme will be extended to loans which meet the following criteria - outstanding as on 31st March, 2020; and not in Non-Performing Asset (NPA) category, as per Reserve Bank of India (RBI) guidelines, on 31st March 2020 and during the period of operation of the Scheme.

The interest subvention would be payable for the months in which the accounts are not in NPA category including for the months that the account becomes a performing asset again, after turning NPA. The scheme will incentivize people who will make regular repayments of loans.

The estimated cost of the Scheme would be approximately Rs. 1,542 crore which would be provided by the Government of India.

The Scheme will be implemented through the Small Industries Development Bank of India (SIDBI) and will be in operation for 12 months.

For borrowers, who have been allowed a moratorium by their respective lenders, as permitted by RBI under the 'COVID 19 Regulatory Package', the Scheme would commence post completion of the moratorium period till a period of 12 months i.e. from September 01, 2020 till August 31, 2021. For other borrowers, the scheme would commence w.e.f. June 01, 2020 till May 31, 2021.

The last date of submission of claims under 2% Interest Subvention Scheme (ISS) Shishu Loans has been extended till April 30, 2022. Interest Subvention Scheme for MUDRA - Shishu Loan.

E) Ethanol Blended Petrol Programme (EBP Programme): Ethanol is an agro-based product, mainly produced from a by-product of the sugar industry, namely molasses. In years of surplus production of sugarcane, when prices are depressed, the sugar industry is unable to make timely payment of cane price to farmers. The Ethanol Blending Programme (EBP) seeks to achieve blending of Ethanol with motor sprit with a view to reducing pollution, conserve foreign exchange and increase value addition in the sugar industry enabling them to clear cane price arrears of farmers.

The Central Government has scaled up blending targets from 5% to 10% under the Ethanol Blending Programme (EBP). The procedure of procurement of ethanol under the EBP has been simplified to streamline the entire ethanol supply chain and remunerative ex-depot price of ethanol has been fixed. To facilitate achieving of new blending targets, a "grid" which networks distilleries to OMC depots and details quantities to be supplied has been worked out. State-wise demand profile has also been projected, keeping in view distances, capacities and other sectoral demands. Excise duty has also been waived on ethanol supplies to OMCs for EBP by sugar mills during 2015-16 (up to 10 August, 2016). The results have been quite encouraging, with supplies doubling every year. In the year 2013-14, ethanol supplied for blending was only 38 crore litres, whereas in 2014-15, under the modified EBP supplies increased to 67 crore litres. In the ethanol season 2015-16, the ethanol supply has been historically high and has reached 111 crore litres achieving 4.2% of blending. In the ethanol season 2016-17, out of 80 cr litre contracted about 66.51 cr litre has been supplied. Further, in the ethanol season 2017-18, LOI has been issued for supply of 139.51 cr litres of ethanol, out of which agreement have been signed for 136 cr litres and about 46.25 cr litre has been supplied so far. In addition second round of tender has been opened by OMCs for bidding for procurement of 117 cr litre of ethanol under EBP.

Government has also notified the National Policy on Biofuels – 2018 which laid out indicative target of 20% blending of ethanol in petrol and 5% blending of biodiesel in diesel by 2030 in the country. Based on the encouraging initiatives on supply side of ethanol, Government has advanced the target of 20% blending of ethanol in petrol from 2030 to 2025-26.

The measures taken by the Government for the benefits of ethanol manufacturers inter alia, include permitting multiple sugarcane and grain based feedstock for ethanol production, fixing feedstock wise remunerative ethanol procurement prices, introducing amended Industries (Development and Regulation) Act, 1951 for uninterrupted production, storage and movement of ethanol across the country, bringing ethanol meant for EBP Programme under lowest GST slab rate of 5% to increase production of ethanol and promote EBP Programme and introducing interest subvention schemes during 2018, 2019, 2020 and 2021 for augmentation and enhancement of ethanol production capacity in the country. Oil Marketing Companies (OMCs) have also signed long term ethanol off-take agreements with prospective project proponents to set up dedicated ethanol plants in deficit states.

INDIA HAS ACHIEVED THE TARGET OF 10 PERCENT ETHANOL BLENDING, 5 MONTHS AHEAD OF SCHEDULE

Government of India, with the aim to enhance India's energy security, reduce import dependency on fuel, save foreign exchange, address environmental issues and give a boost to domestic agriculture sector, has been promoting the Ethanol Blended Petrol (EBP) Programme. The 'National Policy on Biofuels' notified by the Government in 2018 envisaged an indicative target of 20% ethanol blending in petrol by year 2030. However, considering the encouraging performance, due to various interventions made by the Government since 2014, the target of 20% ethanol blending was advanced from 2030 to 2025-26.

A "Roadmap for Ethanol Blending in India 2020-25" was also released by the Hon'ble Prime Minister in June, 2021 which lays out a detailed pathway for achieving 20% ethanol blending. This roadmap also mentioned an intermediate milestone of 10% blending to be achieved by November, 2022.However, due to the coordinated efforts of the Public Sector Oil Marketing Companies (OMCs) the target of 10% blending under the programme has been achieved much ahead of the targeted timelines of November, 2022 wherein the Public Sector OMCs have attained an average 10% ethanol blending in petrol across the country.This achievement in the course of last 8 years has not only augmented India's energy security but also translated into a forex impact of over Rs.41,500 crores, reduced GHG emissions of 27 lakh MT and also led to the expeditious payment of over Rs.40,600 crores to farmers.

With all the initiatives taken by the Government, the EBP Programme is on track to achieve the target of 20% blending by 2025-26.

F) Agriculture Infrastructure fund: The objective of the Agriculture Infrastructure Fund (AIF) scheme is to mobilize a medium - long term debt financing facility for investment in viable projects for post-harvest management Infrastructure and community farming assets through incentives and financial support in order to improve agriculture infrastructure in the country.

The scheme provide financial assistance in the form of interest subvention and credit guarantee for setting Post Harvest Management (PHM) projects which will help better post-harvest management and reduction in wastage.

The following community farming assets projects are eligible under the scheme:-

i. Organic inputs production
ii. Bio stimulant production units
iii. Infrastructure for smart and precision agriculture.
iv. Projects identified for providing supply chain infrastructure for clusters of crops including export clusters.
v. Projects promoted by Central/State/Local Governments or their agencies under PPP for building community farming assets or post-harvest management projects.

The Union Cabinet chaired by Hon'ble Prime Minister Shri Narendra Modi gave its approval to the following modifications in Central Sector Scheme of Financing Facility under 'Agriculture Infrastructure Fund':

a. Eligibility has now been extended to State Agencies/APMCs, National & State Federations of Cooperatives, Federations of Farmers Producers Organizations (FPOs) and Federations of Self Help Groups (SHGs).
b. At present Interest subvention for a loan upto Rs. 2 crore in one location is eligible under the scheme. In case, one eligible entity puts up projects in different locations then all such projects will be now be eligible for interest subvention for loan upto Rs. 2 crore. However, for a private sector entity there will be a limit of a maximum of 25 such projects. This limitation of 25 projects will not be applicable to state agencies, national and state federations of cooperatives, federations of FPOs and federation of SHGs. Location will mean physical boundary of a village or town having a distinct LGD (Local Government Directory) code. Each of such projects should be in a location having a separate LGD code.
c. For APMCs, interest subvention for a loan upto Rs. 2 crore will be provided for each project of different infrastructure types e.g. cold storage, sorting, grading and assaying units, silos, etc within the same market yard.
d. The power has been delegated to Hon'ble Minister of Agriculture & Farmers Welfare to make necessary changes with regard to addition or deletion of beneficiary in such a manner so that basic spirit of the scheme is not altere
e. The period of financial facility has been extended from 4 to 6 years upto 2025-26 and overall period of the scheme has been extended from 10 to 13 upto 2032-33.

The modifications in the Scheme will help to achieve a multiplier effect in generating investments while ensuring that the benefits reach small and marginal farmers. APMC markets are setup to provide market linkages and create an ecosystem of post-harvest public infrastructure open to all farmers.

AGRICULTURE INFRA FINANCING- STATUS FOR JHARKHAND STATE AS ON 30.06.2022				
BANK NAME	APPLICATION SENT	SANCTIONED	REJECTED	PENDING
BANK OF BARODA	1	0	1	0
BANK OF INDIA	37	19	12	6
CANARA BANK	6	5	1	0
CENTRAL BANK OF INDIA	5	2	3	0
HDFC BANK	0	0	0	0
IDBI BANK LTD	1	0	0	1
INDIAN BANK	12	0	12	0
KARNATAKA BANK	1	1	0	0
PUNJAB NATIONAL BANK	6	3	3	0
STATE BANK OF INDIA	32	3	15	14
UCO BANK	2	0	2	0
YES BANK LTD	1	0	0	1
JHARKHAND RAJYA GRAMIN BANK	2	0	0	2
JHARKHAND STATE COOPERATIVE BANK	3	3	0	0
Total	**109**	**36**	**49**	**24**

SOURCE - AIFD PORTAL

G) Animal Husbandry Infrastructure Fund: The recently announced Prime Minister's Atma Nirbhar Bharat Abhiyan stimulus package mentioned about setting up of Rs. 15000 crore Animal Husbandry Infrastructure Development Fund (AHIDF).

The animal husbandry infrastructure development (AHIDF) has been approved for incentivizing investments by individual entrepreneurs, private companies, Farmers producer's organizations (FPOs) and section 8 companies to establish:

- **The dairy processing and product diversification infrastructure, Meat processing and product diversification infrastructure and**
- **Animal feed plant.**
- **No banks have reported any progress so far under the scheme.**

After a year of implementation of the scheme, the achievements have been made:

- ✓ 7.7 Lakh MT capacity of milk processing which is approximately 0.38% of annual milkproduction of India and generating employment for more than 2035 persons and benefitting 41000 farmers.
- ✓ 24 Lakhs MT capacity of animal feed plant has been established which are capable of adding24 Lakh MT of Animal Feed to the supply chain and thereby generating employment of morethan 4477 persons.
- ✓ 4.35 Lakhs MT capacity of meat processing plant has been added in the production chainwhich is more than 4% of annual meat production of India thereby and it is expected therebygenerating employment for more than 795 people.
- ✓ The AHIDF is a Central Sector Scheme, therefore, no funds are released to the States underAnimal Husbandry Infrastructure Development Fund.

This information was given by Union Minister for Fisheries, Animal Husbandry & Dairying in Lok Sabha.

H) PM formalization of Micro Food Processing Enterprises Scheme (PMFME Scheme): Launched under the Aatmanirbhar Bharat Abhiyan, the Pradhan Mantri Formalisation of Micro food processing Enterprises (PMFME) Scheme is a centrally sponsored scheme that aims to enhance the competitiveness of existing individual micro-enterprises in the unorganized segment of the food processing industry and to promote formalization of the sector and provide support to Farmer Producer Organizations, Self Help Groups, and Producers Cooperatives along their entire value chain. With an outlay of Rs. 10,000 crore over a period of five years from 2020-21 to 2024-25, the scheme envisions to directly assist the 2,00,000 micro food processing units for providing financial, technical, and business support for upgradation of existing micro food processing enterprises.

Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) Scheme of M/o Food Processing Industries, under Aatmanirbhar Bharat Abhiyan, Completes Two Years.

PMFME Scheme is currently being implemented in 35 States and Union Territories in the country.

PMFME Scheme envisages financial support of Rs. 40,000 for working capital and purchase of small tools for each member of the Self Help Group (SHG) engaged in food processing activities.

Over 1 lakh SHG members have been identified and the seed capital amount of Rs. 203 Cr. has been released so far.

(I) <u>Credit Guarantee Scheme for Subordinate Debt (CGSSD):</u> The Government announced creation of 'Distressed Assets Fund- - Subordinate Debt for Stressed MSMEs' on 13th May, 2020, under the Atma Nirbhar Bharat Package.

Accordingly, a scheme viz. 'Credit Guarantee Scheme for Subordinate Debt' was approved by the Government on 1st June, 2020 and the scheme was launched on 24th June, 2020 to provide credit facility through lending institutions to the promoters of stressed MSMEs viz. SMA-2 and NPA accounts who are

eligible for restructuring as per RBI guidelines on the books of the Lending institutions. This scheme was to remain in operation till 31.03.2021.

In order to keep the avenues of assistance to stressed MSME Units open, the Government had earlier decided to extend this scheme for six months from 31.03.2021 to 30.09.2021.

On the basis of the requests received from the stakeholders of the scheme, the Government has decided to further extend it by a period of another six months beyond 30.09.2021. The scheme will now remain operational till 31.03.2022.

The Scheme is launched by Ministry of Micro, Small and Medium Enterprises, Govt. of India to provide personal loan through Banks to the promoters of stressed MSMEs for infusion of equity/ quasi equity in the Business eligible for restructuring, as per RBI's guidelines for restructuring of stressed MSME advances.The scheme is applicable for those MSMEs whose accounts have been standard as on 31.03.2018 and have been in regular operations, either as Standard accounts or as NPA accounts during Financial Year 2018-19 and 2019-20.For, the guarantee cover under the scheme- 90% coverage would come from Scheme/ Trust and remaining 10% from the concerned promoters.

Banks are requested to go through detailed guidelines of the scheme, which is available on the web-site of Ministry of MSME, Govt. of India and could also be accessed through following-

The Scheme is named as 'Distressed Assets Fund - Subordinate Debt for Stressed MSMEs' and the credit product for which guarantee would be provided under the Scheme shall be named as 'Credit Guarantee Scheme for Subordinate Debt (CGSSD)'(hereinafter referred as the 'Scheme')

To provide guarantee coverage for the CGSSD to provide Sub-Debt support in respect of restructuring of MSMEs. 90% guarantee coverage would come from scheme/ Trust and remaining 10% from the concerned promoter(s). The objective of the scheme is to provide personal loan through banks to the promoters of stressed MSMEs for infusion as equity / quasi equity in the business eligible for restructuring, as per RBI guidelines for restructuring of stressed MSME advances.

On the basis of the requests received from the stakeholders of the scheme, the Government has decided to further extend this scheme till 31.03.2023.

(Detail report is avaialable on page number- 100)

(J) PMSVANidhi Scheme: - Ministry of Housing & Urban Affairs launched a scheme **PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi)** to empower Street Vendors by not only extending loans to them, but also for their holistic development and economic upliftment. The scheme intends to facilitate collateral free working capital loans of up to INR 10,000/- of one-year tenure, to approximately 50 lakh street vendors, to help resume their businesses in the urban areas, including surrounding peri-urban/rural areas.

The PM SVANidhi scheme offers incentives in the form of:

a) Interest subsidy @ 7% per annum on regular repayment of loan
b) cashback upto INR1200/- per annum on undertaking prescribed digital transactions
c) Eligibility for enhanced next tranche of loans.

The Cabinet Committee on Economic Affairs chaired by the Prime Minister, Shri Narendra Modi, has approved the continuation of lending under the Prime Minister Street Vendor'sAtmaNirbhar Nidhi (PM SVANidhi) beyond ***March 2022 till December 2024****, with focus onenhanced collateral free affordable loan corpus, increased adoption of digital transactions and holisticsocio-economic development of the Street Vendors and their families.*

The budget for promotion of digital payments including cashback to the vendors has also been enhanced.

The approval is expected to benefit nearly 1.2 crore citizens of Urban India.

Detail report of PMSVANidhi is avaialable on page number 102, 103, 104 & 105

DATE-30.06.2022

Finance under Credit Guarantee Scheme for Subordinate Debt (CGSSD) Monthly reporting format

Amount (Rs. In Lakhs)

Sr. No.	Banks	Eligible borrowers as per the Scheme	Promoters Contribution as on date (Equity + Debt)	Eligible loan amount (i.e. 15% of promoters contribution as Equity + Debt subject to a maximum of Rs. 75 Lakhs) as per the Scheme	Sanctioned		Disbursement	
		No. of A/cs	Amt.	Amt.	No. of A/cs	Amt.	No. of A/cs	Amt.
1	Bank of Baroda	-	-	-	-	-	-	-
2	Bank of India	-	-	-	-	-	-	-
3	Bank of Maharastra	-	-	-	-	-	-	-
4	Canara Bank	-	-	-	-	-	-	-
5	Central Bank of India	-	-	-	-	-	-	-
6	Indian Bank	-	-	-	-	-	-	-
7	Indian Overseas Bank	-	-	-	-	-	-	-
8	Punjab & Sind Bank	-	-	-	-	-	-	-
9	Punjab National Bank	7	606.99	110.85	7	110.85	7	110.85
10	State Bank of India	-	-	-	-	-	-	-
11	UCO Bank	-	-	-	-	-	-	-
12	Union Bank of India	17	52.62	32.89	3	0.55	1	0.25
13	Axis Bank	-	-	-	-	-	-	-
14	Federal Bank	77	1,927.74	-	77	1,927.74	77	1,927.44
15	HDFC Bank	1	-	-	-	-	-	-
16	ICICI Bank	-	-	-	-	-	-	-
17	IDBI Bank	-	-	-	-	-	-	-
18	Jammu & Kashmir Bank	-	-	-	-	-	-	-
19	Karnataka Bank	-	-	-	-	-	-	-
20	Karur Vysya Bank	-	-	-	-	-	-	-
21	Laxmi Vilas Bank	-	-	-	-	-	-	-
22	South Indian Bank	-	-	-	-	-	-	-
23	Jharkhand State Cooperative Bank	-	-	-	-	-	-	-
24	Jharkhand Rajya Gramin Bank	-	-	-	-	-	-	-
	Total	**102**	**2,587.35**	**143.74**	**87.00**	**2,039.14**	**85.00**	**2,038.54**

Source: Banks

State Level Bankers' Committee, Jharkhand

Convenor- Bank of India

Emergency Credit Line Guarantee Scheme (ECLGS)

Operational Guidelines updated as on October 01, 2021

Sr. No.	Bank Name	Category	Eligible Target after optout consent			Progress report till June 30, 2022						
			Eligible No. of Accounts under the ECLGS	Outstaning Amount of Eligible Accounts	Actual O/S Target Amount	Total Applications received	No. of Account Sanction	Amt. of Sanction (in Rs. Lacs)	% of Sanction in terms of Target Amt.	No. of Account Disbursment	Amt. of Disbursment	% of Disb in terms of Sanction Amt
1	BANK OF BARODA	PSB	-	-	-	4,468.00	4,468	19,397.07	*0.00%*	4,468	19,397.07	*100.00%*
2	BANK OF INDIA	PSB	7,474	29,333.01	22,794.00	7,474.00	7,474	15,347.10	*67.33%*	7,432	12,079.82	*78.71%*
3	BANK OF MAHARASTRA	PSB	-	-	-	-	-	-	*0.00%*	-	-	*0.00%*
4	CANARA BANK	PSB	11,384	60,500.00	12,308.00	4,999.00	2,463	10,257.00	*83.34%*	2,463	10,142.00	*98.88%*
5	CENTRAL BANK OF INDIA	PSB	-	-	-	-	-	-	*0.00%*	-	-	*0.00%*
6	INDIAN BANK	PSB	11,202	14,922.60	14,922.60	11,202.00	11,202	14,922.60	*100.00%*	9,792	14,135.00	*94.72%*
7	INDIAN OVERSEAS BANK	PSB	1,250	12,642.00	3,778.30	2,389.00	2,098	4,185.00	*110.76%*	2,085	3,522.35	*84.17%*
8	PUNJAB & SIND BANK	PSB	1,000	1,350.00	1,350.00	350.00	323	770.18	*57.05%*	323	761.00	*98.81%*
9	PUNJAB NATIONAL BANK	PSB	4,138	46,888.25	9,999.54	118.00	118	5,012.00	*50.12%*	118	5,012.00	*100.00%*
10	STATE BANK OF INDIA	PSB	20,301	253,972.62	72,983.00	10,922.00	10,922	72,983.00	*100.00%*	10,922	72,983.00	*100.00%*
11	UCO BANK	PSB	5,188	16,108.13	3,221.63	898.00	2,710	2,709.59	*84.11%*	898	2,709.59	*100.00%*
12	UNION BANK OF INDIA	PSB	6,373	6,182.09	6,182.09	6,373.00	6,357	6,182.09	*100.00%*	6,357	6,182.09	*100.00%*
13	AXIS BANK	PVT	-	-	-	-	-	-	*0.00%*	-	-	*0.00%*
14	BANDHAN BANK	PVT	210,228	58,346.21	-	-	154	68.46	*0.00%*	154	68.46	*100.00%*
15	FEDERAL BANK	PVT	-	-	-	-	-	-	*0.00%*	-	-	*0.00%*
16	HDFC BANK	PVT	2,834	111,395.58	22,298.21	2,834.00	2,559	23,661.19	*106.11%*	1,107	19,979.73	*84.44%*
17	ICICI BANK	PVT	-	-	-	897.00	897	20,831.31	*0.00%*	572	18,420.63	*88.43%*
18	IDBI BANK	PVT	900	12,973.20	2,594.64	900.00	900	2,594.64	*100.00%*	900	2,594.64	*100.00%*
19	IDFC FIRST BANK	PVT	152	23.12	23.12	96.00	96	392.60	*1698.10%*	0	0.00	*0.00%*
20	INDUSIND BANK	PVT	41,380	60,483.97	-	-	90,485	10,452.23	*0.00%*	51,193	8,020.43	*76.73%*
21	JAMMU & KASHMIR BANK	PVT	-	-	-	-	-	-	*0.00%*	-	-	*0.00%*
22	KARNATAKA BANK	PVT	-	-	-	-	-	-	*0.00%*	-	-	*0.00%*
23	KARUR VYSYA BANK	PVT	-	-	-	-	-	-	*0.00%*	-	-	*0.00%*
24	LAXMI VILAS BANK	PVT	-	-	-	-	-	-	*0.00%*	-	-	*0.00%*
25	SOUTH INDIAN BANK	PVT	-	-	-	-	-	-	*0.00%*	-	-	*0.00%*
26	JANA SMALL FINANCE BANK	SFB	-	-	-	155.00	155	20.15	*0.00%*	155	20.15	*100.00%*
27	JHARKHAND STATE COOPERATIVE BANK	Cooperative Bank	-	8.00	24.00	6.00	6	23.00	*95.83%*	6	23.00	*100.00%*
28	JHARKHAND RAJYA GRAMIN BANK	RRB	-	-	-	975.00	975	2,058.64	*0.00%*	2,059	1.00	*0.05%*
	Grand Total		**323,804**	**685,128.78**	**172,479.13**	**55,056**	**144,362**	**211,867.85**	***122.84%***	**101,004**	**196,051.96**	***92.54%***

Source: Banks

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND								
CONVENOR - BANK OF INDIA								
Bank wise Progress as per Portal Under PM SVANIDHI SCHEME AS ON 30.06.2022								
Bank Name	Grand Total of LAF	Returned by Bank	Picked-up Status /Pending for Sanction	Total Sanctioned	% Total Sanctioned vs Total Application LAF	Total Pending for Disbursement	Total Disbursement	% Total Disbursement vs Total Sanction
State Bank of India	8905	3128	28	5749	64.56%	68	5681	98.82%
Bank of India	11685	2640	125	8920	76.34%	77	8843	99.14%
Indian Bank	2876	797	9	2070	71.97%	316	1754	84.73%
Central Bank of India	1881	419	51	1411	75.01%	6	1405	99.57%
Punjab National Bank	4090	1343	175	2572	62.89%	530	2042	79.39%
Canara Bank	2971	666	72	2233	75.16%	43	2190	98.07%
Union Bank of India	2570	350	393	1827	71.09%	177	1650	90.31%
UCO Bank	1649	419	38	1192	72.29%	44	1148	96.31%
Bank of Baroda	3270	532	547	2191	67.00%	54	2137	97.54%
Indian Overseas Bank	666	183	19	464	69.67%	7	457	98.49%
Punjab and Sind Bank	377	72	23	282	74.80%	20	262	92.91%
Bank of Maharashtra	149	23	4	122	81.88%	6	116	95.08%
IDBI Bank	785	273	45	467	59.49%	10	457	97.86%
IDFC FIRST Bank Ltd.	2	0	2	0	0.00%	0	0	0.00%
Federal Bank	51	5	32	14	27.45%	0	14	100.00%
HDFC Bank	2738	759	0	1979	72.28%	1813	166	8.39%
ICICI Bank	89	20	39	30	33.71%	0	30	100.00%
Karnataka Bank Ltd	35	9	15	11	31.43%	0	11	100.00%
Axis Bank	192	13	98	81	42.19%	1	80	98.77%
IndusInd Bank	16	6	8	2	12.50%	2	0	0.00%
Jammu & Kashmir Bank Ltd	71	12	11	48	67.61%	0	48	100.00%
Yes Bank Ltd.	1	1	0	0	0.00%	0	0	0.00%
Kotak Mahindra Bank Limited	67	2	65	0	0.00%	0	0	0.00%
SOUTH INDIAN BANK	6	1	5	0	0.00%	0	0	0.00%
Lakshmi Vilas Bank	5	0	5	0	0.00%	0	0	0.00%
Karur Vysya Bank Ltd	5	0	5	0	0.00%	0	0	0.00%
Bandhan Bank Ltd.	106	99	6	1	0.94%	0	1	100.00%
Jharkhand Rajya Gramin Bank	1396	971	23	402	28.80%	16	386	96.02%
ESAF Small Finance Bank	7	7	0	0	0.00%	0	0	0.00%
Ujjivan Small Finance Bank	119	2	111	6	5.04%	0	6	100.00%
Utkarsh Small Finance Bank	492	23	187	282	57.32%	27	255	90.43%
OTHER BANKS	56	5	37	14	25.00%	0	14	100.00%
Market Place	58	0	0	0	0	0	0	0.00%
Withdrawn	3202	0	0	0	0	0	0	0.00%
Grand Total	**50588**	**12780**	**2178**	**32370**	**63.99%**	**3217**	**29153**	**90.06%**

SOURCE - PM SVANIDHI PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND								
CONVENOR - BANK OF INDIA								
District wise Progress as per Portal Under PM SVANIDHI SCHEME AS ON 30.06.2022								
District Name	Grand Total of LAF	Returned by Bank	Picked-up Status /Pending for Sanction	Total Sanctioned	% Total Sanctioned vs Total Application LAF	Total Pending for Disbursement	Total Disbursement	% Total Disbursement vs Total Sanction
BOKARO	1,945	368	45	1,532	78.77%	59	1473	96.15%
CHATRA	1,024	319	26	679	66.31%	27	652	96.02%
DEOGHAR	2,817	1171	94	1,552	55.09%	180	1372	88.40%
DHANBAD	7,827	3026	206	4,595	58.71%	264	4331	94.25%
DUMKA	639	125	36	478	74.80%	31	447	93.51%
EAST SINGHBUM	6,555	1072	362	5,121	78.12%	333	4788	93.50%
GARHWA	1,033	288	24	721	69.80%	103	618	85.71%
GIRIDIH	2,452	565	85	1,802	73.49%	149	1653	91.73%
GODDA	976	222	25	729	74.69%	44	685	93.96%
GUMLA	652	184	35	433	66.41%	38	395	91.22%
HAZARIBAGH	1,851	799	45	1,007	54.40%	51	956	94.94%
JAMTARA	373	64	10	299	80.16%	5	294	98.33%
KHUNTI	399	66	12	321	80.45%	87	234	72.90%
KODERMA	1,560	239	34	1,287	82.50%	65	1222	94.95%
LATEHAR	431	69	7	355	82.37%	13	342	96.34%
LOHARDAGA	642	217	20	405	63.08%	37	368	90.86%
PAKUR	433	145	30	258	59.58%	42	216	83.72%
PALAMU	2,675	789	99	1,787	66.80%	256	1531	85.67%
RAMGARH	1,339	343	46	950	70.95%	99	851	89.58%
RANCHI	7,268	1339	675	5,254	72.29%	1027	4227	80.45%
SAHEBGANJ	1,141	542	104	495	43.38%	59	436	88.08%
SARAIKELA KHARSAWAN	1,766	539	89	1,138	64.44%	125	1013	89.02%
SIMDEGA	530	119	32	379	71.51%	30	349	92.08%
WEST SINGHBHUM	1,000	170	37	793	79.30%	93	700	88.27%
Market Place	58	-	-	-	-	-	-	-
Withdrawn	3,202	-	-	-	-	-	-	-
Grand Total	**50,588**	**12,780**	**2,178**	**32,370**	**63.99%**	**3,217**	**29,153**	**90.06%**

SOURCE - PM SVANIDHI PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND						
CONVENOR - BANK OF INDIA						
Bank-Wise Status of PM SVANidhi 2nd Term Loan Dated 30.06.2022						
Bank Name	Closed by Bank	Total Application Forwarded	Returned by Bank	Picked Up	Sanction	Disbursed
State Bank of India	2827	651	0	67	584	742
Bank of India	2995	536	0	366	170	706
Indian Bank	902	167	0	19	148	128
Central Bank of India	882	212	0	199	13	108
Punjab National Bank	823	388	0	89	299	62
Canara Bank	1402	342	0	217	125	207
Union Bank of India	776	194	0	153	41	30
UCO Bank	488	110	0	79	31	129
Bank of Baroda	769	139	0	124	15	104
Indian Overseas Bank	276	76	0	65	11	35
Punjab and Sind Bank	139	32	0	27	5	24
Bank of Maharashtra	43	8	0	2	6	10
IDBI Bank	213	43	0	42	1	38
Federal Bank	3	0	0	0	0	0
HDFC Bank	32	15	0	14	1	0
ICICI Bank	18	1	0	1	0	0
Karnataka Bank Ltd	8	3	0	3	0	0
Jammu & Kashmir Bank Ltd	9	3	0	2	1	3
Jharkhand Rajya Gramin Bank	1	0		0	0	0
Ujjivan Small Finance Bank	6	1	0	1	0	0
Utkarsh Small Finance Bank	27	1	0	0	1	25
Other Banks	10	3	0	3	0	0
Total	**12649**	**2925**	**0**	**1473**	**1452**	**2351**

SOURCE – PM SVANIDHI PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND						
CONVENOR - BANK OF INDIA						
District-Wise Status of PM SVANidhi 2nd Term Loan Dated 30.06.2022						
District Name	Closed by Bank	Total Application Forwarded	Returned by Bank	Picked Up	Sanction	Disbursed
BOKARO	593	130	-	88	42	124
CHATRA	286	65	-	12	53	26
DEOGHAR	720	148	-	46	102	151
DHANBAD	1,739	369	-	146	223	302
DUMKA	231	34	-	21	13	34
EAST SINGHBUM	2,439	478	-	271	207	621
GARHWA	315	69	-	28	41	40
GIRIDIH	458	130	-	84	46	87
GODDA	241	47	-	23	24	61
GUMLA	173	67	-	52	15	12
HAZARIBAGH	456	110	-	72	38	55
JAMTARA	171	25	-	16	9	26
KHUNTI	103	22	-	12	10	10
KODERMA	436	108	-	34	74	80
LATEHAR	174	26	-	6	20	65
LOHARDAGA	145	63	-	31	32	18
PAKUR	82	35	-	23	12	15
PALAMU	594	153	-	33	120	98
RAMGARH	362	93	-	55	38	76
RANCHI	1,828	546	-	326	220	256
SAHEBGANJ	193	43	-	26	17	29
SARAIKELA KHARSAWAN	487	78	-	37	41	84
SIMDEGA	79	15	-	5	10	15
WEST SINGHBHUM	344	71	-	26	45	66
Total	**12,649**	**2,925**	**-**	**1,473**	**1,452**	**2,351**

SOURCE – PM SVANIDHI PORTAL

कार्यसूची सं.	7
बैठक की संख्या	80

वित्तीय समावेशन एवं
प्रधान मंत्री जन धन योजना (पीएमजेडीवाई)

झारखंड में प्रधानमंत्री जन धन योजना के कार्यान्वयन की वर्तमान स्थिति

A. **BC (बैंक मित्र) द्वारा SSA के कवरेज की स्थिति**

	SSA की कुल संख्या	बैंको द्वारा नियुक्त किये गए BC की कुल संख्या	Online transaction करने वाले BC की कुल संख्या	uncovered	No of Micro ATMs enabled & allotted to BCs	No of Pin Pads enabled & allotted to BCs
30.06.2021	4,178	25,329	25,329	Nil	15,957	18,237
30.06.2022	4,178	48,858	48,858	Nil	15,957	18,237
Growth %	-	92.89%	92.89%	-	-	-

{रिपोर्ट- पृष्ठ संख्या - **109 एवं 110** }

- पिछले वर्ष की तुलना मे इस वर्ष बैंको द्वारा कुल online transaction करने वाले BC की संख्या मे 92.89% की वृद्धि हुई है।
- पिछले वर्ष की तुलना इस वर्ष Micro ATM एवं Pinpad Device की संख्या मे कोई भी अंतर दर्ज़ नही हुई है।

B. **PMJDY के तहत 30.06.2022 तक खोले गए खातों की स्थिति -**

AS ON 30th JUNE, 2022

Year	Number of PMJDY Accounts						
	Male	Female	Total	Zero Balance A/c	% of Zero Bal. A/c	Deposits held in the A/c (in Lakh)	
30.06.2021	66,32,396	87,59,209	1,53,91,605	12,24,032	7.95%	4,39,426.00	
30.06.2022	85,51,398	1,08,29,579	1,65,53,197	14,64,603	8.85%	5,98,866.23	
Year	Overdraft under PMJDY		Rupay Card Issued	Rupay Card %	Rupay Card Activated	Aadhaar Seeded	Aadhaar Seeding %
	No. of acc.	O/s in Lakh					
30.06.2021	28,665	2,484.27	1,05,98,520	68.86%	79,33,341	1,26,36,266	82.10%
30.06.2022	16,120	236.78	1,13,14,289	60.73%	1,08,75,054	1,40,58,989	84.93%

{रिपोर्ट- पृष्ठ संख्या - **111 एवं 112** }

- पिछले वर्ष की तुलना मे PMJDY खातो की संख्या मे 11.61 लाख की वृद्धि दर्ज हुई है।
- रुपे कार्ड डिस्ट्रिब्यूशन मे 7.16 लाख की वर्षिक वृद्धि हुई है।
- PMJDY ओवेरड्राफ्ट मे 12,545 लाख खातो मे वार्षिक गिरावट हुई है।
- PMJDY खातो मे आधार सीडिंग मे 11.26% की वार्षिक वृद्धि हुई है।
- पीएमजेडीवाई के तहत शत प्रतिशत रुपे कार्ड का activation करना अत्यंत जरुरी है , वर्तमान तिमाही मे रुपे कार्ड एक्टिवेशन मे 37.08 % की वृद्धि दर्ज की गयी है |

प्रधानमंत्री जन-धन योजना" के द्वितीय चरण में, जन सुरक्षा हेतु,लागु किये गये, विभिन्न बीमा एवं पेन्शन योजनाएं :

दिनांक: 30.06.2022 तक इन योजनाओं में सभी बैंकों की उपलब्धि निम्नवर्णित है:

	PMJJBY	PMSBY	APY	
	Total Enrolment	Total Enrolment	Enrolment during FY	Total Enrolment since inception
30.06.2021	17,76,922	54,37,727	35,959	5,68,435
30.06.2022	41,16,034	1,07,00,626	96,891	11,99,071
Growth %	131.63 %	96.78 %	169.44 %	110.94 %

(रिपोर्ट पृष्ठ सं- 126,127 में सलंग्न है)

Target under PMJDY Goverment Social Security Scheme for Financial Year 2022-23 till 31.03.2023:

	PMJJBY (Decided by SLBC based on NSFI (2019-24)	PMSBY (Decided by SLBC based on NSFI (2019-24)	APY (Target given by PFRDA)
Target	7,44,052	17,25,240	2,38,690

NUMBER OF PMJJBY ENROLLMENT				
SL NO	TOP PERFORMING		BOTTOM PERFORMING	
	BANK NAME	NUMBERS	BANK NAME	NUMBERS
PSBs				
1	STATE BANK OF INDIA	25,17,493	INDIAN OVERSEAS BANK	620
2	BANK OF INDIA	7,95,636	BANK OF MAHARASHTRA	2,543
3	PUNJAB NATIONAL BANK	3,99,223	PUNJAB AND SINDH BANK	3,201
PVTs				
1	IDBI BANK LTD	19,894	FEDERAL BANK LTD	28
2	HDFC BANK LTD	11,345	ICICI BANK LTD	40
RRB & CO-OPERARIVE				
1	JHARKHAND RAJYA GRAMIN BANK	23,868	JHARKHAND STATE COOPERATIVE BANK LTD	6,698

NUMBER OF PMSBY ENROLLMENT				
SL NO	TOP PERFORMING		BOTTOM PERFORMING	
	BANK NAME	NUMBERS	BANK NAME	NUMBERS
PSBs				
1	STATE BANK OF INDIA	55,23,873	INDIAN OVERSEAS BANK	1,066
2	BANK OF INDIA	19,44,135	BANK OF MAHARASHTRA	5,593
3	PUNJAB NATIONAL BANK	21,96,621	PUNJAB AND SINDH BANK	12,965
PVTs				
1	IDBI BANK LTD	41,576	FEDERAL BANK LTD	72
2	HDFC BANK LTD	22,677	YES BANK	80
RRB & CO-OPERARIVE				
1	JHARKHAND RAJYA GRAMIN BANK	37,038	JHARKHAND STATE COOPERATIVE BANK LTD	13,932

NUMBER OF APY ENROLLMENT				
SL NO	TOP PERFORMING		BOTTOM PERFORMING	
	BANK NAME	NUMBERS	BANK NAME	NUMBERS
PSBs				
1	STATE BANK OF INDIA	3,75,036	BANK OF MAHARASHTRA	1,622
2	BANK OF INDIA	2,84,353	PUNJAB AND SINDH BANK	3,456
3	CANARA BANK	69,682	INDIAN OVERSEAS BANK	16,148
PVT				
1	IDBI BANK LTD	18,099	IDFC FIRST BANK LIMITED	1
2	AXIS BANK LTD	11,521	YES BANK	11
RRB				
1	JHARKHAND RAJYA GRAMIN BANK	2,04,450		

Sl No	Name of the Bank	Category	Details of BC Activation / Coverage of SSAs Status as of 30.06.2022			BC/MICRO ATM/SSA- STATUS as of 30.06.2022							
			BC - ACTIVATION STATUS			MICRO- ATMs		PIN-PAD MACHINES		STATUS OF SSA ACTIVATION			
			STATUS OF SSAs / RECRUITED BCs										
			No. of SSAs allotted - Bank wise (1)	No. of Wards allotted - Bank wise (2)	No. of Recruited BCs (3)	No. of Micro ATMs supplied to Banks	No. of Micro-ATMs Enabled & allotted to BCs	No. PIN PAD Devices supplied to Banks (*Rupay Card Enabled Machines)	No. of PIN PAD Machines successfully Enabled & Allotted to BCs	No. of SSAs covered by BCs (4)	No. of SSAs covered by the Branches (5)	Total No. of SSAs already Covered (6) = (4+5)	Total Number of Uncovered SSAs = col. (1- 6)
1	BANK OF BARODA	PSB	72	63	514	152	137	174	156	66	6	72	-
2	BANK OF INDIA	PSB	1,098	188	2,554	1,391	1,252	1,590	1,431	1,072	26	1,098	-
3	BANK OF MAHARASTRA	PSB	-	2	-	-	-	-	-	-	-	-	-
4	CANARA BANK	PSB	98	78	221	157	141	179	161	71	27	98	-
5	CENTRAL BANK OF INDIA	PSB	117	58	129	91	82	104	94	117	-	117	-
6	INDIAN BANK	PSB	246	76	280	196	176	224	202	244	2	246	-
7	INDIAN OVERSEAS BANK	PSB	26	18	20	12	11	14	12	26	-	26	-
8	PUNJAB & SIND BANK	PSB	-	10	1	1	1	1	1	-	-	-	-
9	PUNJAB NATIONAL BANK	PSB	242	117	320	200	180	229	206	242	-	242	-
10	STATE BANK OF INDIA	PSB	1,064	221	2,364	1,655	1,489	1,891	1,702	1,061	3	1,064	-
11	UCO BANK	PSB	59	46	67	47	42	54	48	59	-	59	-
12	UNION BANK OF INDIA	PSB	137	47	301	211	190	241	217	137	-	137	-
13	AXIS BANK	PVT	3	7	4	3	3	3	3	2	1	3	-
14	BANDHAN BANK	PVT	-	-	-	-	-	-	-	-	-	-	-
15	DBS BANK	PVT	-	-	-	-	-	-	-	-	-	-	-
16	FEDERAL BANK	PVT	-	1	-	-	-	-	-	-	-	-	-
17	HDFC BANK	PVT	7	7	597	392	353	448	403	3	4	7	-
18	ICICI BANK	PVT	5	11	102	71	64	82	73	5	-	5	-
19	IDBI BANK	PVT	6	9	29	21	19	24	22	6	-	6	-
20	IDFC FIRST BANK	PVT	-	-	352	239	215	274	246	-	-	-	-
21	INDUSIND BANK	PVT	1	-	965	1	1	1	1	1	-	1	-
22	JAMMU & KASHMIR BANK	PVT	-	-	-	-	-	-	-	-	-	-	-
23	KARNATAKA BANK	PVT	-	-	-	-	-	-	-	-	-	-	-
24	KARUR VYSYA BANK	PVT	-	-	-	-	-	-	-	-	-	-	-
25	KOTAK MAHINDRA BANK	PVT	1	-	-	-	-	-	-	-	1	1	-
26	SOUTH INDIAN BANK	PVT	-	-	-	-	-	-	-			-	-
27	YES BANK	PVT	-	-	-	-	-	-	-			-	-
28	JHARKHAND RAJYA GRAMIN BANK	RRB	996	43	3,288	2,288	2,059	2,615	2,354	612	384	996	-
29	ESAF BANK	SFB	-	-	11	-	-	-	-	-	-	-	-
30	JANA SMALL FINANCE BANK	SFB	-	-	5	-	-	-	-	-	-	-	-
31	UJJIVAN SMALL FINANCE BANK	SFB	-	-	-	-	-	-	-	-	-	-	-
32	UTAKARSH SMALL FINANCE BANK	SFB	-	-	-	-	-	-	-	-	-	-	-
33	DHANBAD CENTRAL COOPERATIVE BANK	COOP	-	-	74	104	93	118	107	-	-	-	-
34	JHARKHAND STATE COOPERATIVE BANK	COOP	-	-	1,422	992	893	1,134	1,020	-	-	-	-
35	AIRTEL PAYMENT BANK	PB	-	-	14,555	6,042	5,438	6,905	6,214	-	-	-	-
36	FINO PAYMENT BANK	PB	-	-	18,535	1,962	1,766	2,242	2,018	-	-	-	-
37	INDIA POST PAYMENT BANK	PB	-	-	2,148	1,504	1,353	1,718	1,547	-	-	-	-
TOTAL			**4,178**	**1,002**	**48,858**	**17,730**	**15,957**	**20,263**	**18,237**	**3,724**	**454**	**4,178**	**-**

SOURCE: - BANKs

SL. No.	District Name	Details of BC Activation / Coverage of SSAs Status as of 30.06.2022			BC/MICRO ATM/SSA- STATUS as of 30.06.2022							
		BC - ACTIVATION STATUS			MICRO- ATMs		PIN-PAD MACHINES		STATUS OF SSA ACTIVATION			
		STATUS OF RECRUITED BCs										
		No. of SSAs allotted - District wise (1)	No. of Wards allotted - District wise (2)	No. of Recruited BCs (3)	No. of Micro ATMs supplied to Banks	No. of Micro-ATMs Enabled & allotted to BCs	No. PIN PAD Devices supplied to Banks (* Rupay Card Enabled Machines)	No. of PIN PAD Machines successfully Enabled & Allotted to BCs	No. of SSAs covered by BCs (4)	No. of SSAs covered by the Branches (5)	Total No. of SSAs already Covered (6) = (4+5)	Total Number of Uncovered SSAs = col. (1-6)
1	BOKARO	224	25	2,099	818	736	935	842	218	6	224	-
2	CHATRA	148	20	2,117	750	675	858	772	147	1	148	-
3	DEOGHAR	179	35	1,912	812	731	928	835	167	12	179	-
4	DHANBAD	246	56	2,599	1,088	979	1,243	1,119	242	4	246	-
5	DUMKA	222	31	1,625	631	568	721	649	194	28	222	-
6	EAST SINGHBHUM	210	315	1,980	929	836	1,062	955	179	31	210	-
7	GARHWA	235	15	4,183	1,002	902	1,146	1,031	142	93	235	-
8	GIRIDIH	234	30	5,162	1,569	1,412	1,794	1,614	234	-	234	-
9	GODDA	197	18	2,791	944	850	1,079	971	193	4	197	-
10	GUMLA	148	21	1,204	529	476	604	544	132	16	148	-
11	HAZARIBAGH	225	28	2,910	1,130	1,017	1,291	1,162	225	-	225	-
12	JAMTARA	109	13	622	260	234	297	267	97	12	109	-
13	KHUNTI	87	15	681	288	260	330	297	79	8	87	-
14	KODARMA	91	11	1,136	235	212	269	242	91	-	91	-
15	LATEHAR	114	16	1,808	629	566	719	647	75	39	114	-
16	LOHARDAGA	80	24	642	235	211	268	241	76	4	80	-
17	PAKUR	116	13	976	433	389	494	445	116	-	116	-
18	PALAMU	266	25	4,716	1,575	1,418	1,800	1,620	193	73	266	-
19	RAMGARH	124	6	1,151	490	441	560	504	120	4	124	-
20	RANCHI	280	176	3,558	1,570	1,413	1,794	1,615	272	8	280	-
21	SAHEBGANJ	192	25	2,003	632	569	722	650	160	32	192	-
22	SARAIKELA-KHARSAWAN	149	31	984	398	358	455	410	113	36	149	-
23	SIMDEGA	90	15	495	217	195	248	223	89	1	90	-
24	WEST SINGHBHUM	212	38	1,504	566	509	646	582	170	42	212	-
TOTAL		**4,178**	**1,002**	**48,858**	**17,730**	**15,957**	**20,263**	**18,237**	**3,724**	**454**	**4,178**	**-**

SOURCE: - BANKs

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND
CONVENOR : BANK OF INDIA
PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)- BANK WISE STATUS
AS ON 30th JUNE 2022

Sl No	BANK NAME	Number of PMJDY Accounts							Deposits held in the A/c (in Lakh)	Overdraft under PMJDY		Rupay Card Issued	Rupay Card %	Rupay Card Activated	Aadhaar Seeded	Aadhaar Seeding %
		Rural	Urban	Male	Female	Total	Zero Balance A/c	% of Zero Bal. A/c		No. of acc.	O/s in Lakh					
1	STATE BANK OF INDIA	59,73,246	17,14,123	34,18,081	42,69,288	76,87,369	6,25,675	8.14%	2,41,349.97	23	0.05	49,46,118	64.34%	29,51,500	58,01,276	75.47%
2	BANK OF INDIA	42,46,345	2,27,304	19,47,325	25,26,324	44,73,649	3,49,948	7.82%	1,98,934.43	3,136	51.65	39,23,505	87.70%	34,15,783	42,51,744	95.04%
3	INDIAN BANK	5,72,996	73,995	2,81,035	3,65,956	6,46,991	28,929	4.47%	26,403.98	-	-	3,33,881	51.61%	31,930	5,84,180	90.29%
4	CENTRAL BANK OF INDIA	2,21,686	39,273	1,09,128	1,51,831	2,60,959	18,608	7.13%	11,881.86	-	-	1,61,164	61.76%	1,64,706	2,54,026	97.34%
5	PUNJAB NATIONAL BANK	10,09,115	1,93,623	5,40,066	6,62,672	12,02,738	1,38,705	11.53%	39,999.33	3	0.07	6,62,322	55.07%	29,23,344	11,14,977	92.70%
6	CANARA BANK	2,91,993	88,893	1,67,742	2,13,144	3,80,886	29,617	7.78%	18,189.31	8,437	140.27	1,27,851	33.57%	32,097	3,40,313	89.35%
7	UNION BANK OF INDIA	4,23,457	57,394	2,15,306	2,65,545	4,80,851	1,09,444	22.76%	13,376.96	3,421	11.39	1,59,482	33.17%	6,67,545	4,52,327	94.07%
8	UCO BANK	1,03,011	1,12,134	91,196	1,23,949	2,15,145	25,416	11.81%	8,134.51	-	-	66,776	31.04%	-	1,78,077	82.77%
9	BANK OF BARODA	6,43,908	1,33,935	3,48,143	4,29,700	7,77,843	45,191	5.81%	29,108.69	825	28.74	6,81,634	87.63%	3,24,911	7,44,731	95.74%
10	INDIAN OVERSEAS BANK	31,188	70,884	46,460	55,612	1,02,072	7,698	7.54%	3,750.35	-	-	82,071	80.41%	31,497	80,373	78.74%
11	PUNJAB AND SINDH BANK	6,000	7,490	5,870	7,620	13,490	429	3.18%	317.39	4	0.23	5,334	39.54%	390	12,508	92.72%
12	BANK OF MAHARASHTRA	13,763	12,608	13,817	12,554	26,371	8,575	32.52%	593.59	189	2.51	21,802	82.67%	20,540	25,209	95.59%
13	IDBI BANK LTD	6,387	24,246	14,659	15,974	30,633	3,672	11.99%	1,270.34	2	0.00	19,073	62.26%	-	26,150	85.37%
14	IDFC FIRST BANK LIMITED	-	3	3	-	3	2	66.67%	0.00	-	-	2	66.67%	-	3	100.00%
15	FEDERAL BANK LTD	701	1,044	1,051	694	1,745	256	14.67%	104.66	-	-	918	52.61%	633	1,370	78.51%
16	HDFC BANK LTD	73	34,406	10,460	24,019	34,479	6,068	17.60%	1,004.52	2	0.02	34,476	99.99%	13,983	20,727	60.11%
17	ICICI BANK LTD	66,557	4,392	32,810	38,139	70,949	41,191	58.06%	620.22	-	-	70,949	100.00%	66,089	67,263	94.80%
18	KARNATAKA BANK LTD	-	798	309	489	798	359	44.99%	0.00	-	-	330	41.35%	275	710	88.97%
19	AXIS BANK LTD	1,516	16,548	12,248	5,816	18,064	5,294	29.31%	743.71	1	0.03	8,614	47.69%	14,108	13,165	72.88%
20	INDUSIND BANK	122	5,696	4,317	1,501	5,818	735	12.63%	79.73	-	-	1,723	29.61%	1,499	5,416	93.09%
21	JAMMU & KASHMIR BANK LTD	-	1,564	616	948	1,564	174	11.13%	36.36	-	-	1,263	80.75%	-	1,260	80.56%
22	YES BANK	-	10	4	6	10	1	10.00%	0.17	-	-	10	100.00%	5	7	70.00%
23	KOTAK MAHENDRA BANK LTD	84	213	187	110	297	101	34.01%	4.57	-	-	297	100.00%	2	213	71.72%
24	SOUTH INDIAN BANK LTD	-	403	112	291	403	78	19.35%	7.69	-	-	304	75.43%	165	336	83.37%
25	LAKSHMI VILAS BANK	-	637	363	274	637	152	23.86%	8.94	-	-	495	77.71%	16	450	70.64%
26	KARUR VYSYA BANK	-	567	221	346	567	158	27.87%	5.48	-	-	566	99.82%	566	437	77.07%
27	BANDHAN BANK	-	-	-	-	-	-	0.00%	-	-	-	-		-	-	
28	JHARKHAND RAJYA GRAMIN BANK	-	-	-	-	-	-	0.00%	-	77	1.83	-		2,10,141	-	
29	DHANBAD CENTRAL CO-OP.BANK	3,497	2,728	2,170	4,055	6,225	1,173	18.84%	111.25	-	-	1,984	31.87%	1,984	5,995	96.31%
30	JHARKHAND STATE COOPERATIVE BANK LTD	51,836	60,744	57,421	55,159	1,12,580	16,939	15.05%	2,828.21	-	-	1,284	1.14%	1,284	75,745	67.28%
31	ESAF SMALL FINANCE BANK LIMITED	-	-	-	-	-	-	0.00%	-	-	-	-		-	-	
32	UJJIVAN SMALL FINANCE BANK	-	-	-	-	-	-	0.00%	-	-	-	-		-	-	
33	UTKARSH SMALL FINANCE BANK LIMITED	-	-	-	-	-	-	0.00%	-	-	-	-		-	-	
34	JANA SMALL FINANCE BANK	-	61	36	25	61	15	24.59%	0.00	-	-	61	100.00%	61	1	1.64%
	GRAND TOTAL	**1,36,67,481**	**28,85,716**	**73,21,156**	**92,32,041**	**1,65,53,197**	**14,64,603**	**8.85%**	**5,98,866.23**	**16,120**	**236.78**	**1,13,14,289**	**68.35%**	**1,08,75,054**	**1,40,58,989**	**84.93%**

SOURCE: SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND
CONVENOR : BANK OF INDIA
PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)- DISTRICT WISE STATUS
AS ON 30th JUNE 2022

Sl No	Block Names	Number of PMJDY Accounts							Deposits held in the A/c (In Lakh)	Overdraft under PMJDY		Rupay Card Issued	Rupay Card %	Rupay Card Activated	Aadhaar Seeded	Aadhaar Seeding %
		Rural	Urban	Male	Female	Total	Zero Balance A/c	% of Zero Bal. A/c		No. of acc	O/s					
1	BOKARO	5,22,108	2,26,848	3,18,230	4,30,726	7,48,956	63,834	8.52%	26,705.06	841	11.72	5,58,582	74.58%	5,59,193	6,42,741	85.82%
2	CHATRA	6,00,669	21,580	2,82,204	3,40,045	6,22,249	45,246	7.27%	25,440.74	347	5.91	4,09,770	65.85%	3,32,354	5,32,734	85.61%
3	DEOGHAR	7,47,097	2,01,806	4,30,308	5,18,595	9,48,903	65,236	6.87%	34,216.20	452	12.88	6,60,270	69.58%	5,03,393	7,83,071	82.52%
4	DHANBAD	7,74,529	3,15,309	4,69,890	6,19,948	10,89,838	89,149	8.18%	36,272.23	1,307	20.04	8,22,988	75.51%	7,87,932	9,72,346	89.22%
5	DUMKA	7,01,368	62,881	3,34,694	4,29,555	7,64,249	72,991	9.55%	26,705.88	190	3.37	5,20,820	68.15%	3,62,312	6,18,899	80.98%
6	EAST SINGHBHUM	5,06,116	2,84,259	3,32,432	4,57,943	7,90,375	58,116	7.35%	31,328.25	1,032	18.67	5,93,263	75.06%	5,97,889	6,99,526	88.51%
7	GARHWA	6,84,541	1,15,910	3,74,000	4,26,451	8,00,451	71,645	8.95%	25,874.30	48	0.22	5,17,954	64.71%	6,07,003	6,24,946	78.07%
8	GIRIDIH	11,31,676	95,858	5,24,366	7,03,168	12,27,534	1,00,722	8.21%	47,318.15	404	5.41	8,25,255	67.23%	8,09,015	10,68,861	87.07%
9	GODDA	6,90,918	47,827	3,26,720	4,12,025	7,38,745	64,170	8.69%	21,133.40	215	2.16	4,88,339	66.10%	4,27,285	5,79,210	78.40%
10	GUMLA	4,84,060	67,384	2,43,810	3,07,634	5,51,444	62,160	11.27%	26,154.71	140	3.11	3,55,205	64.41%	3,89,747	4,82,576	87.51%
11	HAZARIBAGH	7,17,646	1,75,602	3,73,796	5,19,452	8,93,248	87,876	9.84%	34,006.33	1,505	16.24	5,85,576	65.56%	5,63,982	7,64,708	85.61%
12	JAMTARA	4,09,545	30,739	2,01,999	2,38,285	4,40,284	36,821	8.36%	14,911.62	374	6.03	2,86,253	65.02%	2,12,666	3,69,263	83.87%
13	KHUNTI	1,86,394	11,408	89,970	1,07,832	1,97,802	20,041	10.13%	8,230.96	497	2.15	1,02,684	51.91%	2,03,617	1,74,233	88.08%
14	KODERMA	3,07,857	34,493	1,42,439	1,99,911	3,42,350	25,538	7.46%	14,644.50	386	9.26	2,58,917	75.63%	2,66,970	3,11,548	91.00%
15	LATEHAR	4,87,141	46,408	2,48,143	2,85,406	5,33,549	47,529	8.91%	17,662.70	140	2.75	3,49,533	65.51%	2,62,652	4,29,850	80.56%
16	LOHARDAGA	2,53,374	14,097	1,16,377	1,51,094	2,67,471	37,552	14.04%	10,750.97	251	0.69	1,69,184	63.25%	2,29,477	2,48,726	92.99%
17	PAKUR	5,51,992	48,715	2,69,899	3,30,808	6,00,707	47,616	7.93%	14,885.59	204	1.53	4,26,228	70.95%	3,75,597	5,00,193	83.27%
18	PALAMU	9,33,756	2,61,997	5,47,125	6,48,628	11,95,753	1,24,413	10.40%	35,542.97	42	1.27	8,43,752	70.56%	8,64,412	9,37,671	78.42%
19	RAMGARH	2,53,326	32,175	1,19,728	1,65,773	2,85,501	26,358	9.23%	12,341.57	973	15.31	1,99,075	69.73%	1,72,363	2,65,356	92.94%
20	RANCHI	8,14,664	3,88,801	5,20,776	6,82,689	12,03,465	1,23,225	10.24%	50,666.99	3,567	42.99	7,53,685	62.63%	8,89,457	10,65,513	88.54%
21	SAHIBGANJ	6,43,176	2,23,874	3,96,790	4,70,260	8,67,050	74,667	8.61%	24,386.92	236	1.81	5,97,250	68.88%	4,44,398	7,03,395	81.13%
22	SERAIKELA-KHARSAWAN	3,56,713	47,976	1,82,799	2,21,890	4,04,689	37,852	9.35%	15,539.46	1,113	16.00	2,55,924	63.24%	2,81,491	3,57,206	88.27%
23	SIMDEGA	3,13,276	11,099	1,44,827	1,79,548	3,24,375	26,455	8.16%	15,414.45	541	13.34	2,39,663	73.88%	2,52,768	3,01,849	93.06%
24	WEST SINGHBHUM	5,95,539	1,18,670	3,29,834	3,84,375	7,14,209	55,391	7.76%	28,732.28	1,315	23.92	4,94,119	69.18%	4,79,081	6,24,568	87.45%
GRAND TOTAL		**1,36,67,481**	**28,85,716**	**73,21,156**	**92,32,041**	**1,65,53,197**	**14,64,603**	**8.85%**	**5,98,866.23**	**16,120**	**236.78**	**1,13,14,289**	**68.35%**	**1,08,75,054**	**1,40,58,989**	**84.93%**

SOURCE: SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND
CONVENOR : BANK OF INDIA
BANK WISE PMJJBY, PMSBY & APY
AS ON JUNE 30th 2022

[No in actuals]

Sl No	BANK NAME	PMJJBY			PMSBY			APY enrollments		
		NO OF ENROLLMENTS	NO OF ELIGIBLE CASES	NO OF RENEWALS	NO OF ENROLLMENTS	NO OF ELIGIBLE CASES	NO OF RENEWALS	Target for FY 2022-23	TOTAL SUBSCRIBER FROM 01.04.2022 TO 30.06.2022	TOTAL SUBSCRIBERS SINCE INCEPTION
1	STATE BANK OF INDIA	25,17,493	46,38,582	5,75,562	55,23,873	80,50,271	20,87,730	45,360	30,955	3,75,036
2	BANK OF INDIA	7,95,636	97,35,577	5,10,735	19,44,135	1,23,85,319	17,68,379	38,880	22,064	2,84,353
3	INDIAN BANK	69,176	61,805	1,986	1,86,767	1,80,708	2,974	12,880	2,497	56,357
4	CENTRAL BANK OF INDIA	27,744	8,32,862	26,183	75,676	10,93,226	73,043	7,040	1,880	28,091
5	PUNJAB NATIONAL BANK	3,99,223	1,66,10,550	33,921	21,96,621	1,91,05,666	1,59,641	17,040	2,191	28,842
6	CANARA BANK	67,822	11,18,357	38,157	1,56,919	14,21,007	1,16,859	13,920	3,724	69,682
7	UNION BANK OF INDIA	52,462	13,00,671	50,650	1,45,350	16,47,958	1,42,185	9,440	1,297	21,635
8	UCO BANK	32,293	5,72,276	19,870	66,135	7,97,847	50,659	5,840	1,309	24,338
9	BANK OF BARODA	81,685	1,12,212	21,011	2,58,013	71,933	91,943	9,440	2,774	46,741
10	INDIAN OVERSEAS BANK	620	4,019	7,380	1,066	4,432	21,060	3,200	740	16,148
11	PUNJAB AND SINDH BANK	3,201	43,075	125	12,965	52,493	344	1,360	204	3,456
12	BANK OF MAHARASHTRA	2,543	32,405	882	5,593	38,457	1,973	880	116	1,622
13	IDBI BANK LTD	19,894	2,19,416	7,601	41,576	2,67,674	22,510	4,240	609	18,099
14	IDFC FIRST BANK LIMITED	54	13,184	54	249	13,184	249	180	-	1
15	FEDERAL BANK LTD	28	1,312	-	72	1,614	-	270	3	144
16	HDFC BANK LTD	11,345	11,345	5,003	22,677	22,677	11,249	5,680	140	6,141
17	ICICI BANK LTD	40	1,65,908	23	491	3,07,487	24,794	5,360	22	834
18	KARNATAKA BANK LTD	462	25,640	400	612	29,601	530	90	26	620
19	AXIS BANK LTD	2,669	2,88,489	1,465	7,419	3,38,906	4,325	5,760	184	11,521
20	INDUSIND BANK	253	253	-	2,354	2,354	-	840	-	20
21	JAMMU & KASHMIR BANK LTD	-	-	-	-	-	-	30	-	-
22	YES BANK	57	16,799	36	80	19,994	54	150	-	11
23	KOTAK MAHENDRA BANK LTD	443	1,23,365	-	686	1,35,461	-	270	40	155
24	SOUTH INDIAN BANK LTD	-	-	-	-	-	-	60	4	202
25	LAKSHMI VILAS BANK	50	2,507	32	74	3,008	58	60	-	18
26	KARUR VYSYA BANK	-	-	-	-	-	-	30	1	12
27	BANDHAN BANK	-	-	-	-	-	-	4,230	65	542
28	JHARKHAND RAJYA GRAMIN BANK	23,868	-	2,03,737	37,038	-	5,22,793	36,440	26,046	2,04,450
29	DHANBAD CENTRAL CO-OP.BANK	124	23,362	124	253	65,248	253	240	-	-
30	JHARKHAND STATE COOPERATIVE BANK LTD	6,698	1,36,556	11,190	13,932	1,36,556	9,391	3,100	-	-
31	ESAF SMALL FINANCE BANK LIMITED	-	-	-	-	-	-	650	-	-
32	UJJIVAN SMALL FINANCE BANK	-	-	-	-	-	-	700	-	-
33	UTKARSH SMALL FINANCE BANK LIMITED	-	-	-	-	-	-	3,500	-	-
34	JANA SMALL FINANCE BANK	-	-	-	-	-	-	800	-	-
35	INDIA POST PAYMENTS BANK	151	151	1,137	-	-	-	1,000	-	-
GRAND TOTAL		**41,16,034**	**3,60,90,678**	**15,17,264**	**1,07,00,626**	**4,61,93,081**	**51,12,996**	**2,38,960**	**96,891**	**11,99,071**

SOURCE: SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

DISTRICT- WISE PMJJBY, PMSBY & APY

AS ON JUNE 30th 2022 **[No in actuals]**

Sl No	BANK NAME	PMJJBY			PMSBY			APY enrollments		
		No of enrollments	No of eligible cases	No of renewals	No of enrollments	No of eligible cases	No of renewals	Target for FY 2022-23	TOTAL SUBSCRIBER FROM 01.04.2022 TO 30.06.2022	TOTAL SUBSCRIBERS SINCE INCEPTION
1	BOKARO	2,42,031	23,99,019	92,264	6,46,781	31,61,412	3,09,721	15,855	3,855	64,724
2	CHATRA	1,30,842	8,16,276	52,870	2,80,744	10,29,402	1,66,968	4,777	3,347	32,934
3	DEOGHAR	2,41,957	9,24,760	66,125	6,56,566	13,33,239	2,81,638	10,577	6,935	77,611
4	DHANBAD	2,53,407	33,10,171	1,02,789	7,21,796	43,35,858	3,72,946	21,517	5,352	77,488
5	DUMKA	2,93,101	5,91,919	90,525	5,86,462	9,08,758	2,67,502	9,245	5,448	53,436
6	EAST SINGHBHUM	2,11,671	26,95,442	94,805	5,49,318	37,28,138	3,41,317	23,097	5,117	85,009
7	GARHWA	1,12,815	11,51,880	33,983	3,16,250	14,57,141	1,18,770	5,947	3,146	28,571
8	GIRIDIH	2,47,206	23,42,265	1,02,833	6,02,459	29,56,553	3,06,386	12,337	5,874	71,641
9	GODDA	2,20,636	8,67,508	53,849	5,09,457	12,01,956	1,85,051	8,115	5,611	56,953
10	GUMLA	1,02,070	13,15,343	50,530	2,86,638	15,44,221	1,40,202	5,517	2,589	38,701
11	HAZARIBAGH	2,64,456	24,58,677	1,01,980	6,00,807	30,17,647	3,16,608	13,267	5,272	67,395
12	JAMTARA	1,04,069	4,07,498	30,872	2,75,566	5,99,850	1,33,582	5,207	3,456	35,951
13	KHUNTI	72,802	9,64,252	30,043	1,83,879	10,96,281	72,762	3,957	1,483	18,179
14	KODERMA	96,075	8,61,413	35,825	2,58,340	10,73,289	1,20,669	4,937	1,685	23,846
15	LATEHAR	1,03,469	5,28,560	31,086	2,30,882	7,16,305	96,447	3,587	2,258	25,172
16	LOHARDAGA	53,422	10,25,785	28,273	1,47,715	12,28,948	90,109	3,577	1,322	20,327
17	PAKUR	1,61,901	5,35,191	42,613	4,84,636	7,24,514	2,08,327	4,827	5,695	47,598
18	PALAMU	2,26,082	20,85,759	58,549	6,21,538	27,14,694	2,40,872	9,617	4,352	44,959
19	RAMGARH	1,07,752	10,38,275	45,778	3,35,506	13,73,571	1,89,222	8,537	1,941	29,389
20	RANCHI	3,87,370	56,33,228	1,62,784	10,88,801	66,95,523	4,55,356	35,287	9,042	1,46,503
21	SAHIBGANJ	2,08,791	5,35,935	61,853	5,29,228	8,30,815	2,45,737	6,017	5,297	51,671
22	SERAIKELA-KHARSAWAN	78,455	11,23,043	43,658	2,55,809	14,18,161	1,53,168	9,427	2,281	35,966
23	SIMDEGA	51,262	7,70,417	32,980	1,51,780	9,08,251	1,01,694	3,615	2,282	15,183
24	WEST SINGHBHUM	1,44,392	17,08,062	70,397	3,79,668	21,38,554	1,97,942	10,117	3,251	49,864
TOTAL		**41,16,034**	**3,60,90,678**	**15,17,264**	**1,07,00,626**	**4,61,93,081**	**51,12,996**	**2,38,960**	**96,891**	**11,99,071**

SOURCE: SLBC PORTAL

कार्यसूची सं	8
बैठक सं	80

एन पी ए & वसूली - एन पी ए/ बैंकों के स्ट्रेस्ड आस्तियों के रुकाव हेतु नियंत्रक उपाय एवं वसूली से संबधित उपाय

गैर निष्पादनीय आस्तियां

राज्य के बैंकों में दिनांक 30.06.2022 को एन.पी.ए की स्थिति निम्नवत है:

[राशि करोड़ में]

PARTICULARS	30.06.2021	31.03.2022	30.06.2022	GROWTH/DECLINE (JUNE'21 TO JUNE'22)
ADVANCES	81123.16	94522.36	96760.47	15637.31
GROSS NPA	8093.01	7777.15	7841.32	-251.69
% NPA	9.98%	8.23%	8.10%	-18.77%

(रिपोर्ट- annexure-10(A)and 10(B)

झारखंड राज्य में बैंकों की गैर निष्पादनीय आस्तियां (N.P.A), एक चिंताजनक स्थिति में पंहुच चुकी है | राज्य मे Gross NPA करोड़ रुपये मूल्य की हैं,जो सकल अग्रिम का 8.10% है। राज्य के बैंकों को एनपीए प्रबंधन पर काफी ध्यान देने की आवश्यकता है।

Bank wise GNPA % के आधार पर न्यूनतम एवं अधिकतम बैंको की जानकारी नीचे दी गयी है।

SL NO	TOP PERFORMING (LOWEST NPA)		BOTTOM PERFORMING (HIGHEST NPA)	
	BANK NAME	% OF GNPA	BANK NAME	% OF GNPA
	PSB			
1	BANK OF MAHARASHTRA	0.59%	PUNJAB NATIONAL BANK	29.77%
2	STATE BANK OF INDIA	1.74%	INDIAN BANK	24.86%
3	CANARA BANK	5.41%	BANK OF INDIA	19.45%
	PVT			
1	SOUTH INDIAN BANK LTD	0.11%	LAKSHMI VILAS BANK	62.99%
2	KARNATAKA BANK LTD	0.67%	KARUR VYSYA BANK	5.62%
	RRB & COOPERATIVE			
1	JHARKHAND RAJYA GRAMIN BANK	5.96%	JHARKHAND STATE COOPERATIVE BANK LTD	12.83%

सर्टिफिकेट केस का स्थिति

जून 2022 तिमाही तक बैंकों में सर्टिफिकेट केस के लंबित मामलों की स्थिति इस प्रकार है: **[राशि लाख में]**

CASES PENDING UPTO LAST QUARTER		CASES FILED DURING CURRENT QTR.		CASES DISPOSED DURING CURRENT QTR.		STATUS AS ON 31.03.2022	
सं	राशि	सं	राशि	सं	राशि	संख्या	राशि
22,087	35,525.72	145	146.61	301	560.10	21,931	35,112.23

(रिपोर्ट- annexure-11)

DRT केस की स्थिति

जून 2022 तिमाही तक बैंकों के डी आर टी केसों की स्थिति इस प्रकार है :- **[राशि लाख में]**

CASES PENDING AS OF LAST QUARTER		CASES FILED DURING LAST QUARTER		CASES RESOLVED DURING LAST QUARTER		STATUS AS OF 31.03.2022	
.सं	.राशि	.सं	.राशि	.सं	.राशि	.सं	.राशि
3550	2,47,450.34	563	18,939.32	51	2,363.69	4062	2,64,025.97

(रिपोर्ट- annexure-12)

SARFAESI केस की स्थिति

जून 2022 तिमाही तक SARFAESI cases की position निम्नवत है: **[राशि लाख में]**

Notices Issued U/S 13 (2) of SARFAESI Act		Out of which symbolic possession taken under 13(4)		Request sent to Dist Authority for assistance in Physical Possession	Physical Possession taken	No. of cases pending at dist. level
.सं	.राशि	.सं	.राशि	.सं	.सं	सं
782	67089.84	596	60762.36	382	26	356

(रिपोर्ट- annexure-13)

- ज्ञातव्य हो कि ऋणियों के नाम के साथ बैंको से प्राप्त जिलावार आंकड़ों के अनुसार जून 2022 तिमाही तक 356 cases physical possession हेतु जिलों के अधिकारीयों के पास लंबित पड़े हैं | इस तिमाही से बैंको द्वारा प्रेषित SARFAESI cases की लिस्ट के आधार पर आंकड़े प्रेषित किए गए हैं। SLBC की बैठकों में दिए गए निर्देशानुसार SLBC द्वारा इन 382 cases की जानकारी राज्य सरकार को दे दी गयी है।
- **NB: SLBC** द्वारा विभिन्न बैंको से प्राप्त आंकड़ों के आधार पर PMEGP, SHG,STAND UP INDIA तथा PMMY योजनाओं के अंतर्गत दिए गए ऋण में NPA की स्थिति के आकलन का प्रयास किया गया है। यद्यपि बैंको द्वारा प्रेषित आंकड़ों में विसंगतिया है, परन्तु इन आंकड़ों के अध्ययन से NPA की बढती समस्या का पता चलता है।

SECTOR WISE NPA IN GOVERNMENT SPONSORED/ GOVERNMENT FLAGSHIP PROGRAMME:-

SCHEME	NO OF A/Cs	NPA (Amount in CR)	% WRT ADVANCES IN THIS SECTOR
PMEGP	5578	108.75	29.65%
PMMY	170419	1130.27	12.43%
SUPI	394	46.90	17.30%
SHG	14678	111.09	2.96%

{रिपोर्ट पृष्ठ संख्या- **117 एवं 118** }

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND
CONVENOR : BANK OF INDIA
BANK WISE POSITION OF NPA UNDER GOVT. SPONSORED SCHEMES
As on 30th JUNE 2022

[No. in Actual and Amt. in Lakh]

Sl No	BANK NAME	PMEGP					MUDRA Loans					Stand Up India					SHG/ NRLM/ NULM				
		OUTSTANDING		NPA		NPA %	OUTSTANDING		NPA		NPA %	OUTSTANDING		NPA		NPA%	OUTSTANDING		NPA		NPA%
		NO.	AMT.	NO.	AMT.		NO.	AMT.	NO.	AMT.		NO.	AMT.	NO.	AMT.		NO.	AMT.	NO.	AMT.	
1	STATE BANK OF INDIA	2,722	5,522.68	731	1,115.68	20.20%	36,351	60,630.54	10,352	10,246.26	16.90%	372	4,722.31	7	64.48	1.37%	35,464	41,107.03	629	423.35	1.03%
2	BANK OF INDIA	5,203	12,993.98	2,048	4,485.46	34.52%	1,95,009	1,33,202.35	22,667	25,558.10	19.19%	736	6,361.68	198	1,949.24	30.64%	1,04,345	1,16,831.78	7,004	4,520.12	3.87%
3	INDIAN BANK	1,439	3,872.16	723	1,524.39	39.37%	20,210	30,114.17	7,563	10,892.65	36.17%	11	179.27	3	0.00	0.00%	11,772	12,660.04	1,400	1,350.42	10.67%
4	CENTRAL BANK OF INDIA	203	290.55	15	1.99	0.69%	11,203	17,639.14	2,030	1,997.72	11.33%	51	695.21	8	63.31	9.11%	3,565	4,641.41	286	318.65	6.87%
5	PUNJAB NATIONAL BANK	1,063	2,538.99	650	1,457.69	57.41%	30,007	44,931.72	10,166	14,559.15	32.40%	205	2,814.98	84	1,092.14	38.80%	15,073	12,864.06	2,103	2,544.89	19.78%
6	CANARA BANK	921	3,115.97	273	536.24	17.21%	24,540	41,280.22	2,780	3,646.48	8.83%	122	2,803.46	17	196.31	7.00%	13,006	25,428.21	93	144.42	0.57%
7	UNION BANK OF INDIA	459	1,144.42	181	311.10	27.18%	20,170	24,791.90	5,159	6,238.56	25.16%	77	1,162.36	5	75.82	6.52%	1,445	1,536.94	155	130.98	8.52%
8	UCO BANK	456	610.25	191	263.92	43.25%	42,787	44,875.89	18,042	11,311.58	25.21%	-	-	-	-		1,960	1,420.88	109	69.90	4.92%
9	BANK OF BARODA	482	1,614.44	59	138.34	8.57%	13,784	27,461.75	2,336	4,652.77	16.94%	188	2,524.02	48	830.74	32.91%	7,417	8,121.90	183	163.61	2.01%
10	INDIAN OVERSEAS BANK	243	736.72	105	209.91	28.49%	5,837	8,652.23	532	836.99	9.67%	81	1,010.57	14	282.71	27.98%	1,018	908.06	28	17.36	1.91%
11	PUNJAB AND SINDH BANK	-	-	-	-		1,619	4,809.81	346	824.78	17.15%	18	224.04	2	37.74	16.85%	28	19.36	4	1.31	6.74%
12	BANK OF MAHARASHTRA	8	26.00	1	1.98	7.63%	217	599.15	-	-	0.00%	135	2,151.55	1	25.00	1.16%	12	19.81	-	-	0.00%
13	IDBI BANK LTD	190	720.14	21	64.49	8.96%	5,357	10,063.09	1,928	2,208.03	21.94%	17	157.07	2	22.91	14.58%	1,049	650.02	530	355.76	54.73%
14	IDFC FIRST BANK LIMITED	-	-	-	-		109	323.72	-	-	0.00%	-	-	-	-		-	-	-	-	
15	FEDERAL BANK LTD	-	-	-	-		94	286.65	12	20.71	7.22%	-	-	-	-		-	-	-	-	
16	HDFC BANK LTD	2	1.05	-	-	0.00%	40,764	23,410.99	18,834	3,675.46	15.70%	45	536.29	-	-	0.00%	8	6.56	-	-	0.00%
17	ICICI BANK LTD	-	-	-	-		1,717	2,893.13	70	4.47	0.15%	2	47.22	-	-	0.00%	-	-	-	-	
18	KARNATAKA BANK LTD	2	4.40	2	4.40	100.00%	49	171.53	3	16.57	9.66%	5	171.53	-	-	0.00%	-	-	-	-	
19	AXIS BANK LTD	27	35.05	2	0.16	0.47%	62,052	15,068.28	6,583	662.77	4.40%	-	-	-	-		1	0.94	-	-	0.00%
20	INDUSIND BANK	-	-	-	-		9,68,353	2,38,711.81	26,442	6,284.02	2.63%	72	1,186.33	3	36.02	3.04%	-	-	-	-	
21	JAMMU & KASHMIR BANK LTD	-	-	-	-		-	-	-	-		-	-	-	-		-	-	-	-	
22	YES BANK	-	-	-	-		-	-	-	-		-	-	-	-		-	-	-	-	
23	KOTAK MAHENDRA BANK LTD	-	-	-	-		35	52.47	-	-	0.00%	11	254.71	1	10.57	4.15%	-	-	-	-	
24	SOUTH INDIAN BANK LTD	-	-	-	-		19	98.88	-	-	0.00%	1	4.53	-	-	0.00%	-	-	-	-	
25	LAKSHMI VILAS BANK	-	-	-	-		-	-	-	-		-	-	-	-		-	-	-	-	
26	KARUR VYSYA BANK	-	-	-	-		-	-	-	-		6	110.82	1	3.46	3.13%	-	-	-	-	
27	BANDHAN BANK	-	-	-	-		2,41,081	80,453.57	6,714	2,241.76	2.79%	-	-	-	-		-	-	-	-	
28	JHARKHAND RAJYA GRAMIN BANK	1,381	3,457.16	576	759.57	21.97%	9,736	3,603.11	3,919	1,403.42	38.95%	-	-	-	-		1,25,542	1,49,403.77	2,141	1,061.71	0.71%
29	DHANBAD CENTRAL CO-OP.BANK	-	-	-	-		-	-	-	-		-	-	-	-		67	32.93	13	6.79	20.63%
30	JHARKHAND STATE COOPERATIVE BANK LTD	-	-	-	-		-	-	-	-		-	-	-	-		-	-	-	-	
31	ESAF SMALL FINANCE BANK LIMITED	-	-	-	-		63,268	16,502.67	13,044	2,599.44	15.75%	-	-	-	-		-	-	-	-	
32	UJJIVAN SMALL FINANCE BANK	-	-	-	-		1,18,218	37,922.12	-	-	0.00%	-	-	-	-		-	-	-	-	
33	UTKARSH SMALL FINANCE BANK LIMITED	-	-	-	-		1,09,688	40,830.26	10,862	3,126.90	7.66%	-	-	-	-		-	-	-	-	
34	JANA SMALL FINANCE BANK	-	-	-	-		188	74.88	35	19.03	25.41%	-	-	-	-		-	-	-	-	
GRAND TOTAL		**14,801**	**36,683.96**	**5,578**	**10,875.32**	**29.65%**	**20,22,462**	**9,09,456.07**	**1,70,419**	**1,13,027.61**	**12.43%**	**2,155**	**27,117.95**	**394**	**4,690.44**	**17.30%**	**3,21,772**	**3,75,653.68**	**14,678**	**11,109.26**	**2.96%**

SOURCE: SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

DISTRICT WISE POSITION OF NPA UNDER GOVT. SPONSORED SCHEMES

As on 30th JUNE 2022

[No. in Actual and Amt. in Lakh]

Sl No	BANK NAME	PMEGP					MUDRA Loans					Stand Up India					SHG/ NRLM/ NULM				
		OUTSTANDING		NPA		NPA %	OUTSTANDING		NPA		NPA %	OUTSTANDING		NPA		NPA%	OUTSTANDING		NPA		NPA%
		NO.	AMT.	NO.	AMT.		NO.	AMT.	NO.	AMT.		NO.	AMT.	NO.	AMT.		NO.	AMT.	NO.	AMT.	
1	BOKARO	874	2,842.66	296	783.45	27.56%	1,20,044	61,630.96	12,460	9,168.74	14.88%	189	2,338.14	45	661.61	28.30%	17,569	19,246.35	537	262.85	1.37%
2	CHATRA	337	770.94	163	358.22	46.47%	15,215	11,654.03	2,399	2,591.36	22.24%	32	388.26	14	168.81	43.48%	13,040	13,613.49	870	424.54	3.12%
3	DEOGHAR	824	1,752.55	366	547.41	31.24%	45,244	28,339.08	5,763	4,350.29	15.35%	106	1,349.90	7	57.02	4.22%	6,537	5,478.36	905	754.97	13.78%
4	DHANBAD	1,124	3,370.44	488	1,159.66	34.41%	1,78,512	85,118.27	22,630	12,366.18	14.53%	201	2,486.72	43	423.55	17.03%	9,868	9,273.74	622	375.49	4.05%
5	DUMKA	900	1,739.49	373	587.34	33.77%	70,205	27,189.68	9,970	4,330.76	15.93%	41	467.52	2	9.83	2.10%	10,163	10,812.16	427	300.99	2.78%
6	EAST SINGHBHUM	939	2,872.13	234	466.75	16.25%	1,53,130	81,120.23	12,100	8,831.94	10.89%	345	4,226.58	78	991.47	23.46%	20,218	25,220.34	875	593.03	2.35%
7	GARHWA	225	595.26	63	106.70	17.93%	17,937	11,113.66	1,229	832.95	7.49%	11	123.34	-	-	0.00%	13,740	13,923.22	183	118.08	0.85%
8	GIRIDIH	804	2,024.07	269	518.38	25.61%	2,17,887	78,600.42	16,978	8,116.34	10.33%	92	1,061.46	11	102.18	9.63%	22,380	22,939.58	1,061	491.40	2.14%
9	GODDA	770	1,641.46	251	432.39	26.34%	33,034	20,938.95	6,148	4,103.63	19.60%	31	547.67	8	110.07	20.10%	10,393	12,029.25	397	214.49	1.78%
10	GUMLA	362	807.27	168	351.33	43.52%	15,897	10,208.15	3,966	2,717.65	26.62%	22	270.43	6	109.30	40.42%	11,868	13,737.94	1,158	907.42	6.61%
11	HAZARIBAGH	1,030	3,147.76	408	1,058.84	33.64%	1,15,501	56,051.40	10,520	8,597.83	15.34%	158	1,652.58	32	305.64	18.49%	23,584	27,867.07	663	392.53	1.41%
12	JAMTARA	498	682.89	151	144.65	21.18%	9,622	6,650.30	1,819	1,075.04	16.17%	5	37.34	-	-	0.00%	5,777	5,165.29	353	291.56	5.64%
13	KHUNTI	466	985.67	125	196.92	19.98%	15,572	7,561.54	1,239	976.41	12.91%	13	103.62	-	-	0.00%	6,926	9,684.40	378	353.02	3.65%
14	KODERMA	505	1,189.86	160	328.06	27.57%	70,618	29,716.49	4,695	2,984.99	10.04%	77	557.58	19	92.87	16.66%	9,818	13,133.23	293	227.17	1.73%
15	LATEHAR	250	446.75	97	125.50	28.09%	38,162	11,299.19	975	617.53	5.47%	13	138.56	-	-	0.00%	9,136	11,212.62	265	181.55	1.62%
16	LOHARDAGA	521	852.58	204	305.04	35.78%	13,478	9,892.39	1,505	1,715.03	17.34%	16	89.57	2	10.10	11.28%	6,347	6,797.84	617	693.97	10.21%
17	PAKUR	370	767.90	132	266.85	34.75%	1,06,803	35,993.66	6,197	2,371.38	6.59%	19	264.83	2	13.84	5.22%	9,941	12,409.44	369	190.52	1.54%
18	PALAMU	622	1,633.91	257	461.47	28.24%	38,211	25,152.87	3,369	3,777.70	15.02%	42	995.04	2	9.92	1.00%	26,281	24,921.18	959	838.13	3.36%
19	RAMGARH	462	1,251.37	134	270.86	21.65%	42,901	27,482.23	8,563	5,147.22	18.73%	93	888.53	21	192.40	21.65%	10,910	12,688.12	352	225.87	1.78%
20	RANCHI	1,215	3,412.91	627	1,540.26	45.13%	5,71,874	2,14,861.26	24,390	19,617.77	9.13%	541	7,240.53	93	1,413.22	19.52%	29,664	42,861.12	1,398	1,722.94	4.02%
21	SAHIBGANJ	585	1,468.73	183	258.84	17.62%	30,666	17,655.94	4,163	2,362.99	13.38%	14	114.96	4	5.95	5.17%	9,660	10,446.70	276	171.15	1.64%
22	SERAIKELA-KHARSAWAN	340	623.27	99	144.98	23.26%	40,869	21,037.18	3,891	2,736.63	13.01%	45	506.80	2	1.81	0.36%	13,808	17,518.22	750	565.17	3.23%
23	SIMDEGA	340	595.13	174	258.04	43.36%	10,432	6,109.05	1,595	1,290.26	21.12%	13	107.11	2	10.86	10.14%	9,261	10,903.98	537	565.56	5.19%
24	WEST SINGHBHUM	438	1,208.99	156	203.39	16.82%	50,648	24,079.15	3,855	2,347.00	9.75%	36	1,160.87	1	0.00	0.00%	14,883	23,770.03	433	246.87	1.04%
GRAND TOTAL		**14,801**	**36,683.96**	**5,578**	**10,875.32**	**29.65%**	**20,22,462**	**9,09,456.07**	**1,70,419**	**1,13,027.61**	**12.43%**	**2,155**	**27,117.95**	**394**	**4,690.44**	**17.30%**	**3,21,772**	**3,75,653.68**	**14,678**	**11,109.26**	**2.96%**

SOURCE: SLBC PORTAL

कार्यसूची सं	9
बैठक सं	80

9.1 सरकार प्रायोजित कार्यक्रम

प्रधान मंत्री रोजगार सृजन कार्यक्रम (PMEGP)

पीएमईजीपी के तहत्त आवेदनों के ई-ट्रैकिंग के लिए प्रस्तावित सेवाएँ अधिकांश बैंकों के द्वारा अपने बेवसाइट पर समाविष्ट कर ली गई हैं। इस प्रक्रिया के लिए KVIC के द्वारा सभी बैंकों को उनके द्वारा system number उपलब्ध कराने के पश्चात् User ID और Password दिये जाने का प्रावधान किया गया है। प्राप्त जानकारी के अनुसार बैंकों द्वारा PMEGP लोन की प्रक्रिया पोर्टल के माध्यम से ही की जा रही है। SLBC द्वारा PMEGP पोर्टल से ली गई जानकारी के अनुसार दिनांक **30.06.2022** तक की स्थिति इस प्रकार है:-

(राशि करोड़ में)

TARGET FOR 2022-23		**Forwarded to Banks**		**Sanctioned by Banks**		**Rejected/ Returned for rectification**		**Pending**	
No	MM involved	No	MM involved	No	MM involved	No	MM involved	No	MM involved
5,436	171.40	1686	50.36	188	5.42	617	17.91	890	26.70

PMEGP का 2022-23 वित्तीय वर्ष का बैंकवार एवं ज़िलावार लक्ष्य एवं प्रगति **Annexure** 08 (A) **एवं** 8 (B) में संलग्न है।

PMEGP के अंतर्गत काफी एप्लिकेशन बैंकों द्वारा रिजैक्ट किए जा रहे है जिसके कारणों की समीक्षा की जानी चाहिए। लंबित आवेदनों के निपटारे तथा पेंडिंग MARGIN MONEY क्लेम के संबंध मे बैंकों को TAT के तहत मामलों का त्वरित निबटान करना चाहिए।

9.2 NULM & PMAY

SEP-Individual & Group Loan Applications details as on 30.06.2022: (रिपोर्ट पेज 120 पर संलग्न है)

Target for FY 2022-23 (To be achieved by September,22)	No. of applications forwarded to Bank	No. of applications sanctioned	No of applications disbursed	No of applications pending
576	471	378	370	101

SHG (NULM) report as on 30.06.2022:

Target for FY 2022-23(To be achieved by Sep,22)	No. of applications sanctioned	Achievement % against Target
488	359	50.20%

PMAY Report (30.06.2022): (रिपोर्ट पृष्ठ 121 पर संलग्न है) **(Amt. in Lakhs)**

Source	Application submitted/received during the FY	No. of application sanctioned	Amt Sanctioned	No. of application rejected	No. of applications pending
Govt	0	0	0	0	0
Banks	10,339	10276	175752	75	1

State Level Bankers' Committee, Jharkhand

Convenor : Bank of India

Bank wise Target-vis-achivement under DAY-NULM for FY 2022-23 (NULM 1.0 upto September 22)

(as per NULM MIS Dated : 01-04-2022 to 30-06-2022)

Sl No	NAME OF BANK	SEP-Individual Loan Applications						SEP-SHG Bank linkage					
		TARGET FOR FY 2022-23	No. of Applications at Bank (excluding RETURNED / REJECTED)	No. of Applications Sanctioned	No. of Applications Disbursed	No. of Applications Pending at Bank	Achivement % against Target	TARGET FOR FY 2022-23	No. of Applications at Bank (excluding RETURNED / REJECTED)	No. of Applications Sanctioned	No. of Applications Disbursed	No. of Applications Pending at Bank	Achivement % against Target
1	STATE BANK OF INDIA	91	49	21	21	28	23%	67	21	11	5	16	7%
2	BANK OF INDIA	111	159	159	155	4	140%	80	205	148	142	63	178%
3	INDIAN BANK	55	40	6	6	34	11%	48	42	21	21	21	44%
4	CANARA BANK	82	73	71	70	3	85%	54	45	35	35	10	65%
5	BANK OF BARODA	43	28	26	25	3	58%	29	22	11	9	13	31%
6	CENTRAL BANK OF INDIA	23	6	2	2	4	9%	25	25	2	2	23	8%
7	PUNJAB NATIONAL BANK	40	15	13	13	2	33%	22	16	8	8	8	36%
8	UNION BANK OF INDIA	32	37	32	32	5	100%	36	34	11	9	25	25%
9	UCO BANK	27	12	11	11	1	41%	27	18	6	5	13	19%
10	BANK OF MAHARASHTRA	7	9	7	7	2	100%	19	17	16	15	2	79%
11	INDIAN OVERSEAS BANK	11	20	15	14	6	127%	11	21	16	12	9	109%
12	PUNJAB & SINDH BANK	4	3	1	1	2	25%	5	6	2	2	4	40%
13	AXIS BANK	2	1	0	0	1	0%	2	0	0	0	0	0%
16	HDFC BANK LTD	2	1	0	0	1	0%	2	0	0	0	0	0%
17	ICICI BANK LTD	2	0	0	0	0	0%	2	0	0	0	0	0%
18	IDBI BANK	11	6	3	3	3	27%	11	3	1	1	2	9%
19	INDUSIND BANK	1	0	0	0	0	0%	1	0	0	0	0	0%
23	JHARKHAND STATE COOPERATIVE BANK	0	0	0	0	0	0%	15	25	9	4	21	27%
24	JHARKHAND RAJYA GRAMIN BANK	32	12	11	10	2	31%	32	76	62	61	15	191%
Grand Total		**576**	**471**	**378**	**370**	**101**	**64.24%**	**488**	**576**	**359**	**331**	**245**	**50.20%**

SOURCE - NULM MIS

STATE LEVEL BANKERS' COMMITTEE, JHARKHAND
Convenor : Bank of India
REPORT OF PMAY-CLSS (Credit Linked Subsidy Scheme) STATUS AS ON 30.06.2022 (Since inception of the scheme)

Amt. in lakhs

SL. NO.	DISTRICT	Report from the department of PMAY					Report from Banks				
		Applications received by the Branches through ULB					No. of Applications Generated by the Branches it self & Considered				
		No. of Application received	No of Application Santioned	Sanctioned Amount	No. of Application rejected & returned to ULB	No. of Application Pending at Branches	No. of Application received	No of Application Santioned	Santioned Amount	No. of Application rejected & returned	No. of Application Pending at Branches
1	AXIS BANK	-	-	-	-	-	-	-	-	-	-
2	BANDHAN BANK	-	-	-	-	-	-	-	-	-	-
3	BANK OF BARODA	-	-	-	-	-	374	374	8,046	-	-
4	BANK OF INDIA	31	31	374	-	-	257	247	4,848.26	10	-
5	BANK OF MAHARASHTRA	-	-	-	-	-	4	4	130	-	-
6	CANARA BANK	-	-	-	-	-	1,190	1,181	24,042	9	-
7	CENTRAL BANK OF INDIA	-	-	-	-	-	355	355	8,843	-	-
8	DBS BANK	-	-	-	-	-	-	-	-	-	-
9	DHANBAD CENTRAL COOPERATIVE BAN	-	-	-	-	-	-	-	-	-	-
10	FEDRAL BANK	-	-	-	-	-	-	-	-	-	-
11	HDFC BANK	-	-	-	-	-	-	-	-	-	-
12	ICICI BANK	-	-	-	-	-	509	509	1,116	-	-
13	IDBI BANK	-	-	-	-	-	726	712	14,096	27	-
14	INDIAN BANK	-	-	-	-	-	393	393	5,686	-	-
15	INDIAN OVERSEAS BANK	28	28	527	-	-	35	33	343	1	1
16	INDUSIND BANK	-	-	-	-	-	-	-	-	-	-
17	JANA SMALL FINANCE BANK	-	-	-	-	-	12	12	83	-	-
18	JAMMU & KASHMIR BANK	-	-	-	-	-	-	-	-	-	-
19	JHARKHAND RAJYA GRAMIN BANK	-	-	-	-	-	97	78	1,472	19	-
20	JHARKHAND STATE COOPERATIVE BANI	-	-	-	-	-	5	5	57	-	-
21	KARNATAKA BANK	-	-	-	-	-	1	1	26	-	-
22	KARUR VASYA BANK	-	-	-	-	-	-	-	-	-	-
23	KOTAK MAHENDRA BANK	-	-	-	-	-	-	-	-	-	-
24	PUNJAB & SINDH BANK	-	-	-	-	-	87	87	1,113	-	-
25	PUNJAB NATIONAL BANK	-	-	-	-	-	537	528	11,896	9	-
26	SOUTH INDIAN BANK	-	-	-	-	-	-	-	-	-	-
27	STATE BANK OF INDIA	-	-	-	-	-	5,567	5,567	90,606	-	-
28	UCO BANK	-	-	-	-	-	66	66	1,288	-	-
29	UJJIVAN SMALL FINANCE BANK	-	-	-	-	-	6	6	12	-	-
30	UNION BANK OF INDIA	118	118	2047.85	-	-	118	118	2047.85	-	-
31	UTAKARSH BANK	-	-	-	-	-	-	-	-	-	-
32	YES BANK	-	-	-	-	-	-	-	-	-	-
Grand Total		**177**	**177**	**2,949**	**-**	**-**	**10,339**	**10,276**	**1,75,752**	**75**	**1**

SOURCE - BANKS

कार्यसूची संख्या	**10**
बैठक संख्या	**80**

RSETI & FLCC का परिचालन

झारखंड राज्य में आरसेटी की वर्तमान स्थिति निम्नांकित है : (As on 30.06.2022)

झारखन्ड राज्य के 24 जिलों में निम्नलिखित सूची के अनुसार , विभिन्न बैंको के द्वारा 24 आरसेटी और 1 रुडसेटी संचालित किया जा रहा हैं।

प्रायोजक बैंक	ज़िले
बैंक ऑफ इंडिया	12
स्टेट बैंक ऑफ इंडिया	08
इंडियन बैंक	03
पंजाब नेशनल बैंक	01
कुल	24
रुडसेटी (रांची जिले की सिल्ली में केनरा बैंक द्वारा संचालित)	01

AFY 2022-23 का वार्षिक लक्ष्य :

लक्ष्य :प्रशिक्षण कार्यक्रमों की संख्या - 625	**प्रशिक्षनार्थियों की संख्या - 18,470**
उपलब्धि: प्रशिक्षण कार्यक्रमों की संख्या - 88	**प्रशिक्षनार्थियों की संख्या - 2,476**

(रिपोर्ट पेज 123 पर संलग्न है)

RSETI भवन निर्माण की अद्यतन स्थिति:

कार्य सम्पूर्ण/ नये भवन में RSETI का संचालन	**20**
भवन निर्माण कार्य प्रगति पर	**04**
भवन निर्माण से संबंधित कोई भी कार्य प्रारंभ होना बाकी	**01**

(रिपोर्ट पृष्ठ 124,125,126 पर संलग्न है)

RSETI प्रशिक्षार्थीयों की बैंकों से वित्तीय संबन्धता (CREDIT LINKAGE) की स्थिति :-

AFY 2020-21 के दौरान		AFY 2022-23 के दौरान	
कुल प्रशिक्षनार्थी	**Credit Linked**	**कुल प्रशिक्षनार्थी**	**Credit Linked**
13,716	**3,211**	**1,477**	**705**

(रिपोर्ट पृष्ठ 127 पर संलग्न है)

STATE LEVEL BANKERS' COMMITTEE, JHARKHAND

CONVENOR : BANK OF INDIA

Report of Training Programme Conducted by the RSETIes (Report as on 30.06.2022)

			Target FY 2022-23		Performance during the Financial Year 2022-23 (up to the end of June, 2022 Month)			
Sl No	Name of the RSETI	Sponsering Bank	Number of Training Programmes to be Conducted	Number of Trainees to be Trained	Number of Training Programmes Conducted	% of Achievement to Target for No. of Training Programmes Conducted	Number of Trainees Trained	% of Achievement to Target for No. of Trainees Trained
1	BOKARO	BANK OF INDIA	25	750	4	16.00%	123	16.40%
2	CHATRA	BANK OF INDIA	27	800	6	22.22%	172	21.50%
3	DHANBAD	BANK OF INDIA	25	750	5	20.00%	156	20.80%
4	E-SINGHBHUM	BANK OF INDIA	28	825	3	10.71%	76	9.21%
5	GIRIDIH	BANK OF INDIA	25	750	3	12.00%	75	10.00%
6	GUMLA	BANK OF INDIA	30	750	1	3.33%	25	3.33%
7	KHUNTI	BANK OF INDIA	25	750	4	16.00%	109	14.53%
8	KODERMA	BANK OF INDIA	25	790	5	20.00%	127	16.08%
9	LOHARDAGA	BANK OF INDIA	25	750	2	8.00%	49	6.53%
10	SIMDEGA	BANK OF INDIA	25	750	5	20.00%	137	18.27%
11	W-SINGHBHUM	BANK OF INDIA	25	750	8	32.00%	221	29.47%
12	DUMKA	INDIAN BANK	25	750	5	20.00%	159	21.20%
13	GODDA	INDIAN BANK	18	450	3	16.67%	102	22.67%
14	HAZARIBAG	BANK OF INDIA	27	800	2	7.41%	43	5.38%
15	RAMGARH	BANK OF INDIA	21	630	-	0.00%	-	0.00%
16	SARAIKELA	PUNJAB NATIONAL BANK	28	825	4	14.29%	124	15.03%
17	RANCHI	RUDSETI, CANARA BANK	28	825	7	25.00%	183	22.18%
18	DEOGHAR	STATE BANK OF INDIA	28	825	6	21.43%	190	23.03%
19	GARHWA	STATE BANK OF INDIA	25	750	3	12.00%	88	11.73%
20	JAMTARA	STATE BANK OF INDIA	25	750	2	8.00%	47	6.27%
21	LATEHAR	STATE BANK OF INDIA	25	750	4	16.00%	105	14.00%
22	PAKUR	STATE BANK OF INDIA	25	750	1	4.00%	21	2.80%
23	PALAMU	STATE BANK OF INDIA	25	750	1	4.00%	30	4.00%
24	RANCHI	BANK OF INDIA	20	600	1	5.00%	25	4.17%
25	SAHEBGANJ	STATE BANK OF INDIA	20	600	3	15.00%	89	14.83%
TOTAL			**625**	**18,470**	**88**	14.08%	**2,476**	13.41%

Source : RSETI

CONVENER : BANK OF INDIA

STATUS OF RSETI BUILDING CONSTRUCTION (As on 30.06.2022)

DISTRICT	BANK	STATUS OF BUILDING CONSTRUCTION		EXPECTED DATE OF		REMARKS
		COMPLETE	PRESENT STATUS	COMPLETION	INAUGURATION	
		(YES/ NO)	(FOR INCOMPLETE BUILDING)	OF RSETI BUILDING CONSTRUCTION	OF COMPLETED RSETI BUILDING	
BOKARO	BANK OF INDIA	YES	NA	NA	NA	Functioning in own building.
CHATRA	BANK OF INDIA	YES	NA	NA	NA	Functioning in own building.
DHANBAD	BANK OF INDIA	YES	NA	NA	NA	Functioning in own building.
EAST SINGHBHUM	BANK OF INDIA	YES	NA	NA	NA	Functioning in own building.
GIRIDIH	BANK OF INDIA	YES	NA	NA	NA	Functioning in own building.
GUMLA	BANK OF INDIA	YES	NA	NA	NA	Functioning in own building.
KHUNTI	BANK OF INDIA	YES	NA	NA	NA	Functioning in own building.
KODERMA	BANK OF INDIA	YES	NA	NA	NA	Functioning in own building.
LOHARDAGA	BANK OF INDIA	YES	NA	NA	NA	Functioning in own building.
RAMGARH	BANK OF INDIA	NO	NO	NA	NA	Lease deed executed on 27.10.2021,Land Survey complete and Architecture appointed .
SIMDEGA	BANK OF INDIA	YES	NA	NA	NA	Functioning in own building.
WEST SINGHBHUM	BANK OF INDIA	YES	NA	NA	NA	Functioning in own building.
DUMKA	INDIAN BANK	YES	NA	NA	NA	Functioning in own building.
GODDA	INDIAN BANK	NO	Under Construction	30.09.2022	31.10.2022	Functioning in rented building.
HAZARIBAG	INDIAN BANK	YES	NA	NA	NA	Functioning in own building.
SARAIKELA	PUNJAB NATIONAL BANK	YES	NA	NA	NA	Functioning in own building.
RANCHI	RUDSETI (CANARA BANK)	YES	NA	NA	NA	Functioning in own building.
DEOGHAR	STATE BANK OF INDIA	YES	NA	NA	NA	Functioning in own building.
GARHWA	STATE BANK OF INDIA	NO	Admin Block:- Mummty brick work completed slab casting to be done. GF Plastering work in progress. Director Block :- FF Brick work done upto roof level. Slab centering work in progress. Dormitory :- Ground floor brick work doen till tie beam.	65% Work Completed	NA	Construction work is under process.
JAMTARA	STATE BANK OF INDIA	YES	Area development and finishing work is in progress.	96% Work Completed	NA	Functioning in own building.
LATEHAR	STATE BANK OF INDIA	NO	List of incomplete tasks and works -in process IN ADMINISTRATIVE BUILDING 1. Shutter works of admin building. 2.Iron Grill work of windows. 3.Polishing and smoothing of floor etc. 4. Paved road from get to office to dormitory and to director's resident. IN DORMITORY BUILDING 1. Front side windows and iron grill works 2. Electrification switch board etc. 3. Guest Faculty staying room finishing work 4. Ramp for handicapped persons 5.. Polishing and smoothing of floor etc. 6. Shed administrative building to dormitory building. IN DIRECTOR'S RESIDENCE 1. Main gate entrance gate and grill work 2. Bathroom finishing 3. Paved road from dormitory and to Director's residence. 4. Electrification switch board etc. 5. Wastage water supply	STATUS OF ADMIN BLOCK - COMPLETED STATUS OF DORMITORY BLOCK - 80 % COMPLETED	1-Dec-22	OFFICE SHIFTED FROM 28-02-2022 AND WORK IS PROGRESS IN DORMATORY BLOCK.

PAKUR	STATE BANK OF INDIA	NO	**Status of Admin Block :-** 1. Plastering work completed. 2. Tiles work completed. 3. Doors and windows wooden work not completed. 4. Plumbing work not completed. 5. Wall putty work in progress. 6. Toilets work not completed. 7. Kitchen room work not completed. **Status of Dormitory Block :-** 1. Plastering work completed. 2. Doors and windows wooden work not completed. 3. Plumbing work not completed. 4. Wall putty work in progress. 5. Toilets work not completed. **Status of Director Building :-** 1. Plastering work completed. 2.Tiles work not completed. 3. Door and windows wooden work not completed. 4. Wall putty work in progress. 5. Plumbing work not completed. 6.Toilets work not completed **MISCELLANEOUS:-** **1.** Electric and wiring work not started. 2. There is a tubewell at the building but no water.	85% Work Completed	NA	Construction work is under process.
PALAMU	STATE BANK OF INDIA	NO	Work completed of director residence. Plaster work has completed outer side of main building and Whole boundary wall has completed.	NA	NA	Construction work of RSETI Building is under constraction
RANCHI	STATE BANK OF INDIA	YES	List of incomplete tasks and works -in process IN DORMITORY BUILDING 1. Front side windows and iron grill works 2. Electrification switch board etc. 3. Guest Faculty staying room finishing work 4. Ramp for handicapped persons 5.. Polishing and smoothing of floor etc. 6. Shed administrative building to dormitory building. IN DIRECTOR'S RESIDENCE 1. Main gate entrance gate and grill work 2. Bathroom finishing 3. Paved road from dormitory and to Director's residence. 4. Electrification switch board etc. 5. Wastage water supply	Admin Block Status - Completed. Dormitory Block Status - 90% Completed.	After completion of Building	Office Shifted on 27-05-2022 But Dormatory Block and Director Residence is under Process.

SAHIBGANJ	STATE BANK OF INDIA	NO	Most of the work on the admin block is completed in this time. **Director block:-** * Plaster work completed. * Plumbing work in partial completed. * Electric wiring work is partial completed. * Window and gate frame work is completed. **Status of Dormitory Block:-** • Plastering work done • Tiels work is almost done except for the bathroom. • Door and window work is progress • Plastering work and putty work has been done in the inner part but not in the outer part. • Door and window frame got fixed upto ground and first floor. • Wiring work completed in the block. • Kota stone fixed in ground floor completed. • Plumbing work in the progress. **Note :** Undernoted works yet to be done.: 01. Leveling of passage between the blocks. 02. Electrical main switch panel etc. 03. Approach Road.	NA	NA	RSETI Sahibganj Functioning in own building but Dormaitory And Director Block are not completed.

Source :- RSETI

State Level Bankers' Committee, Jharkhand

Convenor: Bank of India

CREDIT LINKAGE OF RSETI TRAINEES

Sl No	Name of District	PERFORMANCE UP TO 30.06.2022					PERFORMANCE DURING FY 2022-23 (from 01.04.2022 to 30.06.2022)																
		NO. OF APPLICATIONS					NO. OF APPLICATIONS													% Achivement for 2022-23 Application Santioned	Total Amount of loan sanctioned during Current FY (2022-23)	No. of Application Rejected	No. of Applications Pending with Banks
							No. of Application generated and submitted for Credit Linkage						No. of Applications Sanctioned										
		Sent to Banks by RSETI	Sanctioned by Banks	Amount of loan sanctioned	Returned by Banks	Pending with Banks	RSETI Generated Candidate	MUDRA Portal	NRLM Candidate	PMEGP Candidate	Other Candidate	Total Applications	RSETI Generated Candidate	MUDRA Portal	NRLM Candidate	PMEGP Candidate	Other Candidate	Last year pending Applications	Total Sanctioned				
				(Rs in Thousand)		(as on 31.3.2022)	From 01.04.2022 to 30.06.2022						From 01.04.2022 to 30.06.2022								(Rs in Thousand)		
1	BOKARO	3,344	1,485	26,063.00	1,859	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	-	-	-
2	CHATRA	135	-	-	-	135	3	-	-	-	-	3	-	-	-	-	-	135	135	4500.00%	-	-	-
3	DEOGHAR	519	347	5,630.00	72	100	31	-	-	-	-	31	2	-	-	-	-	-	2	6.45%	40,000.00	-	129
4	DHANBAD	1,144	683	1,46,916.85	387	74	56	-	-	-	-	56	-	-	-	-	-	74	74	132.14%	-	-	130
5	DUMKA	947	786	4,017.50	4	157	57	-	-	-	-	57	2	-	-	-	-	157	159	278.95%	-	-	212
6	EAST SINGHBHUM	1,141	348	79,236.00	32	761	17	-	-	-	-	17	-	-	-	-	-	12	12	70.59%	200.00	80	686
7	GARHWA	295	-	-	29	266	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	-	-	266
8	GIRIDIH	1,292	469	13,425.00	674	149	88	-	240	-	-	328	-	-	240	-	-	3	243	74.09%	2,411.00	150	84
9	GODDA	1,214	803	44,691.00	309	102	121	-	-	-	-	121	-	-	-	-	-	-	-	0.00%	-	1	222
10	GUMLA	537	91	4,195.00	109	337	38	-	-	-	-	38	-	-	-	-	-	-	-	0.00%	-	1	374
11	HAZARIBAGH	4,724	3,335	5,12,648.00	1,363	26	23	-	12	-	-	35	-	-	12	-	-	26	38	108.57%	240.00	-	23
12	JAMTARA	399	213	77,725.00	159	27	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	-	-	27
13	KHUNTI	971	622	52,731.00	76	273	103	-	-	-	-	103	13	-	-	-	-	-	13	12.62%	530.00	13	350
14	KODERMA	497	62	54,013.80	199	236	3	-	-	-	-	3	-	-	-	-	-	-	-	0.00%	-	-	239
15	LATEHAR	131	18	800.00	11	102	42	-	-	-	-	42	-	-	-	-	-	-	-	0.00%	-	-	144
16	LOHARDAGA	152	39	1,840.00	-	113	61	4	-	-	-	65	-	-	-	-	-	1	1	1.54%	50.00	2	175
17	PAKUR	492	317	1,826.00	30	145	2	-	8	-	-	10	-	-	8	-	-	-	8	80.00%	180.00	-	147
18	PALAMU	317	-	-	-	317	19	-	-	-	-	19	-	-	-	-	-	-	-	0.00%	-	-	336
19	RAMGARH	237	-	-	63	174	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	-	-	174
20	RANCHI	196	1	1,000.00	7	188	297	-	2	-	-	299	-	-	-	-	-	-	-	0.00%	-	-	487
21	RUDSETI	357	225	2,645.47	-	132	76	-	-	-	-	76	6	-	-	-	-	-	6	7.89%	178.00	-	202
22	SAHEBGANJ	259	211	4,225.00	17	31	11	-	-	-	-	11	-	-	-	-	-	-	-	0.00%	-	-	31
23	SERAIKELA KHARSAWAN	512	349	9,896.61	-	163	57	-	-	-	-	57	4	-	10	-	-	-	14	24.56%	296.00	-	206
24	SIMDEGA	193	41	2,517.00	13	139	31	-	-	-	-	31	-	-	-	-	-	-	-	0.00%	-	-	170
25	WEST SINGHBHUM	232	61	27,40,000.00	-	171	72	3	-	-	-	75	-	-	-	-	-	-	-	0.00%	-	-	246
	TOTAL	20,237	10,506	37,86,042.23	5,413	4,318	1,208	7	262	-	-	1,477	27	-	270	-	-	408	705	47.73%	44085.00	247	5,060

Source : RSETI

वित्तीय साक्षरता एवं ऋण परामर्श केंद्र (FLCCs) का संचालन

वर्तमान में 24 वित्तीय साक्षरता एवं ऋण परामर्श केंद्र (FLCCs) झारखंड के राज्य में परिचालन कर रहे हैं :-

बैंक का नाम	बैंक वित्तीय साक्षरता केन्द्र परिचालन (**जिला स्तर पर**)	**संख्या**
बीओआई	रांची, गुमला, लोहरदगा, सिंहभूम (पश्चिम), सिंहभूम (पूर्वी), गिरिडीह, धनबाद, कोडरमा, हजारीबाग, रामगढ़, बोकारो, चतरा, खूंटी, सराइकेला, सिमडेगा	**15**
एसबीआई	देवघर, पाकुर, साहिबगंज, जामताड़ा, गढ़वा, लातेहर,पलामू	**7**
इंडियन बैंक	दुमका व गोड्डा	**2**

उपरोक्त बैंको के अलावा निम्नलिखित ग्रामीण बैंको के शाखाओं द्वारा भी वित्तीय साक्षरता केन्द्र का सञ्चालन किया जाता है।

- **झारखण्ड राज्य ग्रामीण बैंक** - 24 केन्द्र
- इसके अलावे झारखण्ड राज्य सहकारी बैंक भी 06 एवं बंधन बैंक के द्वारा 05 वित्तीय साक्षरता केंद्र का संचालन कर रही है।
- Central Financial Literacy Center- 44 केंद्र

जून 2022 तिमाही के दौरान आयोजित वित्तीय साक्षरता शिविर

तिमाही में आयोजित वित्तीय साक्षरता शिविर की संख्या	
वित्तीय साक्षरता केंद्र द्वारा	621
ग्रामीण शाखाओं द्वारा	2298
कुल	**2919**

(रिपोर्ट पृष्ठ 129 पर संलग्न है)

राज्य में संचालित वित्तीय साक्षरता एवं ऋण परामर्श केन्द्रों (एफएलसीसी) के बारे में विस्तृत जानकारी पृष्ठ संख्या - 130, 131 में है।

Annexure III

QUARTERLY REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES OF BANKS

State	Jharkhand
Quarter ended	Jun-22
Year	2022-23

Bank	No of rural branches in district	No of camps conducted during the quarter
AXIS BANK	5	5
BANDHAN BANK	45	15
BANK OF BARODA	30	113
BANK OF INDIA	310	591
BANK OF MAHARASTRA	1	0
CANARA BANK	64	100
CENTRAL BANK OF INDIA	26	49
DBS BANK	0	0
DHANBAD CENTRAL COOPERATIVE BANK	6	0
ESAF BANK	2	2
FEDERAL BANK	3	0
HDFC BANK	3	20
ICICI BANK	8	0
IDBI BANK	11	14
IDFC FIRST BANK	0	0
INDIAN BANK	73	50
INDIAN OVERSEAS BANK	12	0
INDUSIND BANK	2	0
JAMMU & KASHMIR BANK	0	0
JANA SMALL FINANCE BANK	5	0
JHARKHAND RAJYA GRAMIN BANK	358	982
JHARKHAND STATE CO BANK	66	71
KARNATAKA BANK	0	0
KARUR VYSYA BANK	0	0
KOTAK MAHINDRA BANK	1	0
PUNJAB & SIND BANK	3	0
PUNJAB NATIONAL BANK	76	162
SOUTH INDIAN BANK	0	0
STATE BANK OF INDIA	305	76
UCO BANK	19	40
UJJIVAN SMALL FINANCE BANK	0	0
UNION BANK	31	8
UTAKARSH SMALL FINANCE BANK	17	0
YES BANK	0	0
TOTAL	**1482**	**2298**

Source - Banks

District	No of rural branches in district	No of camps conducted during the quarter
Bokaro	73	113
Chatra	40	92
Deoghar	72	64
Dhanbad	76	51
Dumka	83	102
East Singhbhum	84	165
Garhwa	40	76
Giridih	118	123
Godda	75	86
Gumla	49	95
Hazaribag	91	158
Jamtara	41	40
Khunti	29	83
Koderma	33	69
Latehar	21	54
Lohardaga	23	42
Pakur	40	46
Palamu	73	89
Ramgarh	50	101
Ranchi	144	183
Sahibganj	43	60
Saraikela Kharsawan	79	157
Simdega	31	70
West Singhbhum	74	179
TOTAL	**1482**	**2298**

Annexure II - PART C

Database on FLCs

District	FLC Code	Date of opening	Location (Metro, Urban, Semi-urban or rural)	Premises (Bank branch, LDM office, RSETI, Independent)	Address of FLC	Sponsor Bank	Whether Run by Trust or run directly by sponsor bank	Name(s) of FL Counsellor(s)	Contact No(s)	Email	FLC Helpline
DALTONGANJ	8601	07.05.2012	Semi Urban	LDM Office	LDM Office, SBI, SPB, Church Road, Daltonganj (Palamu)	State Bank of India	Run by Trust	Abhay Kumar	9304683678	abhaykr59@gmail.com	9304683678
PAKUR	6901	07.05.2012	Semi Urban	LDM Office	LDM Office, Civil Court Campus, Pakur	State Bank of India	Run by Trust	Krishna Kumar Gupta	6204584351	kkgupta019@gmail.com	6204584351
SAHIBGANJ	3901	07.05.2012	Semi Urban	LDM Office	LDM Office,SBI Main Branch ,Sahebganj	State Bank of India	Run by Trust	Madan Lal Jha	9006375811	madanjh3@gmail.com	9006375811
DEOGHAR	4001	07.05.2012	Semi Urban	LDM Office	LDM Office, SBI Build,Sadhana Bhawan, Main Rd. Deoghar	State Bank of India	Run by Trust	Niren Kumar Karmakar	7321026638	nkkarmakar1@gmail.com	7321026638
GARHWA	3801	21.05.2012	Semi Urban	LDM Office	LDM Office, Chinia Road, Garhwa	State Bank of India	Run by Trust	Rabindra Nath Pandey	9431147967	rabindernathpandey109@gmail.com	9431147967
LATEHAR	10401	07.05.2012	Semi Urban	LDM Office	LDM Office, Latehar	State Bank of India	Run by Trust	Shyam Sunder Prasad Gupta	9470190180	Shyamsundarpd6600@gmail.com	9470190180
JAMTARA	10501	07.05.2012	Semi Urban	LDM Office	LDM office Jamtara	State Bank of India	Run by Trust	Sriniwas Singh	8210204114	singhsn.sbi@gmail.com	8210204114
RANCHI	087 C 01	10.03.2016	Urban		Hatia Branch, JSCB Ltd.	Jharkhand State Cooperative Bank	Sponsor bank	Sri Lokesh Nath Tiwary	9162436204	hatiajscb@gmail.com	
BOKARO	035 C 01	11.03.2016	Semi Urban		Sector iv Branch, Jscb Lt	Jharkhand State Cooperative Bank	Sponsor bank	Sri Amit kumar	9804453340	jscbbokaro1@gmail.com	
EAST SINGHBHUM	036 C 01	28.01.2016	Urban		Bistupur Branch, Jscb Ltd	Jharkhand State Cooperative Bank	Sponsor bank	Sri Sunil Kumar Ram	9234264447	bmjscbjsr@gmail.com	
EAST SINGHBHUM	036 C 02	15.09.2016	Rural		Musabani Branch, JSCB	Jharkhand State Cooperative Bank	Sponsor bank	Sri Amit Singh	8757481423	musabanibr@sdccbank.com	
EAST SINGHBHUM	106 C 01	15.09.2016	Rural		Jagannathpur Branch, JS	Jharkhand State Cooperative Bank	Sponsor bank	Sri Anand jarika	9939352251	anand.jarika@gmail.com	
EAST SINGHBHUM	088 C 01	28.02.2017	Rural		Gamharia Branch, JSCB	Jharkhand State Cooperative Bank	Sponsor bank	Sri Syam Baskey	9199868612	Jscbgamharia1040@gmail.com	
BOKARO	03501	04.03.2014	Semi Urban	Bank Branch	JRGB, Jodhadih More Bra	Jharkhand Rajya gramin bank	Sponsor Bank	Mr RAJESH KUMAR	8986698190	rajeshkr040292@gmail.com	
CHATRA	06102	08.03.2014	Semi-Urban	Bank Branch	JRGB Chatra Branch	Jharkhand Rajya gramin bank	Sponsor Bank	Ms RAKHI BALA SINHA	8873202863	rakhishinha@gmail.com, rakhishinha9634@gmail.com	
DHANBAD	08202	24.01.2014	Semi Urban	Bank Branch	JRGB, Dhaiya Branch	Jharkhand Rajya gramin bank	Sponsor Bank	Ms LOVELY KUMARI PANDIT	6205287520 8789993451	lovelypandit54@gmail.com	
EAST SINGHBHUM	03602	19.02.2014	Rural	Bank Branch	JRGB, Bhilaipahari	Jharkhand Rajya gramin bank	Sponsor Bank	Ms RASHMI NAMATA	6203503454	rashminamata123@gmail.com	
GIRIDIH	05602	22.02.2014	Semi Urban	Bank Branch	JRGB, Giridih	Jharkhand Rajya gramin bank	Sponsor Bank	Ms SUCHITA VERMA	9304340932	suchitaverma3345@gmail.com	
GUMLA	04302	25.02.2014	Semi-Urban	Bank Branch	JRGB, Gumla	Jharkhand Rajya gramin bank	Sponsor bank	RINKY DEVI	9199492501	kumaririnki7242@gmail.com	
HAZARIBAGH	08402	18.01.2014	Semi-Urban	Bank Branch	JRGB Hazaribag Branch	Jharkhand Rajya gramin bank	Sponsor Bank	MS MANISHA PANDEY	9693260715	manishachoubey0715@gmail.com	
KHUNTI	29802	08.01.2014	Semi Urban	Bank Branch	JRGB,Khunti Branch	Jharkhand Rajya gramin bank	Sponsor Bank	MS BIRANI TUTI	8789539242	biranituti174@gmail.com	
KODERMA	07302	07.03.2014	Semi-Urban	Bank Branch	JRGB, Koderma Branch	Jharkhand Rajya gramin bank	Sponsor Bank	PARVATI KUMARI	9934857368	parvati.kod41@gmail.com	
LOHARDAGA	04402	24.02.2014	Semi-Urban	Bank Branch	JRGB, Lohardaga	Jharkhand Rajya gramin bank	Sponsor bank	Mr ANIL KUMAR	9386250110	anilaarav8@gmail.com	
RAMGARH	29702	17.02.2014	Semi-Urban	Bank Branch	JRGB Ramgarh Branch	Jharkhand Rajya gramin bank	Sponsor Bank	ANITA KUMARI	9973995170	anitakumari00000111@gmail.com	
RANCHI	08702	14.09.2013	Rural	Bank Branch	JRGB,Lalgutwa Branch	Jharkhand Rajya gramin bank	Sponsor Bank	Mr RAJESH KR SINHA	9431768341	Rajesh22.sinha@gmail.com	
SARAIKELA	10602	04.02.2014	Rural	Bank Branch	JRGB, Seraikella	Jharkhand Rajya gramin bank	Sponsor Bank	Ms KESHOWATI MAHATO	6207643164 8271311988	keshowati@gmail.com	
SIMDEGA	10802	26.02.2014	Semi-Urban	Bank Branch	JRGB, Simdega	Jharkhand Rajya gramin bank	Sponsor bank	Mr YUGAL KISHORE MISHRA	7903140422	jugalkrmishra@gmail.com	
WEST-SINGHBHUM	08802	23.01.2014	Rural	Bank Branch	JRGB, Chaibasa	Jharkhand Rajya gramin bank	Sponsor Bank	MS. SUNITA SUNDI	9608463850	sunitasundi2017@gmail.com	
DEOGHAR	04002	13.09.2013	SEMI URBAN	Bank Branch	JRGB, Deoghar	Jharkhand Rajya gramin bank	Sponsor Bank	Ms BEENA KUMARI	8603785397	nawalvermasvm@gmail.com, beena1990allbs@gmail.com	
DUMKA	04102	26.11.2013	SEMI URBAN	Bank Branch	JRGB, Dumka	Jharkhand Rajya gramin bank	Sponsor Bank	Mr JITENDRA KUMAR CHAURASIA	9470638705	flcdumka111@gmail.com	

GARHWA	03802	18.09.2013	SEMI URBAN	Bank Branch	JRGB, Chinia More, Garh	Jharkhand Rajya gramin bank	Sponsor Bank	Mr RAJEEV KUMR DUBEY	7677182238, 8709718003	rkdubey0003@gmail.com, dubeykumarrajeev007@gmail.com	
GODDA	04202	15.02.2014	SEMI URBAN	R.O Office Godda	JRGB, GULZARBAGH,G	Jharkhand Rajya gramin bank	Sponsor Bank	Mr BAPI SEN	7488047151	bapisen1920@gmail.com	
JAMTARA	10502	20.12.2013	SEMI URBAN	Bank Branch	JRGB, Kyastphara More,	Jharkhand Rajya gramin bank	Sponsor Bank	Mr PRASHANT KUMAR	9934785403	kabul.prashant@gmail.com	
LATEHAR	10402	26.12.2013	SEMI URBAN	Bank Branch	JRGB, Latehar	Jharkhand Rajya gramin bank	Sponsor Bank	Mr AMIT KUMAR	8051205933, 8789455464	amitagrawal4ual@gmail.com	
PAKUR	06902	24.01.2014	SEMI URBAN	Bank Branch	JRGB Pakur Branch	Jharkhand Rajya gramin bank	Sponsor Bank	Mr NAVEEN KUMAR THAKUR	7488081918	naveenchikku1991@gmail.com, naveensbg000@gmail.com	
PALAMOU	08602	26.11.2013	SEMI URBAN	R.O Office, DALTONGANJ	R.O III JRGB Church Roa	Jharkhand Rajya gramin bank	Sponsor Bank	Mr KAMLESH KR. MISHRA	9334430004	kamales.mishra@gmail.com	
SAHEBGANJ	03902	06.01.2014	SEMI URBAN	Bank Branch	JRGB.Sahibganj	Jharkhand Rajya gramin bank	Sponsor Bank	Mr HARSH KUMAR CHAURASIA	7277756508	flcsbg@gmail.com	
DUMKA	04101	20.07.2014	Semi-urban	LDM Office	Lead Bank office, Aanpur	Indian Bank	By Trust	Sudhir Kumar	7979750953	sudhirk356@gmail.com	06434-356624
GODDA	04201	20.07.12	Semi-urban	LDM office	Lead Bank Office, Godda,	Indian Bank	By Trust	ANUP KUMAR	8969584237, 7903754019	ldmgodda@gmail.com	06422-220646
KHUNTI	29801	3/6/2013	Semi Urban	LDM Office	Basundhra Complex, 2nd	Bank of India	Sponsor Bank	Uttam Kr Chail	9687598520	uttamchail21@gmail.com	9687598520
DHANBAD	08201	44564	Urban	LDM Office	Combined Building,L.C.R	Bank of India	Sponsor Bank	Rajendra Kumar	9934113087	rajendra.dhn1961@gmail.com	9934113087
CHATRA	06101	22-07-2020	SEMI-URBAN	LDM OFFICE CHATRA	LDM office	Bank of India	Sponsor Bank	Mr. Mrinal Kumar Das	7004741219	mrinalkdas.boi@gmail.com	7004741219
BOKARO	03502	16.08.2011	Semi-Urban	RSETI	Swati Nagar, Chas, Near	Bank of India	Sponsor Bank	Dineshwar Rana	9507422868	flc.bokaro@bankofindia.co.in	
EAST SINGHBHUM	03601	07.09.2011	Semi-Urban	Independent	FLCC,EAST SINGHBHUM	Bank of India	Sponsor Bank	Mr Thakur Singh	9934553499	LDM.Eastsinghbhum@bankofindia.co.in	0657-2280332
GIRIDIH	05601	09.07.2011	Semi-Urban	LDM Office	LDM Office, Kachhari Roa	Bank of India	Sponsor Bank			flc.giridih@bankofindia.co.in	
GUMLA	04301	09.08.2008	Semi-Urban	LDM Office	PALKOT GUMLA	Bank of India	Sponsor Bank		9470124991	flc.gumla@bankofindia.co.in	
HAZARIBAGH	08401	09.07.2011	Urban	Zonal Office	Saketpuri, Hazaribag	Bank of India	Sponsor Bank	NAGESHWAR RANA	9576688411, 7909053806	FLC.Hazaribagh@bankofindia.co.in	7909053806
KODERMA	07301	07.09.2011	Rural	RSETI	Bharat Mata Kalyan Mand	Bank of India	Sponsor Bank	SUDHIR SHARMA	9431320308	FLC.Koderma@bankofindia.co.in	9431320308
LOHARDAGA	04401	09.07.2011	Urban	RSETI	Lohardaga	Bank of India	Sponsor Bank		9340461677	prasadashok885@gmail.com	6526224548
RAMGARH	29701	07.09.2011	Urban	LDM Ramgarh	Chatti Bazar Ramgarh	Bank of India	Sponsor Bank	D. K. DAS	9431531401	FLC.Ramgarh@bankofindia.co.in	9431531401
RANCHI	08701	09.07.2011	Semi-Urban	Independent	BOI Kathitand Branch	Bank of India	Sponsor Bank			FLC.ranchi@bankofindia.co.in	
SARAIKELA	10601	07.09.2011	Semi-Urban	Independent	LDM office Seraikela	Bank of India	Sponsor Bank	NOGRA SAMAD	7909016767	LdmSeraikrela-Kharsawan.Jamshedpur@bankofindia.co.in	
SIMDEGA	10801	08.01.2013	Semi-Urban	LDM Office	LDMO	Bank of India	Sponsor Bank	VIVEKANAND BHAGAT	9431353397	VIVEKANAND@YAHOO.COM	9693744190
WEST-SINGHBHUM	08801	07.09.2011	Semi-Urban	Independent	LDM OFFICE,Chaibasa	Bank of India	Sponsor Bank	RAGHUNATH PURTY	8809444427	LDM.Westsinghbhum@bankofindia.co.in	
EAST SINGHBHUM			Rural	Bank Branch	Narsingarh	Bandhan Bank Ltd	Sponsor Bank	Parichay Adak	7209243735	Bh.narsingarh@bandhanbank.com	
GODDA		23.08.2015	Rural	Independent	Mohanpur	Bandhan Bank Ltd	Sponsor Bank	Raju Ghosh	7368911701	bh.mohanpur@bandhanbank.com	
GODDA		23.08.2015	Rural	Independent	Mandro	Bandhan Bank Ltd	Sponsor Bank	Pankaj Sarkar	7366811661	bh.mandro@bandhanbank.com	
SAHIBGANJ		23.08.2015	Rural	Independent	Udhwa	Bandhan Bank Ltd	Sponsor Bank	Arun Roy	9162012981	bh.udhwa@bandhanbank.com	
DHANBAD		23.08.2015	Rural	Independent	Egarkunda	Bandhan Bank Ltd	Sponsor Bank	Durjoy Saha	7461814521	bh.egarkunda@bandhanbank.com	

Note: FLC Code will be a unique five digit code with the first three digits being the district code (Refer sheet titled District Master) and the last two digits represent the FLC Code to be given by SLBC Convener banks starting from 01 and running sequentially thereafter for each district (For eg. if there are four FLCs in a district, the FLC code will be in the form xxx01, xxx02, xxx03 and xxx04 where xxx represents the district code as per district master sheet)

कार्यसूची सं	11
बैठक संख्या	80

एसएलबीसी के विभिन्न उप समितियों के कामकाज

पहले के एसएलबीसी की बैठकों में लिए गए निर्णय के संदर्भ में, एसएलबीसी के निम्नलिखित उप-समितियां कार्य कर रही हैं। उप-समितियों से संबंधित जानकारी नीचे दी गई है:

एस.एल.बी.सी की उप समितियां

Sr. No	उप समिति के नाम	उप समिति के पदधारी	उप समिति के अन्य सदस्य	संदर्भ	पिछली बैठक की तिथि
1.	कृषि तथा संबद्ध उप समिति	Department of Agriculture, Animal Husbandry GoJ (Chairman), NABARD (Co-Chair & Convener)	RBI,SLBC, BOI, SBI,PNB, BOB, Canara Bank, Indian Bank, JRGB, JSCB, Birsa Agriculture University, JHASCOLAMPH, Ram Krishna Mission, Divyayan and other' Members from Agri Depart ment, Gov. Director Horticulture, Fisheries etc.	1)कृषि तथा संबद्ध गतिविधियां, (केसीसी सहित) 2)नई परियोजना/ स्कीम (कृषि) 3) कृषि ऋण देने के लिए क्षमता का विकास	बैठक की तिथि तय की जानी है
2.	निर्यात संवर्धन	Principal Secretary, IFPI. Govt. of Jharkhand (Chairman), SLBC (Co Chair and Convener)	BOI,RBI, NABARD, SBI, PNB, Canara Bank,Union Bank, Axis Bank, JRGB, UCO Bank, BOB, Indian, IPPB, Utkarsh Bank.	1) निर्यात क्रेडिट के तहत ऋण देने की प्रगति की समीक्षा 2)हस्तकला /कृषि के निर्यात में सुधार के लिए सुझाव 3) निर्यात संवर्धन के लिए सक्षम कारकों का प्रोत्साहन	01.08.2022

3.	सुरक्षा	Chief Secretary/ Secretary (Home)(Chairman),ADG, CID (Co-Chair),	State Bank of India(Convener), SLBC,BOI , PNB, Canara Bank,JRGB,Central Bank of India, BOB, Union, Indian, IPPB, Utkarsh	1) बैंक के ट्रेजरी की सुरक्षा से संबंधित विभिन्न मुद्दों पर चर्चा 2) राज्य की कानून एवं व्यवस्था की स्थिति के बारे में चर्चा / नक्सल क्षेत्र में विशेष रूप से चर्चा 3) बैंक डकैती के मामलों में अंतिम रिपोर्ट 4) बैंक शाखाओं /करेंसी चेस्ट में पुलिस बल की तैनाती	27.07.2022
4.	सीडी अनुपात और एसीपी उप-समिति	Principal Secretary, IFPI. Govt. of Jharkhand (Chairman), SLBC (Co Chair and Convener)	BOI, RBI, NABARD, SBI, PNB, Canara Bank, Union Bank, Axis Bank, JRGB, UCO Bank, BOB, Indian, IPPB, Utkarsh Bank.	1) एसीपी की निगरानी उपलब्धि एवं अनुमानित सीडी अनुपात 2)खराब प्रदर्शन करने वाले जिलों के लिए विशेष रणनीति 3) एसीपी के तहत ऋण देने में वृद्धि के लिए कारकों को सक्षम करने का विकास	01.08.2022
5.	एसएलबीसी परिचालन समिति	Principal Secretary, IFPI. Govt. of Jharkhand (Chairman), SLBC (Co Chair and Convener),	1 Principal Secretary, IFPI. Govt. of Jharkhand (Chairman), SLBC (Co Chair and Convener), BOI, RBI, NABARD, SBI, PNB, Canara Bank, Union Bank, Axis Bank, JRGB, UCO Bank, BOB, Indian, IPPB, Utkarsh Bank.	1) नवीनतम स्थिति और सरकार /बैंकों के पास लंबित मुद्दें 2) एसएलबीसी कामकाज में सुधार (बैंक /सरकार)	01.08.2022
6.	विधानमंडल और अन्य मुद्दे पर उप समिति	Principal Secretary, IFPI. Govt. of Jharkhand (Chairman), SLBC (Co Chair and Convener),	Principal Secretary, IFPI. Govt. of Jharkhand(Chairman), SLBC (Co Chair and Convener), BOI, RBI, NABARD, SBI, PNB, Canara Bank, Union Bank, Axis Bank, JRGB, UCO Bank, BOB, Indian, IPPB, Utkarsh Bank.	विधानमंडल से संबंधित मुद्दों पर, राज्य में ऋण के माध्यम से विकास के लिए संशोधन और अन्य गतिविधियों के लिए राज्य सरकार एवं बैंकों से चर्चा	01.08.2022

7.	एमएसएमई और सरकार प्रायोजित योजनाओं पर उप-समिति	Secretary, Industries, Govt. of Jharkhand (Chairperson and Convener), Secretary, IFPI, Govt. of Jharkhand (Co-Chair),	Secretary, Industries, Govt. of Jharkhand (Chairperson and Convener), Secretary, IFPI, Govt. of Jharkhand (Co-Chair), Reserve Bank of India, KVIC, Bank of India,State Bank of India,Union Bank of India,Punjab National Bank,Canara Bank,Central Bank of India,ICICI Bank,Axis Bank,Indian Bank, Bank of Baroda.	सरकार के तहत प्रायोजित योजनाओं में एमएसएमई वित्तपोषण और वित्तपोषण से संबंधित सभी मुद्दे,	01.08.2022
8	आवास वित्त पर उप-समिति	Secretary, Urban Development & Housing Department (Chairperson), SBI (Co Chair and Convener),	Secretary, Urban Development & Housing Department (Chairperson), SBI (Co Chair and Convener),SLBC,BOI, JRGB, Axis Bank, Indian, PNB, Canara Bank, BOB, Union Bank, Secretary, Planning cum Finance Department (Co-Chair), Director, Directorates of Municipal Administration, Regional Representative, National Housing Bank.	आवास वित्त पोषण से संबंधित सभी मुद्दें (शहरी एवं ग्रामीण क्षेत्र)	22.07.2022
9	SHG-Bank Linkage एवं राष्ट्रीय ग्रामीण आजीविका मिशन पर उप-समिति	Secretary, Rural Development, GoJ – (Chairperson), SLBC(Co-Chair) NABARD,JSLPS(Convener) ,	Secretary, Rural Development, GoJ – (Chairperson), SLBC(Co-Chair)NABARD,JSLPS(Convener), Reserve Bank of India, IF & PI, Govt. of Jharkhand, ,NABARD, SLBC, All Banks	आजीविका संवर्धन रणनीतियों पर राज्य स्तर समर्थन- झारखंड	03.08.2022

10	RSETIs पर उप-समिति	Secretary, Rural Development Department, Govt. of Jharkhand-(Chairperson),SLBC (Co-Chair) Reserve Bank of India,JSLPS (Convener)	Secretary, Rural Development Department, Govt. of Jharkhand-(Chairperson),SLBC (Co-Chair) Reserve Bank of India,JSLPS (Convener) IF & PI, Govt. of Jharkhand, ,NABARD,SLBC,Bank of India,State Bank of India,Punjab National Bank,Canara Bank, All Directors of RSETI	RSETI में प्रशिक्षण एवं उसके उपरांत बैंकों से Credit Linkage से सम्बन्धित मुद्दे	03.08.2022
11	NPA पर उप समिति	Principal Secretary, IFPI. Govt. of Jharkhand (Chairman), SLBC (Co-Chair & Convener)	Principal Secretary, IFPI. Govt. of Jharkhand (Chairman), SLBC (Co-Chair & Convener), Reserve Bank of India, State Bank of India,Bank of India, JRGB, BOB, Union Bank, Canara Bank, PNB, Indian Bank, ICICI Bank, Utkarsh	राज्य में NPA एवं recovery की स्थिति; DRT, Certificate एवं SARFAESI cases	01.08.2022
12	Sub Committee on Opening of Banking Outlets	Principal Secretary, IFPI. Govt. of Jharkhand (Chairman), SLBC (Co-Chair & Convener)	Principal Secretary, IFPI. Govt. of Jharkhand (Chairman), SLBC (Co-Chair & Convener) Reserve Bank of India, State Bank of India,Bank of India, JRGB, BOB, Union Bank, Canara Bank, PNB, Indian Bank, ICICI Bank, Utkarsh	Uncovered Areas को Cover करने के लिए DFS तथा RBI द्वारा लगातार निर्देश दिए जा रहे है। इस कार्य में तीव्रता लाने के लिए	01.08.2022

13	SLBC Sub-Committee meeting on Financial Inclusion	Secreatory,Institutional Finance,GOJ Convenor-SLBC	i)Reserve Bank of India ii) SLBC iii)NABARD iv) Institutional Finance, GoJ v) Department of Information Technology, Government of Jharkhand vi) Jharkhand State Livelihood Promotion Society vii) National Payment Corporation of India viii)Swadhaar Fin Access ix) State Heads of Public Sector Banks- a) State Bank of India b) Bank of India c) Bank of Baroda d) Canara Bank e)Indian Bank f) Punjab National Bank g) Union Bank of India x) State Head of Regional Rural Bank- Jharkhand Rajya Gramin Bank xi) State Head of Private Bank- a) Axis Bank b) Bandhan Bank c) HDFC Bank xii) State Head of Small Finance Bank- a) Jana Small Finanace b) Utkarsh Small Finance Bank c) Ujjivan Small Finance Bank d) ESAF Small Finance Bank xiii) State Head of Payment Banks-a)IPPB b) Airtel Payment Bank c) Paytm Payment Bank xiv) LDMs- All 24 Districts	दिनांक 26 मार्च 2021 को आयोजित विशेष एसएलबीसी की बैठक मे उप गवर्नर, भारतीय रिजर्व बैंक द्वारा वित्तीय समावेशन की मासिक बैठक आयोजित कर विभिन्न पहलुओ पर परिचर्चा करने की बात कही। इस संबंध मे जून माह की बैठक आयोजित की जा चुकी है।	01.08.2022

कार्यसूची सं.	12
बैठक सं.	80

विविध कार्यसूची

1. मानव संसाधन विकास मंत्रालय, भारत सरकार के पत्रांक 17-10/2018-CSIS दिनांक 10.01.2019 के आदेश के आलोक में राज्य के मुख्य सचिव के निर्देशानुसार SLBC द्वारा सभी बैंको से विद्या लक्ष्मी पोर्टल पर लंबित शिक्षा ऋण आवेदनों की जानकारी मांगी गयी थी। अद्यतन जानकारी रिपोर्ट के अनुसार राज्य में 483 आवेदन लंबित है। सर्वाधिक आवेदन 118 स्टेट बैंक ऑफ इंडिया के पास लंबित है । इससे विदित होता है कि इस दिशा में बैंको द्वारा पूर्ण रूप से प्रयास नहीं किया जा रहा है। साथ ही साथ बैंकों द्वारा वापिस किए गए आवेदनों की संख्या मे हुई वृद्धि एक चिंता का विषय है सभी बैंकों को इस दिशा मे आवश्यक ध्यान देना चाहिए।

No. of Applications Received through Vidhya Laxmi portal	No of Applications Sanctioned	No of A/c's where subsidy claimed	No of Applications Rejected	No of Applications pending at Branches
23,544	14,743	5,667	8,221	483

(Action: सभी बैंक)

2. डिजिटल ज़िला चिन्हित करना - दिनांक 26 मार्च 2021 को आयोजित एसएलबीसी की विशेष बैठक मे पूर्वी सिंघभूम ज़िले के तर्ज पर एक और ज़िले को वित्तीय वर्ष 2021-22 मे शत प्रतिशत डिजिटल करने की बात कही गयी। इस संबंध मे दिनांक 14 जून 2021 को आयोजित वित्तीय समावेशन विषय पर आयोजित उप समिति की बैठक मे सभा ने राँची ज़िले का शत प्रतिशत Digitisation का लक्ष्य मार्च 2022 तक प्राप्त करने का निर्णय लिया। इस संबंध मे सभी सदस्य बैंको को माह वार प्रगति रिपोर्ट एसएलबीसी को प्रेषित करनी है । अग्रणी ज़िला प्रबन्धक के द्वारा तय समय मे लक्ष्य प्राप्ति हेतु विभिन्न बैंकों तथा अन्य सदस्यो के साथ तय अंतराल पर बैठक आयोजित करनी है तथा Digitisation के विभिन्न आयामों को आम जन तक पहुचाने हेतु व्यापक प्रचार प्रसार करना है। जून 2022 महीने की प्राप्त रिपोर्ट के अनुसार कुल 60.05 लाख बचत खातो मे से 56.06 लाख (93.37%) मे कम से कम एक डिजिटल प्रक्रिया सक्रिय है ,वही 1.67 लाख बिज़नेस खातो मे से 1.27 लाख (76.50%) मे कम से कम एक डिजिटल प्रक्रिया सक्रिय है। अतः सदस्य बैंकों को निरंतर रूप से इस प्रक्रिया को लक्ष्य प्राप्ति के उदेश्य से प्रयास की आवश्यकता है। विस्तृत रिपोर्ट पेज संख्या 135 एवं 136 मे संलग्न है। **(Action: सभी सम्बंधित बैंक एवं LDM Ranchi)**

3. District Level Implementation Committees (DLIC) under Targeted Financial Inclusion Intervention Programme (TFIIP) in Aspirational Districts: भारत सरकार , वित्त मंत्रालय , वित्तीय सेवाएँ विभाग के पत्रांक संख्या F. No. 6/4/2021-FI(C-3004796681), दिनांक 10.02.2021 के द्वारा देश के 112 जिलों में वित्तीय समावेशन के विभिन्न योजनाओं को बैंकों के माध्यम से सरकार द्वारा निर्धारित मुख्य निष्पादन संकेतक (Key Performance Indicators) के लक्ष्य को प्राप्त करना है। इस योजना में झारखण्ड राज्य के उन्नीस जिले को शामिल किया गया है। अद्यतन जानकारी(30.06.2022) के अनुसार मुख्य निष्पादन संकेतक (Key Performance Indicators) की प्रगति प्रतिवेदन नीचे दर्शाया गया है:-

STATUS OF KEY PERFORMANCE INDICATORS FOR 19 ASPIRATIONAL DISTRICT IN JHARKHAND UNDER TFIIP- 30.06.2022										
SL. NO.	BENCHMARK FOR ASPIRATIONAL DISTRICT		BANK ACCOUNT CASA PER LAKH POPULATION		PMJJBY ENROLLMENT PER LAKH POPULATION		PMSBY ENROLLMENT PER LAKH POPULATION		APY ENROLLMENT PER LAKH POPULATION (30.06.2022)	
	TARGET		129755		9772		30303		2886	
	DISTRICT	POPULATION (IN LAKH)	ACHIEVEMENT	% ACHIEV	PMJJBY ENROLMENTS	% ACHIEV	PMSBY ENROLMENTS	% ACHIEV	APY ENROLMENTS	% ACHIEV
1	BOKARO	**20.62**	1,39,592	108%	7,516	***77%***	18,942	***63%***	3,138	109%
2	CHATRA	**10.43**	1,28,692	***99%***	8,385	***86%***	19,114	***63%***	3,158	109%
3	DUMKA	**13.21**	1,36,123	105%	10,746	110%	30,117	***99%***	4,044	140%
4	EAST SINGHBHUM	**22.94**	1,61,533	124%	7,336	***75%***	21,533	***71%***	3,706	128%
5	GARHWA	**13.23**	1,24,754	***96%***	5,196	***53%***	12,954	***43%***	2,160	***75%***
6	GIRIDIH	**24.45**	1,24,813	***96%***	7,150	***73%***	15,350	***51%***	2,930	102%
7	GODDA	**13.14**	1,30,944	101%	8,440	***86%***	27,436	***91%***	4,336	150%
8	GUMLA	**10.25**	1,35,732	105%	8,406	***86%***	19,230	***63%***	3,775	131%
9	HAZARIBAGH	**17.34**	1,61,543	124%	10,520	108%	25,333	***84%***	3,886	135%
10	KHUNTI	**5.32**	1,13,384	***87%***	7,721	***79%***	16,046	***53%***	3,418	118%
11	LATEHAR	**7.27**	1,41,710	109%	7,953	***81%***	19,088	***63%***	3,463	120%
12	LOHARDAGA	**4.62**	1,65,189	127%	10,414	107%	24,799	***82%***	4,402	153%
13	PAKUR	**9.00**	1,15,066	***89%***	9,710	***99%***	26,066	***86%***	5,286	183%
14	PALAMAU	**19.40**	1,42,547	110%	6,230	***64%***	17,859	***59%***	2,318	***80%***
15	RAMGARH	**9.49**	1,51,084	116%	8,500	***87%***	26,076	***86%***	3,095	107%
16	RANCHI	**29.14**	1,80,188	139%	10,695	109%	24,175	***80%***	5,027	174%
17	SAHIBGANJ	**11.51**	1,25,448	***97%***	10,241	105%	24,429	***81%***	4,491	156%
18	SIMDEGA	**6.00**	1,44,155	111%	8,224	***84%***	22,424	***74%***	2,532	***88%***
19	WEST SINGHBHUM	**15.02**	1,40,960	109%	8,639	***88%***	18,554	***61%***	3,319	115%
TOTAL - ASPIRATIONAL DISTRICT		**262.39**	**1,43,487**	**111%**	**8,462**	***87%***	**21,311**	***70%***	**3,614**	**125%**

Source: डीएफ़एस पोर्टल

4. मॉडल लैंड लीज़िंग एक्ट, 2016 को झारखंड मे लागू करना- भारतीय रिजर्व बैंक के द्वारा मॉडल लैंड लीज़िंग एक्ट, 2016 को झारखंड मे लागू करने हेतु पत्र के माध्यम से सूचित किया गया है। लैंड लीज़िंग एक्ट की प्रमुख विशेषताए निम्न हैं-

- कृषि दक्षता, इक्विटी और बिजली में कमी को बढ़ावा देने के लिए भूमि पट्टे को वैध बनाना। यह कृषि में बहुत आवश्यक उत्पादकता सुधार के साथ-साथ लोगों की व्यावसायिक गतिशीलता और तेजी से ग्रामीण परिवर्तन में भी मदद करेगा।
- भूमि सुधार के लिए यह बहुत महत्वपूर्ण कदम है जिसके माध्यम से जमींदारों के साथ-साथ पट्टा धारक की जरूरतों का भी ध्यान रखा गया है।
- इस अधिनियम के माध्यम से, जमींदार कानूनी रूप से कृषि और संबद्ध गतिविधियों के लिए आपसी सहमति से भूमि को पट्टे पर दे सकता है। इस अधिनियम में इस बात का ध्यान रखा गया है कि किसी भी परिस्थिति में भूमि पर पट्टाधारकों का दावा मान्य नहीं होगा।
- पट्टाधारक संस्थागत ऋण, बीमा और आपदा राहत प्राप्त कर सकता है ताकि वह कृषि में अधिक से अधिक निवेश कर सके।
- कुछ राज्यों के कानूनों के अनुसार, किरायेदारी की समाप्ति के बाद भी भूमि के किसी भी न्यूनतम क्षेत्र को किरायेदार के पास छोड़े जाने की आवश्यकता के बिना, सहमति लीज अवधि के बाद भूमि को स्वचालित रूप से फिर से शुरू करने की अनुमति दें।
- काश्तकारों को भूमि सुधार में निवेश करने के लिए प्रोत्साहित करना और उन्हें किरायेदारी की समाप्ति के समय निवेश के अप्रयुक्त मूल्य को वापस पाने का अधिकार देना।
- जमींदार और पट्टाधारक के बीच विवाद को सुलझाने के लिए सिविल कोर्ट में "विशेष भूमि न्यायाधिकरण" का प्रावधान किया गया है।

अन्य राज्यों की भांति झारखंड मे भी इस विषय पर राज्य सरकार को उपयुक्त कदम उठाने चाहिए।

5. **Svamitva योजना:** माननीय प्रधान मंत्री के आहवाहन पर ग्रामीण क्षेत्रों में बसे हुए भूमि के सीमांकन को सक्षम करने के उद्देश्य से स्वामित्व योजना शुरू की गयी है।वित्तीय सेवाए विभाग द्वारा दिनांक 01 नवम्बर 2021 को प्राप्त पत्र के आलोक मे बताया गया है कि राज्य स्तरीय बैंकर्स समिति को राज्य के साथ समन्वय स्थापित कर ग्रामीण क्षेत्रों में नागरिकों को उनकी आवासीय संपत्ति को वित्तीय संपत्ति के रूप में उपयोग करने में सक्षम बनाकर वित्तीय स्थिरता लाना है। ग्रामीण आबादी क्षेत्रों में आवासीय संपत्तियों को संपार्श्विक के रूप में लाभ उठाकर उनकी आर्थिक क्षमता को अनलॉक करने के लिए, पंचायती राज मंत्रालय ने सुझाव दिया है कि बैंकों को एसएलबीसी की बैठक में इस विषय पर परिचर्चा करनी है।इस संबंध मे राज्य सरकार के राजस्व,निबंधन एवं भूमि सुधार विभाग द्वारा दिनांक 16.12.2021 को एसएलबीसी के साथ बैठक कर उक्त योजना के अंतर्गत प्रॉपर्टि कार्ड से संबन्धित विषय पर परिचर्चा की गयी एवं योजना का कार्य प्रगति पर है।

बैठक मे निम्न विंदुवों पर परिचर्चा की गयी-

1. स्वामित्व योजना के तहत वितरित किए जाने वाले Property Card Format की वैधता।
2. झारखंड राज्य मे लागू CNT Act, SPT Act एवं अन्य के अंतर्गत Property Card की कानूनी वैधता।
3. Property Card के आधार पर बैंको से ऋण लेने मे एसएलबीसी की सहमति।
4. Bihar Tenant Holding (Maintainance of Record) Rule-1976 के नियम संख्या-37 के आलोक मे खाता पुस्तिका का विवरण।

6. **PMFME Scheme {प्रधानमंत्री सूक्ष्म खाद्य उद्योग उन्नयन योजना (पीएमएफएमई) }-** आत्मनिर्भर भारत अभियान के अंतर्गत **पीएमएफएमई** योजना शुरू की गई, प्रधानमंत्री सूक्ष्म खाद्य उद्योग उन्नयन योजना (पीएमएफएमई) एक केंद्र प्रायोजित योजना है जिसका उद्देश्य खाद्य प्रसंस्करण उद्योग के असंगठित खंड में मौजूदा व्यक्तिगत सूक्ष्म उद्यमों की प्रतिस्पर्धात्मकता को बढ़ाना, क्षेत्र के औपचारिकता को बढ़ावा देना और किसान उत्पादक संगठनों, स्वयं सहायता समूहों और उत्पादकों को उनकी पूरी मूल्य श्रृंखला के साथ सहकारी समितियों को सहायता प्रदान करना है। वर्ष 2020-21 से 2024-25 तक पांच वर्षों की अवधि में 10,000 करोड़ रुपये के परिव्यय के साथ इस योजना में मौजूदा सूक्ष्म खाद्य प्रसंस्करण उद्यमों के उन्नयन के लिए वित्तीय, तकनीकी और व्यावसायिक सहायता प्रदान करने के लिए 2,00,000 सूक्ष्म खाद्य प्रसंस्करण इकाइयों को सीधे सहायता देने की परिकल्पना की गई है।
वर्तमान मे राज्य की उपलब्धि नगण्य है। इस संबंध मे खाद्य प्रसंस्करण मंत्रालय द्वारा निम्न जानकारियाँ प्रदान की गयी हैं साथ ही कुछ महत्वपूर्ण सुझाव दिये गए हैं।

क) योजना के दिशा-निर्देशों को दोहराते हुए जमीनी स्तर पर सुग्राहीकरण करना क्योंकि शाखा स्तर के बैंकर योजना के बारे में पूरी तरह से अवगत नहीं हैं।

ख) बड़ी संख्या में शाखाएं कई दिनों से पोर्टल में लॉग इन भी नहीं कर रही हैं, जिससे प्रसंस्करण में देरी हो रही है। महत्वपूर्ण आवेदन 02 महीने से अधिक समय से लंबित है।

ग) शाखाएं यह दलील देती हैं कि यदि आवेदक ने पहले किसी अन्य सब्सिडी लिंक्ड योजना के तहत ऋण प्राप्त किया है तो यह योजना लागू नहीं होगी। -योजना नई और परस्पर अनन्य है। एक लाभार्थी सब्सिडी के लिए पात्र है, भले ही उसने नए उद्यमों के लिए सरकार की विभिन्न सब्सिडी लिंक्ड योजनाओं (खाद्य प्रसंस्करण के अलावा) के तहत सब्सिडी का लाभ उठाया हो। मौजूदा उद्यमों के लिए जब परियोजना चालू है और खाता चल रहा है, विस्तार के लिए नया ऋण दिया जा सकता है।

घ) शाखा स्तर का कहना है कि योजना बैंक द्वारा अनुमोदित नहीं है-सार्वजनिक क्षेत्र के सभी बैंकों ने योजना दिशानिर्देश जारी करने की पुष्टि की है औरमंत्रालय ने वित्तपोषण के लिए समझौता ज्ञापन में प्रवेश किया है।

ङ) आवेदन शाखा के सेवा क्षेत्र से बाहर है-आरबीआई के दिशानिर्देशों के अनुसार, कोई सर्विस एरिया का दृष्टिकोण नहीं है क्योंकि यह लंबे समय से दूर है। हालांकि, बैंक प्रबंधनीय दूरी-अधिकतम 10-15 किमी के भीतर आवेदनों पर विचार कर सकते हैं।

च) कभी-कभी, आवश्यकता आधारित कार्यशील पूंजी सीमाओं पर विचार नहीं किया जाता है।

छ) नई इकाइयों से भी, शाखाएं अनंतिम बैलेंस शीट, प्रदूषण नियंत्रण प्रमाणपत्र, अग्निशमन विभाग की मंजूरी और एफएसएसएआई संख्या पूछ रही हैं। (ये कार्यान्वयन चरण में आवश्यक हैं)

ज) छोटे हितग्राहियों से भी स्वीकृत साइट प्लान।

झ) बैंक संतोषजनक सिबिल स्कोर स्वीकार करने के लिए दिशानिर्देश जारी कर सकते हैं- 650 से ऊपर हो सकता है

ञ) कृषि से गैर कृषि में भूमि उपयोग (सीएलयू) का रूपांतरण - 5 राज्यों-उत्तर प्रदेश, मध्य प्रदेश, महाराष्ट्र, बिहार और राजस्थान में आवश्यक नहीं है। तमिलनाडु और गोवा में ग्रामीण क्षेत्रों के लिए आवश्यक नहीं है। हालांकि, बैंक अभी भी इन राज्यों में सीएलयू मांग रहे हैं

ट) किसान क्रेडिट कार्ड प्राप्त करने वाले किसानों को PMFME योजना के तहत ऋण लेने से पहले खाता बंद करने के लिए कहा जा रहा है। PMFME परियोजना किसान के बहुत छोटे क्षेत्र में स्थापित है। खेती और प्रसंस्करण अलग-अलग व्यवसाय हैं, ये साथ-साथ जारी रह सकते हैं।

ठ) पीएमएफएमई योजना के तहत प्रगति बीएलबीसी / डीएलसीसी / एसएलबीसी बैठकों में एक महत्वपूर्ण एजेंडा आइटम होना चाहिए और समय-समय पर समीक्षा की जानी चाहिए, विशेष रूप से ज्यादा समय से लंबित और अस्वीकृति के कारण।

State Level Bankers' Committee, Jharkhand

District wise Status of Education Loan Applications in Vidya Lakshmi Portal, report as on 30.06.2022

(Since inception of the scheme)

Sl. No.	Name of Banks	CATEGORY	No. of Applications received through Vidya Lakshmi Portal	No. of Applications Sanctioned	Sanctioned Amount (Amt. in Lac)	Subsidy Claimed		Subsidy Received		No. of applications rejected	No. of Applications pending at branches
						No. of Accounts	Amount (Amt. in Lac)	No. of Accounts	Amount (Amt. in Lac)		
1	STATE BANK OF INDIA	PSB	7570	2114	12326.04					5338	118
2	BANK OF INDIA	PSB	3475	3320	13823.97	1859	779.15	138	31.88	103	105
3	INDIAN BANK	PSB	664	339	2649.74	309	194.54	284	177.03	260	65
4	CENTRAL BANK OF INDIA	PSB	4387	3438	13806.85	1029	175.09	1029	175.09	942	1
5	PUNJAB NATIONAL BANK	PSB	1786	1632	7765.05	1630	1630.00	1630	1630	154	0
6	CANARA BANK	PSB	1688	942	0	0	0.00	0	0	667	79
7	UNION BANK OF INDIA	PSB	1476	1476	13450.13	169	272.63	0	0	0	0
8	UCO BANK	PSB	759	405	1739.46	256	59.22	0	0	317	37
9	BANK OF BARODA	PSB	1083	722	6304.81	0	0.00	0	0	277	46
10	INDIAN OVERSEAS BANK	PSB	72	44	137.99	15	5.80	5	2.1	5	18
11	PUNJAB AND SIND BANK	PSB	129	120	691.69	0	0.00	0	0	4	5
12	BANK OF MAHARASTRA	PSB	0	0	0	0	0.00	0	0	0	0
13	IDBI BANK	PVT	262	188	869.77	0	0.00	0	0	0	0
14	IDFC FIRST BANK	PVT	0	0	0	0	0.00	0	0	0	0
15	FEDRAL BANK	PVT	0	0	0	0	0.00	0	0	0	0
16	HDFC BANK	PVT	26	0	0	0	0.00	0	0	0	0
17	ICICI BANK	PVT	163	0	0	0	0.00	0	0	154	9
18	KARNATAKA BANK	PVT	2	2	11	0	0.00	0	0	0	0
19	AXIS BANK	PVT	0	0	0	0	0.00	0	0	0	0
20	INDUSIND BANK	PVT	0	0	0	0	0.00	0	0	0	0
21	JAMMU AND KASHMIR BANK	PVT	2	1	7.5	0	0.00	0	0	0	0
22	YES BANK	PVT	0	0	0	0	0.00	0	0	0	0
23	KOTAK MAHINDRA BANK	PVT	0	0	0	0	0.00	0	0	0	0
24	SOUTH INDIAN BANK	PVT	0	0	0	0	0.00	0	0	0	0
25	LAKSHMI VILAS BANK	PVT	0	0	0	0	0.00	0	0	0	0
26	KARUR VYSYA BANK	PVT	0	0	0	0	0.00	0	0	0	0
27	BANDHAN BANK	PVT	0	0	0	0	0.00	0	0	0	0
28	JHARKHAND RAJYA GRAMEEN BANK	RRB	0	0	0	0	0.00	0	0	0	0
29	DHANBAD CENTRAL COOPERATIVE BANK	COOP	0	0	0	0	0.00	0	0	0	0
30	JSCB LTD	COOP	0	0	0	0	0.00	0	0	0	0
31	ESAF BANK	SFB	0	0	0	0	0.00	0	0	0	0
32	UJJIVAN SMALL FINANCE BANK	SFB	0	0	0	0	0.00	0	0	0	0
33	UTKARSH SMALL FINANCE BANK	SFB	0	0	0	0	0.00	0	0	0	0
34	JANA SMALL FINANCE BANK	SFB	0	0	0	0	0.00	0	0	0	0
	GRAND TOTAL		**23544**	**14743**	**73584**	**5267**	**3116.43**	**3086**	**2016.1**	**8221**	**483**

Source - Banks

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

PLEDGE FINANCING AGAINST NWRS TO FARMERS

As on 30th JUNE 2022

Bank Name	Name of district	Disbursement during the quarter		Outstanding as at end of quarter	
		No of Accounts	Amount in Rs Thousands	No of Accounts	Amount in Rs Thousands
BANK OF BARODA	RANCHI	-	-	1	1,007.89
BANK OF INDIA		-	-	-	-
BANK OF MAHARASHTRA		-	-	-	-
CANARA BANK		-	-	-	-
CENTRAL BANK OF INDIA		-	-	-	-
INDIAN BANK		-	-	-	-
INDIAN OVERSEAS BANK		-	-	-	-
PUNJAB AND SINDH BANK		-	-	-	-
PUNJAB NATIONAL BANK		-	-	-	-
STATE BANK OF INDIA		-	-	-	-
UCO BANK		-	-	-	-
UNION BANK OF INDIA		-	-	-	-
AXIS BANK LTD		-	-	-	-
BANDHAN BANK		-	-	-	-
FEDERAL BANK LTD		-	-	-	-
HDFC BANK LTD		-	-	-	-
ICICI BANK LTD		-	-	-	-
IDBI BANK LTD		-	-	-	-
IDFC FIRST BANK LIMITED		-	-	-	-
INDUSIND BANK		-	-	-	-
JAMMU & KASHMIR BANK LTD		-	-	-	-
KARNATAKA BANK LTD		-	-	-	-
KARUR VYSYA BANK		-	-	-	-
KOTAK MAHENDRA BANK LTD		-	-	-	-
LAKSHMI VILAS BANK		-	-	-	-
SOUTH INDIAN BANK LTD		-	-	-	-
YES BANK		-	-	-	-
JHARKHAND RAJYA GRAMIN BANK		-	-	-	-
DHANBAD CENTRAL CO-OP.BANK		-	-	-	-
JHARKHAND STATE COOPERATIVE BANK LTD		-	-	-	-
Total		**-**	**-**	**1**	**1,007.89**

SOURCE: BANKS

Review Format - Annex II (JUNE 2022)

District : East Singhbhum

ANNEXURE II - Expanding & Deepening of Digital Payments Ecosystem- Review Format

Sl No	State/ UT	Name of the District	Nodal Bank	Digital coverage for individuals (Savings Accounts)								Digital coverage for Businesses (Current Accounts)									
				Eligible Operative Savings Accounts		Debit/ RuPay cards coverage	Internet Banking coverage	Mobile Banking + UPI + USSD coverage	AEPS coverage	Coverage with at least one of the digital modes of payment (Debit/ RuPay cards,	No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies	Total No. of Eligible Operative Current/ Business Accounts	Eligible Operative Current/ Business Accounts covered through Net Banking		Eligible Operative Current/ Business Accounts covered with POS/ QR		Eligible Operative Current/ Business Accounts covered with Mobile Banking etc.		Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking		No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies
				No. of Accounts	Of which, no. of women accounts	% coverage	% coverage	% coverage	% coverage	% coverage			No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage	
1	Jharkhand	East Singhbhum	Bank of Baroda	225896	101653	86.22%	17.70%	46.50%	100.00%	100.00%	7454	6961	6470	92.95%	6223	89.40%	5443	78.19%	6961	100.00%	47
2	Jharkhand	East Singhbhum	Bank of India	696550	327378	61.28%	13.74%	44.13%	98.98%	99.88%	136528	5923	4128	69.69%	4340	73.27%	1211	20.45%	5860	98.94%	0
3	Jharkhand	East Singhbhum	Bank of Maharashtra	3130	987	92.94%	30.96%	16.10%	79.42%	94.79%	0	223	103	46.19%	18	8.07%	37	31.10%	82	36.77%	0
4	Jharkhand	East Singhbhum	Canara Bank	178112	68849	59.02%	30.33%	41.45%	98.61%	98.62%	0	4513	1803	39.95%	265	5.87%	1189	26.35%	2852	63.20%	0
5	Jharkhand	East Singhbhum	Central Bank of India	168283	82094	70.96%	41.57%	11.48%	98.69%	98.69%	0	3011	2721	90.37%	1007	33.44%	1905	63.27%	2721	90.37%	0
6	Jharkhand	East Singhbhum	Indian Bank	50109	22164	56.27%	37.77%	80.40%	95.43%	95.75%	352	3947	1997	50.60%	3584	90.80%	1696	42.97%	3714	94.10%	0
7	Jharkhand	East Singhbhum	Indian Overseas Bank	18671	8402	98.23%	97.12%	96.74%	99.84%	99.84%	0	552	544	98.55%	508	92.03%	523	94.75%	544	98.55%	0
8	Jharkhand	East Singhbhum	Punjab & Sind Bank	21557	60	82.20%	67.26%	61.76%	93.76%	93.74%	0	352	146	41.48%	8	2.27%	164	46.59%	218	61.93%	0
9	Jharkhand	East Singhbhum	Punjab National Bank	258984	116745	88.22%	32.09%	26.64%	56.48%	100.00%	0	9665	7226	74.76%	1124	11.63%	5123	53.01%	7812	80.83%	0
10	Jharkhand	East Singhbhum	State Bank of India	413279	141245	90.27%	53.38%	32.45%	95.54%	99.64%	6195	7295	3445	47.22%	1095	15.01%	1079	14.79%	3795	52.02%	0
11	Jharkhand	East Singhbhum	Uco Bank	29938	11835	61.16%	13.10%	48.37%	83.23%	96.49%	421	573	149	26.00%	55	9.60%	198	34.55%	413	72.08%	82
12	Jharkhand	East Singhbhum	Union Bank of India	105668	33045	68.86%	7.27%	17.45%	59.08%	99.01%	0	2845	848	29.81%	96	3.37%	278	9.77%	1952	68.61%	0
13	Jharkhand	East Singhbhum	Jharkhand Rajya Grmin Bank	154703	89089	25.66%	0.00%	3.94%	82.20%	99.57%	0	556	0	0.00%	0	0.00%	379	68.17%	379	68.17%	0
14	Jharkhand	East Singhbhum	Axis Bank	45162	11772	93.96%	32.81%	62.13%	40.05%	97.45%	9344	3291	1679	51.02%	537	16.32%	1388	42.18%	2924	88.85%	344
15	Jharkhand	East Singhbhum	Bandhan Bank	78908	67937	49.77%	3.05%	86.58%	0.00%	98.04%	20	1110	205	18.47%	25	2.25%	988	89.01%	1001	90.18%	1
16	Jharkhand	East Singhbhum	Jharkhand State Cooperative Bank Ltd.	167873	74379	16.01%	1.26%	0.00%	84.91%	99.57%	763	2863	1004	35.07%	0	0.00%	0	0.00%	1004	35.07%	0
17	Jharkhand	East Singhbhum	Federal Bank	22312	8765	96.45%	11.49%	99.28%	6.51%	98.44%	896	410	162	39.51%	100	24.39%	312	0.00%	385	93.90%	16
18	Jharkhand	East Singhbhum	Hdfc Bank	73658	23313	95.83%	95.88%	96.10%	44.45%	99.84%	1635	9363	9050	96.66%	1133	12.10%	9050	0.00%	9226	98.54%	656
19	Jharkhand	East Singhbhum	Icici Bank	53,910	13,815	90.49%	87.81%	78.55%	75.84%	99.93%	18	4,510	3,681	81.62%	4,358	96.63%	2,985	66.19%	4,358	96.63%	0
20	Jharkhand	East Singhbhum	Idbi Bank	63351	18444	86.15%	63.27%	89.01%	84.36%	97.63%	0	2758	2142	77.66%	110	3.99%	1367	49.56%	2463	89.30%	0
21	Jharkhand	East Singhbhum	Indusind Bank	17842	3404	100.00%	98.06%	44.75%	65.91%	100.00%	0	3789	1804	47.61%	70	1.85%	1498	39.54%	1804	47.61%	0
22	Jharkhand	East Singhbhum	Karnataka Bank	2621	890	90.77%	16.71%	90.77%	7.67%	93.70%	0	0	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0
23	Jharkhand	East Singhbhum	Kotak Mahindra Bank	28329	7374	93.64%	98.06%	83.39%	96.19%	99.75%	-	196	192	97.96%	138	70.41%	156	79.59%	194	98.98%	-
24	Jharkhand	East Singhbhum	Laxmi Vilas Bank	433	119	89.84%	9.93%	31.41%	79.91%	89.84%	1	65	18	27.69%	0	0.00%	40	61.54%	40	61.54%	0
25	Jharkhand	East Singhbhum	South Indian Bank	2617	940	82.69%	11.50%	41.65%	42.87%	93.20%	nil	153	50	32.68%	21	13.73%	101	66.01%	118	77.12%	nil
26	Jharkhand	East Singhbhum	Yes Bank Ltd	5041	1680	99.80%	99.94%	100.00%	48.17%	100.00%	0	491	491	100.00%	11	2.24%	144	29.33%	3	0.61%	0
27	Jharkhand	East Singhbhum	Fino Payment Bank	3151	1065	97.62%	100.00%	99.87%	94.45%	100.00%	0	0	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0
28	Jharkhand	East Singhbhum	Idfc First Bank	6428	1829	88.77%	100.00%	28.05%	55.23%	100.00%	0	218	218	100.00%	54	24.77%	97	44.50%	218	100.00%	0
29	Jharkhand	East Singhbhum	Indian Post Payment Bank	81929	40888	0.00%	0.00%	100.00%	100.00%	100.00%	0	694	NA	0.00%	109	15.71%	694	100.00%	694	100.00%	0
30	Jharkhand	East Singhbhum	Ujjivan Small Finance Bank Limited	30024	25009	97.97%	77.02%	82.47%	99.65%	99.65%	0	356	294	82.58%	19	5.34%	314	88.20%	314	88.20%	0
31	Jharkhand	East Singhbhum	Utkarsh Small Finance Bank Limited	17343	13412	94.75%	14.85%	15.81%	0.00%	94.75%	3	361	133	36.84%	NA	0.00%	133	36.84%	133	36.84%	0
32	Jharkhand	East Singhbhum	Jana Small Finance Bank Limited	12686	10872	85.70%	2.62%	13.87%	0.00%	100.00%	0	193	2	1.04%	`	0.00%	27	13.99%	56	29.02%	0
33	Jharkhand	East Singhbhum	Airtel Payment Bank	681	122	0.29%	100.00%	100.00%	100.00%	100.00%	0	0	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0
34	Jharkhand	East Singhbhum	Paytm Payment Bank	167499	35172	46.65%	0.00%	100.00%	100.00%	100.00%	0	30	30	100.00%	0	0.00%	0	0.00%	30	100.00%	0
Total				**3206678**	**1364747**	**66.97%**	**27.91%**	**44.67%**	**84.84%**	**99.37%**	**163630**	**76573**	**50735**	**66.26%**	**25008**	**32.66%**	**38519**	**50.30%**	**62268**	**81.32%**	**1146**

Source: Banks

Review Format - Annex II (JUNE 2022)

District : Ranchi

ANNEXURE II - Expanding & Deepening of Digital Payments Ecosystem- Review Format

Sl No	State/ UT	Name of the District	Nodal Bank	Digital coverage for individuals (Savings Accounts)										Digital coverage for Businesses (Current Accounts)									
				Eligible Operative Savings Accounts		Debit/ RuPay cards coverage		Internet Banking coverage	Mobile Banking + UPI + USSD coverage	AEPS coverage	Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS)		No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies	Total No. of Eligible Operative Current/ Business Accounts	Eligible Operative Current/ Business Accounts covered through Net Banking		Eligible Operative Current/ Business Accounts covered with POS/ QR		Eligible Operative Current/ Business Accounts covered with Mobile Banking etc.		Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking		No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies
				No. of Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	% coverage	% coverage	% coverage	Total No. of Accounts covered	% coverage			No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage	
1	Jharkhand	Ranchi	BANK OF BARODA	392178	171835	318439	81.20%	36.18%	81.00%	99.94%	392135	99.99%	0	12781	6814	53.31%	6793	53.15%	11716	91.67%	11818	92.47%	0
2	Jharkhand	Ranchi	BANK OF INDIA	1574645	773693	651898	41.40%	3.72%	13.73%	95.12%	1513494	96.12%	236037	14182	5153	36.33%	390	2.75%	3655	25.77%	7093	50.01%	0
3	Jharkhand	Ranchi	BANK OF MAHARASHTRA	7155	2165	6055	84.63%	15.23%	18.87%	37.04%	6450	90.15%	0	485	225	46.39%	90	18.56%	65	13.40%	310	63.92%	0
4	Jharkhand	Ranchi	CANARA BANK	227678	103216	122456	53.78%	23.38%	38.39%	91.74%	209111	91.85%	0	8532	2727	31.96%	362	4.24%	3136	36.76%	4276	50.12%	0
5	Jharkhand	Ranchi	CENTRAL BANK OF INDIA	111376	46091	108562	97.47%	59.81%	12.93%	97.58%	108678	97.58%	0	3041	2483	81.65%	1224	40.25%	2039	67.05%	2483	81.65%	0
6	Jharkhand	Ranchi	INDIAN BANK	282213	125025	155763	55.19%	36.83%	77.40%	92.89%	261547	92.68%	3642	9687	4382	45.24%	7386	76.25%	2612	26.96%	7432	76.72%	22
7	Jharkhand	Ranchi	INDIAN OVERSEAS BANK	103708	35276	102221	98.57%	93.76%	95.01%	99.89%	103525	99.82%	0	390	374	95.90%	353	90.51%	395	101.28%	395	101.28%	0
8	Jharkhand	Ranchi	PUNJAB & SIND BANK	20183	362	13562	67.20%	55.52%	71.26%	97.66%	17906	88.72%	0	917	567	61.83%	32	3.49%	755	82.33%	754	82.22%	0
9	Jharkhand	Ranchi	PUNJAB NATIONAL BANK	560579	252042	268116	47.83%	28.23%	46.60%	58.20%	547234	97.62%	0	49385	39118	79.21%	1202	2.43%	39468	79.92%	45332	91.79%	0
10	Jharkhand	Ranchi	STATE BANK OF INDIA	549752	206182	487631	88.70%	55.45%	37.51%	95.13%	546470	99.40%	6999	17021	5424	31.87%	11270	66.21%	1928	11.33%	11582	68.05%	0
11	Jharkhand	Ranchi	UCO BANK	66343	31677	36909	55.63%	8.74%	38.69%	94.17%	63763	96.11%	2580	819	112	13.68%	62	7.57%	301	36.75%	373	45.54%	446
12	Jharkhand	Ranchi	UNION BANK OF INDIA	212456	81912	112625	53.01%	5.33%	12.94%	73.14%	189793	89.33%	0	7485	1604	21.43%	1376	18.38%	1514	20.23%	4305	57.52%	0
13	Jharkhand	Ranchi	Jammu and Kashmir Bank	4267	2113	2626	61.54%	5.51%	24.16%	30.96%	4267	100.00%	78	346	87	25.14%	25	7.23%	171	49.42%	346	100.00%	1
14	Jharkhand	Ranchi	JHARKHAND RAJYA GRMIN BANK	224176	129190	43852	19.56%	0.00%	3.37%	84.28%	218953	97.67%	0	748	0	0.00%	0	0.00%	578	77.27%	578	77.27%	0
15	Jharkhand	Ranchi	AXIS BANK	42746	11751	40497	94.74%	31.99%	67.77%	42.59%	41758	97.69%	7463	6280	2557	40.72%	1190	18.95%	2469	39.32%	5637	89.76%	525
16	Jharkhand	Ranchi	BANDHAN BANK	69699	59488	24381	34.98%	2.99%	87.24%	0.00%	69260	99.37%	10	850	115	13.53%	54	6.35%	714	84.00%	719	84.59%	13
17	Jharkhand	Ranchi	JHARKHAND STATE COOPERATIVE BANK LT	645353	279128	11819	1.83%	0.28%	0.00%	63.14%	410763	63.65%	0	1459	822	56.34%	0	0.00%	0	0.00%	822	56.34%	0
18	Jharkhand	Ranchi	FEDERAL BANK	5263	1750	4963	94.30%	25.69%	60.80%	19.19%	4990	94.81%	90	653	385	58.96%	50	7.66%	152	23.28%	369	56.51%	13
19	Jharkhand	Ranchi	HDFC BANK	79327	25882	72435	91.31%	93.14%	93.97%	35.58%	79131	99.75%	1218	8954	8738	97.59%	891	9.95%	8738	97.59%	8919	99.61%	704
20	Jharkhand	Ranchi	ICICI BANK	61,885	18,993	56,094	90.64%	80.49%	76.79%	76.83%	60,105	97.12%	138	5,606	4,925	87.85%	5,480	97.75%	3,935	70.19%	4,967	88.60%	0
21	Jharkhand	Ranchi	IDBI BANK	48394	17625	35145	72.62%	49.36%	74.45%	86.17%	47027	97.18%	0	2670	2074	77.68%	274	10.26%	1485	55.62%	2324	87.04%	0
22	Jharkhand	Ranchi	INDUSIND BANK	240805	146866	13749	5.71%	5.82%	2.40%	100.00%	240805	100.00%	0	8938	2364	26.45%	284	3.18%	1851	20.71%	2364	26.45%	0
23	Jharkhand	Ranchi	KARNATAKA BANK	4403	1332	3385	76.88%	12.67%	62.89%	19.55%	4001	90.87%	402	244	42	17.21%	12	4.92%	13	5.33%	125	51.23%	117
24	Jharkhand	Ranchi	KOTAK MAHINDRA BANK	37471	8725	35710	95.30%	98.16%	84.97%	97.34%	37380	99.76%	-	406	395	97.29%	165	40.64%	290	71.43%	402	99.01%	-
25	Jharkhand	Ranchi	LAXMI VILAS BANK	1433	551	1170	81.65%	11.65%	24.08%	76.76%	1170	81.65%	17	109	21	19.27%	0	0.00%	42	38.53%	42	38.53%	0
26	Jharkhand	Ranchi	SOUTH INDIAN BANK	2556	1093	1792	70.11%	15.65%	54.15%	19.25%	2187	85.56%	0	305	92	30.16%	81	26.56%	187	61.31%	251	82.30%	0
27	Jharkhand	Ranchi	YES BANK LTD	7038	2416	7021	99.76%	100.00%	100.00%	44.06%	7038	100.00%	0	994	219	22.03%	994	100.00%	341	34.31%	994	100.00%	0
28	Jharkhand	Ranchi	FINO PAYMENT BANK	26439	9739	24808	93.83%	100.00%	98.36%	87.89%	26439	100.00%	0	37	37	100.00%	0	0.00%	37	100.00%	37	100.00%	0
29	Jharkhand	Ranchi	KARUR VAYSA BANK	5050	2600	3000	59.41%	24.81%	49.50%	39.60%	3500	69.31%	500	400	150	37.50%	200	50.00%	300	75.00%	400	100.00%	0
30	Jharkhand	Ranchi	IDFC First Bank	12205	3348	9214	75.49%	100.00%	40.40%	42.88%	12205	100.00%	0	891	891	100.00%	125	14.03%	529	59.37%	891	100.00%	42
31	Jharkhand	Ranchi	INDIAN POST PAYMENT BANK	95860	43409	NA	0.00%	0.00%	100.00%	100.00%	95860	100.00%	0	185	NA	0.00%	75	40.54%	93	50.27%	93	50.27%	0
32	Jharkhand	Ranchi	UJJIVAN SMALL FINANCE BANK LIMITED	24120	19816	23374	96.91%	64.97%	65.08%	99.50%	24000	99.50%	0	420	268	63.81%	40	9.52%	327	77.86%	327	77.86%	0
33	Jharkhand	Ranchi	UTKARSH SMALL FINANCE BANK LIMITED	15170	10049	14066	92.72%	18.69%	21.23%	0.00%	14066	92.72%	38	511	184	36.01%	NA	0.00%	184	36.01%	184	36.01%	0
34	Jharkhand	Ranchi	JANA SMALL FINANCE BANK LIMITED	15578	13419	15578	100.00%	2.19%	13.54%	0.00%	15578	100.00%	0	366	25	6.83%	0	0.00%	99	27.05%	134	36.61%	0
35	Jharkhand	Ranchi	AIRTEL PAYMENT BANK	1534	399	11	0.72%	100.00%	100.00%	100.00%	1534	100.00%	0	0	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0
36	Jharkhand	Ranchi	ESAF BANK	17044	14940	15781	92.59%	0.65%	13.90%	0.02%	15781	92.59%	0	150	4	2.67%	69	46.00%	58	38.67%	83	55.33%	0
37	Jharkhand	Ranchi	PAYTM PAYMENT BANK	208941	47668	84185	40.29%	0.00%	100.00%	100.00%	208941	100.00%	0	44	44	100.00%	0	0.00%	0	0.00%	44	100.00%	0
Total				**6005023**	**2701766**	**2928893**	**48.77%**	**21.65%**	**35.99%**	**83.94%**	**5606845**	**93.37%**	**259212**	**166291**	**93422**	**56.18%**	**40549**	**24.38%**	**90177**	**54.23%**	**127205**	**76.50%**	**1883**

Source: Banks

कार्यसूची सं.	**13**
बैठक सं	**80**

Less cash/Digital बैंकिंग

माननीय प्रधानमंत्री के द्वारा less cash economy को बढ़ावा देने के लिए किये गए आह्वाहन पर झारखण्ड राज्य ने त्वरित प्रतिक्रिया दिखाई और इसके तहत राज्य में digital transaction को लोकप्रिय बनाने के लिए हर संभव प्रयास किये जा रहे हैं- जिनमे Mobile App download करना और सभी नागरिकों को cashless transaction से जुडे विभिन्न उत्पादों की जानकारी देना है। इसके साथ ही सभी इच्छुक व्यवसायिक प्रतिष्ठानों में POS machines देने की प्रक्रिया भी की जा रही है। राज्य के सभी अग्रणी जिला प्रबंधकों/बैंकों द्वारा अपने जिले/बैंकों में इसके लिये नियमित प्रयास किये जा रहे है।

कार्यसूची सं.	**14**
बैठक सं	**80**

NATIONAL BAMBOO MISSION/ राष्ट्रीय बाँस मिशन

बांस की खेती के लिए नई राह प्रशस्त करने और अच्छी संभावना वाले राज्यों में इसकी मूल्य श्रृंखला के समग्र विकास के लिए भारत सरकार द्वारा 2018-19 के दौरान पुनः संरचित राष्ट्रीय बांस मिशन प्रारंभ किया गया था। पुनः संरक्षित राष्ट्रीय बांस मिशन में कई गतिविधियों का प्रावधान है जिनमें ऋण से जुड़ी सब्सिडी घटक शामिल है। नाबार्ड ने भी बैंकों के लिए ऋण अवसरों को निर्देशित करते हुए भारत में बांस के विकास की एक समन्वित नीति तैयार की है इसे दिनांक 15 फरवरी 2019 को नाबार्ड के पत्र संख्या राबै। /प्र.का/1317/सी-टैग/पॉलिसी बी- कीपिंग एंड बैमबू/ 2018-19 के माध्यम से आवश्यक कार्रवाई के लिए सभी बैंक को एवं एसएलबीसी को भेजा गया था। उस पत्र की कॉपी एसएलबीसी झारखंड द्वारा राज्य स्थापित सभी बैंकों के नियंत्रक कार्यालय को 5 अगस्त 2019 को पुनः प्रेषित किया गया है। नाबार्ड द्वारा राज्य स्तरीय बैंकर्स समिति से बांस क्षेत्र के लिए ऋण प्रवाह की सुविधा के बारे में सभी हितधारको को अवगत कराने के लिए तिमाही बैठक में इस योजना को कार्यसूची के रूप में शामिल करने का आग्रह किया गया है। बैंकों के सभी नियंत्रक प्रमुख से आग्रह है कि इस दिशा में कार्य किया जा सकता है।

कार्यसूची सं.	**15**
बैठक सं	**80**

DOUBLING OF FARMERS INCOME BY 2022

वर्ष 2022 तक किसानों की आय को दोगुना करने के लिए पांच प्रमुख अर्थात उत्पादकता पानी और कृषि इनपुट की नीतियों में सुधार के द्वारा आय में वृद्धि एकीकृत कृषि प्रणाली बेहतर बाजार मूल्य प्राप्ति और विशेष नीतिगत उपाय अपनाए जा रहे हैं किसानों की आय को दोगुना करने के उद्देश्य को ध्यान में रखते हुए भारतीय रिजर्व बैंक के द्वारा निम्नलिखित मानकों से संबंधित मुद्दों पर पर ध्यान देना आवश्यक है ताकि निर्धारित समय सीमा के भीतर वांछित परिणाम हासिल हो सके:-

क) **Per drop,more crop** को ध्यान मे रखते हुए **Irrigation** सिस्टम पर व्यापक ध्यान की आवश्यकता है।

ख) सभी खेतों के लिए उच्च गुणवत्ता वाले सीड्स एवं मृदा के हैल्थ के अनुसार **nutrients** की उपलब्धता।

ग) **Post** हार्वेस्ट **loss** को कम करने हेतु **Warehousing** एवं **Cold Chain** के क्षेत्र मे **investment** को बढ़ावा।

घ) **National farm Market** को विकसित करना तथा कृषि के लिए **e-platform** विकसित करना।

च) **Food Processing** के द्वारा इस क्षेत्र मे **value addition** प्रदान करना।

छ) **Crop Insurance scheme** को **Strengthening** करना ताकि **Risk** को कम किया जा सके।

ज) **Ancillaries activity** जैसे पौल्ट्री**, Bee-**कीपिंग एवं **Fisheries** को बढ़ावा।

सरकार आय केंद्रितता पर ध्यान केंद्रित करके कृषि क्षेत्र को पुनर्जीवित करने का लक्ष्य बना रही है। किसान के लिए शुद्ध सकारात्मक रिटर्न का एहसास करने के लिए, राज्यों / केंद्र शासित प्रदेशों के माध्यम से प्रमुख रूप से योजनाओं का प्रचार और कार्यान्वयन किया जा रहा है: - मृदा स्वास्थ्य कार्ड (SHC) योजना; नीम लेपित यूरिया (NCU); प्रधानमंत्री कृषि सिचाई योजना (PMKSY); परम्परागत कृषि विकास योजना (PKVY); राष्ट्रीय कृषि बाजार योजना (ई-एनएएम); प्रधानमंत्री आवास बीमा योजना (पीएमएफबीवाई); राष्ट्रीय खाद्य सुरक्षा मिशन (एनएफएसएम); बागवानी के विकास के लिए मिशन (MIDH); तिलहन और तिलहन पर राष्ट्रीय मिशन (NMOOP); स्थायी कृषि के लिए राष्ट्रीय मिशन (एनएमएसए); कृषि विस्तार और प्रौद्योगिकी पर राष्ट्रीय मिशन (NMAET) और राष्ट्रीय कृषि विकास योजना (RKVY)। इसके अलावा, वृक्षारोपण (हर मेध पार पेड), मधुमक्खी पालन, डेयरी और मत्स्य पालन से संबंधित योजनाएं भी लागू की जाती हैं। ये सभी योजनाएँ कृषि के उत्पादन और उत्पादकता को बढ़ाने के लिए कार्यान्वित की जाती हैं और जिससे किसानों की आय में वृद्धि होती है। फार्मर्स के कम को डबल करने के लिए Capital formation की आवश्यकता है इस संबंध मे सभी बैंको को Crop loan से संबन्धित documentation process को Simplify करने की ज़रूरत है साथ ही साथ त्वरित Sanction एवं disbursement को Specified time लिमिट मे करने हेतु भी ध्यान देने की आवश्यकता है।

LBS के तहत इस agenda को सभी forums जैसे SLBC, DCC, DLRC एवं BLBC की बैठक को रेगुलर अजेंडा मे शामिल करना है।

सभी LDMs इस विषय पर Monitoring एवं Progress review के लिए NABARD द्वारा सुझाए Benchmark को ध्यान मे रखते हुए इस मुद्दे को हर DCC,DLRC की बैठक मे शामिल करना चाहिए।(नाबार्ड Circular No: 328/CPD-10/2019 दिनांक 31 December 2019)। इस संबंध मे सभी एलडीएम को ईमेल के द्वारा दिनांक 23.03.2020 को रिपोर्टिंग फ़ोरमेट एसएलबीसी द्वारा प्रेषित किया जा चुका है जून,2020 तिमाही की SLBC बैठक से इस विषय पर प्रगति रिपोर्ट निरंतर रूप से शामिल किया जा रहा है।

पृष्ठ संख्या 146,147,148

Doubling of Farmers' Income- 2022-2023

Sl No	District	Details of Farmer						Benchmark Parameter							
								Coverage of Farmers							
		Total No of Farmers	Out of A total no of Operational Holdings	Out of A total no of PM Kissan beneficiary farmers	Out of A total no of SF/MF farmers	Out of A total no of Tenant farmers	Total No of SF/MF/Tenant farmers (D+E)	No. of Agri. Loan Accounts	Out of G total no of KCC a/cs (No of A/cs)	Out of G total no of SF/MF a/cs (No of A/cs)	Out of G total no of Allied Activities a/cs (No of A/cs)	Out of H (Total no of KCC a/cs) total no of PM Kissan beneficiary (No of A/cs)	No. of SF/MF Accounts financed (disbursed) during the year (No of A/cs)	No. of Tenant Farmers Accounts financed (disbursed) during the year (No of A/cs)	Total No. of SF/MF and Tenant Farmers Accounts financed (disbursed) during the year (K+L)
1	BOKARO	87991	87991	56943	83592	0	83592	80985	56171	56171	10059	56171	2000	0	2000
2	CHATRA	124580	73043	121194	113017	31305	144322	166231	142561	99738	20125	91236	48256	17265	139492
3	DEOGHAR	224171	97370	120211	224171	0	224171	100310	87506	87506	7050		1986	0	89492
4	DHANBAD	79761	34217	79671	79761	0	79761	67614	59536	53562	21398	67614	6227	0	6227
5	DUMKA	139326	108973	69253	139326	0	139326	102911	68109	68109	2113	63707	27418	0	27418
6	EAST-SINGHBHUM	133306	167171	102629	133306	0	133306	108169	73218	91276	12398	73218	5013	0	103674
7	GARHWA	248000	183394	240360	220000	0	220000	87673	60779	77152	2364	6077	28665	0	28665
8	GIRIDIH	170100	153090	170100	127575	0	127575	114860	103871	80374	8884	103871	51768	0	51768
9	GODDA	140000	86782	109736	85500	35700	121200	134785	87352	80145	635	74985	6532	0	80780
10	GUMLA	308000	305690	98045	286440	15400	301840	3425	3154	2965	3449	500	2965	0	2965
11	HAZARIBAGH	232610	129112	231083	115473	1909	117382	132162	79123	118135	21731	49310	713	0	40889
12	JAMTARA	125326	37570	112033	75196	2600	77796	63796	48915	29349	5881	41848	17103	0	17103
13	KHUNTI	75000	75000	65427	65257	6132	71389	48727	43757	46875	4167	39457	5617	5	5622
14	KODERMA	106000	35750	38426	71550	23850	95400	129118	86110	75196	64738	31810	2163	1459	33973
15	LATEHAR	77791	75190	57704	60011	0	60011	41491	25754.3	33192	414	0	15733	0	15733
16	LOHARDAGA	99780	65230	57429	42686	0	42686	63070	46350	43165	4682	41036	2796	0	2816
17	PAKUR	124500	111000	90058	90058	34442	124500	71859	59642	56578	89614	59824	7045	918	5782
18	PALAMU	293231	274040	147000	253478	0	253478	135396	86982	134233	46924	86982	52307	0	52307
19	RAMGARH	38680	38680	49342	0	0	0	34165	26210	0	0	11857	0	0	0
20	RANCHI	74970	99528	52337	63947	11023	151865	107123	4509	19900	1123	40252	9903	152	21023
21	SAHEBGANJ	130000	94257	41420	110000	20200	130200	65033	44031	55403	9025	35310	18410	2612	21022
22	SARAIKELA	235912	137026	77847	104327	30186	134513	113888	53766	105916	60122	53766	57137	10249	67386
23	SIMDEGA	128544	84593	31040	64342	0	64342	39923	32515	28016	7618	30440	737	0	737
24	WEST-SINGHBHUM	226630	0	114199	115876	52027	167903	114012	93848	93848	16153	81209	1836	300	2136
Total		**3624209**	**2554697**	**2333487**	**2724889**	**264774**	**3066558**	**2126726**	**1473769.3**	**1536804**	**420667**	**1140480**	**372330**	**32960**	**819010**

Source - LDMs

Sl No	District	Doubling of Farmers' Income- 2022-2023									
		Benchmark Parameter									
		Short Term Credit					Term Loan				Extent of Coverage under Crop Insurance
		Crop Loan Amount disbursed per hectare of net cultivable area (Amount in Rs Lacs)	Total No of SF/ MF/ Tenant Farmers financed (No. of Accounts)	Total Amount of SF/ MF/ Tenant Farmers financed (Amt in Rs Lacs)	Total No of allied activities Accounts (No. of Accounts)	Total Amount of Allied Activities Accounts (Amount in Rs Lacs)	Total No of SF/ MF/ Tenant Farmers financed (No. of Accounts)	Total amount of SF/ MF/ Tenant Farmers financed (Amount in Rs Lacs)	Total No of allied activities Accounts (No. of Accounts)	Total Amount of Allied Activities Accounts (Amount in Rs Lacs)	Out of G Total No. of Crop Loan accounts covered under insurance
1	BOKARO	0.55	80985	53815.98	10059	6858.41	0	53815.98	10059	6858.41	0
2	CHATRA	0.1621	60126	21645.36	6314	5236.21	5406	4623.29	4971	4012.36	98236
3	DEOGHAR	1.071	89492	39215.52	7050	4053.08	1206	5797.8	149	141.41	0
4	DHANBAD	0.126	59536	26802.4	21398	8778.54	1624	1344.32	146	804.54	0
5	DUMKA	0.52	68109	2564.98	2113	4784.09	994	1396.28	197	57.37	0
6	EAST-SINGHBHUM	1.3233	73218	33520.025	12398	9992.28	6836	16720.065	155	226.37	0
7	GARHWA	0.47	28665	22488.96	2364	2100.8	699	601.71	2364	2100.8	0
8	GIRIDIH	0.277949744	80374	38471.58	8884	4236.8	34486	19909.79	34486	19909.79	0
9	GODDA	0.41	80780	46132	26024	14525	19886	11812	635	231	0
10	GUMLA	0.002240224	3425	2849.82	18125	2548	258	390.96	282	66.29	0
11	HAZARIBAGH	17020	18135	11763	21731	8741	20110	12610	21731	8741	0
12	JAMTARA	0.7	14400	70.82	6646	10587	7077	624	5881	624	23847
13	KHUNTI	4720	5302	2589	598	481	875	902	795	856	43757
14	KODERMA	0.35	0	0	0	0	32679	8705.68	14605	9822.92	82939
15	LATEHAR	0.3	32773	18561.78	0	0	632	4237	1789	1687	0
16	LOHARDAGA	6518.94	43115	29225	16273	16286	42865	29055	4808	5794	3948
17	PAKUR	0.1786	2793	2168	498	672	3238	2863	241	345	15754
18	PALAMU	0.76	75187	51838.94	0	0	41849	22014.29	4825	2759.02	0
19	RAMGARH	6783.48	0	0	0	0	0	0	0	0	0
20	RANCHI	8457.4	61801	8879.49	310	507.23	32153	57185.25	15212	56783.26	5602
21	SAHEBGANJ	0.16	4236	50.16	1902	1264.87	5267	5232.25	1877	1253.97	0
22	SARAIKELA	0.67	24725	12072	0	0	31493	13390	20995	8928	113888
23	SIMDEGA	141.5	28693	11384.98	6132	2710.15	8764	3995.3	8229	4148	0
24	WEST-SINGHBHUM	47100	1836	300	2136	0	0	0	0	0	2100
Total		**90749.35119**	**937706**	**436409.795**	**170955**	**104362.46**	**298397**	**277225.965**	**154432**	**136150.51**	**390071**

Source - LDMs

Sl No	District	Doubling of Farmers' Income- 2022-2023												
		Growth Parameters (Over the Previous Period)												
		Short Term credit / Working capital for allied activities		Growth in Agriculture Term Loan disbursed (Capital Formation)		Growth in Agriculture Infrastructure (Capital Formation)		Crop Insurance	Market Development / Linkage					
		Growth in number of accounts of Short term credit / Working capital for allied activities to farmers (No of A/cs)	Growth in amount of Short term credit / Working capital for allied activities to farmers (Amt in Rs Lacs)	Growth in No of accounts of Term Loan for Agriculture and allied activities (Farm Credit) (No of A/cs)	Growth in Amount of Term Loan for Agriculture and allied activities (Farm Credit) (Amount in Rs Lacs)	Growth in No of accounts in Agriculture Infrastructure (No of A/cs)	Growth in No of amount in Agriculture Infrastructure (No of Amount)	Growth in number of claims received and settled	Growth in Number of FPOs financed by Banks	Growth in Amount in No. of FPOs financed by Banks(Amount in Rs. Lacs)	Growth in Number of SHGs/JLGs financed by Banks	Growth in Amount of SHGs/JLGs financed by Banks(Amount in Rs. Lacs)	Growth in Number of accounts against warehouse receipts	Growth in Number of amount against warehouse receipts(Amount in Rs. Lacs)
1	BOKARO	-	450.00	500	50.00	-	-	-	1	1.00	4,928	9,877.84	-	-
2	CHATRA	37,625	3,425.23	6,427	5,521.36	478	725.00	-	-	-	6,126	6,023.36	-	-
3	DEOGHAR	134	215.91	376	990.41	103	154.84	-	-	-	402	24.12	-	-
4	DHANBAD	21,398	8,778.54	1,444	5,304.56	18	7.40	-	-	-	2,795	648.22	-	-
5	DUMKA	137	68.50	238	247.46	-	-	-	-	-	2,393	4,546.44	-	-
6	EAST-SINGHBHUM	25,598	15,591.60	3,180	4,178.01	20	33.98	-	-	-	4,340	4,582.24	-	-
7	GARHWA	2,364	2,100.80	2,364	2,100.80	119	41.09	-	-	-	3,053	7,885.57	-	-
8	GIRIDIH	-285	-66.24	1,348	2,924.81	16	28.20	NA	2	9.90	1,656	3,588.66	-	-
9	GODDA	93	30.00	45	462.00	-	-	-	-	13.00	9,235	10,325.00	-	-
10	GUMLA	4	5.29	-	1.38	-	0.10	-	-	-	6	21.00	-	-
11	HAZARIBAGH	26,315	1,933.10	2,517	5,113.00	13	32.09	-	8	45.28	9,215	10,905.16	-	-
12	JAMTARA	1,560	8.50	-	-	-	-	-	-	-	2,032	2,032.00	-	-
13	KHUNTI	79	59.00	67	74.60	-	-	-	-	-	7,105	5,602.00	-	-
14	KODERMA	-	-	35	6.50	-	-	-	-	-	3,265	30.40	-	-
15	LATEHAR	-	-	40,911	25,099.00	1	5.00	-	-	-	444	1,819.00	-	-
16	LOHARDAGA	4,003	847.00	215	499.00	-	-	-	-	-	835	925.00	-	-
17	PAKUR	4,901	2,821.00	734	1,823.00	-	-	-	-	-	3,612	4,895.00	-	-
18	PALAMU	-	-	13,487	12,521.61	-18	23.42	-	-	-	2,079	3,332.15	-	-
19	RAMGARH	-	-	-	-	-	-	-	-	-	2,330	-	-	-
20	RANCHI	6,102	1,701.00	21	21.50	-	-	-	-	-	2,983	3,801.00	-	-
21	SAHEBGANJ	8,559	6,496.75	320	854.22	1	0.50	-	-	-	301	1,117.77	-	-
22	SARAIKELA	7,176	3,289.00	16,428	7,859.00	65	1,711.00	-	-	-	1,650	2,976.00	-	-
23	SIMDEGA	737	141.50	-	-	-	-	-	-	-	4,835	4,005.92	-	-
24	WEST-SINGHBHUM	-	-	-	-	-	-	-	-	-	618	302.82	-	-
Total		**1,46,500**	**47,896.48**	**90,657**	**75,652.22**	**816**	**2,762.62**	**-**	**11**	**69.18**	**76,238**	**89,266.67**	**-**	**-**

Source - LDMs

राज्य स्तरीय बैंकर्स समिति, झारखण्ड

संयोजक : बैंक ऑफ़ इंडिया

मार्च 2022 तिमाही के दौरान राज्य के सभी प्रखण्ड में BLBC एवं सभी जिलों में DCC के हुए बैठक का प्रतिवेदन:

जिला	मार्च 2022 तिमाही के दौरान बी.एल.बी.सी की बैठक	मार्च 2022 तिमाही के दौरान जिले में डी.सी.सी. की बैठक
बोकारो	सभी प्रखण्ड में हो चुका है।	06.07.2022
चतरा	सभी प्रखण्ड में हो चुका है।	17.06.2022
देवघर	सभी प्रखण्ड में हो चुका है।	17.06.2022
धनबाद	सभी प्रखण्ड में हो चुका है।	17.06.2022
दुमका	सभी प्रखण्ड में हो चुका है।	29.06.2022
पूर्वी सिंघभुम	11 में से 10 प्रखण्ड में हो चुका है।	20.06.2022
गढ़वा	सभी प्रखण्ड में हो चुका है।	13.06.2022
गिरिडीह	13 में से 12 प्रखण्ड में हो चुका है।	28.06.2022
गुमला	08 में से 0 प्रखण्ड में हो चुका है।	29.06.2022
गोड्डा	सभी प्रखण्ड में हो चुका है।	18.07.2022
हजारीबाग	सभी प्रखण्ड में हो चुका है।	14.06.2022
जामताड़ा	सभी प्रखण्ड में हो चुका है।	04.07.2022
खूंटी	सभी प्रखण्ड में हो चुका है।	28.06.2022
कोडरमा	6 में से 3 प्रखण्ड में हो चुका है।	05.07.2022
लातेहार	सभी प्रखण्ड में हो चुका है।	06.06.2022
लोहारदग्गा	सभी प्रखण्ड में हो चुका है।	29.06.2022
पाकुड़	सभी प्रखण्ड में हो चुका है।	24.06.2022
पलामू	सभी प्रखण्ड में हो चुका है।	14.06.2022
रामगढ़	सभी प्रखण्ड में हो चुका है।	06.06.2022
रांची	सभी प्रखण्ड में हो चुका है।	17.06.2022
साहेबगंज	9 में से 8 प्रखण्ड में हो चुका है।	22.06.2022
सराइकेला	9 में से 8 प्रखण्ड में हो चुका है।	29.06.2022
सिमडेगा	सभी प्रखण्ड में हो चुका है।	28.06.2022
पश्चमी सिंघभूम	सभी प्रखण्ड में हो चुका है।	17.06.2022

स्रोत : अग्रणी जिला प्रबंधक कार्यालय

PROGRESS FOR IMPLEMENTATION OF ADS
Details of loan sanctioned under ADS during 2022-23

Activities	Name of Bank	TFO/Amt Disbursed	Term Loan Sanctioned	
			During the Quarter	Cumulative
		Amount in Lacs	Amount in Lacs	Amount in Lacs
Dairy	Bandhan Bank	60.10	65.75	65.75
	Bank of Baroda	4.00	4.00	4.00
	Bank of India	98.78	108.23	108.23
	Canara Bank	3.40	5.40	4.40
	Central Bank of India	1.50	1.50	1.50
	IDBI Bank	0.50	0.50	0.50
	Indian Bank	6.70	8.90	13.90
	Jharkhand Rajya Gramin Bank	11.06	8.16	11.66
	Jharkhand State Co operative Ba	2.35	2.35	2.35
	Punjab National Bank	10.01	11.93	13.17
	State Bank of India	15.89	17.39	18.19
	UCO Bank	5.50	5.50	5.50
	Union Bank of India	6.82	11.72	11.82
Dairy/Goatery	Bank of Baroda	1.00	1.00	1.00
	Bank of India	5.00	5.00	5.00
	Jharkhand Rajya Gramin Bank	0.26	0.26	0.26
Dairy/Poultry	Bank of India	8.00	8.00	8.00
	State Bank of India	2.00	2.00	2.00
Dairy/Fishery	Bank of India	0.18	0.68	0.68
	Canara Bank	0.00	3.45	3.45
Fishery	Bank of India	8.81	8.73	9.11
	Central Bank of India	1.50	1.50	1.50
	Jharkhand Rajya Gramin Bank	0.70	0.70	0.70
	Punjab National Bank	0.25	0.73	0.73
	State Bank of India	10.97	0.85	10.97
	Union Bank of India	15.00	9.60	19.80
Goat Rearing	Bank of India	0.00	0.00	2.35
	Canara Bank	1.50	1.50	5.55
Goatery	Axis Bank	3.00	3.50	3.50
	Bandhan Bank	16.40	17.55	17.55
	Bank of India	5.47	6.19	6.19
	Indian Bank	1.25	0.00	1.25
	Jharkhand Rajya Gramin Bank	0.44	0.44	0.44
	State Bank of India	2.80	0.00	2.80
Goatery/Dairy	State Bank of India	0.78	0.78	0.78
Piggery	Bank of India	1.70	1.70	5.55
	Canara Bank	0.50	0.50	8.55
Poultry	Bank of India	5.50	5.50	5.50
	State Bank of India	3.65	3.65	3.65
	UCO Bank	17.60	17.60	17.60
Total		**340.87**	**352.74**	**405.43**

Source: LDMs

PROGRESS FOR IMPLEMENTATION OF ADS

Details of loan sanctioned under ADS during 2022-23

DISTRICT	TFO/Amt Disbursed	Term Loan Sanctioned	
		During the Quarter JUNE 2022	Cumulative
	Amount in Lacs	Amount in Lacs	Amount in Lacs
EAST SINGHBHUM	45.27	45.27	45.27
GIRIDIH	45.00	45.00	45.00
GODDA	89.20	98.00	98.00
HAZARIBAGH	2.78	2.78	2.78
KODERMA	12.50	12.50	12.50
LOHARDAGA	12.50	28.57	28.57
PAKUR	12.54	0.00	12.54
PALAMU	0.00	2.50	2.50
RAMGARH	45.50	46.50	45.50
RANCHI	10.18	23.57	23.67
WEST SINGHBHUM	2.00	2.00	20.30
SIMDEGA	0.00	0.00	0.00
SAHIBGANJ	0.00	0.00	0.00
DHANBAD	0.50	0.50	0.50
DEOGHAR	0.00	0.00	0.00
GARWHA	0.00	0.00	0.00
GUMLA	2.00	2.00	2.00
JAMTARA	0.00	0.00	0.00
LATEHAR	0.50	0.50	0.50
KHUNTI	0.00	0.00	0.00
SARIEKELA	0.50	0.50	0.50
Grand Total	**340.87**	**352.74**	**405.43**

Source: LDMs

कार्यसूची सं.	16
बैठक सं	80

अध्यक्ष की अनुमति से अन्य विषय पर चर्चा ...

ANNEXURE

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND
CONVENOR : BANK OF INDIA
OUTSTANDING POSITION OF DEPOSIT AND ADVANCES AND CD RATIO - BANKWISE
AS ON JUNE 30, 2022

Annexure - 1 (A)
[Amount in Lakh]

Sl No	BANK NAME	RURAL			SEMI URBAN			URBAN			TOTAL		
		DEPOSIT	ADVANCES	C.D RATIO	DEPOSIT	ADVANCES	C.D RATIO	DEPOSIT	ADVANCES	C.D RATIO	DEPOSIT	ADVANCES	C.D RATIO
	LEAD BANKS												
1	STATE BANK OF INDIA	16,30,767.69	4,56,458.42	27.99%	29,73,638.40	7,08,783.88	23.84%	45,28,216.95	15,48,703.05	34.20%	91,32,623.04	27,13,945.35	29.72%
2	BANK OF INDIA	16,08,054.26	4,42,956.32	27.55%	9,70,860.85	2,23,485.64	23.02%	19,39,288.25	5,37,358.57	27.71%	45,18,203.35	12,03,800.53	26.64%
3	INDIAN BANK	2,38,415.09	55,396.63	23.24%	2,95,659.96	59,880.71	20.25%	6,51,130.79	2,30,505.93	35.40%	11,85,205.84	3,45,783.27	29.17%
A	**SUB TOTAL**	**34,77,237.03**	**9,54,811.38**	**27.46%**	**42,40,159.21**	**9,92,150.23**	**23.40%**	**71,18,635.99**	**23,16,567.55**	**32.54%**	**1,48,36,032.23**	**42,63,529.15**	**28.74%**
	OTHER PUBLIC SECTOR BANKS												
1	CENTRAL BANK OF INDIA	1,03,088.76	32,172.49	31.21%	1,09,099.49	24,833.34	22.76%	3,51,894.98	1,05,585.05	30.00%	5,64,083.22	1,62,590.88	28.82%
2	PUNJAB NATIONAL BANK	2,44,756.08	65,175.78	26.63%	3,69,269.06	92,859.47	25.15%	12,20,843.18	3,82,447.63	31.33%	18,34,868.32	5,40,482.87	29.46%
3	CANARA BANK	1,40,325.90	57,632.94	41.07%	20,23,956.54	74,918.60	3.70%	9,42,883.18	3,56,341.61	37.79%	31,07,165.61	4,88,893.15	15.73%
4	UNION BANK OF INDIA	1,08,980.31	28,425.04	26.08%	1,80,955.69	52,818.84	29.19%	7,52,859.65	2,55,836.79	33.98%	10,42,795.65	3,37,080.67	32.32%
5	UCO BANK	79,321.44	11,481.38	14.47%	1,14,561.90	24,918.61	21.75%	2,80,794.01	56,922.55	20.27%	4,74,677.35	93,322.54	19.66%
6	BANK OF BARODA	71,087.53	24,065.98	33.85%	1,92,402.82	64,259.07	33.40%	6,06,163.97	2,52,579.11	41.67%	8,69,654.33	3,40,904.15	39.20%
7	INDIAN OVERSEAS BANK	49,601.28	15,022.92	30.29%	25,129.47	10,957.71	43.61%	1,90,881.78	62,522.79	32.75%	2,65,612.53	88,503.42	33.32%
8	PUNJAB AND SINDH BANK	2,780.49	1,609.30	57.88%	11,531.09	4,044.75	35.08%	86,353.13	26,898.35	31.15%	1,00,664.71	32,552.40	32.34%
9	BANK OF MAHARASHTRA	234.85	347.46	147.95%	4,780.76	1,302.61	27.25%	29,598.58	14,522.63	49.07%	34,614.19	16,172.71	46.72%
B	**SUB TOTAL**	**8,00,176.64**	**2,35,933.28**	**29.49%**	**30,31,686.80**	**3,50,913.01**	**11.57%**	**44,62,272.47**	**15,13,656.52**	**33.92%**	**82,94,135.91**	**21,00,502.81**	**25.33%**
	PRIVATE BANKS												
13	IDBI BANK LTD	22,582.63	13,571.34	60.10%	1,30,543.36	37,968.80	29.09%	3,00,499.71	1,04,572.81	34.80%	4,53,625.70	1,56,112.96	34.41%
14	IDFC FIRST BANK LIMITED	-	-		-	-		33,892.01	44,979.87	132.72%	33,892.01	44,979.87	132.72%
15	FEDERAL BANK LTD	-	-		9,020.26	3,230.80	35.82%	60,943.36	22,105.10	36.27%	69,963.62	25,335.90	36.21%
16	HDFC BANK LTD	22,483.34	13,865.79	61.67%	1,58,798.05	1,32,068.00	83.17%	11,55,399.32	5,62,409.70	48.68%	13,36,680.71	7,08,343.49	52.99%
17	ICICI BANK LTD	9,784.72	4,436.52	45.34%	1,45,211.79	71,868.80	49.49%	5,86,829.54	6,14,837.18	104.77%	7,41,826.05	6,91,142.50	93.17%
18	KARNATAKA BANK LTD	-	-		-	-		12,684.67	26,220.76	206.71%	12,684.67	26,220.76	206.71%
19	AXIS BANK LTD	13,818.37	3,731.80	27.01%	1,34,030.08	24,137.20	18.01%	5,33,249.55	3,40,616.07	63.88%	6,81,098.00	3,68,485.07	54.10%
20	INDUSIND BANK	5,895.59	2,08,102.09	3529.79%	17,375.92	46,761.40	269.12%	1,44,806.79	1,27,276.57	87.89%	1,68,078.31	3,82,140.06	227.36%
21	JAMMU & KASHMIR BANK LTD	-	-		-	-		2,949.05	1,383.72	46.92%	2,949.05	1,383.72	46.921%
22	YES BANK	-	-		-	-		78,871.49	57,266.97	72.61%	78,871.49	57,266.97	72.61%
23	KOTAK MAHENDRA BANK LTD	1,749.83	875.57	50.04%	4,716.81	24.83	0.53%	78,800.02	45,572.11	57.83%	85,266.66	46,472.50	54.50%
24	SOUTH INDIAN BANK LTD	-	-		-	-		20,241.68	2,084.86	10.30%	20,241.68	2,084.86	10.30%
25	LAKSHMI VILAS BANK	-	-		-	-		2,639.82	791.20	29.97%	2,639.82	791.20	29.97%
26	KARUR VYSYA BANK	-	-		-	-		2,427.35	1,500.00	61.80%	2,427.35	1,500.00	61.80%
27	BANDHAN BANK	9,838.92	36,673.39	372.74%	79,127.47	86,552.90	109.38%	32,691.25	23,325.93	71.35%	1,21,657.64	1,46,552.22	120.46%
C	**SUB TOTAL**	**86,153.41**	**2,81,256.50**	**326.46%**	**6,78,823.75**	**4,02,612.73**	**59.31%**	**30,46,925.61**	**19,74,942.85**	**64.82%**	**38,11,902.76**	**26,58,812.08**	**69.75%**
A+B+C	**TOTAL COMMERCIAL BANK**	**43,63,567.08**	**14,72,001.16**	**33.73%**	**79,50,669.76**	**17,45,675.96**	**21.96%**	**1,46,27,834.06**	**58,05,166.92**	**39.69%**	**2,69,42,070.90**	**90,22,844.04**	**33.49%**
	REGIONAL RURAL BANKS												
D	JHARKHAND RAJYA GRAMIN BANK	6,32,653.67	3,10,220.35	49.03%	1,74,057.30	69,458.17	39.91%	55,036.54	35,542.90	64.58%	8,61,747.51	4,15,221.42	48.18%
	COOPERATIVE BANKS												
29	DHANBAD CENTRAL CO-OP.BANK	10,165.31	914.97	9.00%	-	-		28,564.66	2,926.81	10.25%	38,729.98	3,841.77	9.92%
30	JHARKHAND STATE COOPERATIVE BANK LTD	56,344.00	7,466.91	13.25%	16,172.43	2,787.22	17.23%	1,25,232.52	64,521.47	51.52%	1,97,748.94	74,775.60	37.81%
E	**SUB TOTAL**	**66,509.31**	**8,381.88**	**12.60%**	**16,172.43**	**2,787.22**	**17.23%**	**1,53,797.18**	**67,448.28**	**43.86%**	**2,36,478.92**	**78,617.37**	**33.24%**
	SMALL FINANCE BANKS												
31	ESAF SMALL FINANCE BANK LIMITED	478.95	1,451.39	303.04%	211.36	4,436.17	2098.83%	11,888.42	15,831.92	133.17%	12,578.73	21,719.48	172.67%
32	UJJIVAN SMALL FINANCE BANK	-	-		3,732.82	11,110.49	297.64%	23,337.60	31,490.20	134.93%	27,070.42	42,600.69	157.37%
33	UTKARSH SMALL FINANCE BANK LIMITED	892.15	30,786.92	3450.85%	3,993.15	33,462.76	838.00%	37,789.72	11,567.14	30.61%	42,675.03	75,816.82	177.66%
34	JANA SMALL FINANCE BANK	8.95	1,988.27	22213.25%	222.02	1,958.87	882.31%	22,298.74	15,280.12	68.52%	22,529.71	19,227.25	85.34%
G	**SUB TOTAL**	**1,380.05**	**34,226.58**	**2480.09%**	**8,159.35**	**50,968.29**	**624.66%**	**95,314.49**	**74,169.38**	**77.82%**	**1,04,853.89**	**1,59,364.24**	**151.99%**
	PAYMENT BANKS												
1	AIRTEL PAYMENTS BANK	1,956.21	-	0.00%	324.45	-	0.00%	87.06	-	0.00%	2,367.72	-	0.00%
2	FINO PAYMENTS BANK	-	-		-	-		-	-		-	-	
3	INDIA POST PAYMENTS BANK	-	-		4,849.86	-	0.00%	4,124.73	-	0.00%	8,974.59	-	0.00%
H	**SUB TOTAL**	**1,956.21**	**-**	0.00%	**5,174.31**	**-**	0.00%	**4,211.79**	**-**	0.00%	**11,342.31**	-	0.00%
GRAND TOTAL- (A+B+C+D+E+F)		**50,66,066.33**	**18,24,829.96**	**36.02%**	**81,54,233.15**	**18,68,889.64**	**22.92%**	**1,49,36,194.05**	**59,75,407.44**	**40.01%**	**2,81,56,493.53**	**96,76,047.07**	**34.37%**
RIDF												**7,27,726.00**	
AS PER PLACE OF UTILIZATION												**16,76,323.00**	**42.90%**
TOTAL												**1,20,80,096.07**	

SOURCE: SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

OUTSTANDING POSITION OF DEPOSIT AND ADVANCES AND CD RATIO - DISTRICT WISE

Annexure - 1 (B)

AS ON JUNE 30, 2022

[Amount in Lakh]

Sl No	District Name	RURAL			SEMI URBAN			URBAN			TOTAL		
		DEPOSIT	ADVANCES	C.D RATIO	DEPOSIT	ADVANCES	C.D RATIO	DEPOSIT	ADVANCES	C.D RATIO	DEPOSIT	ADVANCES	C.D RATIO
1	BOKARO	3,51,571.13	96,118.63	27.34%	4,32,368.49	1,28,674.44	29.76%	12,59,707.48	4,29,739.18	34.11%	20,43,647.10	6,54,532.25	32.03%
2	CHATRA	1,61,960.75	51,440.31	31.76%	2,11,717.49	46,733.22	22.07%	726.90	1,943.50	267.37%	3,74,405.15	1,00,117.03	26.74%
3	DEOGHAR	2,04,870.03	70,697.61	34.51%	81,985.51	29,340.39	35.79%	5,28,531.91	1,70,315.74	32.22%	8,15,387.45	2,70,353.74	33.16%
4	DHANBAD	4,40,120.04	80,681.00	18.33%	3,85,351.01	1,14,751.80	29.78%	25,24,644.46	8,71,030.45	34.50%	33,50,115.51	10,66,463.24	31.83%
5	DUMKA	1,97,560.30	64,363.22	32.58%	2,90,496.47	85,759.91	29.52%	3,635.83	7,625.30	209.73%	4,91,692.60	1,57,748.43	32.08%
6	EAST SINGHBHUM	2,72,066.15	85,367.09	31.38%	5,02,994.76	1,35,670.13	26.97%	27,51,127.24	12,86,713.18	46.77%	35,26,188.15	15,07,750.40	42.76%
7	GARHWA	1,22,531.78	52,965.49	43.23%	1,54,457.04	63,216.24	40.93%	-	828.82		2,76,988.81	1,17,010.55	42.24%
8	GIRIDIH	5,00,337.80	1,33,746.72	26.73%	39,097.73	8,162.60	20.88%	3,15,234.87	1,65,310.75	52.44%	8,54,670.40	3,07,220.07	35.95%
9	GODDA	2,13,949.29	73,287.59	34.25%	2,23,136.98	71,341.54	31.97%	-	534.98		4,37,086.27	1,45,164.12	33.21%
10	GUMLA	1,30,264.20	35,514.45	27.26%	1,95,892.61	53,482.85	27.30%	2,096.04	1,990.18	94.95%	3,28,252.85	90,987.48	27.72%
11	HAZARIBAGH	3,36,984.79	1,14,826.68	34.07%	1,24,630.51	67,981.42	54.55%	6,33,685.98	2,51,076.66	39.62%	10,95,301.29	4,33,884.76	39.61%
12	JAMTARA	1,09,283.11	32,270.74	29.53%	1,52,878.97	38,565.23	25.23%	-	956.18		2,62,162.08	71,792.16	27.38%
13	KHUNTI	84,948.59	32,583.75	38.36%	1,01,101.78	36,515.13	36.12%	2,192.26	1,432.98	65.37%	1,88,242.62	70,531.85	37.47%
14	KODERMA	1,37,442.29	42,164.45	30.68%	2,43,301.79	88,715.99	36.46%	1,221.53	3,124.71	255.80%	3,81,965.61	1,34,005.14	35.08%
15	LATEHAR	93,668.30	35,895.52	38.32%	1,08,288.39	37,392.50	34.53%	-	1,356.14		2,01,956.69	74,644.16	36.96%
16	LOHARDAGA	52,612.69	26,393.65	50.17%	1,19,727.32	47,794.24	39.92%	1,016.26	1,182.54	116.36%	1,73,356.27	75,370.43	43.48%
17	PAKUR	81,928.54	38,103.13	46.51%	1,15,675.71	62,034.80	53.63%	-	960.82		1,97,604.25	1,01,098.75	51.16%
18	PALAMU	2,27,090.51	1,02,150.29	44.98%	4,53,039.92	1,50,011.42	33.11%	-	80,511.41		6,80,130.43	3,32,673.13	48.91%
19	RAMGARH	1,89,329.47	62,855.84	33.20%	5,88,620.41	2,16,464.14	36.77%	788.05	12,332.81	1564.98%	7,78,737.93	2,91,652.79	37.45%
20	RANCHI	5,15,163.27	3,67,197.78	71.28%	2,96,499.27	1,06,687.11	35.98%	65,98,771.00	24,93,311.43	37.78%	74,10,433.54	29,67,196.32	40.04%
21	SAHIBGANJ	1,04,394.24	37,702.90	36.12%	2,24,317.39	70,895.00	31.60%	-	888.62		3,28,711.63	1,09,486.52	33.31%
22	SERAIKELA-KHARSAWAN	2,69,781.92	1,05,849.67	39.24%	70,803.46	27,834.96	39.31%	2,26,615.47	1,63,507.78	72.15%	5,67,200.84	2,97,192.42	52.40%
23	SIMDEGA	82,639.22	18,545.95	22.44%	91,405.51	26,035.63	28.48%	-	768.41		1,74,044.73	45,349.99	26.06%
24	WEST SINGHBHUM	1,85,567.95	64,107.51	34.55%	29,46,444.63	1,54,828.93	5.25%	86,198.76	34,884.89	40.47%	32,18,211.33	2,53,821.34	7.89%
GRAND TOTAL		**50,66,066.33**	**18,24,829.96**	**36.02%**	**81,54,233.15**	**18,68,889.64**	**22.92%**	**1,49,36,194.05**	**59,82,327.47**	**40.05%**	**2,81,56,493.53**	**96,76,047.07**	**34.37%**

SOURCE: SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

BANK WISE ANNUAL CREDIT PLAN ACHIEVEMENT UNDER AGRICULTURE UP TO END OF JUNE QUARTER OF QUARTER FY 2022-23

[Number in Actual and Amount in Lakh] **Annexure -2 (A)-i**

S.NO	NAME OF BANKS	FARM CREDIT				Achievement % (Amt.)	CROP LOANS (Out of Farm Credit)				Achievement % (Amt.)
		TARGET		ACHIEVEMENT			TARGET		ACHIEVEMENT		
		Number	Amount	Number	Amount		Number	Amount	Number	Amount	
1	STATE BANK OF INDIA	3,00,226	2,34,072.85	29,882	14,647.85	6.26%	2,37,191	1,58,127.09	24,668	10,084.12	6.38%
2	BANK OF INDIA	2,99,693	2,35,944.07	2,76,402	29,782.58	12.62%	2,32,522	1,55,014.73	2,67,460	18,894.19	12.19%
3	INDIAN BANK	77,937	61,103.21	5,853	3,240.14	5.30%	60,944	40,629.59	5,063	2,329.04	5.73%
4	CENTRAL BANK OF INDIA	33,240	26,458.84	7,644	4,069.66	15.38%	25,252	16,834.70	2,795	1,219.35	7.24%
5	PUNJAB NATIONAL BANK	84,147	68,153.67	3,036	2,385.35	3.50%	61,745	41,163.54	2,867	1,769.89	4.30%
6	CANARA BANK	58,631	47,934.20	4,691	4,734.23	9.88%	42,191	28,127.41	3,131	1,884.48	6.70%
7	UNION BANK OF INDIA	47,986	38,280.17	7,377	7,732.75	20.20%	36,298	24,198.69	6,289	6,135.61	25.36%
8	UCO BANK	23,508	18,905.67	696	795.44	4.21%	17,500	11,666.52	691	781.45	6.70%
9	BANK OF BARODA	43,519	35,271.10	1,303	1,505.22	4.27%	31,889	21,259.02	1,256	1,291.77	6.08%
10	INDIAN OVERSEAS BANK	11,439	9,857.92	424	357.76	3.63%	7,292	4,861.16	276	256.45	5.28%
11	PUNJAB AND SINDH BANK	2,634	2,239.12	-	-	0.00%	1,737	1,157.99	-	-	0.00%
12	BANK OF MAHARASHTRA	4,116	3,278.30	45	58.53	1.79%	3,123	2,081.91	32	29.83	1.43%
13	IDBI BANK LTD	15,275	12,599.17	855	699.95	5.56%	10,785	7,190.02	752	569.75	7.92%
14	IDFC FIRST BANK LIMITED	42	50.52	-	-	0.00%	-	-	-	-	
15	FEDERAL BANK LTD	505	433.95	528	1,054.97	243.11%	324	216.13	527	1,049.97	485.80%
16	HDFC BANK LTD	12,547	10,199.22	6,268	2,834.28	27.79%	9,137	6,091.32	17	161.81	2.66%
17	ICICI BANK LTD	14,147	11,484.67	3,293	4,201.33	36.58%	10,331	6,887.54	3,212	4,105.85	59.61%
18	KARNATAKA BANK LTD	22	24.89	-	-	0.00%	4	2.38	-	-	0.00%
19	AXIS BANK LTD	17,101	14,037.60	113	302.72	2.16%	12,201	8,134.18	53	237.48	2.92%
20	INDUSIND BANK	4,623	3,866.38	1,76,234	5,566.97	143.98%	3,165	2,110.23	-	-	0.00%
21	JAMMU & KASHMIR BANK LTD	14	16.80	-	-	0.00%	-	-	-	-	
22	YES BANK	391	357.82	-	-	0.00%	210	139.81	-	-	0.00%
23	KOTAK MAHINDRA BANK LTD	269	288.89	17	105.85	36.64%	65	43.49	-	-	0.00%
24	SOUTH INDIAN BANK LTD	14	16.79	41	31.90	190.05%	-	-	41	31.90	
25	LAKSHMI VILAS BANK	14	16.81	-	-	0.00%	-	-	-	-	
26	KARUR VYSYA BANK	14	16.80	-	-	0.00%	-	-	-	-	
27	BANDHAN BANK	17,410	15,551.01	1,329	704.90	4.53%	10,080	6,719.76	-	-	0.00%
28	JHARKHAND RAJYA GRAMIN BANK	3,03,372	2,37,463.77	47,616	42,050.05	17.71%	2,37,933	1,58,622.10	37,911	27,605.80	17.40%
29	DHANBAD CENTRAL CO-OP.BANK	9,794	7,443.00	8	2.16	0.03%	8,096	5,397.56	8	2.16	0.04%
30	JHARKHAND STATE COOPERATIVE BANK LTD	33,912	26,743.27	341	153.95	0.58%	26,229	17,485.80	323	143.42	0.82%
31	ESAF SMALL FINANCE BANK LIMITED	2,278	1,927.49	4,280	1,580.78	82.01%	1,518	1,011.75	-	-	0.00%
32	UJJIVAN SMALL FINANCE BANK	614	519.54	5,344	3,084.46	593.69%	410	273.18	-	-	0.00%
33	UTKARSH SMALL FINANCE BANK LIMITED	6,099	5,264.48	15,693	8,035.10	152.63%	3,872	2,581.60	-	-	0.00%
34	JANA SMALL FINANCE BANK	1,068	893.63	2,385	1,026.55	114.87%	730	486.44	-	-	0.00%
	TOTAL	**14,26,599**	**11,30,715.64**	**6,01,698**	**1,40,745.44**	**12.45%**	**10,92,773**	**7,28,515.64**	**3,57,372**	**78,584.31**	**10.79%**

SOURCE : SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

BANK WISE ANNUAL CREDIT PLAN ACHIEVEMENT UNDER AGRICULTURE UP TO END OF JUNE QUARTER OF QUARTER FY 2022-23

umber in Actual and Amount in Lak **Annexure -2 (A)-ii**

S.NO	NAME OF BANKS	AGRI INFRASTRUCTURE					ANICILLARY ACTIVITIES (includes all ancillary activites under Agriculture sector)					TOTAL AGRICULTURE (Farm Credit+Agri Infr+Anci Acti)				
		TARGET		ACHIEVEM		Achievement	TARGET		ACHIEVEMENT		Achievement	TARGET		ACHIEVEMENT		Achievement
		No.	Amt.	No.	Amt.	% (Amt.)	No.	Amt.	No.	Amt.	% (Amt.)	No.	Amt.	No.	Amt.	% (Amt.)
1	STATE BANK OF INDIA	6,740	11,232.81	1	2.45	0.02%	23,855	26,505.07	35	4,302.43	16.23%	3,30,820	2,71,810.72	29,918	18,952.73	6.97%
2	BANK OF INDIA	6,810	11,349.87	7	64.82	0.57%	22,914	25,460.06	23,957	33,253.78	130.61%	3,29,417	2,72,754.00	3,00,366	63,101.19	23.13%
3	INDIAN BANK	1,802	3,003.62	13	6.25	0.21%	8,170	9,078.01	1,016	4,611.05	50.79%	87,910	73,184.83	6,882	7,857.44	10.74%
4	CENTRAL BANK OF INDIA	858	1,429.37	-	-	0.00%	2,980	3,311.03	16	86.09	2.60%	37,078	31,199.25	7,660	4,155.75	13.32%
5	PUNJAB NATIONAL BANK	2,056	3,426.83	8	12.74	0.37%	9,382	10,424.64	60	889.11	8.53%	95,585	82,005.14	3,104	3,287.20	4.01%
6	CANARA BANK	1,630	2,717.50	7	178.73	6.58%	7,489	8,320.68	56	109.98	1.32%	67,750	58,972.37	4,754	5,022.94	8.52%
7	UNION BANK OF INDIA	1,106	1,843.10	14	89.95	4.88%	5,781	6,422.85	198	1,708.86	26.61%	54,872	46,546.12	7,589	9,531.56	20.48%
8	UCO BANK	599	997.76	-	-	0.00%	2,890	3,210.75	13	485.37	15.12%	26,997	23,114.19	709	1,280.81	5.54%
9	BANK OF BARODA	1,242	2,069.60	7	13.00	0.63%	5,357	5,951.75	98	2,233.41	37.53%	50,117	43,292.45	1,408	3,751.64	8.67%
10	INDIAN OVERSEAS BANK	373	622.16	5	20.45	3.29%	2,325	2,583.34	7	68.50	2.65%	14,137	13,063.42	436	446.71	3.42%
11	PUNJAB AND SINDH BANK	53	87.72	-	-	0.00%	531	590.45	-	-	0.00%	3,218	2,917.29	-	-	0.00%
12	BANK OF MAHARASHTRA	77	128.80	-	-	0.00%	446	495.05	76	80.17	16.20%	4,639	3,902.16	121	138.70	3.55%
13	IDBI BANK LTD	448	746.31	1	0.04	0.01%	1,859	2,065.96	138	563.16	27.26%	17,582	15,411.44	994	1,263.15	8.20%
14	IDFC FIRST BANK LIMITED	3	4.20	-	-	0.00%	235	260.61	-	-	0.00%	279	315.33	-	-	0.00%
15	FEDERAL BANK LTD	14	23.53	-	-	0.00%	280	311.51	6	51.14	16.42%	799	768.99	534	1,106.12	143.84%
16	HDFC BANK LTD	492	820.69	-	-	0.00%	2,254	2,504.19	5	1,500.00	59.90%	15,293	13,524.10	6,273	4,334.28	32.05%
17	ICICI BANK LTD	321	534.54	-	-	0.00%	2,702	3,002.50	9	20.28	0.68%	17,170	15,021.71	3,302	4,221.60	28.10%
18	KARNATAKA BANK LTD	1	2.21	-	-	0.00%	82	90.82	4	2,475.77	2725.94%	105	117.93	4	2,475.77	2099.37%
19	AXIS BANK LTD	485	807.55	-	-	0.00%	2,762	3,069.28	5	94.14	3.07%	20,348	17,914.44	118	396.86	2.22%
20	INDUSIND BANK	117	195.47	-	-	0.00%	781	867.87	-	-	0.00%	5,521	4,929.72	1,76,234	5,566.97	112.93%
21	JAMMU & KASHMIR BANK LTD	1	1.40	-	-	0.00%	78	86.87	-	-	0.00%	93	105.07	-	-	0.00%
22	YES BANK	2	2.66	-	-	0.00%	82	90.82	1	15.00	16.52%	474	451.30	1	15.00	3.32%
23	KOTAK MAHENDRA BANK LTD	16	26.58	-	-	0.00%	449	498.54	1	2.66	0.53%	734	814.01	18	108.51	13.33%
24	SOUTH INDIAN BANK LTD	1	1.77	-	-	0.00%	78	86.87	-	-	0.00%	93	105.43	41	31.90	30.26%
25	LAKSHMI VILAS BANK	1	1.77	-	-	0.00%	78	86.87	1	9.20	10.59%	93	105.45	1	9.20	8.72%
26	KARUR VYSYA BANK	1	1.40	-	-	0.00%	78	86.87	-	-	0.00%	93	105.07	-	-	0.00%
27	BANDHAN BANK	390	650.33	47	20.75	3.19%	892	990.82	1,300	2,174.82	219.50%	18,692	17,192.16	2,676	2,900.47	16.87%
28	JHARKHAND RAJYA GRAMIN BANK	5,322	8,869.67	-	-	0.00%	18,282	20,313.51	-	-	0.00%	3,26,976	2,66,646.95	47,616	42,050.05	15.77%
29	DHANBAD CENTRAL CO-OP.BANK	201	335.02	-	-	0.00%	810	900.55	-	-	0.00%	10,806	8,678.57	8	2.16	0.02%
30	JHARKHAND STATE COOPERATIVE BANK LTD	606	1,009.97	-	-	0.00%	3,213	3,569.76	-	-	0.00%	37,731	31,322.99	341	153.95	0.49%
31	ESAF SMALL FINANCE BANK LIMITED	139	231.51	-	-	0.00%	280	311.23	-	-	0.00%	2,697	2,470.23	4,280	1,580.78	63.99%
32	UJJIVAN SMALL FINANCE BANK	10	16.52	-	-	0.00%	198	219.61	-	-	0.00%	822	755.68	5,344	3,084.46	408.17%
33	UTKARSH SMALL FINANCE BANK LIMITED	285	475.59	-	-	0.00%	805	894.62	-	-	0.00%	7,190	6,634.69	15,693	8,035.10	121.11%
34	JANA SMALL FINANCE BANK	21	34.17	-	-	0.00%	303	336.64	-	-	0.00%	1,391	1,264.45	2,385	1,026.55	81.19%
	TOTAL	**32,221**	**53,702.00**	**110**	**409.18**	**0.76%**	**1,28,700**	**1,43,000.00**	**27,002**	**54,734.94**	**38.28%**	**15,87,521**	**13,27,417.64**	**6,28,810**	**1,95,889.56**	**14.76%**

SOURCE : SLBC PORTAL

- -

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND
CONVENOR : BANK OF INDIA
BANK WISE ANNUAL CREDIT PLAN ACHIEVEMENT UNDER MSME (PRI SEC)

[Number in Actual and Amount in Lakh] **Annexure -2 (A)-iii**

S.NO	NAME OF BANKS	TARGET		Disbursement upto the end of current quarter										Achievement % (Amt.)
				Micro*		Small		Medium		Other MSME		Total MSME		
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
1	STATE BANK OF INDIA	42,136	3,37,087.89	15,570	1,19,131.16	1,853	1,12,138.31	140	92,281.81	155	2,517.23	17,718	3,26,068.51	**96.73%**
2	BANK OF INDIA	40,828	3,26,623.61	32,898	1,30,580.16	564	36,511.68	48	14,893.69	-	-	33,510	1,81,985.53	**55.72%**
3	INDIAN BANK	11,535	92,278.49	7,902	32,655.52	384	19,670.22	31	3,567.56	-	-	8,317	55,893.30	**60.57%**
4	CENTRAL BANK OF INDIA	5,076	40,610.46	4,833	8,921.87	149	4,818.35	2	100.00	31	716.62	5,015	14,556.85	**35.85%**
5	PUNJAB NATIONAL BANK	16,612	1,32,897.90	836	6,432.47	94	3,537.36	20	1,016.40	-	-	950	10,986.22	**8.27%**
6	CANARA BANK	12,084	96,672.70	1,432	5,191.88	62	2,385.61	5	139.75	31	77.08	1,530	7,794.32	**8.06%**
7	UNION BANK OF INDIA	8,737	69,896.16	3,502	27,524.42	304	33,017.66	46	19,816.48	-	-	3,852	80,358.56	**114.97%**
8	UCO BANK	4,240	33,922.31	1,650	3,683.28	115	4,664.53	-	-	-	-	1,765	8,347.81	**24.61%**
9	BANK OF BARODA	8,242	65,932.28	1,460	10,547.26	39	5,755.89	4	7,991.00	-	-	1,503	24,294.15	**36.85%**
10	INDIAN OVERSEAS BANK	2,623	20,985.75	1,144	2,039.97	6	203.88	2	25.94	-	-	1,152	2,269.79	**10.82%**
11	PUNJAB AND SINDH BANK	955	7,641.41	-	-	-	-	-	-	-	-	-	-	**0.00%**
12	BANK OF MAHARASHTRA	455	3,641.46	240	583.62	2	45.30	1	2,500.00	-	-	243	3,128.92	**85.93%**
13	IDBI BANK LTD	4,081	32,650.03	2,450	18,130.74	51	4,361.39	2	170.23	-	-	2,503	22,662.36	**69.41%**
14	IDFC FIRST BANK LIMITED	109	875.36	41	224.20	-	-	1	51.00	-	-	42	275.20	**31.44%**
15	FEDERAL BANK LTD	787	6,292.72	35	1,373.96	20	2,798.71	2	1,000.00	-	-	57	5,172.67	**82.20%**
16	HDFC BANK LTD	8,207	65,654.09	2,610	14,265.74	436	30,188.34	66	12,496.31	-	-	3,112	56,950.38	**86.74%**
17	ICICI BANK LTD	8,199	65,590.46	676	37,105.40	424	55,652.47	88	22,115.53	-	-	1,188	1,14,873.41	**175.14%**
18	KARNATAKA BANK LTD	94	753.70	36	494.29	15	2,877.89	3	1,070.07	-	-	54	4,442.24	**589.39%**
19	AXIS BANK LTD	6,340	50,719.28	103	2,441.12	48	3,251.54	8	1,048.64	-	-	159	6,741.29	**13.29%**
20	INDUSIND BANK	2,292	18,336.60	7,174	874.10	43	445.62	116	415.47	-	-	7,333	1,735.20	**9.46%**
21	JAMMU & KASHMIR BANK LTD	36	291.79	-	-	-	-	-	-	-	-	-	-	**0.00%**
22	YES BANK	532	4,253.82	91	2,915.10	58	2,859.77	31	1,008.16	-	-	180	6,783.04	**159.46%**
23	KOTAK MAHENDRA BANK LTD	616	4,931.35	156	2,941.02	87	5,198.20	21	2,066.31	1	405.74	265	10,611.26	**215.18%**
24	SOUTH INDIAN BANK LTD	119	951.10	41	-	9	-	-	-	-	-	50	-	**0.00%**
25	LAKSHMI VILAS BANK	36	291.79	2	15.29	1	33.64	-	-	-	-	3	48.93	**16.77%**
26	KARUR VYSYA BANK	36	291.79	-	-	-	-	-	-	-	-	-	-	**0.00%**
27	BANDHAN BANK	4,891	39,126.60	87	504.60	-	-	-	-	-	-	87	504.60	**1.29%**
28	JHARKHAND RAJYA GRAMIN BANK	21,058	1,68,462.66	3,991	9,012.14	2	350.00	-	-	-	-	3,993	9,362.14	**5.56%**
29	DHANBAD CENTRAL CO-OP.BANK	1,448	11,581.63	-	-	-	-	-	-	-	-	-	-	**0.00%**
30	JHARKHAND STATE COOPERATIVE BANK LTD	2,950	23,602.93	87	108.20	-	-	-	-	-	-	87	108.20	**0.46%**
31	ESAF SMALL FINANCE BANK LIMITED	270	2,157.65	5,733	2,185.81	-	-	-	-	-	-	5,733	2,185.81	**101.30%**
32	UJJIVAN SMALL FINANCE BANK	461	3,684.53	15	20.98	-	-	-	-	-	-	15	20.98	**0.57%**
33	UTKARSH SMALL FINANCE BANK LIMITED	873	6,983.19	137	781.45	-	-	-	-	-	-	137	781.45	**11.19%**
34	JANA SMALL FINANCE BANK	265	2,122.26	25	364.22	8	71.00	-	-	-	-	33	435.22	**20.51%**
	TOTAL	**2,17,224**	**17,37,795.72**	**94,957**	**4,41,049.96**	**4,774**	**3,30,837.37**	**637**	**1,83,774.34**	**218**	**3,716.67**	**1,00,586**	**9,59,378.34**	**55.21%**

SOURCE : SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

BANK WISE ANNUAL CREDIT PLAN ACHIEVEMENT UNDER PRIORITY SECTOR

[Number in Actual and Amount in Lakh] **Annexure -2 (A)-iv**

S.NO	NAME OF BANKS	EXPORT CREDIT				Achievement % (Amt.)	EDUCATION				Achievement % (Amt.)	HOUSING				Achievement % (Amt.)
		TARGET		ACHIEVEMEN			TARGET		ACHIEVEMENT			TARGET		ACHIEVEMENT		
		Number	Amount	Number	Amount		Number	Amount	Number	Amount		Number	Amount	Number	Amount	
1	STATE BANK OF INDIA	474	1,777.78	-	-	0.00%	4,442	22,878.41	1,616	2,239.46	9.79%	11,610	40,635.74	1,436	5,819.22	14.32%
2	BANK OF INDIA	402	1,506.46	-	-	0.00%	4,235	21,807.77	558	641.63	2.94%	10,558	36,954.47	131	831.19	2.25%
3	INDIAN BANK	129	484.11	-	-	0.00%	1,074	5,530.18	79	110.18	1.99%	3,211	11,238.42	67	521.09	4.64%
4	CENTRAL BANK OF INDIA	84	315.06	-	-	0.00%	534	2,749.48	94	157.89	5.74%	1,562	5,468.33	80	433.54	7.93%
5	PUNJAB NATIONAL BANK	153	574.01	-	-	0.00%	1,871	9,634.03	239	356.68	3.70%	4,592	16,072.65	90	666.21	4.15%
6	CANARA BANK	101	379.28	-	-	0.00%	1,420	7,312.71	363	519.65	7.11%	4,924	17,234.31	310	2,757.39	16.00%
7	UNION BANK OF INDIA	166	620.86	-	-	0.00%	1,047	5,390.56	202	340.41	6.31%	3,038	10,631.38	36	175.91	1.65%
8	UCO BANK	75	282.97	-	-	0.00%	388	1,996.90	75	64.96	3.25%	1,275	4,463.73	42	260.01	5.83%
9	BANK OF BARODA	104	389.15	-	-	0.00%	1,339	6,894.33	250	529.53	7.68%	4,810	16,834.90	116	941.31	5.59%
10	INDIAN OVERSEAS BANK	21	77.25	-	-	0.00%	325	1,675.60	37	49.05	2.93%	1,528	5,348.87	43	490.47	9.17%
11	PUNJAB AND SINDH BANK	9	35.47	-	-	0.00%	102	526.67	-	-	0.00%	540	1,890.41	-	-	0.00%
12	BANK OF MAHARASHTRA	5	17.86	-	-	0.00%	68	347.94	45	79.57	22.87%	208	729.45	39	394.48	54.08%
13	IDBI BANK LTD	24	91.69	-	-	0.00%	523	2,691.72	68	100.24	3.72%	2,468	8,637.85	72	318.69	3.69%
14	IDFC FIRST BANK LIMITED	-	-	-	-		9	45.81	-	-	0.00%	44	152.43	-	-	0.00%
15	FEDERAL BANK LTD	7	26.46	-	-	0.00%	38	197.38	1	1.54	0.78%	212	741.64	3	21.00	2.83%
16	HDFC BANK LTD	162	606.30	-	-	0.00%	444	2,286.38	25	36.56	1.60%	3,124	10,935.54	426	357.41	3.27%
17	ICICI BANK LTD	109	407.97	-	-	0.00%	349	1,799.00	53	208.07	11.57%	3,147	11,013.20	44	874.47	7.94%
18	KARNATAKA BANK LTD	0	0.49	-	-	0.00%	16	83.02	3	4.78	5.75%	67	236.15	3	28.29	11.98%
19	AXIS BANK LTD	142	531.84	-	-	0.00%	500	2,574.95	71	201.36	7.82%	3,258	11,402.66	77	146.66	1.29%
20	INDUSIND BANK	12	44.88	-	-	0.00%	114	585.71	-	-	0.00%	435	1,521.77	-	-	0.00%
21	JAMMU & KASHMIR BANK LTD	-	-	-	-		3	15.27	-	-	0.00%	15	50.81	-	-	0.00%
22	YES BANK	1	4.14	-	-	0.00%	49	252.62	-	-	0.00%	101	352.95	-	-	0.00%
23	KOTAK MAHENDRA BANK LTD	9	34.52	-	-	0.00%	53	271.55	-	-	0.00%	241	844.14	-	-	0.00%
24	SOUTH INDIAN BANK LTD	-	-	-	-		50	257.23	5	-	0.00%	288	1,007.45	10	-	0.00%
25	LAKSHMI VILAS BANK	-	-	-	-		3	15.27	-	-	0.00%	15	50.81	-	-	0.00%
26	KARUR VYSYA BANK	-	-	-	-		3	15.27	-	-	0.00%	15	50.81	-	-	0.00%
27	BANDHAN BANK	11	41.82	-	-	0.00%	151	777.04	-	-	0.00%	509	1,779.87	20	85.65	4.81%
28	JHARKHAND RAJYA GRAMIN BANK	270	1,012.47	-	-	0.00%	1,918	9,877.84	1	4.00	0.04%	6,086	21,301.49	47	608.84	2.86%
29	DHANBAD CENTRAL CO-OP.BANK	3	12.46	-	-	0.00%	96	493.21	-	-	0.00%	275	961.91	3	26.00	2.70%
30	JHARKHAND STATE COOPERATIVE BANK LTD	5	17.52	-	-	0.00%	380	1,958.00	3	2.17	0.11%	984	3,445.51	11	49.01	1.42%
31	ESAF SMALL FINANCE BANK LIMITED	2	7.50	-	-	0.00%	18	94.06	-	-	0.00%	46	161.39	-	-	0.00%
32	UJJIVAN SMALL FINANCE BANK	1	3.09	-	-	0.00%	62	319.28	-	-	0.00%	157	548.01	460	353.51	64.51%
33	UTKARSH SMALL FINANCE BANK LIMITED	2	8.91	-	-	0.00%	100	513.22	-	-	0.00%	247	864.91	66	105.38	12.18%
34	JANA SMALL FINANCE BANK	1	3.68	-	-	0.00%	18	91.56	-	-	0.00%	75	262.04	31	94.64	36.12%
	TOTAL	**2,484**	**9,316.00**	**-**	**-**	**0.00%**	**21,740**	**1,11,960.00**	**3,788**	**5,647.73**	**5.04%**	**69,665**	**2,43,826.00**	**3,663**	**16,360.39**	**6.71%**

SOURCE : SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

BANK WISE ANNUAL CREDIT PLAN ACHIEVEMENT UNDER PRIORITY SECTOR

[Number in Actual and Amount in Lakh] **Annexure -2 (A)-v**

S.NO	NAME OF BANKS	SOCIAL INFRASTRUCTURE				Achievement % (Amt.)	RENEWABLE ENERGY				Achievement % (Amt.)	OTHERS- PRIORITY SECTOR				TOTAL PRIORITY SECTOR				Achievement % (Amt.)
		TARGET		ACHIEVEMEN			TARGET		ACHIEVEMEN			TARGET		ACHIEVEMENT		TARGET		ACHIEVEMENT		
		Number	Amount	Number	Amount		Number	Amount	Number	Amount		Number	Amount	Number	Amount	Number	Amount	Number	Amount	
1	STATE BANK OF INDIA	1,770	3,274.36	13	33.50	1.02%	13,335	1,600.24	1	3.01	0.19%	13,086	37,295.59	-	-	4,17,674	7,16,360.73	50,702.00	3,53,116	49.29%
2	BANK OF INDIA	1,894	3,503.36	-	-	0.00%	15,175	1,821.02	-	-	0.00%	12,739	36,304.91	5.00	62	4,15,247	7,01,275.61	3,34,570.00	2,46,621	35.17%
3	INDIAN BANK	577	1,066.54	3	3.13	0.29%	4,026	483.15	1	3.48	0.72%	2,937	8,370.91	-	-	1,11,398	1,92,636.63	15,349.00	64,389	33.42%
4	CENTRAL BANK OF INDIA	283	523.97	2	45.20	8.63%	2,187	262.38	-	-	0.00%	1,755	5,000.50	-	-	48,559	86,129.44	12,851.00	19,349	22.47%
5	PUNJAB NATIONAL BANK	681	1,259.12	-	-	0.00%	5,939	712.69	1	0.23	0.03%	4,456	12,698.57	64.00	39	1,29,889	2,55,854.12	4,448.00	15,335	5.99%
6	CANARA BANK	483	894.19	1	48.00	5.37%	4,596	551.53	-	-	0.00%	7,827	22,306.68	31.00	146	99,185	2,04,323.77	6,989.00	16,289	7.97%
7	UNION BANK OF INDIA	451	835.23	-	-	0.00%	4,002	480.25	-	-	0.00%	2,947	8,398.79	-	-	75,259	1,42,799.34	11,679.00	90,406	63.31%
8	UCO BANK	201	372.38	-	-	0.00%	1,557	186.89	-	-	0.00%	1,167	3,326.14	555.00	1,299	35,901	67,665.51	3,146.00	11,253	16.63%
9	BANK OF BARODA	456	843.38	-	-	0.00%	3,309	397.10	-	-	0.00%	2,220	6,325.99	-	-	70,596	1,40,909.58	3,277.00	29,517	20.95%
10	INDIAN OVERSEAS BANK	111	205.22	-	-	0.00%	1,146	137.58	-	-	0.00%	536	1,526.63	92.00	28	20,428	43,020.32	1,760.00	3,284	7.63%
11	PUNJAB AND SINDH BANK	51	94.27	-	-	0.00%	245	29.39	-	-	0.00%	229	652.21	-	-	5,350	13,787.11	-	-	0.00%
12	BANK OF MAHARASHTRA	36	66.96	-	-	0.00%	173	20.81	-	-	0.00%	218	620.25	419.00	3,309	5,802	9,346.89	867.00	7,050	75.43%
13	IDBI BANK LTD	198	366.93	19	120.78	32.92%	1,234	148.09	1	5.32	3.59%	914	2,604.23	-	-	27,024	62,601.99	3,657.00	24,471	39.09%
14	IDFC FIRST BANK LIMITED	4	7.40	-	-	0.00%	36	4.32	-	-	0.00%	35	98.51	-	-	515	1,499.17	42.00	275	18.36%
15	FEDERAL BANK LTD	17	31.58	-	-	0.00%	97	11.69	-	-	0.00%	69	195.72	12.00	2	2,026	8,266.19	607.00	6,303	76.25%
16	HDFC BANK LTD	212	391.73	-	-	0.00%	1,351	162.10	-	-	0.00%	974	2,775.89	-	-	29,766	96,336.12	9,836.00	61,679	64.02%
17	ICICI BANK LTD	211	390.59	-	-	0.00%	1,489	178.74	-	-	0.00%	1,128	3,213.44	9.00	1	31,802	97,615.11	4,596.00	1,20,178	123.11%
18	KARNATAKA BANK LTD	2	3.40	-	-	0.00%	13	1.51	-	-	0.00%	16	45.27	4.00	1	314	1,241.47	68.00	6,952	560.00%
19	AXIS BANK LTD	483	893.67	-	-	0.00%	1,587	190.50	-	-	0.00%	1,229	3,503.00	36.00	231	33,887	87,730.32	461.00	7,717	8.80%
20	INDUSIND BANK	69	126.83	-	-	0.00%	296	35.46	-	-	0.00%	348	992.66	-	-	9,086	26,573.63	1,83,567.00	7,302	27.48%
21	JAMMU & KASHMIR BANK LTD	1	2.47	-	-	0.00%	12	1.44	-	-	0.00%	12	32.84	-	-	172	499.69	-	-	0.00%
22	YES BANK	56	103.95	-	-	0.00%	42	4.99	-	-	0.00%	63	180.37	-	-	1,318	5,604.15	181.00	6,798	121.30%
23	KOTAK MAHENDRA BANK LTD	17	32.30	-	-	0.00%	195	23.42	-	-	0.00%	87	249.28	-	-	1,953	7,200.57	283.00	10,720	148.87%
24	SOUTH INDIAN BANK LTD	9	17.00	-	-	0.00%	12	1.44	-	-	0.00%	12	35.05	1.00	0	583	2,374.70	107.00	32	1.35%
25	LAKSHMI VILAS BANK	1	2.47	-	-	0.00%	12	1.44	-	-	0.00%	12	32.84	-	-	172	500.06	4.00	58	11.62%
26	KARUR VYSYA BANK	1	2.47	-	-	0.00%	12	1.44	-	-	0.00%	12	32.84	-	-	172	499.69	-	-	0.00%
27	BANDHAN BANK	184	340.79	-	-	0.00%	696	83.57	-	-	0.00%	659	1,879.18	30,557.00	13,691	25,793	61,221.02	33,340.00	17,182	28.07%
28	JHARKHAND RAJYA GRAMIN BANK	1,384	2,559.91	-	-	0.00%	11,951	1,434.10	-	-	0.00%	13,155	37,492.55	774.00	2,069	3,82,798	5,08,787.97	52,431.00	54,094	10.63%
29	DHANBAD CENTRAL CO-OP.BANK	62	113.99	-	-	0.00%	408	49.00	-	-	0.00%	354	1,010.18	23.00	25	13,452	22,900.95	34.00	53	0.23%
30	JHARKHAND STATE COOPERATIVE BANK LTD	211	390.78	-	-	0.00%	2,028	243.35	-	-	0.00%	1,850	5,272.03	-	-	46,140	66,253.12	442.00	313	0.47%
31	ESAF SMALL FINANCE BANK LIMITED	20	37.50	-	-	0.00%	77	9.23	-	-	0.00%	132	377.31	645.00	114	3,262	5,314.87	10,658.00	3,881	73.02%
32	UJJIVAN SMALL FINANCE BANK	20	37.18	-	-	0.00%	47	5.62	-	-	0.00%	99	282.43	10,906.00	5,745	1,668	5,635.81	16,725.00	9,204	163.32%
33	UTKARSH SMALL FINANCE BANK LIMITED	105	194.42	5	3.05	1.57%	258	30.99	-	-	0.00%	556	1,583.25	11,809.00	6,502	9,331	16,813.59	27,710.00	15,427	91.75%
34	JANA SMALL FINANCE BANK	7	12.67	-	-	0.00%	104	12.53	-	-	0.00%	99	283.47	3,141.00	1,571	1,961	4,052.66	5,590.00	3,128	77.18%
	TOTAL	**10,270**	**18,999.00**	**43**	**253.66**	**1.34%**	**77,650**	**9,318.00**	**4**	**12.03**	**0.13%**	**71,930**	**2,04,999.52**	**59,083.00**	**34,835**	**20,58,483**	**36,63,631.89**	**7,95,977.00**	**12,12,377**	**33.09%**

SOURCE : SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

BANK WISE ANNUAL CREDIT PLAN ACHIEVEMENT UNDER NON-PRIORITY SECTOR

[Number in Actual and Amount in Lakh] **Annexure -2 (A)-vi**

S.NO	NAME OF BANKS	Target		Agriculture		Education		Housing		Personal loans under NPS		Others- NON-PRIORITY SECTOR		Total NPS		Achievement %
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
1	STATE BANK OF INDIA	1,82,431	4,56,077.98	921.00	1,926	-	-	596	2,196.02	3,658.00	11,825	24,237.00	2,31,735	29,412.00	2,47,682	54.31%
2	BANK OF INDIA	84,224	2,10,560.83	-	-	11.00	78	144	2,175.47	1,407.00	7,688	8,054.00	1,02,186	9,616.00	1,12,128	53.25%
3	INDIAN BANK	26,091	65,227.36	-	-	-	-	95	1,469.09	2,927.00	12,698	246.00	14,894	3,268.00	29,062	44.55%
4	CENTRAL BANK OF INDIA	17,040	42,600.78	-	-	1.00	4	5	0.00	783.00	3,876	1,801.00	12,703	2,590.00	16,583	38.93%
5	PUNJAB NATIONAL BANK	23,797	59,493.64	3.00	6	19.00	95	217	3,514.75	911.00	3,814	1,520.00	9,943	2,670.00	17,372	29.20%
6	CANARA BANK	79,121	1,97,801.70	-	-	19.00	368	194	2,932.81	481.00	1,891	3,208.00	27,088	3,902.00	32,280	16.32%
7	UNION BANK OF INDIA	35,533	88,833.45	-	-	87.00	266	83	1,411.87	1,016.00	6,569	1,348.00	31,569	2,534.00	39,816	44.82%
8	UCO BANK	3,741	9,352.44	-	-	1.00	8	23	492.14	33.00	70	394.00	2,426	451.00	2,996	32.03%
9	BANK OF BARODA	25,013	62,531.49	-	-	21.00	187	259	3,838.59	2,027.00	2,980	988.00	8,396	3,295.00	15,401	24.63%
10	INDIAN OVERSEAS BANK	3,288	8,219.40	4.00	3	1.00	3	35	458.51	84.00	365	417.00	1,836	541.00	2,666	32.43%
11	PUNJAB AND SINDH BANK	2,406	6,015.48	-	-	-	-	-	-	-	-	370.00	1,400	370.00	1,400	23.27%
12	BANK OF MAHARASHTRA	3,097	7,742.93	-	-	4.00	21	52	888.32	8.00	40	117.00	530	181.00	1,479	19.10%
13	IDBI BANK LTD	10,921	27,302.60	-	-	8.00	37	273	3,572.01	235.00	1,437	1,462.00	5,704	1,978.00	10,750	39.37%
14	IDFC FIRST BANK LIMITED	16,435	41,087.43	2.00	41	-	-	-	-	209.00	1,052	25,280.00	11,285	25,491.00	12,378	30.13%
15	FEDERAL BANK LTD	11,075	27,687.86	-	-	1.00	0	4	190.10	59.00	103	690.00	7,010	754.00	7,303	26.38%
16	HDFC BANK LTD	2,01,025	5,02,561.96	2.00	40	-	-	-	-	3,850.00	23,173	15,269.00	82,007	19,121.00	1,05,220	20.94%
17	ICICI BANK LTD	1,22,679	3,06,697.80	-	-	3.00	90	181	8,195.80	2,196.00	11,594	79,285.00	1,85,640	81,665.00	2,05,520	67.01%
18	KARNATAKA BANK LTD	894	2,234.50	-	-	-	-	7	251.64	37.00	357	178.00	1,040	222.00	1,648	73.77%
19	AXIS BANK LTD	33,311	83,277.59	-	-	3.00	29	2	2.52	156.00	318	3,300.00	16,877	3,461.00	17,227	20.69%
20	INDUSIND BANK	38,365	95,912.69	-	-	-	-	-	-	-	-	22,022.00	1,920	22,022.00	1,920	2.00%
21	JAMMU & KASHMIR BANK LTD	136	340.98	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
22	YES BANK	14,748	36,870.12	-	-	-	-	-	-	694.00	2,944	2,248.00	7,510	2,942.00	10,454	28.35%
23	KOTAK MAHENDRA BANK LTD	3,707	9,266.90	-	-	-	-	-	-	-	-	1,471.00	3,148	1,471.00	3,148	33.97%
24	SOUTH INDIAN BANK LTD	703	1,756.93	-	-	-	-	2	-	408.00	93	32.00	1	442.00	94	5.34%
25	LAKSHMI VILAS BANK	17	42.35	-	-	-	-	-	-	10.00	17	-	-	10.00	17	39.00%
26	KARUR VYSYA BANK	11	27.33	14.00	34	-	-	1	40.88	16.00	85	1.00	20	32.00	179	655.46%
27	BANDHAN BANK	14,797	36,993.32	-	-	-	-	44	593.85	845.00	1,096	3,894.00	6,183	4,783.00	7,873	21.28%
28	JHARKHAND RAJYA GRAMIN BANK	13,098	32,743.97	-	-	-	-	93	1,050.97	722.00	2,348	1,203.00	2,617	2,018.00	6,015	18.37%
29	DHANBAD CENTRAL CO-OP.BANK	1,554	3,885.89	-	-	-	-	2	12.00	23.00	87	296.00	694	321.00	793	20.40%
30	JHARKHAND STATE COOPERATIVE BANK LTD	18,168	45,420.34	-	-	-	-	-	-	171.00	525	326.00	52,468	497.00	52,993	116.67%
31	ESAF SMALL FINANCE BANK LIMITED	1,176	2,940.07	-	-	-	-	-	-	-	-	24.00	47	24.00	47	1.61%
32	UJJIVAN SMALL FINANCE BANK	2,259	5,648.51	-	-	-	-	466	361.28	7.00	10	839.00	880	1,312.00	1,251	22.14%
33	UTKARSH SMALL FINANCE BANK LIMITED	8,229	20,571.97	-	-	-	-	-	-	-	-	43.00	20	43.00	20	0.10%
34	JANA SMALL FINANCE BANK	909	2,271.41	-	-	-	-	19	199.33	-	-	516.00	362	535.00	561	24.69%
	TOTAL	**10,00,000**	**25,00,000.00**	**946.00**	**2,050**	**179.00**	**1,185**	**2,797**	**33,847.93**	**22,973.00**	**97,052**	**2,01,079.00**	**8,30,138**	**2,27,974.00**	**9,64,273**	**38.57%**

SOURCE : SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND
CONVENOR : BANK OF INDIA
BANK WISE ANNUAL CREDIT PLAN ACHIEVEMENT UNDER TOTAL ADVANCE
[Number in Actual and Amount in Lakh] **Annexure -2 (A)-vii**

NAME OF BANKS	TOTAL ADVANCE TARGET		TOTAL ADVANCE		Achievement %
	No.	Amt.	No.	Amt.	
STATE BANK OF INDIA	6,00,105	11,72,438.71	80,114	6,00,798.20	**51.24%**
BANK OF INDIA	4,99,472	9,11,836.44	3,44,186	3,58,748.93	**39.34%**
INDIAN BANK	1,37,489	2,57,863.99	18,617	93,450.13	**36.24%**
CENTRAL BANK OF INDIA	65,599	1,28,730.22	15,441	35,932.09	**27.91%**
PUNJAB NATIONAL BANK	1,53,686	3,15,347.76	7,118	32,707.71	**10.37%**
CANARA BANK	1,78,306	4,02,125.47	10,891	48,568.81	**12.08%**
UNION BANK OF INDIA	1,10,793	2,31,632.79	14,213	1,30,221.99	**56.22%**
UCO BANK	39,642	77,017.95	3,597	14,248.62	**18.50%**
BANK OF BARODA	95,608	2,03,441.07	6,572	44,917.82	**22.08%**
INDIAN OVERSEAS BANK	23,716	51,239.72	2,301	5,950.14	**11.61%**
PUNJAB AND SINDH BANK	7,756	19,802.59	370	1,399.51	**7.07%**
BANK OF MAHARASHTRA	8,899	17,089.82	1,048	8,528.83	**49.91%**
IDBI BANK LTD	37,945	89,904.59	5,635	35,220.64	**39.18%**
IDFC FIRST BANK LIMITED	16,950	42,586.60	25,533	12,653.57	**29.71%**
FEDERAL BANK LTD	13,102	35,954.05	1,361	13,605.99	**37.84%**
HDFC BANK LTD	2,30,791	5,98,898.08	28,957	1,66,898.37	**27.87%**
ICICI BANK LTD	1,54,481	4,04,312.91	86,261	3,25,698.48	**80.56%**
KARNATAKA BANK LTD	1,207	3,475.97	290	8,600.64	**247.43%**
AXIS BANK LTD	67,198	1,71,007.92	3,922	24,943.35	**14.59%**
INDUSIND BANK	47,451	1,22,486.32	2,05,589	9,222.40	**7.53%**
JAMMU & KASHMIR BANK LTD	308	840.67	-	-	**0.00%**
YES BANK	16,066	42,474.27	3,123	17,251.62	**40.62%**
KOTAK MAHENDRA BANK LTD	5,660	16,467.47	1,754	13,867.85	**84.21%**
SOUTH INDIAN BANK LTD	1,286	4,131.63	549	125.72	**3.04%**
LAKSHMI VILAS BANK	189	542.41	14	74.64	**13.76%**
KARUR VYSYA BANK	183	527.02	32	179.14	**33.99%**
BANDHAN BANK	40,590	98,214.34	38,123	25,055.10	**25.51%**
JHARKHAND RAJYA GRAMIN BANK	3,95,895	5,41,531.94	54,449	60,108.64	**11.10%**
DHANBAD CENTRAL CO-OP.BANK	15,006	26,786.84	355	845.45	**3.16%**
JHARKHAND STATE COOPERATIVE BANK LTD	64,308	1,11,673.46	939	53,306.13	**47.73%**
ESAF SMALL FINANCE BANK LIMITED	4,438	8,254.94	10,682	3,928.26	**47.59%**
UJJIVAN SMALL FINANCE BANK	3,927	11,284.32	18,037	10,455.20	**92.65%**
UTKARSH SMALL FINANCE BANK LIMITED	17,559	37,385.56	27,753	15,447.21	**41.32%**
JANA SMALL FINANCE BANK	2,869	6,324.07	6,125	3,688.67	**58.33%**
TOTAL	**30,58,483**	**61,63,631.89**	**10,23,951**	**21,76,649.84**	**35.31%**

SOURCE : SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND
CONVENOR : BANK OF INDIA
DISTRICT WISE ANNUAL CREDIT PLAN ACHIEVEMENT UNDER AGRICULTURE UP TO END OF JUNE QUARTER OF QUARTER FY 2022-23
[Number in Actual and Amount in Lakh] **Annexure -2 (B) - i**

Sl No	DISTRICT	FARM CREDIT				Achievement % (Amt.)	CROP LOANS (Out of Farm Credit)				Achievement % (Amt.)
		TARGET		ACHIEVEMENT			TARGET		ACHIEVEMENT		
		Number	Amount	Number	Amount		Number	Amount	Number	Amount	
1	BOKARO	77,410	59,185.13	22,494	10,278.42	17.37%	63,328	42,218.88	19,264	6,173.71	14.62%
2	CHATRA	45,401	35,742.66	24,367	4,520.51	12.65%	35,226	23,483.94	21,864	2,803.80	11.94%
3	DEOGHAR	75,997	60,690.90	12,120	6,274.76	10.34%	57,366	38,244.05	10,248	4,611.65	12.06%
4	DHANBAD	32,032	25,258.27	19,607	8,520.54	33.73%	24,778	16,518.66	14,145	3,596.75	21.77%
5	DUMKA	48,203	34,716.30	13,620	6,726.70	19.38%	43,408	28,938.71	8,212	3,564.01	12.32%
6	EAST SINGHBHUM	82,511	68,638.68	35,753	9,185.37	13.38%	57,182	38,121.47	32,179	5,431.57	14.25%
7	GARHWA	53,810	42,690.61	9,952	7,451.42	17.45%	41,143	27,428.79	4,794	3,763.29	13.72%
8	GIRIDIH	1,57,807	1,20,413.60	36,695	7,741.09	6.43%	1,29,545	86,363.61	32,610	4,342.45	5.03%
9	GODDA	65,725	52,633.94	11,316	6,237.06	11.85%	49,341	32,894.25	8,881	4,353.29	13.23%
10	GUMLA	50,110	38,622.48	11,304	3,131.79	8.11%	40,419	26,945.95	10,923	2,553.96	9.48%
11	HAZARIBAGH	91,943	66,849.15	33,406	9,024.26	13.50%	81,623	54,415.65	28,397	4,483.68	8.24%
12	JAMTARA	48,156	37,469.25	9,595	4,140.42	11.05%	38,187	25,458.04	8,972	3,614.76	14.20%
13	KHUNTI	24,546	19,639.10	7,741	1,723.23	8.77%	18,461	12,307.48	7,345	1,291.58	10.49%
14	KODERMA	53,853	41,377.23	20,638	3,699.97	8.94%	43,680	29,119.82	18,019	1,537.25	5.28%
15	LATEHAR	24,789	18,521.55	6,374	2,638.19	14.24%	21,081	14,054.32	5,096	1,567.06	11.15%
16	LOHARDAGA	29,680	23,074.95	15,030	1,847.29	8.01%	23,570	15,713.45	14,612	1,427.36	9.08%
17	PAKUR	41,603	30,600.83	8,971	3,045.83	9.95%	36,278	24,185.13	7,176	1,942.13	8.03%
18	PALAMU	73,765	57,091.67	13,584	8,881.17	15.56%	59,058	39,371.75	6,248	4,173.71	10.60%
19	RAMGARH	45,037	39,432.76	13,016	3,628.48	9.20%	27,556	18,370.34	10,848	1,611.48	8.77%
20	RANCHI	1,32,380	1,22,899.28	1,95,922	16,788.06	13.66%	68,001	45,334.27	27,376	5,949.96	13.12%
21	SAHIBGANJ	49,893	36,797.67	8,790	5,202.99	14.14%	43,323	28,881.90	7,012	3,512.10	12.16%
22	SERAIKELA-KHARSAWAN	40,539	33,284.54	37,904	4,175.16	12.54%	28,908	19,272.15	23,938	2,597.65	13.48%
23	SIMDEGA	20,871	15,299.24	9,968	1,626.96	10.63%	18,297	12,198.00	7,629	852.88	6.99%
24	WEST SINGHBHUM	60,535	49,785.86	23,531	4,255.77	8.55%	43,013	28,675.03	21,584	2,828.23	9.86%
	TOTAL	**14,26,599**	**11,30,715.64**	**6,01,698**	**1,40,745.44**	**12.45%**	**10,92,773**	**7,28,515.64**	**3,57,372**	**78,584.31**	**10.79%**

SOURCE : SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

DISTRICT WISE ANNUAL CREDIT PLAN ACHIEVEMENT UNDER AGRICULTURE UP TO END OF JUNE QUARTER OF QUARTER FY 2022-23

[Number in Actual and Amount in Lakh] **Annexure -2 (B) - ii**

Sl No	DISTRICT	AGRI INFRASTRUCTURE					ANICILLARY ACTIVITIES (includes all ancillary activites under Agriculture sector)					TOTAL AGRICULTURE (Farm Credit+Agri Infr+Anci Acti)				
		TARGET		ACHIEVEMEN		Achievement % (Amt.)	TARGET		ACHIEVEMENT		Achievement % (Amt.)	TARGET		ACHIEVEMENT		Achievement % (Amt.)
		No.	Amt.	No.	Amt.		No.	Amt.	No.	Amt.		No.	Amt.	No.	Amt.	
1	BOKARO	1,994	3,323.31	13	54.88	1.65%	5,530	6,144.28	2,668	2,988.74	48.64%	84,934	68,652.72	25,175	13,322.05	19.40%
2	CHATRA	611	1,018.73	1	0.50	0.05%	2,977	3,308.04	1,354	877.27	26.52%	48,989	40,069.43	25,722	5,398.29	13.47%
3	DEOGHAR	1,635	2,725.66	4	9.10	0.33%	5,045	5,605.46	325	4,100.55	73.15%	82,677	69,022.03	12,449	10,384.41	15.05%
4	DHANBAD	524	873.51	7	4.90	0.56%	2,957	3,286.03	1,430	7,231.36	220.06%	35,513	29,417.81	21,044	15,756.79	53.56%
5	DUMKA	1,002	1,669.61	20	12.85	0.77%	2,250	2,499.92	229	266.54	10.66%	51,455	38,885.84	13,869	7,006.09	18.02%
6	EAST SINGHBHUM	2,478	4,130.16	10	4.70	0.11%	1,733	1,925.20	2,691	4,586.78	238.25%	86,722	74,694.04	38,454	13,776.84	18.44%
7	GARHWA	868	1,447.00	1	0.70	0.05%	1,098	1,219.99	211	143.31	11.75%	55,777	45,357.60	10,164	7,595.42	16.75%
8	GIRIDIH	2,936	4,893.39	2	3.14	0.06%	14,899	16,554.59	3,010	2,034.37	12.29%	1,75,642	1,41,861.58	39,707	9,778.60	6.89%
9	GODDA	1,196	1,993.80	3	1.11	0.06%	3,588	3,986.24	231	231.29	5.80%	70,509	58,613.98	11,550	6,469.45	11.04%
10	GUMLA	670	1,116.83	-	-	0.00%	3,369	3,743.67	1,233	1,334.16	35.64%	54,150	43,482.98	12,537	4,465.95	10.27%
11	HAZARIBAGH	1,169	1,947.61	3	2.88	0.15%	6,083	6,759.26	1,918	5,212.56	77.12%	99,195	75,556.02	35,327	14,239.70	18.85%
12	JAMTARA	886	1,477.11	2	0.65	0.04%	1,724	1,915.79	216	329.44	17.20%	50,767	40,862.15	9,813	4,470.51	10.94%
13	KHUNTI	312	519.91	-	-	0.00%	1,836	2,040.29	824	1,006.25	49.32%	26,695	22,199.29	8,565	2,729.47	12.30%
14	KODERMA	1,055	1,757.67	5	2.41	0.14%	4,013	4,458.34	1,332	2,102.01	47.15%	58,920	47,593.24	21,975	5,804.39	12.20%
15	LATEHAR	532	886.06	1	0.40	0.05%	471	523.15	213	243.54	46.55%	25,792	19,930.75	6,588	2,882.12	14.46%
16	LOHARDAGA	701	1,167.52	-	-	0.00%	761	845.40	1,156	1,319.84	156.12%	31,142	25,087.88	16,186	3,167.13	12.62%
17	PAKUR	2,018	3,363.32	7	51.47	1.53%	6,806	7,561.83	462	338.78	4.48%	50,426	41,525.97	9,440	3,436.08	8.27%
18	PALAMU	1,518	2,529.94	1	0.50	0.02%	2,175	2,416.96	300	318.16	13.16%	77,458	62,038.57	13,885	9,199.83	14.83%
19	RAMGARH	1,772	2,952.59	2	1.04	0.04%	1,221	1,356.62	1,210	1,676.58	123.58%	48,030	43,741.97	14,228	5,306.11	12.13%
20	RANCHI	5,702	9,503.90	23	243.98	2.57%	48,097	53,440.92	2,534	11,998.28	22.45%	1,86,180	1,85,844.10	1,98,479	29,030.32	15.62%
21	SAHIBGANJ	617	1,027.68	-	-	0.00%	2,461	2,734.15	276	331.64	12.13%	52,970	40,559.50	9,066	5,534.62	13.65%
22	SERAIKELA-KHARSAWAN	348	580.74	1	2.45	0.42%	833	925.67	1,443	1,687.34	182.28%	41,720	34,790.95	39,348	5,864.95	16.86%
23	SIMDEGA	319	531.38	-	-	0.00%	493	548.26	825	807.46	147.28%	21,683	16,378.88	10,793	2,434.42	14.86%
24	WEST SINGHBHUM	1,359	2,264.55	4	11.52	0.51%	8,280	9,199.95	911	3,568.71	38.79%	70,173	61,250.36	24,446	7,836.01	12.79%
	TOTAL	**32,221**	**53,702.00**	**110**	**409.18**	**0.76%**	**1,28,700**	**1,43,000.00**	**27,002**	**54,734.94**	38.28%	**15,87,521**	**13,27,417.64**	**6,28,810**	**1,95,889.56**	14.76%

SOURCE : SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND
CONVENOR : BANK OF INDIA
DISTRICT WISE ANNUAL CREDIT PLAN ACHIEVEMENT UNDER MSME (PRI SEC)

[Number in Actual and Amount in Lakh] **Annexure -2 (B) - iii**

Sl No	DISTRICT	TARGET		Disbursement upto the end of current quarter										Achievement % (Amt.)
				Micro*		Small		Medium		Other MSME		Total MSME		
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
1	BOKARO	27,747	2,21,973.78	7,835.00	35,500	295.00	18,775	64.00	24,471	18.00	124	8,212.00	78,870	35.53%
2	CHATRA	2,636	21,091.11	1,704.00	5,460	41.00	1,274	4.00	122	3.00	1	1,752.00	6,857	32.51%
3	DEOGHAR	3,752	30,013.88	3,550.00	19,870	225.00	8,157	9.00	2,433	25.00	130	3,809.00	30,591	101.92%
4	DHANBAD	24,244	1,93,954.25	8,170.00	53,599	542.00	56,810	75.00	15,105	25.00	608	8,812.00	1,26,122	65.03%
5	DUMKA	3,105	24,837.50	4,360.00	8,080	118.00	5,495	10.00	357	12.00	92	4,500.00	14,024	56.46%
6	EAST SINGHBHUM	37,419	2,99,354.35	9,354.00	65,125	942.00	81,724	174.00	44,240	21.00	516	10,491.00	1,91,604	64.01%
7	GARHWA	2,044	16,351.48	1,211.00	5,713	35.00	1,050	1.00	20	3.00	1	1,250.00	6,784	41.49%
8	GIRIDIH	7,725	61,799.03	6,254.00	26,038	164.00	7,408	19.00	2,471	8.00	214	6,445.00	36,130	58.46%
9	GODDA	2,623	20,982.75	2,841.00	8,831	124.00	3,103	2.00	501	10.00	43	2,977.00	12,478	59.47%
10	GUMLA	1,953	15,620.28	1,439.00	5,310	35.00	1,635	2.00	40	-	-	1,476.00	6,985	44.72%
11	HAZARIBAGH	9,667	77,332.38	5,694.00	24,191	272.00	14,780	22.00	1,492	9.00	408	5,997.00	40,870	52.85%
12	JAMTARA	3,351	26,806.27	1,272.00	3,305	42.00	697	1.00	67	4.00	34	1,319.00	4,104	15.31%
13	KHUNTI	1,614	12,914.99	1,026.00	3,835	25.00	600	-	-	1.00	35	1,052.00	4,470	34.61%
14	KODERMA	4,685	37,480.48	3,028.00	11,385	73.00	2,357	11.00	2,344	4.00	50	3,116.00	16,136	43.05%
15	LATEHAR	950	7,602.85	845.00	3,586	50.00	1,606	3.00	2	4.00	43	902.00	5,236	68.87%
16	LOHARDAGA	2,240	17,922.94	1,122.00	4,412	23.00	792	-	-	3.00	14	1,148.00	5,218	29.11%
17	PAKUR	3,025	24,198.60	1,458.00	6,743	109.00	3,873	15.00	353	5.00	114	1,587.00	11,083	45.80%
18	PALAMU	4,117	32,933.76	2,180.00	10,585	161.00	5,584	6.00	300	2.00	37	2,349.00	16,506	50.12%
19	RAMGARH	5,203	41,626.33	3,498.00	13,592	170.00	8,855	5.00	4,604	7.00	39	3,680.00	27,090	65.08%
20	RANCHI	52,487	4,19,894.19	17,329.00	98,533	1,006.00	82,754	161.00	57,513	36.00	1,141	18,532.00	2,39,941	57.14%
21	SAHIBGANJ	2,346	18,764.45	2,170.00	4,902	99.00	1,660	1.00	1	5.00	11	2,275.00	6,574	35.03%
22	SERAIKELA-KHARSAWAN	9,146	73,170.60	5,320.00	11,339	115.00	19,399	45.00	26,330	7.00	59	5,487.00	57,127	78.07%
23	SIMDEGA	1,524	12,190.12	788.00	3,732	16.00	305	-	-	-	-	804.00	4,037	33.12%
24	WEST SINGHBHUM	3,622	28,979.36	2,509.00	7,384	92.00	2,145	7.00	1,010	6.00	3	2,614.00	10,542	36.38%
	TOTAL	**2,17,224**	**17,37,795.72**	**94,957.00**	**4,41,050**	**4,774.00**	**3,30,837**	**637.00**	**1,83,774**	**218.00**	**3,717**	**1,00,586.00**	**9,59,378**	**55.21%**

SOURCE : SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND
CONVENOR : BANK OF INDIA
DISTRICT WISE ANNUAL CREDIT PLAN ACHIEVEMENT UNDER PRIORITY SECTOR
[Number in Actual and Amount in Lakh] **Annexure -2 (B) - iv**

Sl No	DISTRICT	EXPORT CREDIT				Achievement % (Amt.)	EDUCATION				Achievement % (Amt.)	HOUSING				Achievement % (Amt.)
		TARGET		ACHIEVEMENT			TARGET		ACHIEVEMENT			TARGET		ACHIEVEMENT		
		Number	Amount	Number	Amount		Number	Amount	Number	Amount		Number	Amount	Number	Amount	
1	BOKARO	910	3,412.34	-	-	0.00%	3,855	19,853.54	376	475.89	2.40%	4,762	16,667.60	332	1,197.85	7.19%
2	CHATRA	-	-	-	-		149	769.22	12	15.33	1.99%	421	1,471.78	2	10.44	0.71%
3	DEOGHAR	139	520.32	-	-	0.00%	1,819	9,368.12	100	160.56	1.71%	2,916	10,206.02	139	466.03	4.57%
4	DHANBAD	54	201.68	-	-	0.00%	801	4,125.41	493	513.55	12.45%	5,717	20,009.50	834	2,928.91	14.64%
5	DUMKA	-	-	-	-		149	764.92	34	36.59	4.78%	638	2,233.67	40	164.04	7.34%
6	EAST SINGHBHUM	323	1,210.05	-	-	0.00%	6,759	34,808.15	788	1,417.14	4.07%	23,328	81,648.16	586	2,722.15	3.33%
7	GARHWA	11	40.34	-	-	0.00%	102	524.27	18	22.54	4.30%	494	1,727.56	26	64.69	3.74%
8	GIRIDIH	47	177.48	-	-	0.00%	606	3,121.86	90	111.93	3.59%	2,180	7,631.45	51	242.27	3.17%
9	GODDA	15	56.47	-	-	0.00%	165	850.87	27	35.11	4.13%	899	3,144.83	82	478.04	15.20%
10	GUMLA	-	-	-	-		150	773.51	24	38.19	4.94%	359	1,257.93	21	187.32	14.89%
11	HAZARIBAGH	73	274.28	-	-	0.00%	267	1,375.13	119	160.23	11.65%	2,300	8,050.76	165	705.51	8.76%
12	JAMTARA	59	221.85	-	-	0.00%	517	2,664.33	17	11.52	0.43%	1,367	4,784.33	16	81.73	1.71%
13	KHUNTI	-	-	-	-		107	550.05	13	23.46	4.26%	369	1,291.96	24	79.68	6.17%
14	KODERMA	11	40.37	-	-	0.00%	346	1,783.38	54	66.29	3.72%	761	2,663.85	48	123.94	4.65%
15	LATEHAR	-	-	-	-		73	378.16	6	6.03	1.59%	331	1,157.30	8	31.55	2.73%
16	LOHARDAGA	-	-	-	-		31	160.76	15	21.43	13.33%	403	1,408.88	14	57.26	4.06%
17	PAKUR	13	48.40	-	-	0.00%	48	249.23	4	2.82	1.13%	240	840.29	20	108.69	12.93%
18	PALAMU	-	-	-	-		375	1,933.78	48	77.30	4.00%	709	2,482.31	41	156.83	6.32%
19	RAMGARH	127	474.51	-	-	0.00%	480	2,474.43	86	115.22	4.66%	882	3,086.13	73	437.54	14.18%
20	RANCHI	581	2,178.10	-	-	0.00%	3,004	15,470.29	1,110	1,996.93	12.91%	14,496	50,736.58	928	5,049.93	9.95%
21	SAHIBGANJ	15	56.47	-	-	0.00%	50	257.84	29	40.88	15.86%	273	954.35	58	167.70	17.57%
22	SERAIKELA-KHARSAWAN	108	403.35	-	-	0.00%	434	2,234.57	225	156.55	7.01%	1,484	5,193.53	78	409.35	7.88%
23	SIMDEGA	-	-	-	-		72	369.57	10	14.44	3.91%	589	2,063.01	6	27.30	1.32%
24	WEST SINGHBHUM	-	-	-	-		1,378	7,098.63	90	127.80	1.80%	3,747	13,114.21	71	461.65	3.52%
	TOTAL	**2,484**	**9,316.00**	**-**	**-**	**0.00%**	**21,740**	**1,11,960.00**	**3,788**	**5,647.73**	**5.04%**	**69,665**	**2,43,826.00**	**3,663**	**16,360.39**	**6.71%**

SOURCE : SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

DISTRICT WISE ANNUAL CREDIT PLAN ACHIEVEMENT UNDER PRIORITY SECTOR

[Number in Actual and Amount in Lakh] **Annexure -2 (B) - v**

SI No	DISTRICT	SOCIAL INFRASTRUCTURE				Achievement % (Amt.)	RENEWABLE ENERGY				Achievement % (Amt.)	OTHERS				TOTAL PRIORITY SECTOR				Achievement % (Amt.)
		TARGET		ACHIEVEMENT			TARGET		ACHIEVEMENT			TARGET		ACHIEVEMENT		TARGET		ACHIEVEMENT		
		Number	Amount	Number	Amount		Number	Amount	Number	Amount		Number	Amount	Number	Amount	Number	Amount	Number	Amount	
1	BOKARO	457	846.30	1.00	0	0.03%	824	98.92	1	5.32	5.37%	2,562	7,301.34	4,315.00	2,506	1,26,052	3,38,806.52	38,412.00	96,377	28.45%
2	CHATRA	82	152.49	-	-	0.00%	2,221	266.52	-	-	0.00%	1,877	5,350.20	467.00	207	56,376	69,170.74	27,955.00	12,488	18.05%
3	DEOGHAR	453	838.90	1.00	2	0.26%	5,240	628.78	-	-	0.00%	1,981	5,646.28	2,864.00	1,340	98,977	1,26,244.32	19,362.00	42,944	34.02%
4	DHANBAD	350	648.06	6.00	28	4.30%	1,655	198.58	-	-	0.00%	2,425	6,911.11	8,078.00	4,245	70,760	2,55,466.41	39,267.00	1,49,594	58.56%
5	DUMKA	179	330.98	3.00	2	0.46%	1,822	218.67	-	-	0.00%	1,954	5,568.95	1,921.00	953	59,302	72,840.54	20,367.00	22,186	30.46%
6	EAST SINGHBHUM	2,440	4,514.48	4.00	45	1.00%	1,022	122.60	1	0.23	0.19%	5,567	15,865.51	8,208.00	4,431	1,63,580	5,12,217.35	58,532.00	2,13,997	41.78%
7	GARHWA	199	368.25	3.00	6	1.64%	962	115.48	-	-	0.00%	2,585	7,367.04	1,342.00	668	62,173	71,852.02	12,803.00	15,141	21.07%
8	GIRIDIH	1,113	2,058.56	3.00	49	2.40%	7,347	881.62	-	-	0.00%	5,339	15,214.86	3,641.00	1,953	1,99,999	2,32,746.44	49,937.00	48,265	20.74%
9	GODDA	115	212.26	-	-	0.00%	1,272	152.66	-	-	0.00%	1,941	5,532.54	1,315.00	812	77,539	89,546.35	15,951.00	20,272	22.64%
10	GUMLA	420	777.68	-	-	0.00%	1,679	201.53	-	-	0.00%	2,648	7,546.53	253.00	184	61,360	69,660.45	14,311.00	11,861	17.03%
11	HAZARIBAGH	503	930.16	-	-	0.00%	3,546	425.50	1	3.01	0.71%	8,187	23,333.52	1,770.00	1,180	1,23,738	1,87,277.76	43,379.00	57,159	30.52%
12	JAMTARA	121	223.50	-	-	0.00%	2,697	323.61	-	-	0.00%	1,362	3,882.26	395.00	272	60,241	79,768.30	11,560.00	8,939	11.21%
13	KHUNTI	214	396.46	6.00	15	3.80%	6,713	805.59	-	-	0.00%	3,499	9,972.36	267.00	172	39,212	48,130.70	9,927.00	7,490	15.56%
14	KODERMA	372	688.88	-	-	0.00%	3,145	377.43	-	-	0.00%	1,569	4,471.18	1,360.00	787	69,810	95,098.80	26,553.00	22,918	24.10%
15	LATEHAR	65	121.14	-	-	0.00%	104	12.46	-	-	0.00%	226	645.03	659.00	263	27,542	29,847.69	8,163.00	8,419	28.21%
16	LOHARDAGA	13	24.03	-	-	0.00%	523	62.77	-	-	0.00%	699	1,990.86	903.00	386	35,050	46,658.12	18,266.00	8,850	18.97%
17	PAKUR	37	67.55	1.00	0	0.24%	227	27.19	-	-	0.00%	1,597	4,551.31	3,484.00	1,578	55,613	71,508.55	14,536.00	16,209	22.67%
18	PALAMU	242	447.26	3.00	20	4.41%	749	89.94	-	-	0.00%	3,095	8,819.70	3,855.00	2,056	86,746	1,08,745.31	20,181.00	28,015	25.76%
19	RAMGARH	342	633.20	4.00	22	3.53%	4,461	535.27	-	-	0.00%	4,006	11,418.36	1,982.00	1,109	63,531	1,03,990.20	20,053.00	34,081	32.77%
20	RANCHI	1,471	2,721.87	7.00	64	2.35%	15,155	1,818.64	1	3.48	0.19%	6,860	19,551.43	6,316.00	6,620	2,80,234	6,98,215.20	2,25,373.00	2,82,706	40.49%
21	SAHIBGANJ	181	335.09	-	-	0.00%	1,237	148.46	-	-	0.00%	1,248	3,555.72	2,025.00	1,090	58,320	64,631.88	13,453.00	13,407	20.74%
22	SERAIKELA-KHARSAWAN	262	484.37	1.00	0	0.04%	555	66.65	-	-	0.00%	4,099	11,682.78	1,642.00	977	57,808	1,28,026.80	46,781.00	64,535	50.41%
23	SIMDEGA	173	320.22	-	-	0.00%	3,433	411.90	-	-	0.00%	2,325	6,626.65	546.00	205	29,799	38,360.36	12,159.00	6,718	17.51%
24	WEST SINGHBHUM	463	857.30	-	-	0.00%	11,060	1,327.22	-	-	0.00%	4,279	12,194.01	1,475.00	840	94,723	1,24,821.09	28,696.00	19,808	15.87%
	TOTAL	**10,270**	**18,999.00**	**43.00**	**254**	**1.34%**	**77,650**	**9,318.00**	**4**	**12.03**	**0.13%**	**71,930**	**2,04,999.52**	**59,083.00**	**34,835**	**20,58,483**	**36,63,631.89**	**7,95,977.00**	**12,12,377**	**33.09%**

SOURCE : SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

DISTRICT WISE ANNUAL CREDIT PLAN ACHIEVEMENT UNDER NON-PRIORITY SECTOR AND TOTAL ADVANCE

[Number in Actual and Amount in Lakh] **Annexure -2 (B) - vi**

Sl No	DISTRICT	Target		Agriculture		Education		Housing		Personal loans under NPS		Others		Total NPS		Achievement % (Amt.)
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt	No.	Amt.	
1	BOKARO	77,253	1,93,132.71	6	4.93	12	68.42	313	3,515.03	1,814	7,955.12	14,495	54,110.33	16,640	65,653.83	33.99%
2	CHATRA	3,988	9,970.56	11	5.54	-	-	7	39.43	245	1,183.32	1,606	3,025.30	1,869	4,253.58	42.66%
3	DEOGHAR	21,203	53,007.09	21	351.07	5	74.33	81	1,411.58	904	3,557.21	4,686	9,524.79	5,697	14,918.97	28.15%
4	DHANBAD	1,30,887	3,27,216.29	24	7.24	6	62.28	383	2,693.83	3,011	14,750.94	25,489	71,259.06	28,913	88,773.36	27.13%
5	DUMKA	7,867	19,666.67	15	9.91	-	-	11	165.91	496	1,924.25	2,560	6,561.83	3,082	8,661.89	44.04%
6	EAST SINGHBHUM	2,28,606	5,71,514.64	12	64.40	40	372.40	650	6,772.33	4,013	17,145.22	44,436	1,64,984.48	49,151	1,89,338.84	33.13%
7	GARHWA	3,766	9,414.31	4	1.20	-	-	8	101.59	257	1,214.11	1,401	2,631.29	1,670	3,948.20	41.94%
8	GIRIDIH	34,819	87,046.67	18	750.92	4	17.62	33	458.17	750	2,504.76	6,138	26,300.20	6,943	30,031.66	34.50%
9	GODDA	5,232	13,079.03	76	40.56	-	-	7	122.88	385	1,093.13	2,258	4,431.37	2,726	5,687.94	43.49%
10	GUMLA	6,178	15,444.17	-	-	1	1.89	19	308.40	212	960.75	1,186	2,199.66	1,418	3,470.70	22.47%
11	HAZARIBAGH	26,104	65,259.85	10	5.11	5	10.61	117	989.92	1,100	4,799.69	9,043	17,859.58	10,275	23,664.91	36.26%
12	JAMTARA	4,021	10,053.14	120	32.29	-	-	6	26.56	198	637.53	1,380	2,613.10	1,704	3,309.48	32.92%
13	KHUNTI	2,580	6,449.01	6	0.99	-	-	12	215.48	190	653.17	957	1,759.62	1,165	2,629.26	40.77%
14	KODERMA	9,991	24,977.28	1	0.95	1	1.00	28	273.29	288	866.25	3,901	5,569.76	4,219	6,711.25	26.87%
15	LATEHAR	2,950	7,375.29	5	88.92	-	-	9	90.51	173	676.61	1,227	1,602.78	1,414	2,458.82	33.34%
16	LOHARDAGA	4,514	11,285.77	-	-	-	-	12	165.15	151	658.41	1,177	2,041.49	1,340	2,865.05	25.39%
17	PAKUR	4,826	12,063.99	104	34.50	-	-	9	40.79	213	518.98	1,997	2,617.59	2,323	3,211.86	26.62%
18	PALAMU	8,794	21,985.23	11	1.05	-	-	27	350.90	688	2,335.75	4,143	9,929.92	4,869	12,617.62	57.39%
19	RAMGARH	19,413	48,532.51	2	0.24	1	22.00	65	607.76	852	4,270.11	4,620	22,157.20	5,540	27,057.31	55.75%
20	RANCHI	3,59,528	8,98,819.66	438	610.99	100	516.96	850	13,851.82	5,451	23,669.28	56,791	3,30,815.29	63,630	3,69,464.34	41.11%
21	SAHIBGANJ	5,354	13,383.92	51	27.06	-	-	14	111.03	309	1,029.48	1,612	3,420.57	1,986	4,588.13	34.28%
22	SERAIKELA-KHARSAWAN	16,684	41,708.88	-	-	-	-	98	1,079.60	568	1,974.80	5,478	23,721.74	6,144	26,776.13	64.20%
23	SIMDEGA	3,809	9,523.04	-	-	1	5.20	5	36.90	125	491.11	797	1,427.82	928	1,961.02	20.59%
24	WEST SINGHBHUM	11,636	29,090.29	11	11.73	3	32.12	33	419.07	580	2,182.53	3,701	59,573.42	4,328	62,218.87	213.88%
	TOTAL	**10,00,000**	**25,00,000.00**	**946**	**2,049.61**	**179**	**1,184.84**	**2,797**	**33,847.93**	**22,973**	**97,052.47**	**2,01,079**	**8,30,138.16**	**2,27,974**	**9,64,273.02**	**38.57%**

SOURCE : SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND
CONVENOR : BANK OF INDIA

DISTRICT WISE ANNUAL CREDIT PLAN ACHIEVEMENT UNDER NON-PRIORITY SECTOR AND TOTAL ADVANCE

[Number in Actual and Amount in Lakh] **Annexure -2 (B) - vii**

Sl No	DISTRICT	TOTAL ADVANCE TARGET		TOTAL ADVANCE		Achievement % (Amt.)
		No.	Amt.	No.	Amt.	
1	BOKARO	2,03,305	5,31,939.24	55,052	1,62,030.81	**30.46%**
2	CHATRA	60,364	79,141.30	29,824	16,741.65	**21.15%**
3	DEOGHAR	1,20,180	1,79,251.41	25,059	57,862.61	**32.28%**
4	DHANBAD	2,01,646	5,82,682.70	68,180	2,38,367.29	**40.91%**
5	DUMKA	67,168	92,507.21	23,449	30,847.49	**33.35%**
6	EAST SINGHBHUM	3,92,186	10,83,731.99	1,07,683	4,03,335.71	**37.22%**
7	GARHWA	65,939	81,266.33	14,473	19,089.18	**23.49%**
8	GIRIDIH	2,34,818	3,19,793.11	56,880	78,296.97	**24.48%**
9	GODDA	82,771	1,02,625.38	18,677	25,960.12	**25.30%**
10	GUMLA	67,537	85,104.62	15,729	15,331.21	**18.01%**
11	HAZARIBAGH	1,49,842	2,52,537.61	53,654	80,823.96	**32.00%**
12	JAMTARA	64,262	89,821.44	13,264	12,248.64	**13.64%**
13	KHUNTI	41,791	54,579.71	11,092	10,119.19	**18.54%**
14	KODERMA	79,801	1,20,076.08	30,772	29,628.83	**24.68%**
15	LATEHAR	30,492	37,222.98	9,577	10,877.88	**29.22%**
16	LOHARDAGA	39,565	57,943.89	19,606	11,714.73	**20.22%**
17	PAKUR	60,438	83,572.54	16,859	19,420.48	**23.24%**
18	PALAMU	95,540	1,30,730.54	25,050	40,632.68	**31.08%**
19	RAMGARH	82,944	1,52,522.71	25,593	61,138.03	**40.08%**
20	RANCHI	6,39,762	15,97,034.86	2,89,003	6,52,170.41	**40.84%**
21	SAHIBGANJ	63,673	78,015.80	15,439	17,995.19	**23.07%**
22	SERAIKELA-KHARSAWAN	74,492	1,69,735.68	52,925	91,310.68	**53.80%**
23	SIMDEGA	33,608	47,883.40	13,087	8,679.27	**18.13%**
24	WEST SINGHBHUM	1,06,359	1,53,911.38	33,024	82,026.82	**53.29%**
	TOTAL	**30,58,483**	**61,63,631.89**	**10,23,951**	**21,76,649.84**	**35.31%**

SOURCE : SLBC PORTAL

State Level Bankers' Committee, Jharkhand
Convenor- Bank of India
Bank Wise-Branch Network (as on 30.06.2022)

Annexure: 3A

Sl No	Bank Name	Branches				ATMs				As on 30.03.2022		Difference	
		RURAL	SEMI URBAN	URBAN	TOTAL	RURAL	SEMI URBAN	URBAN	TOTAL	Branch	ATMS	Branch	ATMS
	LEAD BANKS												
1	STATE BANK OF INDIA	305	133	130	**568**	134	542	588	**1264**	567	1206	1	58
2	BANK OF INDIA	312	89	85	**486**	33	101	158	**292**	486	296	0	-4
3	INDIAN BANK	73	40	45	**158**	29	23	28	**80**	161	80	-3	0
A	**Sub Total**	**690**	**262**	**260**	**1212**	**196**	**666**	**774**	**1636**	**1214**	**1582**	**-2**	**54**
	OTHER PUBLIC SECTOR BANKS												
4	BANK OF BARODA	30	42	46	**118**	28	65	92	**185**	118	185	0	0
5	BANK OF MAHARASTRA	0	0	16	**16**	0	2	6	**8**	11	7	5	1
6	CANARA BANK	64	44	66	**174**	31	42	71	**144**	174	146	0	-2
7	CENTRAL BANK OF INDIA	26	33	29	**88**	12	15	18	**45**	88	45	0	0
8	INDIAN OVERSEAS BANK	11	10	19	**40**	8	0	15	**23**	40	39	0	-16
9	PUNJAB & SIND BANK	3	4	10	**17**	1	2	5	**8**	17	8	0	0
10	PUNJAB NATIONAL BANK	76	47	83	**206**	60	65	166	**291**	213	291	-7	0
11	UCO BANK	19	27	27	**73**	9	23	21	**53**	73	53	0	0
12	UNION BANK OF INDIA	31	36	52	**119**	17	30	64	**111**	118	111	1	0
B	**Sub Total**	**260**	**243**	**348**	**851**	**166**	**244**	**458**	**868**	**852**	**885**	**-1**	**-17**
	PRIVATE SECTOR BANKS												
13	AXIS BANK	5	32	35	**72**	23	73	99	**195**	72	195	0	0
14	BANDHAN BANK	45	59	37	**141**		2	8	**10**	141	10	0	0
15	DBS BANK	0	0	2	**2**	0	0	6	**6**	2	6	0	0
16	FEDERAL BANK	0	3	6	**9**	0	3	8	**11**	9	11	0	0
17	HDFC BANK	3	28	40	**71**	8	74	179	**261**	71	257	0	4
18	ICICI BANK	8	24	37	**69**	8	38	115	**161**	67	166	2	-5
19	IDBI BANK	11	22	20	**53**	10	25	42	**77**	53	78	0	-1
20	IDFC FIRST BANK	0	0	6	**6**	0	0	4	**4**	6	4	0	0
21	INDUSIND BANK	2	13	13	**28**	1	9	30	**40**	28	40	0	0
22	JAMMU & KASHMIR BANK	0	0	1	**1**	0	0	1	**1**	1	1	0	0
23	KARNATAKA BANK	0	0	3	**3**	0	0	4	**4**	3	3	0	1
24	KARUR VYSYA BANK	0	0	1	**1**	0	0	2	**2**	1	2	0	0
25	KOTAK MAHINDRA BANK	1	2	6	**9**	1	2	7	**10**	9	10	0	0
26	SOUTH INDIAN BANK	0	0	2	**2**	0	0	2	**2**	2	2	0	0
27	YES BANK	0	0	5	**5**	0	0	7	**7**	5	7	0	0
C	**Sub Total**	**75**	**183**	**214**	**472**	**51**	**226**	**514**	**791**	**470**	**792**	**2**	**-1**
	REGIONAL RURAL BANK												
28	JHARKHAND RAJYA GRAMIN BANK	358	63	22	**443**	0	0	0	**0**	443	0	0	0
D	**Sub Total**	**358**	**63**	**22**	**443**	**0**	**0**	**0**	**0**	**443**	**0**	**0**	**0**
	COOPERATIVE BANKS												
29	DHANBAD CENTRAL COOPERATIVE BANK	6	0	6	**12**	0	0	1	**1**	12	1	0	0
30	JHARKHAND STATE COOPERATIVE BANK	66	24	15	**105**	0	0	33	**33**	105	33	0	0
E	**Sub Total**	**72**	**24**	**21**	**117**	**0**	**0**	**34**	**34**	**117**	**34**	**0**	**0**
Total of Comm. Bank/ Gramin Bank/ Cooperative Bank		**1455**	**775**	**865**	**3095**	**413**	**1136**	**1780**	**3329**	**3096**	**3293**	**-1**	**36**
	SMALL FINANCE BANKS												
31	INDIAN POST PAYMENT BANK	0	16	6	**22**	0	0	0	**0**	22	0	0	0
32	ESAF BANK	2	3	8	**13**	0	1	5	**6**	13	6	0	0
33	JANA SMALL FINANCE BANK	5	1	10	**16**	0	0	0	**4**	16	4	0	0
34	UJJIVAN SMALL FINANCE BANK	0	10	4	**14**	0	10	4	**14**	14	14	0	0
35	UTAKARSH SMALL FINANCE BANK	17	21	12	**50**	0	0	12	**12**	50	12	0	0
F	**Sub Total**	**24**	**51**	**40**	**115**	**0**	**11**	**21**	**32**	**115**	**36**	**0**	**0**
	Grand Total	**1479**	**826**	**905**	**3210**	**413**	**1147**	**1801**	**3361**	**3211**	**3329**	**-1**	**36**

Source: Banks

State Level Bankers' Committee, Jharkhand
Convenor- Bank of India
District Wise- Position of Branches / ATMs (as on 30.06.2022)

Annexure: 3B

		Branches (as on 30.06.2022)				ATMs (as on 30.06.2022)				As on 31.03.2022		Difference	
Sl No	District Name	RURAL	SEMI URBAN	URBAN	TOTAL	RURAL	SEMI URBAN	URBAN	TOTAL	Branch	ATMS	Branch	ATMS
1	Bokaro	72	53	82	**207**	22	64	161	**247**	210	250	-3	-3
2	Chatra	39	18	2	**59**	8	21	6	**35**	61	33	-2	2
3	Deoghar	72	27	44	**143**	16	64	53	**133**	143	134	0	-1
4	Dhanbad	77	52	160	**289**	46	98	252	**396**	293	394	-4	2
5	Dumka	82	36	9	**127**	23	53	13	**89**	125	82	2	7
6	East Singhbhum	84	59	176	**319**	18	107	391	**516**	321	522	-2	-6
7	Garhwa	40	29	11	**80**	6	37	4	**47**	80	50	0	-3
8	Giridih	118	13	31	**162**	26	34	65	**125**	163	123	-1	2
9	Godda	75	29	1	**105**	22	42	5	**69**	106	60	-1	9
10	Gumla	49	24	4	**77**	11	31	18	**60**	78	44	-1	16
11	Hazaribag	90	31	52	**173**	24	37	114	**174**	175	172	-2	2
12	Jamtara	40	28	0	**68**	7	31	5	**43**	68	39	0	4
13	Khunti	30	19	0	**49**	4	16	6	**26**	51	22	-2	4
14	Koderma	31	31	0	**62**	5	47	5	**57**	66	56	-4	1
15	Latehar	21	24	1	**46**	8	24	4	**36**	46	34	0	2
16	Lohardaga	23	20	2	**45**	3	30	1	**34**	46	33	-1	1
17	Pakur	40	27	0	**67**	12	28	3	**43**	67	42	0	1
18	Palamu	73	51	3	**127**	14	78	14	**106**	126	101	1	5
19	Ramgarh	50	60	4	**114**	18	99	14	**131**	115	121	-1	10
20	Ranchi	141	51	289	**481**	70	78	609	**757**	475	787	6	-30
21	Sahibganj	43	38	0	**81**	6	30	12	**48**	81	46	0	2
22	Saraikela Kharsawan	82	22	29	**133**	22	26	27	**76**	125	77	8	-1
23	Simdega	32	21	3	**56**	2	16	4	**22**	51	22	5	0
24	West Singhbhum	75	63	2	**140**	20	56	15	**91**	139	85	1	6
	Grand Total	**1479**	**826**	**905**	**3210**	**413**	**1147**	**1801**	**3361**	**3211**	**3329**	**-1**	**36**

Source: Banks

STATE LEVEL BANKERS' COMMITTEE - JHARKHANDA
CONVENOR : BANK OF INDIA
AGRICULTURE OUTSTANDING- BANK WISE

[Number in Actual and Amount in Lakh] Annexure- 4 (A) -i

SL NO	BANK NAME	AS ON 30th JUNE 2022														% of Agri adv. to total advance
		Farm Credit		Out of Farm Credit total Crop Loans		Out of Farm Credit total investment credit		Out of Farm Credit total allied activities		Agri Infrastructure		Ancillary Activities		Total Agri		
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
1	STATE BANK OF INDIA	1,71,493	1,00,887.46	1,57,547	85,461.50	13,946	15,425.96	463	744.14	5	1,311.62	92	6,356.95	**1,71,590**	**1,08,556.04**	**4.00%**
2	BANK OF INDIA	4,72,850	2,33,523.46	4,35,706	1,92,032.10	37,144	41,491.36	8,414	6,670.76	40	368.42	51,623	87,919.51	**5,24,513**	**3,21,811.39**	**26.73%**
3	INDIAN BANK	65,938	44,407.88	60,628	31,861.52	5,310	12,546.36	5,781	5,501.52	62	3,781.77	5,988	10,880.64	**71,988**	**59,070.29**	**17.08%**
4	CENTRAL BANK OF INDIA	47,747	30,104.91	43,571	25,775.74	4,176	4,329.17	3,441	5,713.08	349	100.66	61	2,279.77	**48,157**	**32,485.34**	**19.98%**
5	PUNJAB NATIONAL BANK	87,057	54,464.54	74,012	42,374.47	13,045	12,090.07	3,756	3,179.15	270	1,351.89	2,102	18,239.29	**89,429**	**74,055.71**	**13.70%**
6	CANARA BANK	42,702	25,933.04	35,183	17,880.05	7,519	8,052.99	1,052	1,667.11	193	518.22	1,584	6,257.00	**44,479**	**32,708.26**	**6.69%**
7	UNION BANK OF INDIA	57,489	38,800.35	52,883	33,067.22	4,606	5,733.13	1,237	1,173.95	52	485.47	653	4,609.97	**58,194**	**43,895.79**	**13.02%**
8	UCO BANK	20,468	8,120.97	17,797	6,749.46	2,671	1,371.51	380	118.84	19	46.06	67	2,316.95	**20,554**	**10,483.98**	**11.23%**
9	BANK OF BARODA	19,553	11,627.54	19,069	10,268.44	484	1,359.10	4,175	5,703.91	61	791.74	1,136	14,029.24	**20,750**	**26,448.52**	**7.76%**
10	INDIAN OVERSEAS BANK	3,863	2,011.75	463	551.05	3,400	1,460.70	235	247.65	566	709.42	6	20.82	**4,435**	**2,741.99**	**3.10%**
11	PUNJAB AND SINDH BANK	244	347.14	172	200.13	72	147.00	37	93.75	1	0.00	66	504.66	**311**	**851.80**	**2.62%**
12	BANK OF MAHARASHTRA	108	122.35	67	70.02	41	52.33	24	30.13	-	-	147	285.76	**255**	**408.11**	**2.52%**
13	IDBI BANK LTD	11,809	7,646.17	10,867	6,876.93	942	769.24	740	541.97	1	4.98	557	1,518.74	**12,367**	**9,169.90**	**5.87%**
14	IDFC FIRST BANK LIMITED	1	1.70	-	-	1	1.70	-	-	-	-	-	-	**1**	**1.70**	**0.00%**
15	FEDERAL BANK LTD	1,469	2,483.64	1,460	2,467.90	9	15.75	11	7.71	-	-	9	69.61	**1,478**	**2,553.25**	**10.08%**
16	HDFC BANK LTD	43,067	20,117.95	194	1,253.20	42,873	18,864.74	8,289	1,028.15	1	169.42	22	2,831.96	**43,090**	**23,119.32**	**3.26%**
17	ICICI BANK LTD	11,787	15,989.13	11,254	15,589.38	533	399.74	11,183	15,437.60	-	-	15	3,004.91	**11,802**	**18,994.03**	**2.75%**
18	KARNATAKA BANK LTD	-	-	-	-	-	-	-	-	-	-	8	2,424.46	**8**	**2,424.46**	**9.25%**
19	AXIS BANK LTD	12,594	6,010.16	509	4,091.34	12,085	1,918.81	6,511	454.78	2	524.71	60	10,827.51	**12,656**	**17,362.37**	**4.71%**
20	INDUSIND BANK	7,96,230	1,84,801.85	-	-	7,96,230	1,84,801.85	1,47,975	47,771.11	-	-	-	-	**7,96,230**	**1,84,801.85**	**48.36%**
21	JAMMU & KASHMIR BANK LTD	1	0.08	-	-	1	0.08	1	0.08	-	-	-	-	**1**	**0.08**	**0.01%**
22	YES BANK	-	-	-	-	-	-	-	-	-	-	1	138.34	**1**	**138.34**	**0.24%**
23	KOTAK MAHENDRA BANK LTD	1,210	3,917.86	-	-	1,210	3,917.86	-	-	-	-	1	2.60	**1,211**	**3,920.46**	**8.44%**
24	SOUTH INDIAN BANK LTD	41	79.44	41	79.44	-	-	41	79.44	-	-	-	-	**41**	**79.44**	**3.81%**
25	LAKSHMI VILAS BANK	-	-	-	-	-	-	-	-	-	-	1	9.20	**1**	**9.20**	**1.16%**
26	KARUR VYSYA BANK	1	0.63	1	0.63	-	-	-	-	-	-	-	-	**1**	**0.63**	**0.04%**
27	BANDHAN BANK	35,312	11,150.80	-	-	35,312	11,150.80	35,312	11,150.80	159	37.86	15,589	5,403.51	**51,060**	**16,592.17**	**11.32%**
28	JHARKHAND RAJYA GRAMIN BANK	4,47,063	3,02,977.30	3,80,851	2,25,286.59	66,212	77,690.71	471	1,518.70	-	-	-	-	**4,47,063**	**3,02,977.30**	**72.97%**
29	DHANBAD CENTRAL CO-OP.BANK	94	29.97	94	29.97	-	-	-	-	32	48.40	-	-	**126**	**78.36**	**2.04%**
30	JHARKHAND STATE COOPERATIVE BANK LTD	10,627	5,226.82	9,603	4,446.26	1,024	780.56	414	268.55	2	24.58	-	-	**10,629**	**5,251.40**	**7.02%**
31	ESAF SMALL FINANCE BANK LIMITED	25,345	5,362.17	-	-	25,345	5,362.17	25,345	5,362.17	-	-	-	-	**25,345**	**5,362.17**	**24.69%**
32	UJJIVAN SMALL FINANCE BANK	35,986	11,604.36	-	-	35,986	11,604.36	34,940	11,214.06	-	-	-	-	**35,986**	**11,604.36**	**27.24%**
33	UTKARSH SMALL FINANCE BANK LIMITED	1,05,596	37,825.40	-	-	1,05,596	37,825.40	4,037	1,714.66	-	-	-	-	**1,05,596**	**37,825.40**	**49.89%**
34	JANA SMALL FINANCE BANK	17,578	4,733.06	-	-	17,578	4,733.06	16,472	4,557.81	-	-	-	-	**17,578**	**4,733.06**	**24.62%**
GRAND TOTAL		**25,45,323**	**11,70,309.87**	**13,11,972**	**7,06,413.35**	**12,33,351**	**4,63,896.52**	**3,20,737**	**1,31,951.58**	**1,815**	**10,275.21**	**79,788**	**1,79,931.40**	**26,26,926**	**13,60,516.47**	**14.06%**

SOURCE:- SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND
CONVENOR : BANK OF INDIA
MSME (PRIORITY SECTOR) OUTSTANDING- BANK WISE

[Number in Actual and Amount in Lakh] **Annexure- 4 (A) -ii**

SL NO	BANK NAME	AS ON 30th JUNE 2022										% of Micro credit to total advances
		Micro		Small		Medium		Other MSME		Total		
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	
1	STATE BANK OF INDIA	35,737	1,80,626.58	4,381	1,33,394.86	271	91,143.78	484	9,968.16	**40,873**	**4,15,133.38**	**6.66%**
2	BANK OF INDIA	1,43,390	3,55,460.84	1,248	55,834.66	126	16,526.07	-	-	**1,44,764**	**4,27,821.57**	**29.53%**
3	INDIAN BANK	26,718	76,783.15	2,480	41,635.17	84	10,449.64	-	-	**29,282**	**1,28,867.95**	**22.21%**
4	CENTRAL BANK OF INDIA	16,833	30,565.08	458	10,689.22	3	545.70	41	1,979.03	**17,335**	**43,779.03**	**18.80%**
5	PUNJAB NATIONAL BANK	28,917	1,09,627.78	4,514	86,650.28	299	25,810.57	-	-	**33,730**	**2,22,088.64**	**20.28%**
6	CANARA BANK	30,186	97,556.65	2,127	49,893.25	72	10,831.71	1,478	3,235.85	**33,863**	**1,61,517.46**	**19.95%**
7	UNION BANK OF INDIA	24,257	64,510.85	910	40,009.14	139	31,739.28	-	-	**25,306**	**1,36,259.27**	**19.14%**
8	UCO BANK	14,202	20,346.17	793	21,274.32	2	662.13	-	-	**14,997**	**42,282.63**	**21.80%**
9	BANK OF BARODA	24,187	1,04,010.87	503	37,439.66	45	10,845.47	-	-	**24,735**	**1,52,296.00**	**30.51%**
10	INDIAN OVERSEAS BANK	159	7,473.55	7,178	29,433.67	126	11,005.52	-	-	**7,463**	**47,912.74**	**8.44%**
11	PUNJAB AND SINDH BANK	2,667	10,986.82	39	1,598.88	5	238.39	-	-	**2,711**	**12,824.09**	**33.75%**
12	BANK OF MAHARASHTRA	1,202	4,913.94	23	239.84	3	2,526.21	-	-	**1,228**	**7,679.99**	**30.38%**
13	IDBI BANK LTD	8,549	37,951.19	104	6,803.74	5	345.96	-	-	**8,658**	**45,100.90**	**24.31%**
14	IDFC FIRST BANK LIMITED	408	1,565.70	53	514.15	8	108.22	-	-	**469**	**2,188.07**	**3.48%**
15	FEDERAL BANK LTD	63	1,364.12	66	3,593.85	5	2,996.61	-	-	**134**	**7,954.57**	**5.38%**
16	HDFC BANK LTD	31,523	78,776.46	5,088	1,18,516.00	1,080	52,593.59	-	-	**37,691**	**2,49,886.05**	**11.12%**
17	ICICI BANK LTD	2,253	61,836.01	1,563	75,759.45	305	28,000.16	-	-	**4,121**	**1,65,595.62**	**8.95%**
18	KARNATAKA BANK LTD	150	2,052.74	67	7,741.79	9	7,277.87	-	-	**226**	**17,072.40**	**7.83%**
19	AXIS BANK LTD	2,804	45,060.60	1,927	75,109.92	350	69,762.29	-	-	**5,081**	**1,89,932.80**	**12.23%**
20	INDUSIND BANK	1,67,038	74,580.27	3,288	35,498.50	283	6,815.90	-	-	**1,70,609**	**1,16,894.67**	**19.52%**
21	JAMMU & KASHMIR BANK LTD	168	471.89	-	-	-	-	-	-	**168**	**471.89**	**34.10%**
22	YES BANK	547	8,750.94	272	6,239.58	156	2,524.41	-	-	**975**	**17,514.93**	**15.28%**
23	KOTAK MAHENDRA BANK LTD	900	12,150.38	480	10,044.63	407	6,347.19	1	405.74	**1,788**	**28,947.95**	**26.15%**
24	SOUTH INDIAN BANK LTD	41	372.62	9	393.63	-	-	-	-	**50**	**766.25**	**17.87%**
25	LAKSHMI VILAS BANK	4	39.69	1	43.92	-	-	-	-	**5**	**83.61**	**5.02%**
26	KARUR VYSYA BANK	3	34.75	6	344.99	-	-	-	-	**9**	**379.74**	**2.32%**
27	BANDHAN BANK	123	648.84	3	129.22	-	-	-	-	**126**	**778.06**	**0.44%**
28	JHARKHAND RAJYA GRAMIN BANK	37,514	46,389.36	2	858.49	1	1,210.38	-	-	**37,517**	**48,458.24**	**11.17%**
29	DHANBAD CENTRAL CO-OP.BANK	-	-	-	-	-	-	-	-	**-**	**-**	**0.00%**
30	JHARKHAND STATE COOPERATIVE BANK LTD	1,320	1,214.51	-	-	-	-	-	-	**1,320**	**1,214.51**	**1.62%**
31	ESAF SMALL FINANCE BANK LIMITED	44,489	12,477.03	-	-	-	-	-	-	**44,489**	**12,477.03**	**57.45%**
32	UJJIVAN SMALL FINANCE BANK	5,236	1,767.06	8	225.88	-	-	-	-	**5,244**	**1,992.94**	**4.15%**
33	UTKARSH SMALL FINANCE BANK LIMITED	115	3,017.95	-	-	-	-	-	-	**115**	**3,017.95**	**3.98%**
34	JANA SMALL FINANCE BANK	199	2,220.47	3	88.36	-	-	-	-	**202**	**2,308.84**	**11.55%**
GRAND TOTAL		**6,51,902**	**14,55,604.87**	**37,594**	**8,49,999.05**	**3,784**	**3,90,307.05**	**2,004**	**15,588.79**	**6,95,284**	**27,11,499.76**	**15.04%**

SOURCE:- SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND
CONVENOR : BANK OF INDIA
PRIORITY SECTOR OUTSTANDING - BANK WISE

[Number in Actual and Amount in Lakh] Annexure- 4 (A) -iii

SL NO	BANK NAME	AS ON 30th JUNE 2022														% of Total Pri Sec loans to total advances
		Export Credit		Education		Housing		Social Infra		Renewable Energy		Others		Total Priority Sector		
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	
1	STATE BANK OF INDIA	27	6,920.03	13,498	56,085.85	16,334	1,69,247.79	36	152.19	3	13.39	-	-	**2,42,361**	**7,56,108.67**	27.86%
2	BANK OF INDIA	-	-	6,530	17,534.67	3,129	29,446.30	-	-	1	-	15	202.46	**6,78,952**	**7,96,816.40**	66.19%
3	INDIAN BANK	2	178.07	2,171	8,829.81	1,315	14,794.70	16	22.24	2	17.15	-	-	**1,04,776**	**2,11,780.20**	61.25%
4	CENTRAL BANK OF INDIA	-	-	1,504	6,841.35	755	8,380.97	3	42.30	-	-	30	7.10	**67,784**	**91,536.10**	56.30%
5	PUNJAB NATIONAL BANK	-	-	4,308	21,851.85	2,772	26,771.12	16	12.11	1	0.73	1,078	303.57	**1,31,334**	**3,45,083.73**	63.85%
6	CANARA BANK	-	-	2,843	10,928.18	2,526	32,800.04	1	48.38	-	-	668	872.25	**84,380**	**2,38,874.57**	48.86%
7	UNION BANK OF INDIA	-	-	1,872	7,183.08	1,658	15,616.53	3	2.64	7	6.40	602	9.46	**87,642**	**2,02,973.17**	60.22%
8	UCO BANK	10	36.00	1,018	3,264.38	731	6,118.59	-	-	-	-	5,087	8,087.38	**42,397**	**70,272.96**	75.30%
9	BANK OF BARODA	-	-	1,469	4,970.28	2,070	21,785.95	5	21.64	1	27.27	4	13.64	**49,034**	**2,05,563.29**	60.30%
10	INDIAN OVERSEAS BANK	-	-	421	1,189.85	569	6,256.66	-	-	-	-	710	157.66	**13,598**	**58,258.89**	65.83%
11	PUNJAB AND SINDH BANK	-	-	139	538.05	351	4,268.22	-	-	-	-	29	61.36	**3,541**	**18,543.52**	56.97%
12	BANK OF MAHARASHTRA	-	-	89	290.59	143	1,436.11	-	-	-	-	357	72.79	**2,072**	**9,887.58**	61.14%
13	IDBI BANK LTD	-	-	635	1,977.49	3,441	38,291.36	31	170.68	1	3.40	2	0.00	**25,135**	**94,713.73**	60.67%
14	IDFC FIRST BANK LIMITED	-	-	-	-	10	133.50	-	-	-	-	-	-	**480**	**2,323.27**	5.17%
15	FEDERAL BANK LTD	-	-	41	132.05	52	659.64	-	-	-	-	24	8.71	**1,729**	**11,308.23**	44.63%
16	HDFC BANK LTD	-	-	262	732.44	1,907	6,279.79	-	-	-	-	10,429	1,581.19	**93,379**	**2,81,598.80**	39.75%
17	ICICI BANK LTD	-	-	381	1,419.43	1,585	18,857.87	-	-	-	-	511	124.21	**18,400**	**2,04,991.17**	29.66%
18	KARNATAKA BANK LTD	-	-	9	33.21	32	342.24	-	-	-	-	6	1.72	**281**	**19,874.03**	75.80%
19	AXIS BANK LTD	-	-	484	1,533.49	950	6,456.68	1	25.19	-	-	48,029	10,365.99	**67,201**	**2,25,676.53**	61.24%
20	INDUSIND BANK	-	-	-	-	-	-	3,521	182.92	-	-	57	17.51	**9,70,417**	**3,01,896.95**	79.00%
21	JAMMU & KASHMIR BANK LTD	-	-	11	31.85	15	161.32	-	-	-	-	-	-	**195**	**665.14**	48.07%
22	YES BANK	-	-	-	-	-	-	-	-	-	-	3	447.07	**979**	**18,100.33**	31.61%
23	KOTAK MAHENDRA BANK LTD	-	-	-	-	7	150.30	-	-	-	-	-	-	**3,006**	**33,018.70**	71.05%
24	SOUTH INDIAN BANK LTD	-	-	5	14.06	10	129.50	-	-	-	-	1	0.19	**107**	**989.44**	47.46%
25	LAKSHMI VILAS BANK	-	-	-	-	1	1.65	-	-	-	-	-	-	**7**	**94.45**	11.94%
26	KARUR VYSYA BANK	-	-	1	3.03	12	130.74	-	-	-	-	-	-	**23**	**514.14**	34.28%
27	BANDHAN BANK	-	-	-	-	338	3,074.30	-	-	-	-	2,73,562	88,900.51	**3,25,086**	**1,09,345.04**	74.61%
28	JHARKHAND RAJYA GRAMIN BANK	-	-	376	1,279.87	1,933	16,628.04	-	-	120	34.16	4,660	8,563.18	**4,91,669**	**3,77,940.80**	91.02%
29	DHANBAD CENTRAL CO-OP.BANK	-	-	-	-	13	263.49	-	-	-	-	87	57.86	**226**	**399.71**	10.40%
30	JHARKHAND STATE COOPERATIVE BANK LTD	-	-	898	1,179.27	105	1,173.34	-	-	-	-	-	-	**12,952**	**8,818.52**	11.79%
31	ESAF SMALL FINANCE BANK LIMITED	-	-	-	-	75	8.64	-	-	-	-	15,551	2,791.57	**85,460**	**20,639.40**	95.03%
32	UJJIVAN SMALL FINANCE BANK	-	-	-	-	2,337	1,792.58	-	-	-	-	69,540	21,278.22	**1,13,107**	**36,668.10**	86.07%
33	UTKARSH SMALL FINANCE BANK LIMITED	-	-	-	-	20	408.57	645	77.35	-	-	75,567	29,518.13	**1,81,943**	**70,847.41**	93.45%
34	JANA SMALL FINANCE BANK	-	-	-	-	396	634.76	-	-	-	-	34,087	9,528.66	**52,263**	**17,205.32**	89.48%
GRAND TOTAL		**39**	**7,134.10**	**38,965**	**1,47,844.13**	**45,592**	**4,32,501.29**	**4,278**	**757.64**	**136**	**102.49**	**5,40,696**	**1,82,972.42**	**39,51,916**	**48,43,328.30**	**50.05%**

SOURCE:- SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

ADVANCES TO WEAKER SECTION OUTSTANDING- BANK WISE

[Number in Actual and Amount in Lakh] Annexure- 4 (A) -iv

SL NO	BANK NAME	AS ON 30th JUNE 2022																		
		Loans to small & marginal farmers		Loans to SC/ST		Loans to SHGs		Loans to Minority Communities		OD under PMJDY		Beneficiaries of DRI scheme		Loans upto ₹ 1 lakh to women beneficiaries		Other loans to weaker sections		Total advances to weaker sections		% of loans to weaker sections to total advance
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No.	Amt.	No	Amt	No	Amt	
1	STATE BANK OF INDIA	1,60,422	90,750.44	48,758	42,484.37	16,417	18,970.01	28,314	34,643.09	23	0.05	58	7.03	28,672	14,117.37	8,569	10,058.29	1,78,588	1,38,659.46	5.11%
2	BANK OF INDIA	4,72,925	2,45,302.09	1,24,605	63,415.08	47,502	53,709.52	70,314	53,083.87	3,136	51.65	278	40.60	89,483	31,989.11	3,122	3,718.90	5,45,114	3,22,857.80	26.82%
3	INDIAN BANK	60,302	37,319.19	3,002	3,986.97	3,403	3,553.00	3,523	6,973.53	-	-	-	-	3,407	1,408.04	-	-	73,757	53,560.47	15.49%
4	CENTRAL BANK OF INDIA	39,960	26,515.33	3,458	4,034.35	2,156	2,896.42	352	214.68	-	-	-	-	320	82.78	1,516	1,616.01	47,762	35,359.56	21.75%
5	PUNJAB NATIONAL BANK	90,832	63,286.60	970	514.53	53	49.11	181	127.21	3	0.07	1	0.09	524	236.20	2,664	2,294.31	95,228	66,508.12	12.31%
6	CANARA BANK	39,567	23,844.37	15,294	12,102.48	6,728	13,015.19	12,566	29,537.40	8,437	140.27	4,845	379.82	15,140	5,558.61	2,507	1,01,419.05	77,283	76,146.98	15.58%
7	UNION BANK OF INDIA	57,079	34,434.57	21,090	13,677.37	10,257	10,860.73	10,218	7,135.66	3,421	11.39	18	4.78	8,141	3,312.91	1,014	3,085.20	63,409	43,766.38	12.98%
8	UCO BANK	12,453	3,278.37	3,648	2,226.59	790	653.29	2,798	3,636.30	-	-	4	0.36	2,940	1,024.99	5,260	9,110.85	27,893	19,930.76	21.36%
9	BANK OF BARODA	21,557	13,017.75	9,798	14,790.05	4,007	4,301.60	5,177	9,129.64	825	28.74	12	27.15	6,656	2,207.94	-	-	28,430	23,399.47	6.86%
10	INDIAN OVERSEAS BANK	3,299	1,561.02	661	336.93	629	531.27	731	737.49	-	-	6	0.69	78	50.33	6,834	3,520.14	6,834	3,520.14	3.98%
11	PUNJAB AND SINDH BANK	180	175.43	67	219.58	12	9.79	124	418.26	4	0.23	-	-	1,563	6,683.16	-	-	1,968	7,670.96	23.56%
12	BANK OF MAHARASHTRA	59	42.00	107	187.58	1	0.57	159	220.13	189	2.51	-	-	403	74.41	-	-	747	3,113.88	19.25%
13	IDBI BANK LTD	9,978	6,100.64	558	3,008.38	371	262.76	2,560	5,058.46	2	0.00	2	0.20	794	242.91	520	724.56	14,785	15,397.90	9.86%
14	IDFC FIRST BANK LIMITED	-	-	1	11.58	-	-	-	-	-	-	-	-	-	-	-	-	1	11.58	0.03%
15	FEDERAL BANK LTD	1,055	1,693.09	9	7.72	-	-	70	149.72	-	-	-	-	37	15.61	76	227.88	1,247	2,094.03	8.27%
16	HDFC BANK LTD	3,244	7,791.00	433	1,215.09	65	6.56	1,511	6,217.91	2	0.02	-	-	73,155	11,968.46	176	90.93	78,586	27,289.97	3.85%
17	ICICI BANK LTD	1,397	1,498.80	23	34.95	-	-	321	1,872.13	-	-	-	-	223	93.01	16	4.44	8,319	18,740.36	2.71%
18	KARNATAKA BANK LTD	17	117.09	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	117.09	0.45%
19	AXIS BANK LTD	6,852	5,093.64	9,399	2,186.62	-	-	552	4,256.53	1	0.03	-	-	30,737	4,975.29	83	114.73	47,630	17,992.55	4.88%
20	INDUSIND BANK	7,94,002	1,77,738.25	3,42,751	6,863.32	-	-	2,93,284	76,427.66	-	-	-	-	14,014	10,961.76	9,55,589	2,16,652.66	12,98,340	2,23,515.98	58.49%
21	JAMMU & KASHMIR BANK LTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	178	637.11	46.04%
22	YES BANK	-	-	-	-	-	-	12	278.37	-	-	-	-	-	-	12	278.37	74	1,041.52	1.82%
23	KOTAK MAHENDRA BANK LTD	1,099	3,464.69	227	651.50	-	-	-	-	-	-	-	-	-	-	379	4,497.48	1,518	8,102.39	17.43%
24	SOUTH INDIAN BANK LTD	41	79.44	-	-	-	-	1	0.00	-	-	-	-	-	-	-	-	-	-	0.00%
25	LAKSHMI VILAS BANK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
26	KARUR VYSYA BANK	1	0.63	4	32.67	-	-	3	45.38	-	-	-	-	-	-	-	-	8	78.68	5.25%
27	BANDHAN BANK	37,345	11,424.59	24,218	9,802.64	-	-	-	-	-	-	-	-	3,11,973	98,067.13	-	-	3,17,160	1,01,410.81	69.20%
28	JHARKHAND RAJYA GRAMIN BANK	4,43,404	2,99,855.27	1,63,655	1,03,183.19	63,350	75,154.50	82,387	45,377.47	77	1.83	-	-	63,350	27,807.16	-	-	4,43,405	2,99,855.27	72.22%
29	DHANBAD CENTRAL CO-OP.BANK	94	29.97	88	103.54	67	32.93	349	201.37	-	-	-	-	100	34.93	-	-	-	-	0.00%
30	JHARKHAND STATE COOPERATIVE BANK LTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%
31	ESAF SMALL FINANCE BANK LIMITED	25,345	5,362.17	1,041	175.58	-	-	1,672	337.73	-	-	-	-	85,456	20,626.45	15,551	2,791.57	85,456	20,626.45	94.97%
32	UJJIVAN SMALL FINANCE BANK	35,621	11,543.73	14,928	4,691.37	-	-	25,636	7,574.47	-	-	-	-	6,015	1,157.77	-	-	1,10,956	33,097.94	77.69%
33	UTKARSH SMALL FINANCE BANK LIMITED	1,86,219	67,924.96	80,469	28,919.20	-	-	6,674	3,313.41	-	-	-	-	1,86,219	67,924.96	-	-	1,86,709	69,123.37	91.17%
34	JANA SMALL FINANCE BANK	10,062	2,192.49	603	250.62	-	-	454	209.49	-	-	-	-	18,082	7,064.74	21,195	4,132.89	50,396	13,850.22	72.03%
GRAND TOTAL		**25,14,411**	**11,41,437.59**	**8,69,865**	**3,19,113.83**	**1,55,808**	**1,84,007.25**	**5,49,943**	**2,97,177.34**	**16,120**	**236.78**	**5,224**	**460.71**	**9,47,482**	**3,17,686.04**	**10,25,083**	**3,64,338.27**	**37,91,798**	**16,47,477.21**	**17.03%**

SOURCE:- SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND
CONVENOR : BANK OF INDIA
NON-PRIORITY SECTOR OUTSTANDING - BANK WISE

[Number in Actual and Amount in Lakh] **Annexure- 4 (A) -v**

SL NO	BANK NAME	AS ON 30th JUNE 2022													
		Agriculture		Education		Housing		Personal loans under NPS		Others		Total NPS		TOTAL ADVANCE	
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt
1	STATE BANK OF INDIA	1,890	7,016.50	-	8,307.90	8,599	1,75,263.94	2,09,535	10,99,731.34	1,46,178	6,67,516.99	3,66,202	19,57,836.68	**6,08,563**	**27,13,945.35**
2	BANK OF INDIA	-	-	98	1,369.70	1,450	36,876.50	31,844	76,596.72	68,353	2,85,470.46	1,01,745	4,00,313.37	**7,80,697**	**12,03,800.53**
3	INDIAN BANK	-	-	-	-	1,156	24,413.28	12,944	37,524.73	1,985	72,065.06	16,085	1,34,003.07	**1,20,861**	**3,45,783.27**
4	CENTRAL BANK OF INDIA	-	-	119	1,846.57	86	1,694.14	5,426	26,262.98	6,019	41,251.10	11,650	71,054.78	**79,434**	**1,62,590.88**
5	PUNJAB NATIONAL BANK	24	53.25	55	823.57	2,785	56,968.47	8,484	19,247.25	21,564	1,18,306.60	32,912	1,95,399.14	**1,64,246**	**5,40,482.87**
6	CANARA BANK	15	19.60	223	1,470.08	1,430	39,294.15	5,731	15,150.51	22,381	1,92,417.13	29,780	2,48,351.48	**1,14,160**	**4,88,893.15**
7	UNION BANK OF INDIA	2	396.29	227	3,368.01	450	13,823.73	12,999	53,930.16	3,875	62,589.30	17,553	1,34,107.50	**1,05,195**	**3,37,080.67**
8	UCO BANK	-	-	10	156.28	214	5,999.32	958	944.44	3,730	15,949.54	4,912	23,049.59	**47,309**	**93,322.54**
9	BANK OF BARODA	34	1,687.08	109	2,075.49	1,785	40,031.96	11,684	11,080.33	12,192	74,762.10	25,804	1,29,636.96	**74,838**	**3,40,904.15**
10	INDIAN OVERSEAS BANK	25	12.22	12	248.68	452	10,806.87	706	2,022.44	4,827	17,154.32	6,022	30,244.53	**19,620**	**88,503.42**
11	PUNJAB AND SINDH BANK	-	-	3	107.60	43	1,321.05	915	2,635.03	2,095	9,945.21	3,056	14,008.88	**6,597**	**32,552.40**
12	BANK OF MAHARASHTRA	-	-	8	125.97	84	1,755.22	41	100.05	754	4,303.89	887	6,285.12	**2,959**	**16,172.71**
13	IDBI BANK LTD	-	-	27	441.48	1,716	34,893.26	2,457	11,866.07	17,187	14,198.41	21,387	61,399.22	**46,522**	**1,56,112.96**
14	IDFC FIRST BANK LIMITED	80	414.35	-	-	12	183.96	2,129	7,006.73	83,717	35,051.57	85,938	42,656.60	**86,418**	**44,979.87**
15	FEDERAL BANK LTD	-	-	2	0.49	51	1,565.55	414	476.36	2,219	11,985.28	2,686	14,027.68	**4,415**	**25,335.90**
16	HDFC BANK LTD	-	-	2	3.96	276	4,135.76	26,128	1,08,095.22	2,33,338	3,14,509.75	2,59,744	4,26,744.69	**3,53,123**	**7,08,343.49**
17	ICICI BANK LTD	-	-	41	896.15	2,608	79,833.31	17,303	55,834.14	89,173	3,49,587.72	1,09,125	4,86,151.33	**1,27,525**	**6,91,142.50**
18	KARNATAKA BANK LTD	-	-	1	11.23	42	1,142.25	120	2,666.43	349	2,526.81	512	6,346.73	**793**	**26,220.76**
19	AXIS BANK LTD	1	1.07	39	846.37	528	15,986.85	5,455	25,722.10	26,747	1,00,252.13	32,770	1,42,808.54	**99,971**	**3,68,485.07**
20	INDUSIND BANK	-	-	-	-	-	-	-	-	1,49,969	80,243.11	1,49,969	80,243.11	**11,20,386**	**3,82,140.06**
21	JAMMU & KASHMIR BANK LTD	-	-	-	-	11	226.94	100	274.45	15	217.19	126	718.58	**321**	**1,383.72**
22	YES BANK	-	-	-	-	-	-	4,853	18,476.11	6,341	20,690.54	11,194	39,166.64	**12,173**	**57,266.97**
23	KOTAK MAHENDRA BANK LTD	-	-	-	-	-	-	-	-	2,411	13,453.80	2,411	13,453.80	**5,417**	**46,472.50**
24	SOUTH INDIAN BANK LTD	-	-	-	-	2	48.71	408	911.21	32	135.51	442	1,095.43	**549**	**2,084.86**
25	LAKSHMI VILAS BANK	-	-	-	-	4	56.49	160	106.75	54	533.50	218	696.74	**225**	**791.20**
26	KARUR VYSYA BANK	20	47.75	-	-	11	292.48	81	222.08	31	103.67	143	665.98	**166**	**1,500.00**
27	BANDHAN BANK	-	-	-	-	237	3,367.16	2,704	3,248.98	24,909	30,591.04	27,850	37,207.18	**3,52,936**	**1,46,552.22**
28	JHARKHAND RAJYA GRAMIN BANK	-	-	-	-	472	7,712.82	6,411	17,114.23	9,447	12,453.57	16,330	37,280.62	**5,07,999**	**4,15,221.42**
29	DHANBAD CENTRAL CO-OP.BANK	-	-	-	-	13	45.67	184	422.68	890	2,973.72	1,087	3,442.06	**1,313**	**3,841.77**
30	JHARKHAND STATE COOPERATIVE BANK LTD	-	-	-	-	-	-	3,505	7,873.05	2,330	58,084.03	5,835	65,957.08	**18,787**	**74,775.60**
31	ESAF SMALL FINANCE BANK LIMITED	-	-	-	-	-	-	-	-	207	1,080.08	207	1,080.08	**85,667**	**21,719.48**
32	UJJIVAN SMALL FINANCE BANK	-	-	-	-	983	1,510.13	147	194.10	6,745	4,228.35	7,875	5,932.59	**1,20,982**	**42,600.69**
33	UTKARSH SMALL FINANCE BANK LIMITED	-	-	-	-	-	-	-	-	886	3,264.16	886	3,264.16	**1,82,829**	**75,816.82**
34	JANA SMALL FINANCE BANK	-	-	-	-	44	671.26	-	-	1,632	1,350.68	1,676	2,021.93	**53,939**	**19,227.25**
GRAND TOTAL		**2,091**	**9,648.12**	**976**	**22,099.54**	**25,544**	**5,59,921.22**	**3,73,826**	**16,05,736.63**	**9,52,582**	**26,19,246.35**	**13,55,019**	**48,16,651.86**	**53,06,935**	**96,76,047.07**

SOURCE:- SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND
CONVENOR : BANK OF INDIA
AGRICULTURE OUTSTANDING - DISTRICT WISE

[Number in Actual and Amount in Lakh] Annexure- 4 (B) -i

SL NO	DISTRICTS	AS ON 30th JUNE 2022														% of Agri adv. to total advance
		Farm Credit		Out of Farm Credit total Crop Loans		Out of Farm Credit total investment credit		Out of Farm Credit total allied activities		Agri Infrastructure		Ancillary Activities		Total Agri		
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
1	BOKARO	71,989	45,523.95	55,840	32,423.62	16,149	13,100.33	8,850	6,329.76	136	260.78	7,354	9,834.67	**79,479**	**55,619.40**	**8.50%**
2	CHATRA	64,808	35,031.21	55,906	28,360.46	8,902	6,670.75	1,418	755.20	6	6.90	3,333	3,516.71	**68,147**	**38,554.82**	**38.51%**
3	DEOGHAR	97,735	47,642.29	86,645	40,509.32	11,090	7,132.97	7,524	4,334.50	97	160.91	1,889	6,173.09	**99,721**	**53,976.30**	**19.97%**
4	DHANBAD	78,236	45,095.43	45,312	24,050.23	32,924	21,045.20	24,739	11,520.83	77	1,143.89	5,106	12,971.16	**83,419**	**59,210.49**	**5.55%**
5	DUMKA	1,01,628	41,924.60	68,005	26,002.91	33,623	15,921.69	17,578	5,998.59	40	26.06	1,342	1,882.09	**1,03,010**	**43,832.74**	**27.79%**
6	EAST SINGHBHUM	95,744	56,926.37	76,029	38,574.77	19,715	18,351.60	11,560	9,232.06	92	176.86	8,073	16,198.62	**1,03,909**	**73,301.85**	**4.86%**
7	GARHWA	87,158	59,104.07	59,306	44,609.00	27,852	14,495.07	2,263	1,994.67	289	83.44	500	603.09	**87,947**	**59,790.60**	**51.10%**
8	GIRIDIH	1,14,593	58,282.38	80,950	39,029.27	33,643	19,253.12	8,007	3,950.92	76	532.78	7,021	6,640.07	**1,21,690**	**65,455.24**	**21.31%**
9	GODDA	80,898	43,420.17	57,762	32,239.35	23,136	11,180.81	10,529	2,925.76	17	20.66	1,597	1,180.02	**82,512**	**44,620.85**	**30.74%**
10	GUMLA	59,689	29,044.94	54,298	23,667.75	5,391	5,377.18	1,314	803.45	10	8.82	3,401	4,081.29	**63,100**	**33,135.05**	**36.42%**
11	HAZARIBAGH	1,22,345	70,463.43	79,016	47,917.42	43,329	22,546.01	19,426	8,568.51	34	249.08	4,902	13,045.39	**1,27,281**	**83,757.90**	**19.30%**
12	JAMTARA	52,209	26,138.62	49,211	23,789.56	2,998	2,349.06	837	443.61	11	11.19	877	1,059.57	**53,097**	**27,209.38**	**37.90%**
13	KHUNTI	29,810	14,680.58	26,499	11,524.93	3,311	3,155.65	896	725.64	60	27.71	1,460	2,488.03	**31,330**	**17,196.32**	**24.38%**
14	KODERMA	49,791	26,156.62	31,823	17,116.21	17,968	9,040.41	7,958	4,114.04	22	26.17	3,462	5,273.72	**53,275**	**31,456.51**	**23.47%**
15	LATEHAR	39,097	25,199.98	32,184	19,264.09	6,913	5,935.89	1,205	967.92	5	3.07	590	687.37	**39,692**	**25,890.42**	**34.69%**
16	LOHARDAGA	38,674	21,729.70	35,427	18,609.59	3,247	3,120.10	1,252	887.89	25	83.20	2,535	4,176.03	**41,234**	**25,988.92**	**34.48%**
17	PAKUR	44,049	28,289.86	28,379	16,317.00	15,670	11,972.85	11,885	7,958.69	44	134.30	2,709	2,176.56	**46,802**	**30,600.71**	**30.27%**
18	PALAMU	1,33,140	86,775.74	86,242	62,259.91	46,898	24,515.83	5,515	3,065.31	26	37.02	1,380	1,301.41	**1,34,546**	**88,114.17**	**26.49%**
19	RAMGARH	43,934	23,832.53	27,140	14,854.69	16,794	8,977.84	7,953	3,730.09	28	69.85	3,630	4,897.48	**47,592**	**28,799.87**	**9.87%**
20	RANCHI	8,62,787	2,46,988.54	92,776	51,381.80	7,70,011	1,95,606.74	1,46,485	44,649.62	474	6,783.68	7,694	62,811.38	**8,70,955**	**3,16,583.60**	**10.67%**
21	SAHIBGANJ	57,363	36,552.44	41,627	27,164.72	15,736	9,387.72	6,549	2,589.49	35	21.18	2,474	1,370.89	**59,872**	**37,944.52**	**34.66%**
22	SERAIKELA-KHARSAWAN	1,16,085	45,349.82	53,797	26,075.41	62,288	19,274.41	13,715	3,722.59	12	57.80	3,554	8,276.43	**1,19,651**	**53,684.05**	**18.06%**
23	SIMDEGA	27,080	13,185.99	21,080	8,592.74	6,000	4,593.25	1,104	554.72	41	34.45	2,363	2,504.63	**29,484**	**15,725.08**	**34.67%**
24	WEST SINGHBHUM	76,481	42,970.61	66,718	32,078.58	9,763	10,892.03	2,175	2,127.73	158	315.40	2,542	6,781.69	**79,181**	**50,067.69**	**19.73%**
GRAND TOTAL		**25,45,323**	**11,70,309.87**	**13,11,972**	**7,06,413.35**	**12,33,351**	**4,63,896.52**	**3,20,737**	**1,31,951.58**	**1,815**	**10,275.21**	**79,788**	**1,79,931.40**	**26,26,926**	**13,60,516.47**	**14.06%**

SOURCE:- SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND
CONVENOR : BANK OF INDIA
MSME (PRIORITY SECTOR) OUTSTANDING - DISTRICT WISE

[Number in Actual and Amount in Lakh] Annexure- 4 (B) -ii

SL NO	DISTRICTS	AS ON 30th JUNE 2022										% of Micro credit to total advances
		Micro		Small		Medium		Other MSME		Total		
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	
1	BOKARO	46,892	1,28,682.74	3,215	57,699.56	222	25,778.16	183	463.32	**50,512**	**2,12,623.78**	**19.66%**
2	CHATRA	8,922	18,585.07	222	2,637.13	11	162.91	9	37.76	**9,164**	**21,422.88**	**18.56%**
3	DEOGHAR	16,812	46,518.97	1,440	25,409.24	85	9,909.95	134	860.36	**18,471**	**82,698.52**	**17.21%**
4	DHANBAD	57,046	1,74,046.14	4,032	1,19,600.29	356	44,590.83	226	4,799.48	**61,660**	**3,43,036.74**	**16.32%**
5	DUMKA	24,294	27,998.33	641	11,713.18	122	3,745.69	60	309.30	**25,117**	**43,766.49**	**17.75%**
6	EAST SINGHBHUM	52,341	2,18,145.67	6,056	1,93,501.27	1,614	1,20,197.48	264	2,090.92	**60,275**	**5,33,935.33**	**14.47%**
7	GARHWA	6,225	14,363.40	211	2,300.18	21	326.27	11	66.25	**6,468**	**17,056.10**	**12.28%**
8	GIRIDIH	29,778	62,201.40	1,211	25,171.07	115	7,675.87	38	428.24	**31,142**	**95,476.58**	**20.25%**
9	GODDA	13,133	23,108.63	749	7,405.85	17	583.32	119	539.39	**14,018**	**31,637.19**	**15.92%**
10	GUMLA	8,234	15,090.71	312	2,557.52	10	107.36	3	2.15	**8,559**	**17,757.73**	**16.59%**
11	HAZARIBAGH	28,775	87,342.31	2,612	38,532.46	149	3,516.01	56	1,183.70	**31,592**	**1,30,574.48**	**20.13%**
12	JAMTARA	5,904	9,454.76	146	1,695.85	4	196.59	22	43.16	**6,076**	**11,390.37**	**13.17%**
13	KHUNTI	5,527	10,056.77	308	2,078.07	5	22.78	16	90.20	**5,856**	**12,247.82**	**14.26%**
14	KODERMA	12,252	33,611.99	958	9,645.99	34	3,495.34	11	121.72	**13,255**	**46,875.04**	**25.08%**
15	LATEHAR	3,745	7,467.76	147	2,093.82	18	294.23	6	66.63	**3,916**	**9,922.44**	**10.00%**
16	LOHARDAGA	5,761	12,566.50	284	2,425.78	4	47.35	20	64.31	**6,069**	**15,103.95**	**16.67%**
17	PAKUR	8,177	16,506.19	508	8,956.67	55	973.15	23	231.40	**8,763**	**26,667.41**	**16.33%**
18	PALAMU	13,420	32,720.20	765	11,280.30	21	2,113.60	20	271.63	**14,226**	**46,385.73**	**9.84%**
19	RAMGARH	23,129	51,754.41	1,062	25,635.56	34	5,629.09	51	181.66	**24,276**	**83,200.72**	**17.75%**
20	RANCHI	2,07,958	3,63,921.21	10,208	2,38,892.05	666	1,22,420.71	319	3,072.45	**2,19,151**	**7,28,306.42**	**12.26%**
21	SAHIBGANJ	11,079	15,355.09	619	4,337.93	4	72.87	13	68.50	**11,715**	**19,834.38**	**14.02%**
22	SERAIKELA-KHARSAWAN	41,370	44,553.06	759	41,254.90	174	36,669.56	185	202.98	**42,488**	**1,22,680.50**	**14.99%**
23	SIMDEGA	4,809	8,860.75	130	777.79	2	7.67	3	7.00	**4,944**	**9,653.21**	**19.54%**
24	WEST SINGHBHUM	16,319	32,692.82	999	14,396.61	41	1,770.28	212	386.27	**17,571**	**49,245.98**	**12.88%**
GRAND TOTAL		**6,51,902**	**14,55,604.87**	**37,594**	**8,49,999.05**	**3,784**	**3,90,307.05**	**2,004**	**15,588.79**	**6,95,284**	**27,11,499.76**	**15.04%**

SOURCE:- SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND
CONVENOR : BANK OF INDIA
PRIORITY SECTOR OUTSTANDING - DISTRICT WISE

[Number in Actual and Amount in Lakh] Annexure- 4 (B) -iii

SL NO	DISTRICTS	AS ON 30th JUNE 2022														% of Total Pri Sec loans to total advances
		Export Credit		Education		Housing		Social Infra		Renewable Energy		Others		Total Priority Sector		
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	
1	BOKARO	-	-	2,943	9,979.23	3,119	29,804.72	3	3.44	3	4.91	35,513	11,048.15	**1,71,572**	**3,19,083.63**	**48.75%**
2	CHATRA	-	-	262	911.12	167	1,285.53	1	0.47	-	-	4,009	1,195.14	**81,750**	**63,369.96**	**63.30%**
3	DEOGHAR	-	-	1,083	3,527.46	1,781	12,441.70	5	20.05	9	1.39	26,873	7,152.10	**1,47,943**	**1,59,817.52**	**59.11%**
4	DHANBAD	1	209.99	5,035	16,174.70	7,892	76,810.36	10	43.10	-	-	71,841	21,775.33	**2,29,858**	**5,17,260.71**	**48.50%**
5	DUMKA	-	-	310	972.62	731	5,613.50	198	38.66	15	11.63	20,627	5,835.20	**1,50,008**	**1,00,070.85**	**63.44%**
6	EAST SINGHBHUM	3	631.71	7,263	32,406.85	8,087	70,182.47	14	108.43	3	2.90	69,493	23,764.56	**2,49,047**	**7,34,334.10**	**48.70%**
7	GARHWA	-	-	272	867.18	254	2,062.82	10	44.72	28	9.90	11,754	3,396.49	**1,06,733**	**83,227.81**	**71.13%**
8	GIRIDIH	31	2,858.29	1,086	3,331.06	932	7,810.14	59	57.65	-	-	41,395	13,429.84	**1,96,335**	**1,88,418.79**	**61.33%**
9	GODDA	-	-	454	1,499.30	1,144	9,842.80	37	4.40	45	4.06	12,909	4,555.07	**1,11,119**	**92,163.67**	**63.49%**
10	GUMLA	-	-	477	1,154.98	319	2,456.28	-	-	-	-	2,773	1,101.23	**75,228**	**55,605.28**	**61.11%**
11	HAZARIBAGH	-	-	1,369	4,762.92	2,284	18,992.20	94	11.63	1	10.02	27,851	9,388.60	**1,90,472**	**2,47,497.74**	**57.04%**
12	JAMTARA	-	-	193	577.27	404	2,990.18	1	0.58	17	3.16	3,183	914.34	**62,971**	**43,085.26**	**60.01%**
13	KHUNTI	-	-	185	518.16	251	2,322.01	9	24.93	-	-	2,913	1,026.14	**40,544**	**33,335.38**	**47.26%**
14	KODERMA	1	23.82	541	1,956.93	603	4,009.77	39	30.96	-	-	14,804	5,159.43	**82,518**	**89,512.47**	**66.80%**
15	LATEHAR	-	-	157	521.63	236	1,905.61	1	0.27	3	0.65	3,868	965.14	**47,873**	**39,206.16**	**52.52%**
16	LOHARDAGA	-	-	255	828.93	292	2,259.98	2	0.89	-	-	5,924	1,981.14	**53,776**	**46,163.82**	**61.25%**
17	PAKUR	-	-	116	364.25	429	3,351.98	4	4.86	-	-	29,947	9,848.11	**86,061**	**70,837.32**	**70.07%**
18	PALAMU	-	-	786	2,526.77	668	5,762.79	14	34.33	3	3.38	22,738	8,133.79	**1,72,981**	**1,50,960.95**	**45.38%**
19	RAMGARH	-	-	1,096	3,604.14	990	8,597.22	17	32.80	-	-	22,094	7,513.56	**96,065**	**1,31,748.31**	**45.17%**
20	RANCHI	3	3,410.29	11,264	47,781.73	12,473	1,41,737.48	3,672	277.76	9	50.50	58,031	26,830.35	**11,75,558**	**12,64,978.13**	**42.63%**
21	SAHIBGANJ	-	-	566	1,414.50	452	3,927.39	83	9.42	-	-	19,110	6,838.71	**91,798**	**69,968.92**	**63.91%**
22	SERAIKELA-KHARSAWAN	-	-	1,690	5,159.74	960	8,127.16	2	0.84	-	-	14,218	4,896.05	**1,79,009**	**1,94,548.33**	**65.46%**
23	SIMDEGA	-	-	161	382.38	143	1,331.42	2	6.98	-	-	2,770	758.09	**37,504**	**27,857.15**	**61.43%**
24	WEST SINGHBHUM	-	-	1,401	6,620.29	981	8,875.78	1	0.44	-	-	16,058	5,465.87	**1,15,193**	**1,20,276.04**	**47.39%**
GRAND TOTAL		**39**	**7,134.10**	**38,965**	**1,47,844.13**	**45,592**	**4,32,501.29**	**4,278**	**757.64**	**136**	**102.49**	**5,40,696**	**1,82,972.42**	**39,51,916**	**48,43,328.30**	**50.05%**

SOURCE:- SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

ADVANCES TO WEAKER SECTION OUTSTANDING - DISTRICT WISE

[Number in Actual and Amount in Lakh] Annexure- 4 (B) -iv

SL NO	DISTRICTS	AS ON 30th JUNE 2022																		
		Loans to small & marginal farmers		Loans to SC/ST		Loans to SHGs		Loans to Minority Communities		OD under PMJDY		Beneficiaries of DRI scheme		Loans upto ₹ 1 lakh to women beneficiaries		Other loans to weaker sections		Total advances to weaker sections		% of loans to weaker sections to total advance
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No.	Amt.	No	Amt	No	Amt	
1	BOKARO	71,668	41,272.09	12,101	8,865.51	8,395	9,400.50	9,981	12,462.94	841	11.72	467	36.56	55,260	16,874.91	5,415	5,249.81	1,28,641	72,386.26	**11.06%**
2	CHATRA	63,392	34,783.41	12,593	6,724.63	6,177	6,442.07	6,343	4,239.22	347	5.91	6	3.53	16,001	5,190.07	501	510.01	72,560	40,252.45	**40.21%**
3	DEOGHAR	92,451	43,757.57	20,456	10,639.99	2,973	2,495.40	13,957	7,791.15	452	12.88	40	3.70	29,914	7,925.37	1,709	1,868.29	1,25,935	58,425.47	**21.61%**
4	DHANBAD	72,086	40,432.28	14,751	10,178.70	4,087	4,206.83	24,270	22,055.40	1,307	20.04	581	44.04	67,672	19,869.53	7,915	7,485.13	1,73,712	91,065.92	**8.54%**
5	DUMKA	1,00,252	39,410.63	25,532	13,679.11	4,820	5,023.25	10,937	7,076.58	190	3.37	28	1.66	68,846	19,370.79	6,067	2,331.24	1,35,568	52,609.42	**33.35%**
6	EAST SINGHBHUM	1,01,183	55,824.76	41,320	23,573.45	9,894	12,896.93	14,279	24,677.51	1,032	18.67	1,040	91.97	75,799	26,241.64	5,873	9,592.56	1,82,964	1,13,515.47	**7.53%**
7	GARHWA	83,314	56,589.43	28,366	16,193.39	7,080	7,297.70	10,691	6,213.53	48	0.22	102	9.32	39,470	13,905.73	510	336.83	97,390	62,612.26	**53.51%**
8	GIRIDIH	1,25,704	62,444.87	28,049	12,883.73	12,197	12,781.93	16,694	12,826.79	404	5.41	120	14.91	82,582	27,517.35	3,236	2,741.75	1,70,934	83,814.71	**27.28%**
9	GODDA	76,387	40,770.85	21,570	13,589.22	4,643	5,552.14	9,987	7,260.81	215	2.16	52	4.51	38,032	12,649.92	2,783	1,821.05	97,207	52,835.98	**36.40%**
10	GUMLA	56,662	28,389.12	22,485	10,481.87	4,962	5,777.06	8,847	4,881.60	140	3.11	84	5.11	8,548	2,918.66	1,354	1,056.29	66,843	35,960.32	**39.52%**
11	HAZARIBAGH	1,08,482	66,190.99	20,976	12,600.15	11,178	13,415.18	15,759	16,872.37	1,505	16.24	191	17.25	55,672	19,259.15	11,020	5,961.93	1,58,209	94,159.14	**21.70%**
12	JAMTARA	50,204	24,938.66	13,009	6,328.02	2,935	2,630.30	9,289	4,089.77	374	6.03	43	3.12	7,638	2,183.17	414	374.39	56,566	28,464.91	**39.65%**
13	KHUNTI	29,268	15,390.93	14,690	7,436.15	3,132	4,653.97	4,037	2,623.62	497	2.15	23	4.82	7,921	2,847.77	771	546.97	36,526	20,127.08	**28.54%**
14	KODERMA	48,322	26,733.15	7,737	4,034.44	4,488	6,224.04	6,663	5,501.48	386	9.26	9	1.38	25,188	8,904.62	905	1,579.82	67,492	37,380.60	**27.89%**
15	LATEHAR	37,389	23,663.33	11,853	7,360.48	5,065	5,989.27	4,650	2,700.22	140	2.75	25	1.72	8,939	3,024.29	424	424.07	43,041	27,501.50	**36.84%**
16	LOHARDAGA	39,674	22,028.52	13,058	6,995.31	3,649	3,979.74	8,502	5,168.48	251	0.69	83	7.14	10,010	3,232.78	647	566.42	49,327	30,201.80	**40.07%**
17	PAKUR	44,942	27,118.78	15,584	9,637.47	4,309	5,304.83	10,875	10,881.22	204	1.53	24	6.66	49,836	16,719.48	4,452	6,197.39	79,677	43,744.51	**43.27%**
18	PALAMU	1,33,838	86,190.73	48,511	26,314.01	12,530	11,776.84	14,656	9,568.50	42	1.27	47	4.76	66,536	22,352.62	1,542	1,565.71	1,57,018	97,305.72	**29.25%**
19	RAMGARH	40,682	22,924.84	10,748	6,676.58	4,999	5,809.11	5,325	6,366.47	973	15.31	205	36.06	40,278	13,090.42	4,837	2,212.96	76,795	41,559.64	**14.25%**
20	RANCHI	8,64,786	2,46,150.94	3,60,617	45,318.71	14,882	21,189.84	2,98,242	98,226.97	3,567	42.99	908	68.45	83,625	33,017.70	8,84,360	2,90,530.29	14,09,234	3,69,846.40	**12.46%**
21	SAHIBGANJ	58,549	35,601.97	22,172	14,520.18	4,623	5,044.19	10,690	8,727.03	236	1.81	56	5.30	44,327	17,335.06	2,033	1,810.36	83,323	48,325.23	**44.14%**
22	SERAIKELA-KHARSAWAN	1,14,177	44,759.53	49,281	13,602.67	6,167	8,175.24	18,909	6,408.16	1,113	16.00	342	28.51	24,326	8,599.27	77,367	17,343.56	1,86,783	63,278.00	**21.29%**
23	SIMDEGA	27,071	13,724.01	12,371	6,023.37	4,445	5,227.81	8,083	4,355.31	541	13.34	41	3.58	9,265	2,985.95	308	355.70	33,694	18,139.29	**40.00%**
24	WEST SINGHBHUM	73,928	42,346.18	42,035	25,456.68	8,178	12,713.10	8,277	6,202.21	1,315	23.92	707	56.66	31,797	11,669.78	640	1,875.76	1,02,359	63,965.12	**25.20%**
GRAND TOTAL		**25,14,411**	**11,41,437.59**	**8,69,865**	**3,19,113.83**	**1,55,808**	**1,84,007.25**	**5,49,943**	**2,97,177.34**	**16,120**	**236.78**	**5,224**	**460.71**	**9,47,482**	**3,17,686.04**	**10,25,083**	**3,64,338.27**	**37,91,798**	**16,47,477.21**	**17.03%**

SOURCE:- SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND
CONVENOR : BANK OF INDIA
NON-PRIORITY SECTOR OUTSTANDING - DISTRICT WISE

[Number in Actual and Amount in Lakh] Annexure- 4 (B) -v

SL NO	DISTRICTS	AS ON 30th JUNE 2022													
		Agriculture		Education		Housing		Personal loans under NPS		Others		Total NPS		TOTAL ADVANCE	
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt
1	BOKARO	25	40.49	67	1,116.59	2,032	40,365.16	31,493	1,45,948.74	73,451	1,46,942.10	**1,07,068**	**3,34,413.08**	**2,78,640**	**6,54,532.25**
2	CHATRA	58	30.33	-	-	100	1,723.30	5,074	23,002.49	7,263	11,799.70	**12,495**	**36,555.81**	**94,245**	**1,00,117.03**
3	DEOGHAR	140	1,131.04	13	400.68	729	14,081.61	11,707	48,375.17	23,333	45,781.41	**35,922**	**1,09,769.92**	**1,83,865**	**2,70,353.74**
4	DHANBAD	74	332.56	46	1,003.80	2,138	35,088.04	55,542	2,41,561.81	1,25,392	2,69,995.03	**1,83,192**	**5,47,981.25**	**4,13,050**	**10,66,463.24**
5	DUMKA	99	46.79	2	35.57	200	3,726.32	6,904	29,387.59	15,347	24,270.55	**22,552**	**57,466.82**	**1,72,560**	**1,57,748.43**
6	EAST SINGHBHUM	85	296.30	218	9,455.32	6,346	1,35,937.11	45,730	1,72,656.69	1,85,493	4,53,118.41	**2,37,872**	**7,71,463.84**	**4,86,919**	**15,07,750.40**
7	GARHWA	12	5.16	-	12.58	77	1,340.65	4,419	21,347.26	6,418	10,925.39	**10,926**	**33,631.04**	**1,17,659**	**1,17,010.55**
8	GIRIDIH	27	861.82	15	206.68	360	7,341.31	11,994	44,089.04	28,548	65,314.51	**40,944**	**1,17,813.37**	**2,37,279**	**3,07,220.07**
9	GODDA	130	156.42	1	19.40	119	1,864.12	6,939	31,364.06	10,797	19,412.38	**17,986**	**52,816.38**	**1,29,105**	**1,45,164.12**
10	GUMLA	2	0.84	1	45.25	131	2,607.52	5,252	20,629.58	6,845	11,795.20	**12,231**	**35,078.38**	**87,459**	**90,987.48**
11	HAZARIBAGH	47	62.16	32	573.81	1,039	19,206.32	18,096	79,933.52	43,004	85,348.70	**62,218**	**1,85,124.51**	**2,52,690**	**4,33,884.76**
12	JAMTARA	290	96.22	2	15.24	143	1,530.67	4,693	17,953.06	5,544	9,083.50	**10,672**	**28,678.70**	**73,643**	**71,792.16**
13	KHUNTI	19	3.83	-	3.50	111	2,405.75	4,901	25,608.68	6,845	8,944.01	**11,876**	**36,965.78**	**52,420**	**70,531.85**
14	KODERMA	6	1.68	5	88.65	195	3,806.89	4,914	19,015.36	17,447	20,973.06	**22,567**	**43,885.63**	**1,05,085**	**1,34,005.14**
15	LATEHAR	15	88.96	-	9.16	63	1,317.35	5,294	27,592.38	3,495	6,365.34	**8,867**	**35,373.20**	**56,740**	**74,644.16**
16	LOHARDAGA	2	0.81	3	71.40	112	2,113.61	3,671	15,283.60	7,020	11,254.25	**10,808**	**28,723.67**	**64,584**	**75,370.43**
17	PAKUR	172	76.52	-	4.17	112	2,614.41	3,443	13,085.72	13,363	14,327.81	**17,090**	**30,108.62**	**1,03,151**	**1,01,098.75**
18	PALAMU	87	49.23	-	82.55	254	5,286.67	12,837	62,445.24	18,259	1,13,407.59	**31,437**	**1,81,271.27**	**2,04,418**	**3,32,673.13**
19	RAMGARH	14	11.13	7	184.66	647	13,553.86	18,617	81,482.75	25,659	64,035.58	**44,944**	**1,59,267.97**	**1,41,009**	**2,91,652.79**
20	RANCHI	612	6,220.48	467	7,434.82	9,264	2,39,502.47	81,433	3,68,184.60	2,66,354	10,77,684.71	**3,58,130**	**16,99,027.07**	**15,33,688**	**29,67,196.32**
21	SAHIBGANJ	151	111.37	-	7.25	107	1,445.43	5,336	22,855.03	8,872	14,668.73	**14,466**	**39,087.82**	**1,06,264**	**1,09,486.52**
22	SERAIKELA-KHARSAWAN	2	8.57	76	1,120.89	736	13,929.50	10,524	36,608.94	27,102	50,279.44	**38,440**	**1,01,947.34**	**2,17,449**	**2,97,192.42**
23	SIMDEGA	-	-	2	23.84	53	812.84	2,511	9,673.77	5,448	6,702.02	**8,014**	**17,212.47**	**45,518**	**45,349.99**
24	WEST SINGHBHUM	22	15.44	19	183.73	476	8,320.29	12,502	47,651.55	21,283	76,816.91	**34,302**	**1,32,987.92**	**1,49,495**	**2,53,821.34**
GRAND TOTAL		**2,091**	**9,648.12**	**976**	**22,099.54**	**25,544**	**5,59,921.22**	**3,73,826**	**16,05,736.63**	**9,52,582**	**26,19,246.35**	**13,55,019**	**48,16,651.86**	**53,06,935**	**96,76,047.07**

SOURCE:- SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND
CONVENOR : BANK OF INDIA
INVESTMENT AS PER PLACE OF UTILZATION- BANKWISE
AS ON 30.06.2022

[AMT IN LACS.] **ANNEXURE: 5**

SI No	BANKS	CREDIT SANCTIONED OUTSIDE JHARKHAND AND UTILISED INSIDE THE JHARKHAND				CREDIT SANCTIONED INSIDE JHARKHAND AND UTILISED OUTSIDE JHARKHAND			
		OUTSTANDING AS ON 30TH JUNE OF PREVIOUS FINANCIAL YEAR		OUTSTANDING AS ON LAST DAY OF REPORTING QUARTER		OUTSTANDING AS ON 30TH JUNE OF PREVIOUS FINANCIAL YEAR		OUTSTANDING AS ON LAST DAY OF REPORTING QUARTER	
		AC	AMT	AC	AMT	AC	AMT	AC	AMT
1	STATE BANK OF INDIA	-	-	394	11,80,453.00	-	-	-	-
2	BANK OF INDIA	2	24.75	3	3,50,140.95	15	7,014.59	13.00	6,983.98
3	INDIAN BANK	3	34,245.43	3	14,342.51	-	-	1.00	799.00
4	CENTRAL BANK OF INDIA	-	-	-	-	-	-	-	-
5	PUNJAB NATIONAL BANK	-	-	-	-	-	-	-	-
6	CANARA BANK	-	-	-	-	-	-	-	-
7	UNION BANK OF INDIA	3	1,10,060.00	3	1,12,280.00	1	11,041.00	1	11,034.00
8	UCO BANK	1	47,927.00	1	41,389.00	0	-	0	-
9	BANK OF BARODA	-	-	-	-	4.00	1,248.43	4.00	880.48
10	INDIAN OVERSEAS BANK	-	-	-	-	-	-	-	-
11	PUNJAB AND SINDH BANK	-	-	-	-	-	-	-	-
12	BANK OF MAHARASHTRA	-	-	-	-	-	-	-	-
13	IDBI BANK	-	-	-	-	-	-	-	-
14	IDFC FIRST BANK	-	-	-	-	-	-	-	-
15	FEDERAL BANK	-	-	-	-	-	-	-	-
16	HDFC BANK	-	-	-	-	-	-	-	-
17	ICICI BANK	-	-	-	-	-	-	-	-
18	KARNATAKA BANK LTD.	-	-	-	-	-	-	-	-
19	AXIS BANK	0	4,230.00	0	3,741.00	0	5,907.00	0	6,326.00
20	INDUSIND BANK	-	-	-	-	-	-	-	-
21	JAMMU AND KASHMIR BANK LTD.	-	-	-	-	-	-	-	-
22	YES BANK	-	-	-	-	-	-	-	-
23	KOTAK MAHINDRA BANK	-	-	-	-	-	-	-	-
24	SOUTH INDIAN BANK	-	-	-	-	-	-	-	-
25	LAXMI VILASH BANK	-	-	-	-	-	-	-	-
26	KARUR VASYA BANK	-	-	-	-	-	-	-	-
27	BANDHAN BANK	-	-	-	-	-	-	-	-
28	JHARKHAND RAJYA GRAMIN BANK	-	-	-	-	-	-	-	-
29	DHANBAD CENTRAL COOPERATIVE BANK	-	-	-	-	-	-	-	-
30	COOPERATIVE BANK	-	-	-	-	-	-	-	-
31	ESAF BANK	-	-	-	-	-	-	-	-
32	UJJIVAN BANK	-	-	-	-	-	-	-	-
33	UTKARSH BANK	-	-	-	-	-	-	-	-
34	JANA BANK	-	-	-	-	-	-	-	-
	TOTAL	**9**	**1,96,487**	**404**	**17,02,346**	**20**	**25,211**	**19**	**26,023**

SOURCE : SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND
CONVENOR : BANK OF INDIA

BANK WISE PROGRESS UNDER HIGHER EDUCATION LOANS

AS ON 30th JUNE 2022

[No. in Actual and Amount in Lakh] Annexure -6 (A)

Sl. No.	BANK NAME	TARGET for FY		Application Received during current fiscal	Sanctioned during the year (including application received during previous year)		Of which girl student		Disbursed during the Financial Year - 2022-23 TILL 30th JUNE 2022		Education Loan Outstanding as on 30.06.2022		Of Which Girl Student	
		No.	Amt.	No.	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	STATE BANK OF INDIA	4,442	22,878.41	317	317	751.19	104	244.43	1,616	2,239.46	13,498	64,393.75	3,376	17,059.59
2	BANK OF INDIA	4,235	21,807.77	229	229	1,189.78	100	319.11	569	719.20	6,628	18,904.36	2,387	6,249.07
3	INDIAN BANK	1,074	5,530.18	23	23	176.18	6	56.73	79	110.18	2,171	8,829.81	539	2,169.09
4	CENTRAL BANK OF INDIA	534	2,749.48	20	20	124.65	7	35.52	95	161.89	1,623	8,687.92	391	2,149.29
5	PUNJAB NATIONAL BANK	1,871	9,634.03	290	290	2,607.20	96	936.43	258	451.70	4,363	22,675.42	1,226	6,691.25
6	CANARA BANK	1,420	7,312.71	112	112	360.25	46	176.30	382	887.93	3,066	12,398.25	905	4,200.74
7	UNION BANK OF INDIA	1,047	5,390.56	52	52	610.92	21	258.44	289	605.97	2,099	10,551.10	703	3,682.09
8	UCO BANK	388	1,996.90	2	2	11.50	-	-	76	73.11	1,028	3,420.66	76	230.23
9	BANK OF BARODA	1,339	6,894.33	101	101	1,022.08	35	335.35	271	716.28	1,578	7,045.76	534	2,471.76
10	INDIAN OVERSEAS BANK	325	1,675.60	11	11	79.43	4	29.05	38	51.55	433	1,438.53	116	498.44
11	PUNJAB AND SINDH BANK	102	526.67	7	7	30.33	3	13.70	-	-	142	645.65	63	259.73
12	BANK OF MAHARASHTRA	68	347.94	2	2	1.36	-	-	49	100.11	97	416.56	29	111.30
13	IDBI BANK LTD	523	2,691.72	28	28	375.17	14	113.22	76	137.38	662	2,418.98	214	752.03
14	IDFC FIRST BANK LIMITED	9	45.81	-	-	-	-	-	-	-	-	-	-	-
15	FEDERAL BANK LTD	38	197.38	-	-	-	-	-	2	1.78	43	132.54	15	46.43
16	HDFC BANK LTD	444	2,286.38	25	25	36.56	13	20.43	25	36.56	264	736.40	110	292.23
17	ICICI BANK LTD	349	1,799.00	53	53	667.55	31	438.22	56	298.33	422	2,315.58	212	822.65
18	KARNATAKA BANK LTD	16	83.02	-	-	-	-	-	3	4.78	10	44.44	3	9.22
19	AXIS BANK LTD	500	2,574.95	60	60	278.56	17	95.31	74	230.20	523	2,379.87	193	1,021.83
20	INDUSIND BANK	114	585.71	-	-	-	-	-	-	-	-	-	-	-
21	JAMMU & KASHMIR BANK LTD	3	15.27	-	-	-	-	-	-	-	-	-	-	-
22	YES BANK	49	252.62	-	-	-	-	-	-	-	-	-	-	-
23	KOTAK MAHENDRA BANK LTD	53	271.55	-	-	-	-	-	-	-	-	-	-	-
24	SOUTH INDIAN BANK LTD	50	257.23	-	-	-	-	-	5	-	5	14.06	2	7.75
25	LAKSHMI VILAS BANK	3	15.27	-	-	-	-	-	-	-	-	-	-	-
26	KARUR VYSYA BANK	3	15.27	-	-	-	-	-	-	-	1	3.03	-	-
27	BANDHAN BANK	151	777.04	-	-	-	-	-	-	-	-	-	-	-
28	JHARKHAND RAJYA GRAMIN BANK	1,918	9,877.84	1	1	4.00	1	4.00	1	4.00	376	1,279.87	105	368.84
29	DHANBAD CENTRAL CO-OP.BANK	96	493.21	-	-	-	-	-	-	-	-	-	-	-
30	JHARKHAND STATE COOPERATIVE BANK LTD	380	1,958.00	1	1	1.60	1	1.60	3	2.17	898	1,179.27	887	1,147.05
31	ESAF SMALL FINANCE BANK LIMITED	18	94.06	-	-	-	-	-	-	-	-	-	-	-
32	UJJIVAN SMALL FINANCE BANK	62	319.28	-	-	-	-	-	-	-	-	-	-	-
33	UTKARSH SMALL FINANCE BANK LIMITED	100	513.22	-	-	-	-	-	-	-	-	-	-	-
34	JANA SMALL FINANCE BANK	18	91.56	-	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL		**21,740**	**1,11,960.00**	**1,334**	**1,334**	**8,328.29**	**499**	**3,077.83**	**3,967**	**6,832.57**	**39,930**	**1,69,911.82**	**12,086**	**50,240.62**

SOURCE: SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND
CONVENOR : BANK OF INDIA
BANK WISE PROGRESS UNDER HIGHER EDUCATION LOANS
AS ON 30th JUNE 2022

[No. in Actual and Amount in Lakh] Annexure -6 (B)

Sl. No.	DISTRICT NAME	TARGET for FY		Application Received during current fiscal	Sanctioned during the year (including application received during previous year)		Of which girl student		Disbursed during the Financial Year - 2022-23 TILL 30th JUNE 2022		Education Loan Outstanding as on 30.06.2022		Of Which Girl Student	
		No.	Amt.	No.	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	BOKARO	3,855	19,853.54	106	106	688.13	30	212.87	388	544.31	3,010	11,095.82	814	3,198.05
2	CHATRA	149	769.22	5	5	37.66	1	7.50	12	15.33	262	911.12	33	102.38
3	DEOGHAR	1,819	9,368.12	36	36	266.25	9	111.96	105	234.89	1,096	3,928.15	265	1,067.63
4	DHANBAD	801	4,125.41	133	133	590.82	55	230.77	499	575.83	5,081	17,178.50	1,119	4,070.88
5	DUMKA	149	764.92	9	9	58.70	3	15.73	34	36.59	312	1,008.18	94	307.22
6	EAST SINGHBHUM	6,759	34,808.15	239	239	2,008.81	100	839.81	828	1,789.55	7,481	41,862.17	2,436	13,311.88
7	GARHWA	102	524.27	7	7	22.41	1	14.77	18	22.54	272	879.76	54	178.41
8	GIRIDIH	606	3,121.86	40	40	222.19	8	39.46	94	129.54	1,101	3,537.74	201	743.01
9	GODDA	165	850.87	10	10	47.06	1	7.43	27	35.11	455	1,518.69	89	305.41
10	GUMLA	150	773.51	18	18	66.54	13	48.87	25	40.07	478	1,200.24	282	576.47
11	HAZARIBAGH	267	1,375.13	49	49	275.61	13	76.98	124	170.85	1,401	5,336.73	313	1,320.47
12	JAMTARA	517	2,664.33	3	3	10.76	1	3.04	17	11.52	195	592.50	49	167.73
13	KHUNTI	107	550.05	6	6	45.10	2	22.43	13	23.46	185	521.66	56	136.12
14	KODERMA	346	1,783.38	16	16	113.02	5	61.00	55	67.29	546	2,045.58	113	448.69
15	LATEHAR	73	378.16	1	1	6.00	-	-	6	6.03	157	530.79	35	119.40
16	LOHARDAGA	31	160.76	4	4	13.07	2	5.90	15	21.43	258	900.33	72	282.88
17	PAKUR	48	249.23	-	-	-	-	-	4	2.82	116	368.41	27	63.17
18	PALAMU	375	1,933.78	14	14	54.31	7	23.66	48	77.30	786	2,609.32	137	506.14
19	RAMGARH	480	2,474.43	30	30	198.57	7	32.87	87	137.22	1,103	3,788.80	289	1,107.10
20	RANCHI	3,004	15,470.29	474	474	3,045.29	170	1,108.16	1,210	2,513.89	11,720	55,184.69	4,296	18,273.93
21	SAHIBGANJ	50	257.84	13	13	53.15	9	33.43	29	40.88	566	1,421.76	281	507.58
22	SERAIKELA-KHARSAWAN	434	2,234.57	62	62	159.84	32	59.77	225	156.55	1,766	6,280.63	384	1,189.03
23	SIMDEGA	72	369.57	5	5	26.67	3	12.17	11	19.64	163	406.22	71	135.41
24	WEST SINGHBHUM	1,378	7,098.63	54	54	318.34	27	109.24	93	159.92	1,420	6,804.02	576	2,121.63
GRAND TOTAL		**21,740**	**1,11,960.00**	**1,334**	**1,334**	**8,328.29**	**499**	**3,077.83**	**3,967**	**6,832.57**	**39,930**	**1,69,911.82**	**12,086**	**50,240.62**

SOURCE: SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND
CONVENOR : BANK OF INDIA
PROGRESS UNDER HOUSING LOAN SECTOR - BANKWISE
As on 30th JUNE 2022

[No. in Actual and Amt In Lakh] Annexure : 7 (A)

SL NO	BANKS	TARGET FY 2022-23		PRIORITY SECTOR						NON PRIORITY SECTOR					
				OUTSTANDING AS		DISBURSED FROM		OUTSTANDING AS ON		OUTSTANDING AS ON		DISBURSED FROM		OUTSTANDING AS ON	
		NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT
1	STATE BANK OF INDIA	59,042	1,59,216.02	15,530	1,49,118.05	1,436	5,819.22	16,334	1,69,247.79	10,656	2,09,807.90	596	2,196.02	8,599	1,75,263.94
2	BANK OF INDIA	32,457	91,700.29	3,248	29,665.37	131	831.19	3,129	29,446.30	1,319	32,079.73	144	2,175.47	1,450	36,876.50
3	INDIAN BANK	9,995	28,197.53	236	2,529.43	67	521.09	1,315	14,794.70	2,289	32,408.91	95	1,469.09	1,156	24,413.28
4	CENTRAL BANK OF INDIA	5,993	16,544.53	723	7,097.59	80	433.54	755	8,380.97	94	1,972.43	5	0.00	86	1,694.14
5	PUNJAB NATIONAL BANK	10,780	31,540.99	3,164	29,495.00	90	666.21	2,772	26,771.12	2,809	54,020.07	217	3,514.75	2,785	56,968.47
6	CANARA BANK	25,495	68,662.75	2,016	23,571.33	310	2,757.39	2,526	32,800.04	1,847	40,355.75	194	2,932.81	1,430	39,294.15
7	UNION BANK OF INDIA	12,276	33,728.08	1,564	13,406.79	36	175.91	1,658	15,616.53	624	14,858.86	83	1,411.87	450	13,823.73
8	UCO BANK	2,248	6,895.37	725	5,892.94	42	260.01	731	6,118.59	168	4,456.17	23	492.14	214	5,999.32
9	BANK OF BARODA	11,313	33,093.08	2,579	29,475.14	116	941.31	2,070	21,785.95	864	20,044.92	259	3,838.59	1,785	40,031.96
10	INDIAN OVERSEAS BANK	2,383	7,485.92	1,054	13,876.35	43	490.47	569	6,256.66	-	-	35	458.51	452	10,806.87
11	PUNJAB AND SINDH BANK	1,166	3,454.43	366	4,548.55	-	-	351	4,268.22	45	1,377.80	-	-	43	1,321.05
12	BANK OF MAHARASHTRA	1,014	2,742.61	151	1,843.71	39	394.48	143	1,436.11	9	217.76	52	888.32	84	1,755.22
13	IDBI BANK LTD	5,307	15,736.53	4,323	45,175.50	72	318.69	3,441	38,291.36	782	22,209.26	273	3,572.01	1,716	34,893.26
14	IDFC FIRST BANK LIMITED	4,317	10,835.16	13	174.71	-	-	10	133.50	-	-	-	-	12	183.96
15	FEDERAL BANK LTD	3,091	7,940.49	56	641.74	3	21.00	52	659.64	32	1,038.98	4	190.10	51	1,565.55
16	HDFC BANK LTD	55,391	1,41,601.65	1,466	6,017.73	426	357.41	1,907	6,279.79	224	2,900.63	-	-	276	4,135.76
17	ICICI BANK LTD	35,043	90,754.63	1,564	17,139.84	44	874.47	1,585	18,857.87	1,880	52,958.52	181	8,195.80	2,608	79,833.31
18	KARNATAKA BANK LTD	300	817.12	33	357.67	3	28.29	32	342.24	45	1,216.68	7	251.64	42	1,142.25
19	AXIS BANK LTD	11,919	33,054.83	1,033	5,117.39	77	146.66	950	6,456.68	-	-	2	2.52	528	15,986.85
20	INDUSIND BANK	10,410	26,459.07	3,266	273.09	-	-	-	-	-	-	-	-	-	-
21	JAMMU & KASHMIR BANK LTD	50	139.47	14	123.65	-	-	15	161.32	12	176.08	-	-	11	226.94
22	YES BANK	3,935	9,939.18	-	-	-	-	-	-	-	-	-	-	-	-
23	KOTAK MAHENDRA BANK LTD	1,205	3,253.54	-	-	-	-	7	150.30	-	-	-	-	-	-
24	SOUTH INDIAN BANK LTD	471	1,464.25	10	141.23	10	-	10	129.50	3	84.95	2	-	2	48.71
25	LAKSHMI VILAS BANK	19	61.82	-	-	-	-	1	1.65	-	-	-	-	4	56.49
26	KARUR VYSYA BANK	17	57.92	-	-	-	-	12	130.74	12	193.50	1	40.88	11	292.48
27	BANDHAN BANK	4,356	11,398.13	314	2,746.94	20	85.65	338	3,074.30	-	-	44	593.85	237	3,367.16
28	JHARKHAND RAJYA GRAMIN BANK	9,492	29,814.92	1,726	13,930.66	47	608.84	1,933	16,628.04	311	3,628.28	93	1,050.97	472	7,712.82
29	DHANBAD CENTRAL CO-OP.BANK	679	1,972.24	6	166.03	3	26.00	13	263.49	18	40.26	2	12.00	13	45.67
30	JHARKHAND STATE COOPERATIVE BANK LTD	5,708	15,254.80	102	1,096.76	11	49.01	105	1,173.34	-	-	-	-	-	-
31	ESAF SMALL FINANCE BANK LIMITED	352	925.81	292	41.14	-	-	75	8.64	-	-	-	-	-	-
32	UJJIVAN SMALL FINANCE BANK	744	2,016.62	3,852	1,813.35	460	353.51	2,337	1,792.58	132	954.26	466	361.28	983	1,510.13
33	UTKARSH SMALL FINANCE BANK LIMITED	2,387	6,213.62	113	984.92	66	105.38	20	408.57	-	-	-	-	-	-
34	JANA SMALL FINANCE BANK	311	852.61	456	233.11	31	94.64	396	634.76	2	37.26	19	199.33	44	671.26
	TOTAL	**3,29,665**	**8,93,826.00**	**49,995**	**4,06,695.72**	**3,663.00**	**16,360.39**	**45,592.00**	**4,32,501.29**	**24,177.00**	**4,97,038.96**	**2,797.00**	**33,847.93**	**25,544.00**	**5,59,921.22**

REPORTING SOURCE : SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND
CONVENOR : BANK OF INDIA
PROGRESS UNDER HOUSING LOAN SECTOR - DISTRICT-WISE
As on 30th JUNE 2022

[Number in Actual and Amount in Lakh] ANNEXURE - 7 (B)

Sl. No.	Districts	TARGET FY 2022-23		Priority Sector						Non Priority Sector					
				OUTSTANDING AS ON 30.06.2021		DISBURSED FROM 01ST APRIL TO THE END OF REPORTING QUARTER (ACP)		OUTSTANDING AS ON LAST DAY OF REPORTING QUARTER		OUTSTANDING AS ON 30.06.2021		DISBURSED FROM 01ST APRIL TO THE END OF REPORTING QUARTER		OUTSTANDING AS ON LAST DAY OF REPORTING QUARTER	
		Ac	Amt	Ac	Amt	Ac	Amt	Ac	Amt	Ac	Amt	Ac	Amt	Ac	Amt
1	BOKARO	24,848	66,882.10	2,863	26,573.13	332	1,197.85	3,119	29,804.72	1,774	32,761.77	313	3,515.03	2,032	40,365.16
2	CHATRA	1,457	4,064.13	178	1,188.04	2	10.44	167	1,285.53	73	1,165.95	7	39.43	100	1,723.30
3	DEOGHAR	8,429	23,987.86	1,751	12,385.42	139	466.03	1,781	12,441.70	932	13,972.38	81	1,411.58	729	14,081.61
4	DHANBAD	39,747	1,05,085.74	8,671	69,927.95	834	2,928.91	7,892	76,810.36	1,654	29,693.53	383	2,693.83	2,138	35,088.04
5	DUMKA	2,684	7,347.00	709	4,956.47	40	164.04	731	5,613.50	246	3,831.97	11	165.91	200	3,726.32
6	EAST SINGHBHUM	82,766	2,30,241.97	8,704	70,238.68	586	2,722.15	8,087	70,182.47	5,968	1,28,461.58	650	6,772.33	6,346	1,35,937.11
7	GARHWA	1,473	4,175.28	256	2,042.63	26	64.69	254	2,062.82	57	762.75	8	101.59	77	1,340.65
8	GIRIDIH	11,233	30,263.59	1,018	7,813.59	51	242.27	932	7,810.14	380	6,123.49	33	458.17	360	7,341.31
9	GODDA	2,259	6,545.38	1,120	8,906.02	82	478.04	1,144	9,842.80	99	1,455.09	7	122.88	119	1,864.12
10	GUMLA	1,966	5,273.42	321	2,342.69	21	187.32	319	2,456.28	103	1,624.81	19	308.40	131	2,607.52
11	HAZARIBAGH	9,087	25,018.33	2,333	18,247.93	165	705.51	2,284	18,992.20	1,114	18,859.60	117	989.92	1,039	19,206.32
12	JAMTARA	2,412	7,398.15	409	3,037.95	16	81.73	404	2,990.18	145	1,583.38	6	26.56	143	1,530.67
13	KHUNTI	1,040	2,968.70	256	2,118.68	24	79.68	251	2,322.01	101	1,718.81	12	215.48	111	2,405.75
14	KODERMA	3,359	9,157.95	695	4,054.09	48	123.94	603	4,009.77	140	1,997.52	28	273.29	195	3,806.89
15	LATEHAR	1,098	3,074.87	236	1,624.79	8	31.55	236	1,905.61	47	866.79	9	90.51	63	1,317.35
16	LOHARDAGA	1,576	4,343.18	393	2,071.74	14	57.26	292	2,259.98	88	1,252.92	12	165.15	112	2,113.61
17	PAKUR	1,495	3,976.93	451	2,954.28	20	108.69	429	3,351.98	106	2,667.25	9	40.79	112	2,614.41
18	PALAMU	2,996	8,198.47	683	4,968.52	41	156.83	668	5,762.79	210	3,449.38	27	350.90	254	5,286.67
19	RAMGARH	5,929	15,704.58	915	7,930.28	73	437.54	990	8,597.22	418	8,435.16	65	607.76	647	13,553.86
20	RANCHI	1,07,973	2,84,429.69	15,616	1,34,912.94	928	5,049.93	12,473	1,41,737.48	9,197	2,15,150.27	850	13,851.82	9,264	2,39,502.47
21	SAHIBGANJ	1,665	4,434.17	429	3,211.50	58	167.70	452	3,927.39	121	1,326.07	14	111.03	107	1,445.43
22	SERAIKELA-KHARSAWAN	5,822	16,037.84	815	6,334.80	78	409.35	960	8,127.16	546	10,666.15	98	1,079.60	736	13,929.50
23	SIMDEGA	1,580	4,539.00	144	1,303.11	6	27.30	143	1,331.42	44	630.93	5	36.90	53	812.84
24	WEST SINGHBHUM	6,772	20,677.69	1,029	7,550.50	71	461.65	981	8,875.78	614	8,581.41	33	419.07	476	8,320.29
Total		3,29,665	8,93,826.00	49,995	4,06,695.72	3,663.00	16,360.39	45,592.00	4,32,501.29	24,177.00	4,97,038.96	2,797.00	33,847.93	25,544.00	5,59,921.22

REPORTING SOURCE : SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

BANKWISE PMEGP REPORT AS ON 30.06.2022 (From 01.4.2022 to 30.06.2022) [No. in Actual and Amt. in Lakh] Annexure-8 (A)

Serial No.	Bank Name	Target for 2022-23		Forwarded to Bank		Sanctioned by Bank		Margin Money Claimed		MM Disbursed		Referred back for Rectification		Returned by Banks		Failed		Pending at bank		Pending for MM Disbursement	
		No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM (In Lakh)
1	STATE BANK OF INDIA	1134	3572.10	442	1229.01	25	49.76	4	12.37	34	71.40	0	0.00	218	651.65	0	0.00	191	475.05	1	1.75
2	BANK OF INDIA	972	3061.80	408	1243.81	44	112.73	16	51.40	39	111.34	7	17.17	227	670.60	0	0.00	135	450.37	11	35.90
3	INDIAN BANK	322	1014.94	79	236.86	7	24.16	10	22.48	28	82.44	5	12.88	12	27.00	0	0.00	63	203.51	6	14.13
4	CENTRAL BANK OF INDIA	176	554.40	46	148.74	11	27.03	2	4.25	10	29.73	0	0.00	8	21.00	0	0.00	30	107.09	1	0.75
5	PUNJAB NATIONAL BANK	426	1344.03	120	329.65	12	36.93	6	13.86	27	71.35	1	0.38	21	55.71	0	0.00	87	234.93	2	0.51
6	CANARA BANK	348	1096.20	108	305.88	28	62.73	6	19.18	14	59.32	0	0.00	54	163.89	0	0.00	33	92.56	5	15.50
7	UNION BANK OF INDIA	236	743.87	77	261.98	8	23.30	4	7.55	14	31.79	0	0.00	14	51.55	0	0.00	55	183.88	1	3.50
8	UCO BANK	146	459.90	30	75.37	11	14.82	5	5.50	8	18.33	0	0.00	5	20.10	0	0.00	20	45.00	0	0.00
9	BANK OF BARODA	236	745.76	87	310.00	21	101.38	15	60.30	35	118.29	3	10.80	13	28.95	0	0.00	56	194.06	8	38.45
10	INDIAN OVERSEAS BANK	80	252.80	15	65.88	3	14.78	1	7.00	3	12.43	0	0.00	1	6.25	0	0.00	10	43.78	0	0.00
11	PUNJAB AND SIND BANK	34	107.27	10	39.63	2	16.28	1	8.40	4	21.81	0	0.00	1	0.75	0	0.00	7	22.25	0	0.00
12	BANK OF MAHARASHTRA	22	69.30	18	30.20	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	17	28.90	0	0.00
13	IDBI BANK	106	335.69	32	86.63	5	12.73	4	10.70	10	21.85	1	3.50	3	4.35	0	0.00	28	81.78	1	3.50
14	IDFC BANK LTD	6	18.91	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	FEDERAL BANK	9	28.37	1	7.00	0	0.00	0	0.00	0	0.00	0	0.00	1	7.00	0	0.00	0	0.00	0	0.00
16	HDFC BANK	71	223.79	3	7.70	0	0.00	1	0.35	0	0.00	0	0.00	0	0.00	0	0.00	3	7.70	1	0.35
17	ICICI BANK LIMITED	67	211.18	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	KARNATAKA BANK LTD	3	9.46	1	1.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	1.50	0	0.00
19	AXIS BANK LTD	72	226.94	7	32.95	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	7	32.95	0	0.00
20	INDUSIND BANK	14	44.13	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	JAMMU AND KASHMIR BANK LTD	1	3.15	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	YES BANK	5	15.76	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	KOTAK MAHINDRA BANK LTD	9	28.37	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
24	SOUTH INDIAN BANK	2	6.30	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25	LAXMI VILAS BANK	2	6.30	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	KARUR VYSYA BANK	1	3.15	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	BANDHAN BANK LTD	141	444.43	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	JHARKHAND RAJYA GRAMIN BANK	692	2187.25	171	568.97	10	45.45	1	2.45	9	24.60	0	0.00	31	68.01	0	0.00	126	427.51	1	2.45
29	JHARKHAND STATE COOPERATIVE BANK LTD	103	324.97	31	55.14	1	0.74	0	0.00	0	0.00	0	0.00	8	15.05	0	0.00	21	37.20	0	0.00
Total		**5,436**	**17,140.53**	**1,686**	**5,036.90**	**188**	**542.82**	**76**	**225.79**	**235**	**674.68**	**17**	**44.73**	**617**	**1,791.86**	**-**	**-**	**890**	**2,670.02**	**38**	**116.79**

Source: PMEGP Portal

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

BANKWISE PMEGP REPORT AS ON 30.06.2022 (From 01.04.2022 to 30.06.2022) [No. in Actual and Amt. in Lakh] Annexure-8 (B)

Serial No.	District Name	Total Target for 2022-23		Forwarded to Bank		Sanctioned by Bank		Margin Money Claimed		MM Disbursed		Returned by Banks		Pending at bank		Pending for MM Disbursement	
		No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM (In Lakh)
1	BOKARO	393	1,239.19	87	382.93	12	28.45	7	27.35	13	47.50	25	90.46	55	266.12	2	7.00
2	CHATRA	141	444.59	26	91.26	4	11.54	1	0.83	3	5.58	7	30.05	12	38.96	-	-
3	DEOGHAR	215	677.93	84	238.71	12	41.19	4	13.80	11	39.99	29	80.35	41	112.86	-	-
4	DHANBAD	367	1,157.21	82	263.34	8	38.78	1	8.54	19	69.61	12	31.93	64	205.46	-	-
5	DUMKA	267	841.89	55	171.82	4	6.12	-	-	8	17.74	12	34.92	41	133.15	-	-
6	EAST SINGHBHUM	163	513.96	49	110.15	6	16.10	-	-	1	1.11	15	43.15	28	50.77	-	-
7	GARHWA	145	457.21	63	201.29	14	33.40	8	18.94	21	55.34	17	63.60	33	103.98	2	2.69
8	GIRIDIH	254	800.90	87	192.70	11	28.10	2	3.15	3	11.90	39	70.31	34	76.96	-	-
9	GODDA	256	807.21	48	147.84	3	4.27	-	-	7	29.69	29	82.61	15	49.95	-	-
10	GUMLA	148	466.67	143	546.49	17	62.35	5	21.23	7	21.12	68	236.65	56	236.26	5	21.23
11	HAZARIBAG	391	1,232.88	86	140.87	4	14.40	-	-	11	14.00	11	15.18	70	109.19	-	-
12	JAMTARA	137	431.98	49	151.85	3	8.50	1	0.13	6	13.17	19	62.80	27	80.55	1	0.13
13	KHUNTI	165	520.27	51	147.40	8	16.09	4	2.08	9	11.00	12	23.93	31	105.42	2	1.13
14	KODERMA	110	346.85	28	52.63	2	5.07	-	-	3	8.47	13	24.58	13	23.15	-	-
15	LATEHAR	147	463.51	92	226.22	7	7.95	-	-	7	11.58	43	113.52	41	101.81	-	-
16	LOHARDAGA	165	520.27	39	106.95	2	3.60	6	14.70	15	23.91	17	49.56	21	55.64	4	11.45
17	PAKUR	201	633.78	92	284.49	6	11.03	2	2.05	15	54.24	29	90.05	59	184.64	1	0.55
18	PALAMU	242	763.06	74	186.72	9	24.96	5	12.10	10	35.70	28	71.33	41	102.40	4	11.60
19	RAMGARH	265	835.59	141	395.88	16	31.21	7	14.25	14	25.98	64	182.21	60	166.06	1	1.25
20	RANCHI	329	1,037.39	63	217.76	12	67.93	7	41.65	12	54.39	21	61.13	31	94.66	3	21.00
21	SAHIBGANJ	256	807.21	98	361.37	15	48.25	9	29.68	19	64.79	44	157.23	42	164.37	6	23.45
22	SARAIKELA KHARSWAN	184	580.18	63	210.50	2	1.83	-	-	13	35.19	15	59.70	46	140.30	-	-
23	SIMDEGA	138	435.13	53	115.26	5	13.52	2	6.60	6	10.78	33	65.55	16	36.63	2	6.60
24	WEST SINGHBHUM	357	1,125.67	33	92.47	6	18.18	5	8.71	2	11.90	15	51.06	13	30.73	5	8.71
	Total	**5,436**	**17,140.53**	**1,686**	**5,036.90**	**188**	**542.82**	**76**	**225.79**	**235**	**674.68**	**617**	**1,791.86**	**890**	**2,670.02**	**38**	**116.79**

Source: PMEGP Portal

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND
CONVENOR : BANK OF INDIA
BANK WISE POSITION SHG BANK LINKAGE PROGRAMME
AS ON 30th JUNE 2022

[No in Actual and amount in Lakh] **ANNEXURE- 9 (A)**

Sl No	BANK NAME	Total Disbursement 30.06.2022				Total Disbursement 2022-23				Outstanding at the Quarter End		Outstanding NPA at the		Loans to JLGs			
		Savings		Credit Linked		Savings Linked		Credit Linked						Disbursement		Outstanding	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	STATE BANK OF INDIA	-	-	-	-	-	-	6,515	5,503.05	27,091	31,282.05	629	423.35	-	-	2	2.70
2	BANK OF INDIA	1,561	249.80	3,699	3,698.00	2,088	351.87	4,770	4,747.44	53,692	59,597.35	4,054	2,722.22	154	469.49	627	1,990.00
3	INDIAN BANK	510	20.24	648	721.52	8,715	3,034.33	7,681	9,069.42	7,293	8,021.02	1,157	1,177.39	-	-	150	353.93
4	CENTRAL BANK OF INDIA	116	4.47	95	75.75	116	4.47	95	75.75	551	633.05	248	302.60	-	-	1	0.67
5	PUNJAB NATIONAL BANK	132	2.01	168	167.28	132	2.01	168	167.28	8,443	7,426.73	1,205	1,670.21	6	36.00	55	81.24
6	CANARA BANK	96	6.80	190	169.85	239	21.82	190	169.85	6,728	13,015.19	49	76.69	13	10.56	93	175.73
7	UNION BANK OF INDIA	15	8.53	176	717.00	15	8.53	176	717.00	10,257	10,860.73	562	339.75	-	-	-	-
8	UCO BANK	53	0.45	30	54.00	53	0.45	30	54.00	952	683.12	51	32.33	2	2.50	2	0.67
9	BANK OF BARODA	-	-	163	151.98	-	-	163	151.98	4,007	4,301.60	115	102.66	-	-	5	4.44
10	INDIAN OVERSEAS BANK	34	31.46	34	31.46	34	31.46	34	31.46	629	531.27	18	14.30	-	-	3	5.01
11	PUNJAB AND SINDH BANK	-	-	1	1.00	-	-	1	1.00	20	15.15	3	1.30	-	-	-	-
12	BANK OF MAHARASHTRA	-	-	1	0.57	-	-	1	0.57	1	0.57	-	-	-	-	-	-
13	IDBI BANK LTD	4	0.85	4	5.78	4	0.85	4	5.78	693	443.32	449	320.57	2	0.03	94	63.87
14	IDFC FIRST BANK LIMITED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	FEDERAL BANK LTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	HDFC BANK LTD	-	-	5	5.00	-	-	5	5.00	8	6.56	-	-	1,432	2,399.33	15,622	11,835.82
17	ICICI BANK LTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	KARNATAKA BANK LTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	AXIS BANK LTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	52,679	9,232.65
20	INDUSIND BANK	-	-	-	-	-	-	-	-	-	-	-	-	31,897	55,899.23	97,544	2,03,659.52
21	JAMMU & KASHMIR BANK LTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	YES BANK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	KOTAK MAHENDRA BANK LTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24	SOUTH INDIAN BANK LTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25	LAKSHMI VILAS BANK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	KARUR VYSYA BANK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	BANDHAN BANK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	JHARKHAND RAJYA GRAMIN BANK	874	53.37	2,388	2,388.00	874	53.37	2,388	2,388.00	62,554	74,568.68	1,055	525.41	-	-	307	157.53
29	DHANBAD CENTRAL CO-OP.BANK	10	0.15	20	16.50	10	0.15	20	16.50	67	32.93	13	6.79	3	8.00	19	23.98
30	JHARKHAND STATE COOPERATIVE BANK LTD	71	1.30	9	7.69	348	33.30	106	60.49	-	-	-	-	151	74.50	604	490.84
31	ESAF SMALL FINANCE BANK LIMITED	-	-	-	-	-	-	-	-	-	-	-	-	3,893	1,767.50	46,346	18,738.11
32	UJJIVAN SMALL FINANCE BANK	-	-	-	-	-	-	-	-	-	-	-	-	5,138	2,815.41	1,22,151	35,615.05
33	UTKARSH SMALL FINANCE BANK LIMITED	-	-	-	-	-	-	-	-	-	-	-	-	27,605	14,363.65	1,86,219	67,924.96
34	JANA SMALL FINANCE BANK	-	-	-	-	-	-	-	-	-	-	-	-	664	1,787.41	6,102	4,722.06
	GRAND TOTAL	**3,476**	**379.45**	**7,631**	**8,211.39**	**12,628**	**3,542.62**	**22,347**	**23,164.57**	**1,82,986**	**2,11,419.33**	**9,608**	**7,715.58**	**70,960**	**79,633.61**	**5,28,625**	**3,55,078.80**

SOURCE: SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND
CONVENOR : BANK OF INDIA
DISTRICT WISE POSITION SHG BANK LINKAGE PROGRAMME
AS ON 30th JUNE 2022

[No in Actual and amount in Lakh] ANNEXURE- 9 (B)

Sl No	Block Names	Total Disbursement 30.06.2022				Total Disbursement 2022 - 23				Outstanding at the Quarter End		Outstanding NPA at the Quarter End		Loans to JLGs			
		Savings Linked		Credit Linked		Savings Linked		Credit Linked						Disbursement		Outstanding	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	BOKARO	215	38.91	447	390.43	681	153.77	1,677	1,763.60	10,304	11,239.75	349	179.67	3,170	3,984.41	24,976	17,450.86
2	CHATRA	61	0.51	389	350.34	107	8.46	729	714.71	7,269	7,399.63	503	239.83	1,009	411.53	3,496	1,052.61
3	DEOGHAR	478	48.28	390	395.45	1,608	442.45	1,437	1,172.00	4,150	3,540.78	690	602.49	919	493.16	13,947	3,875.50
4	DHANBAD	399	10.47	443	390.76	1,332	245.71	1,301	997.03	5,831	5,558.98	361	198.42	3,777	4,296.71	64,489	27,722.51
5	DUMKA	133	3.16	226	228.75	835	107.72	867	793.46	5,377	5,809.28	320	260.36	4,314	3,002.78	36,027	17,888.76
6	EAST SINGHBHUM	493	22.62	970	1,152.44	1,000	84.97	1,259	1,484.67	11,283	14,407.81	702	490.99	4,433	4,614.09	43,365	22,250.39
7	GARHWA	78	1.71	310	314.69	112	29.79	413	416.97	6,863	6,656.71	109	67.97	3,463	2,008.50	22,005	8,614.07
8	GIRIDIH	223	94.25	528	493.65	1,970	1,045.87	2,639	2,574.78	13,910	14,248.12	698	357.44	8,093	10,119.52	57,343	43,648.68
9	GODDA	94	3.98	227	218.65	657	251.11	1,336	1,173.27	6,426	7,534.35	246	153.60	1,563	902.66	16,676	5,948.50
10	GUMLA	54	8.57	272	403.35	495	216.97	628	837.73	6,018	6,948.00	606	487.74	32	48.36	68	80.70
11	HAZARIBAGH	162	26.79	486	469.03	346	53.26	1,265	1,315.71	13,759	16,226.76	516	287.58	4,089	5,286.51	37,542	23,768.53
12	JAMTARA	124	26.95	156	146.70	359	194.17	784	655.13	3,774	3,524.86	232	251.01	-	-	5	28.16
13	KHUNTI	16	15.00	116	269.17	232	96.19	434	599.66	4,203	5,796.86	239	230.93	192	334.83	645	1,170.41
14	KODERMA	30	0.43	212	207.63	98	14.38	957	950.16	5,803	7,580.23	199	149.46	2,849	3,309.55	23,945	14,300.71
15	LATEHAR	10	0.27	96	105.83	114	73.67	732	697.82	5,886	6,884.69	193	129.90	1,420	1,812.08	5,980	6,965.79
16	LOHARDAGA	31	0.85	247	223.02	103	13.13	283	247.71	3,888	4,170.94	376	500.10	605	421.76	1,462	1,537.21
17	PAKUR	93	4.10	125	117.50	264	106.21	812	650.16	5,729	6,993.16	247	133.33	3,559	4,832.25	14,620	16,480.98
18	PALAMU	24	0.14	333	325.86	106	26.09	819	579.48	14,208	13,404.59	556	503.22	5,935	3,161.25	35,916	12,951.01
19	RAMGARH	75	11.33	154	151.68	202	80.98	323	296.29	5,417	6,108.27	216	128.72	1,319	862.44	15,485	6,214.17
20	RANCHI	157	25.24	389	605.38	969	140.73	1,467	3,047.44	16,743	23,818.39	1,003	1,405.41	16,572	26,642.46	81,781	1,08,490.57
21	SAHIBGANJ	76	1.38	207	207.09	307	50.25	815	680.69	5,352	5,648.11	172	110.29	1,223	709.26	12,478	4,617.56
22	SERAIKELA-KHARSAWAN	117	6.83	329	434.75	179	21.38	540	677.05	7,418	9,248.30	489	382.29	834	775.55	8,921	4,101.51
23	SIMDEGA	76	15.46	287	237.75	162	39.49	408	323.58	4,839	5,559.23	299	308.15	453	187.22	1,455	588.54
24	WEST SINGHBHUM	257	12.23	292	371.48	390	45.88	422	515.46	8,536	13,111.54	287	156.66	1,137	1,416.69	5,998	5,331.09
	GRAND TOTAL	**3,476**	**379.45**	**7,631**	**8,211.39**	**12,628**	**3,542.62**	**22,347**	**23,164.57**	**1,82,986**	**2,11,419.33**	**9,608**	**7,715.58**	**70,960**	**79,633.61**	**5,28,625**	**3,55,078.80**

SOURCE: SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE
CONVENOR: BANK OF INDIA
POSITION OF NPA- BANK WISE
AS ON 30th JUNE 2022

[Number in Actual and Amount in Lakh] **Annexure -10 (A) - i**

SL NO	BANK NAME	Total NPA under Priorty Sector (Sector-wise)											
		Agriculture		Housing		Education		MSME		Other PSL		Total PSL NPA	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	STATE BANK OF INDIA	50,944	20,709.20	50	412.55	385	1,363.92	7,801	18,593.17	8	32.98	59,188	41,111.82
2	BANK OF INDIA	2,00,985	96,004.00	316	1,935.84	1,054	2,714.57	38,732	1,01,419.94	2	0.01	2,41,089	2,02,074.35
3	INDIAN BANK	35,154	28,859.91	100	853.24	966	4,125.56	10,244	33,301.81	2	14.99	46,466	67,155.52
4	CENTRAL BANK OF INDIA	15,822	9,439.40	87	462.93	273	809.94	7,434	12,096.42	31	7.57	23,647	22,816.27
5	PUNJAB NATIONAL BANK	47,252	33,017.94	286	1,568.51	646	2,529.66	14,059	75,458.84	650	149.91	62,893	1,12,724.87
6	CANARA BANK	6,301	3,310.23	66	489.22	137	423.39	5,310	20,279.45	6	3.42	11,820	24,505.71
7	UNION BANK OF INDIA	11,363	6,405.59	102	627.17	232	678.75	7,668	17,945.22	291	10.68	19,656	25,667.41
8	UCO BANK	11,868	4,633.58	53	333.71	194	590.89	4,485	10,439.60	1,676	581.10	18,276	16,578.89
9	BANK OF BARODA	5,763	4,589.22	84	836.86	118	266.84	5,933	27,651.81	1	8.16	11,899	33,352.90
10	INDIAN OVERSEAS BANK	2,005	780.97	12	104.32	10	26.13	1,209	5,092.42	28	5.93	3,264	6,009.77
11	PUNJAB AND SINDH BANK	117	276.07	45	488.71	18	50.70	797	2,086.56	9	22.56	986	2,924.60
12	BANK OF MAHARASHTRA	5	5.79	-	-	1	2.52	48	83.96	237	3.19	291	95.46
13	IDBI BANK LTD	5,721	2,434.08	29	253.32	14	33.04	2,338	4,681.97	2	0.00	8,104	7,402.41
14	IDFC FIRST BANK LIMITED	-	-	1	11.76	-	-	8	45.26	-	-	9	57.02
15	FEDERAL BANK LTD	28	38.59	-	-	2	7.01	1	3.72	7	3.20	38	52.52
16	HDFC BANK LTD	13,608	3,073.98	13	51.18	8	26.68	13,818	4,793.40	5,090	597.62	32,537	8,542.85
17	ICICI BANK LTD	250	302.52	80	753.91	1	4.04	161	3,759.84	11	0.58	503	4,820.90
18	KARNATAKA BANK LTD	-	-	1	8.56	-	-	18	129.40	-	-	19	137.96
19	AXIS BANK LTD	672	1,949.30	19	143.45	10	44.09	54	2,934.81	2,601	262.79	3,356	5,334.44
20	INDUSIND BANK	9,448	937.98	1	3.72	-	-	2,562	728.93	2	0.91	12,013	1,671.53
21	JAMMU & KASHMIR BANK LTD	1	0.14	-	-	1	1.65	24	44.41	-	-	26	46.20
22	YES BANK	-	-	-	-	-	-	2	23.51	-	-	2	23.51
23	KOTAK MAHENDRA BANK LTD	205	576.61	-	-	-	-	79	546.43	-	-	284	1,123.04
24	SOUTH INDIAN BANK LTD	-	-	-	-	-	-	-	-	-	-	-	-
25	LAKSHMI VILAS BANK	-	-	-	-	-	-	-	-	-	-	-	-
26	KARUR VYSYA BANK	-	-	-	-	-	-	-	-	-	-	-	-
27	BANDHAN BANK	2,219	721.97	67	671.73	-	-	3	49.73	8,005	2,353.71	10,294	3,797.14
28	JHARKHAND RAJYA GRAMIN BANK	30,395	11,808.05	73	372.70	90	225.31	16,988	11,398.93	263	101.91	47,809	23,906.90
29	DHANBAD CENTRAL CO-OP.BANK	41	31.73	7	190.25	-	-	-	-	29	20.18	77	242.16
30	JHARKHAND STATE COOPERATIVE BANK LTD	7,470	3,672.07	29	216.73	63	61.21	744	717.00	-	-	8,306	4,667.01
31	ESAF SMALL FINANCE BANK LIMITED	10,182	1,959.67	56	8.11	-	-	8,810	1,792.13	6,170	1,176.11	25,218	4,936.02
32	UJJIVAN SMALL FINANCE BANK	3,170	331.25	281	60.18	-	-	3,157	434.51	1,429	168.13	8,037	994.08
33	UTKARSH SMALL FINANCE BANK LIMITED	8,220	2,383.12	-	-	-	-	-	-	7,624	2,162.85	15,844	4,545.97
34	JANA SMALL FINANCE BANK	2,445	633.97	58	20.58	-	-	17	17.23	5,343	1,296.28	7,863	1,968.06
	TOTAL	**4,81,654**	**2,38,886.95**	**1,916**	**10,879.24**	**4,223**	**13,985.90**	**1,52,504**	**3,56,550.42**	**39,517**	**8,984.78**	**6,79,814**	**6,29,287.29**

SOURCE: SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE
CONVENOR: BANK OF INDIA
POSITION OF NPA- BANK WISE
AS ON 30th JUNE 2022

[Number in Actual and Amount in Lakh] **Annexure- 10 (A) - ii**

SL NO	BANK NAME	Total NPA under Non Priorty Sector (Sector-wise)										TOTAL NPA (PSL NPA + Non-PSL NPA)		TOTAL ADVANCES	NPA %
		Agriculture		Housing		Education		Others		Total Non-PSL NPA					
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	Amt.	
1	STATE BANK OF INDIA	53	13.98	11	115.60	-	9.48	3,853	6,101.75	3,917	6,240.80	**63,105**	**47,352.63**	**27,13,945.35**	**1.74%**
2	BANK OF INDIA	-	-	62	1,389.18	2	24.26	16,679	30,595.31	16,743	32,008.75	**2,57,832**	**2,34,083.11**	**12,03,800.53**	**19.45%**
3	INDIAN BANK	-	-	90	654.21	-	-	1,892	18,168.38	1,982	18,822.59	**48,448**	**85,978.10**	**3,45,783.27**	**24.86%**
4	CENTRAL BANK OF INDIA	-	-	5	31.80	-	-	1,750	723.73	1,755	755.53	**25,402**	**23,571.80**	**1,62,590.88**	**14.50%**
5	PUNJAB NATIONAL BANK	3	3.12	63	1,315.25	-	-	5,968	46,834.14	6,034	48,152.50	**68,927**	**1,60,877.36**	**5,40,482.87**	**29.77%**
6	CANARA BANK	-	-	6	142.00	-	-	1,536	1,824.24	1,542	1,966.24	**13,362**	**26,471.95**	**4,88,893.15**	**5.41%**
7	UNION BANK OF INDIA	-	-	10	188.87	1	6.93	1,504	2,062.22	1,515	2,258.02	**21,171**	**27,925.43**	**3,37,080.67**	**8.28%**
8	UCO BANK	-	-	11	284.11	-	-	622	603.23	633	887.33	**18,909**	**17,466.22**	**93,322.54**	**18.72%**
9	BANK OF BARODA	26	1,002.91	28	441.77	1	11.81	1,303	3,816.60	1,358	5,273.09	**13,257**	**38,625.99**	**3,40,904.15**	**11.33%**
10	INDIAN OVERSEAS BANK	1	0.83	9	66.06	-	-	145	354.95	155	421.84	**3,419**	**6,431.60**	**88,503.42**	**7.27%**
11	PUNJAB AND SINDH BANK	-	-	2	63.54	-	-	257	383.27	259	446.81	**1,245**	**3,371.41**	**32,552.40**	**10.36%**
12	BANK OF MAHARASHTRA	-	-	-	-	-	-	2	0.48	2	0.48	**293**	**95.94**	**16,172.71**	**0.59%**
13	IDBI BANK LTD	-	-	14	321.81	-	-	679	572.90	693	894.71	**8,797**	**8,297.12**	**1,56,112.96**	**5.31%**
14	IDFC FIRST BANK LIMITED	6	11.99	-	-	-	-	2,332	1,030.98	2,338	1,042.97	**2,347**	**1,099.99**	**44,979.87**	**2.45%**
15	FEDERAL BANK LTD	-	-	7	50.73	-	-	112	212.30	119	263.02	**157**	**315.54**	**25,335.90**	**1.25%**
16	HDFC BANK LTD	-	-	1	20.67	-	-	4,665	8,863.04	4,666	8,883.71	**37,203**	**17,426.56**	**7,08,343.49**	**2.46%**
17	ICICI BANK LTD	-	-	59	1,413.14	-	-	2,639	4,145.77	2,698	5,558.91	**3,201**	**10,379.81**	**6,91,142.50**	**1.50%**
18	KARNATAKA BANK LTD	-	-	-	-	-	-	5	37.23	5	37.23	**24**	**175.19**	**26,220.76**	**0.67%**
19	AXIS BANK LTD	-	-	4	132.92	-	-	611	9,428.43	615	9,561.35	**3,971**	**14,895.79**	**3,68,485.07**	**4.04%**
20	INDUSIND BANK	-	-	-	-	-	-	8,599	1,265.11	8,599	1,265.11	**20,612**	**2,936.64**	**3,82,140.06**	**0.77%**
21	JAMMU & KASHMIR BANK LTD	-	-	-	-	-	-	9	9.13	9	9.13	**35**	**55.33**	**1,383.72**	**4.00%**
22	YES BANK	-	-	-	-	-	-	129	418.30	129	418.30	**131**	**441.81**	**57,266.97**	**0.77%**
23	KOTAK MAHENDRA BANK LTD	-	-	-	-	-	-	58	208.33	58	208.33	**342**	**1,331.38**	**46,472.50**	**2.86%**
24	SOUTH INDIAN BANK LTD	-	-	-	-	-	-	3	2.27	3	2.27	**3**	**2.27**	**2,084.86**	**0.11%**
25	LAKSHMI VILAS BANK	-	-	-	-	-	-	166	498.35	166	498.35	**166**	**498.35**	**791.20**	**62.99%**
26	KARUR VYSYA BANK	-	-	-	-	-	-	36	84.34	36	84.34	**36**	**84.34**	**1,500.00**	**5.62%**
27	BANDHAN BANK	-	-	28	461.09	-	-	1,108	1,126.71	1,136	1,587.80	**11,430**	**5,384.94**	**1,46,552.22**	**3.67%**
28	JHARKHAND RAJYA GRAMIN BANK	-	-	13	3.95	-	-	920	816.18	933	820.12	**48,742**	**24,727.02**	**4,15,221.42**	**5.96%**
29	DHANBAD CENTRAL CO-OP.BANK	-	-	-	-	-	-	199	1,172.30	199	1,172.30	**276**	**1,414.46**	**3,841.77**	**36.82%**
30	JHARKHAND STATE COOPERATIVE BANK LTD	-	-	-	-	-	-	2,474	4,923.06	2,474	4,923.06	**10,780**	**9,590.06**	**74,775.60**	**12.83%**
31	ESAF SMALL FINANCE BANK LIMITED	-	-	-	-	-	-	12	14.60	12	14.60	**25,230**	**4,950.62**	**21,719.48**	**22.79%**
32	UJJIVAN SMALL FINANCE BANK	-	-	2	0.11	-	-	121	21.20	123	21.31	**8,160**	**1,015.39**	**42,600.69**	**2.38%**
33	UTKARSH SMALL FINANCE BANK LIMITED	-	-	-	-	-	-	117	199.25	117	199.25	**15,961**	**4,745.23**	**75,816.82**	**6.26%**
34	JANA SMALL FINANCE BANK	-	-	-	-	-	-	152	145.01	152	145.01	**8,015**	**2,113.07**	**19,227.25**	**10.99%**
	TOTAL	**89**	**1,032.83**	**425**	**7,096.81**	**4**	**52.47**	**60,657**	**1,46,663.06**	**61175**	**1,54,845.17**	**7,40,989**	**7,84,132.47**	**96,76,047.07**	**8.10%**

SOURCE: SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE

CONVENOR: BANK OF INDIA

POSITION OF NPA- DISTRICT WISE

AS ON 30th JUNE 2022 **[Number in Actual and Amount in Lakh]** **Annexure -10 (B)- i**

Sl No	DISTRICT NAME	Total NPA under Priorty Sector (Sector-wise)											
		Agriculture		Housing		Education		MSME		Other PSL		Total PSL NPA	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	BOKARO	15,583	6,888.31	77	619.54	260	770.86	11,988	33,172.33	3,533	698.04	31,441	42,149.08
2	CHATRA	21,037	10,176.03	18	109.82	95	376.84	3,163	5,930.32	172	24.80	24,485	16,617.81
3	DEOGHAR	25,761	10,682.30	85	201.97	180	530.75	6,006	8,338.28	1,123	287.34	33,155	20,040.64
4	DHANBAD	22,596	12,409.60	334	1,795.35	573	1,861.85	20,222	28,786.80	4,897	848.34	48,622	45,701.95
5	DUMKA	26,626	8,937.79	20	36.57	58	149.62	6,899	6,363.95	3,124	654.00	36,727	16,141.93
6	EAST SINGHBHUM	21,480	11,864.47	314	2,113.19	514	1,821.23	13,793	53,472.22	4,739	1,202.69	40,840	70,473.81
7	GARHWA	12,371	6,343.94	5	31.72	57	221.12	2,295	1,855.57	375	109.46	15,103	8,561.81
8	GIRIDIH	34,880	13,573.26	51	180.02	288	967.43	9,851	14,523.00	4,016	940.85	49,086	30,184.56
9	GODDA	19,847	8,695.84	7	25.65	77	322.48	4,321	4,463.29	1,055	222.16	25,307	13,729.41
10	GUMLA	28,339	11,042.77	28	168.00	79	220.55	3,090	3,852.21	175	32.18	31,711	15,315.72
11	HAZARIBAGH	39,189	21,704.84	186	1,049.54	275	1,101.91	8,928	19,062.39	3,503	883.55	52,081	43,802.24
12	JAMTARA	11,733	4,491.92	8	33.15	24	75.59	1,897	1,712.55	117	17.03	13,779	6,330.24
13	KHUNTI	8,785	3,595.35	9	51.31	39	83.71	1,735	2,039.61	144	26.17	10,712	5,796.16
14	KODERMA	16,992	8,724.38	80	230.21	123	541.88	3,310	8,072.54	929	199.38	21,434	17,768.39
15	LATEHAR	9,039	3,728.49	66	64.81	28	102.44	1,341	1,522.50	63	14.95	10,537	5,433.18
16	LOHARDAGA	18,062	9,297.11	26	71.95	83	234.38	2,005	3,146.31	184	48.21	20,360	12,797.96
17	PAKUR	13,907	5,016.31	24	47.45	24	64.64	2,638	2,094.50	2,050	561.87	18,643	7,784.77
18	PALAMU	22,800	12,690.02	25	134.17	133	468.49	5,295	6,995.94	351	81.44	28,604	20,370.07
19	RAMGARH	11,875	5,138.73	66	226.16	117	358.15	7,165	15,137.66	3,290	649.64	22,513	21,510.34
20	RANCHI	39,779	31,735.67	367	2,769.63	882	2,771.51	21,720	1,13,731.73	2,852	790.65	65,600	1,51,799.20
21	SAHIBGANJ	14,476	7,767.26	7	20.61	48	180.20	3,699	2,983.46	1,398	370.91	19,628	11,322.44
22	SERAIKELA-KHARSAWAN	15,261	8,222.00	31	181.46	88	216.71	4,281	7,674.74	574	107.72	20,235	16,402.63
23	SIMDEGA	11,482	5,056.86	14	63.50	55	98.00	1,973	2,116.66	62	32.67	13,586	7,367.71
24	WEST SINGHBHUM	19,754	11,103.68	68	653.45	123	445.55	4,889	9,501.85	791	180.73	25,625	21,885.25
	TOTAL	**4,81,654**	**2,38,886.95**	**1,916**	**10,879.24**	**4,223**	**13,985.90**	**1,52,504**	**3,56,550.42**	**39,517**	**8,984.78**	**6,79,814**	**6,29,287.29**

SOURCE: SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE

CONVENOR: BANK OF INDIA

POSITION OF NPA- DISTRICT WISE

AS ON 30th JUNE 2022 **[Number in Actual and Amount in Lakh]** **Annexure- 10 (B) - ii**

Sl No	DISTRICT ANME	Total NPA under Non Priorty Sector (Sector-wise)										TOTAL NPA (PSL NPA + Non-PSL NPA)		TOTAL ADVANCES	NPA %
		Agriculture		Housing		Education		Others		Total Non-PSL NPA					
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	Amt.	
1	BOKARO	5	3.63	25	359.92	-	-	6,049	4,546.82	6,079	4,910.37	**37,520**	**47,059.45**	**6,54,532.25**	**7.19%**
2	CHATRA	-	-	3	5.81	-	-	834	381.30	837	387.11	**25,322**	**17,004.92**	**1,00,117.03**	**16.99%**
3	DEOGHAR	2	1.46	5	40.84	-	-	1,610	1,205.89	1,617	1,248.20	**34,772**	**21,288.83**	**2,70,353.74**	**7.87%**
4	DHANBAD	1	0.10	35	377.07	-	2.53	8,531	7,656.04	8,567	8,035.74	**57,189**	**53,737.69**	**10,66,463.24**	**5.04%**
5	DUMKA	24	4.53	2	16.44	-	-	1,541	808.83	1,567	829.80	**38,294**	**16,971.74**	**1,57,748.43**	**10.76%**
6	EAST SINGHBHUM	7	10.86	122	2,495.97	-	6.95	8,282	28,516.39	8,411	31,030.17	**49,251**	**1,01,503.99**	**15,07,750.40**	**6.73%**
7	GARHWA	-	-	2	34.72	-	-	530	400.67	532	435.39	**15,635**	**8,997.20**	**1,17,010.55**	**7.69%**
8	GIRIDIH	-	-	10	43.42	-	-	3,236	1,278.30	3,246	1,321.72	**52,332**	**31,506.28**	**3,07,220.07**	**10.26%**
9	GODDA	5	1.98	1	-	-	-	661	511.86	667	513.85	**25,974**	**14,243.26**	**1,45,164.12**	**9.81%**
10	GUMLA	-	-	4	31.32	-	-	799	504.32	803	535.65	**32,514**	**15,851.36**	**90,987.48**	**17.42%**
11	HAZARIBAGH	-	-	31	464.12	1	12.90	3,185	2,514.05	3,217	2,991.06	**55,298**	**46,793.30**	**4,33,884.76**	**10.78%**
12	JAMTARA	1	0.24	2	10.52	-	-	426	373.43	429	384.19	**14,208**	**6,714.43**	**71,792.16**	**9.35%**
13	KHUNTI	-	-	1	1.24	-	-	993	334.48	994	335.72	**11,706**	**6,131.88**	**70,531.85**	**8.69%**
14	KODERMA	3	0.22	9	117.83	-	-	1,635	487.97	1,647	606.02	**23,081**	**18,374.41**	**1,34,005.14**	**13.71%**
15	LATEHAR	1	0.27	1	2.20	-	-	309	151.03	311	153.50	**10,848**	**5,586.69**	**74,644.16**	**7.48%**
16	LOHARDAGA	-	-	4	67.14	-	-	774	539.42	778	606.55	**21,138**	**13,404.51**	**75,370.43**	**17.78%**
17	PAKUR	2	0.63	-	-	-	-	941	421.53	943	422.15	**19,586**	**8,206.92**	**1,01,098.75**	**8.12%**
18	PALAMU	6	1.35	1	2.08	-	-	1,778	863.82	1,785	867.26	**30,389**	**21,237.33**	**3,32,673.13**	**6.38%**
19	RAMGARH	1	0.83	13	172.37	-	-	2,141	3,024.77	2,155	3,197.97	**24,668**	**24,708.31**	**2,91,652.79**	**8.47%**
20	RANCHI	29	1,005.89	126	2,642.51	2	23.17	11,837	87,688.49	11,994	91,360.06	**77,594**	**2,43,159.25**	**29,67,196.32**	**8.19%**
21	SAHIBGANJ	1	0.68	1	3.78	-	-	796	685.97	798	690.42	**20,426**	**12,012.86**	**1,09,486.52**	**10.97%**
22	SERAIKELA-KHARSAWAN	1	0.15	9	91.40	1	6.93	1,506	1,860.03	1,517	1,958.50	**21,752**	**18,361.13**	**2,97,192.42**	**6.18%**
23	SIMDEGA	-	-	-	-	-	-	703	341.09	703	341.09	**14,289**	**7,708.80**	**45,349.99**	**17.00%**
24	WEST SINGHBHUM	-	-	18	116.12	-	-	1,560	1,566.57	1,578	1,682.69	**27,203**	**23,567.94**	**2,53,821.34**	**9.29%**
	TOTAL	**89**	**1,032.83**	**425**	**7,096.81**	**4**	**52.47**	**60,657**	**1,46,663.06**	**61175**	**1,54,845.17**	**7,40,989**	**7,84,132.47**	**96,76,047.07**	**8.10%**

SOURCE: SLBC PORTAL

STATE LEVEL BANKER'S COMMITTEE - JHARKHAND
CONVENOR: BANK OF INDIA
POSITION OF CERTIFICATE CASE - BANK WISE
AS ON 30th JUNE, 2022

Annexure: 11

Sl No	Name of Banks	CATEGORY	No. of Cases Pending as on Previous Quarter		No. of Cases Filed During the Quarter		No. of Cases Disposed During the Quarter		No. of Cases Pending at the end of the Quarter	
			No. of A/Cs	Amount (In Lacs)	No. of A/Cs	Amount (In Lacs)	No. of A/Cs	Amount (In Lacs)	No. of A/Cs	Amount (In Lacs)
1	BANK OF BARODA	PSB	283	978.63	0	0.00	0	0.00	283	978.63
2	BANK OF INDIA	PSB	5364	9360.08	86	58.36	23	15.62	5427	9402.82
3	BANK OF MAHARASTRA	PSB	0	0.00	0	0.00	0	0.00	0	0.00
4	CANARA BANK	PSB	4072	4963.60	7	20.23	219	369.00	3860	4614.83
5	CENTRAL BANK OF INDIA	PSB	330	1076.00	0	0.00	0	0.00	330	1076.00
6	INDIAN BANK	PSB	920	4773.80	0	0.00	0	0.00	920	4773.80
7	INDIAN OVERSEAS BANK	PSB	71	212.43	0	0.00	0	0.00	71	212.43
8	PUNJAB & SIND BANK	PSB	225	669.20	0	0.00	0	0.00	225	669.20
9	PUNJAB NATIONAL BANK	PSB	99	206.32	0	0.00	0	0.00	99	206.32
10	STATE BANK OF INDIA	PSB	3866	5705.59	15	22.50	25	37.50	3856	5690.59
11	UCO BANK	PSB	1645	2133.55	5	18.00	4	11.00	1646	2140.55
12	UNION BANK OF INDIA	PSB	867	1090.97	0	0.00	0	0.00	867	1090.97
13	AXIS BANK	PVT	0	0.00	0	0.00	0	0.00	0	0.00
14	BANDHAN BANK	PVT	0	0.00	0	0.00	0	0.00	0	0.00
15	DBS BANK	PVT	3	79.93	0	0.00	0	0.00	3	79.93
16	FEDERAL BANK	PVT	0	0.00	0	0.00	0	0.00	0	0.00
17	HDFC BANK	PVT	0	0.00	0	0.00	0	0.00	0	0.00
18	ICICI BANK	PVT	0	0.00	0	0.00	0	0.00	0	0.00
19	IDBI BANK	PVT	164	347.77	0	0.00	18	72.27	146	275.50
20	IDFC FIRST BANK	PVT	0	0.00	0	0.00	0	0.00	0	0.00
21	INDUSIND BANK	PVT	0	0.00	0	0.00	0	0.00	0	0.00
22	JAMMU & KASHMIR BANK	PVT	0	0.00	0	0.00	0	0.00	0	0.00
23	KARNATAKA BANK	PVT	0	0.00	0	0.00	0	0.00	0	0.00
24	KARUR VYSYA BANK	PVT	0	0.00	0	0.00	0	0.00	0	0.00
25	KOTAK MAHINDRA BANK	PVT	0	0.00	0	0.00	0	0.00	0	0.00
26	SOUTH INDIAN BANK	PVT	0	0.00	0	0.00	0	0.00	0	0.00
27	YES BANK	PVT	0	0.00		0.00	0	0.00	0	0.00
28	JHARKHAND RAJYA GRAMIN BANK	RRB	3784	2860.31	32	27.52	12	54.71	3804	2833.12
29	DHANBAD CENTRAL COOPERATIVE BANK	COOP	0	0.00	0	0.00	0	0.00	0	0.00
30	JHARKHAND STATE COOPERATIVE BANK	COOP	394	1067.54	0	0.00	0	0.00	394	1067.54
31	INDIAN POST PAYMENT BANK	PB	0	0.00	0	0.00	0	0.00	0	0.00
32	ESAF BANK	SFB	0	0.00	0	0.00	0	0.00	0	0.00
33	JANA SMALL FINANCE BANK	SFB	0	0.00	0	0.00	0	0.00	0	0.00
34	UJJIVAN SMALL FINANCE BANK	SFB	0	0.00	0	0.00	0	0.00	0	0.00
35	UTAKARSH SMALL FINANCE BANK	SFB	0	0.00	0	0.00	0	0.00	0	0.00
Total			**22087**	**35525.72**	**145**	**146.61**	**301**	**560.10**	**21931**	**35112.23**

SOURCE: BANKs

STATE LEVEL BANKERS' COMMITTEE, JHARKHAND
CONVENOR : BANK OF INDIA
POSITION OF DRT CASE - BANK WISE
REPORT AS ON 30 JUNE, 2022

ANNEXURE: 12

SR. NO.	NAME OF BANKS	CATEGORY	NO. OF CASES PENDING AS ON PREVIOUS QUARTER		NO. OF CASES FILED DURING THE QUARTER		NO. OF CASES DISPOSED DURING THE QUARTER		NO. OF CASES PENDING AT THE END OF THE QUARTER	
			NO. OF A/Cs	AMOUNT (IN LACS)	NO. OF A/Cs	AMOUNT (IN LACS)	NO. OF A/Cs	AMOUNT (IN LACS)	NO. OF A/Cs	AMOUNT (IN LACS)
1	BANK OF BARODA	PSB	316	27597.43	0	0.00	0	0	316	27597.43
2	BANK OF INDIA	PSB	1110	62673.14	23	565.70	10	274.69	1123	62964.15
3	BANK OF MAHARASTRA	PSB	11	292.00	0	0.00	0	0	11	292.00
4	CANARA BANK	PSB	328	19766.49	6	457.00	3	100.00	331	20123.49
5	CENTRAL BANK OF INDIA	PSB	298	9272.00	1	126.37	0	0	299	9398.37
6	INDIAN BANK	PSB	289	11246.99	1	28.00	0	0	290	11274.99
7	INDIAN OVERSEAS BANK	PSB	71	212.43	7	544.21	0	0	78	756.64
8	PUNJAB & SIND BANK	PSB	15	663.00	0	0.00	0	0	15	663.00
9	PUNJAB NATIONAL BANK	PSB	647	94880.71	8	335.00	21	1705.15	634	93510.56
10	STATE BANK OF INDIA	PSB	0	0.00	502	16151.00	0	0	502	16151.00
11	UCO BANK	PSB	162	6107.70	10	515.32	5	71.06	167	6551.96
12	UNION BANK OF INDIA	PSB	195	10966.66	1	31.80	6	128.32	190	10870.14
13	AXIS BANK	PVT	0	0.00	0	0.00	0	0	0	0.00
14	BANDHAN BANK	PVT	0	0.00	0	0.00	0	0	0	0.00
15	DBS BANK	PVT	0	0.00	0	0.00	0	0	0	0.00
16	FEDERAL BANK	PVT	0	0.00	0	0.00	0	0	0	0.00
17	HDFC BANK	PVT	3	894.61	0	0.00	0	0	3	894.61
18	ICICI BANK	PVT	0	0.00	0	0.00	0	0	0	0.00
19	IDBI BANK	PVT	86	1815.05	4	184.92	6	84.47	84	1915.50
20	IDFC FIRST BANK	PVT	0	0.00	0	0.00	0	0	0	0.00
21	INDUSIND BANK	PVT	0	0.00	0	0.00	0	0	0	0.00
22	JAMMU & KASHMIR BANK	PVT	0	0.00	0	0.00	0	0	0	0.00
23	KARNATAKA BANK	PVT	0	0.00	0	0.00	0	0	0	0.00
24	KARUR VYSYA BANK	PVT	0	0.00	0	0.00	0	0	0	0.00
25	KOTAK MAHINDRA BANK	PVT	0	0.00	0	0.00	0	0	0	0.00
26	SOUTH INDIAN BANK	PVT	0	0.00	0	0.00	0	0	0	0.00
27	YES BANK	PVT	0	0.00	0	0.00	0	0	0	0.00
28	JHARKHAND RAJYA GRAMIN BANK	RRB	19	1062.13	0	0.00	0	0	19	1062.13
29	DHANBAD CENTRAL COOPERATIVE BANK	COOP	0	0.00	0	0.00	0	0	0	0.00
30	JHARKHAND STATE COOPERATIVE BANK	COOP	0	0.00	0	0.00	0	0	0	0.00
31	INDIAN POST PAYMENT BANK	PB	0	0.00	0	0.00	0	0	0	0.00
32	ESAF BANK	SFB	0	0.00	0	0.00	0	0	0	0.00
33	JANA SMALL FINANCE BANK	SFB	0	0.00	0	0.00	0	0	0	0.00
34	UJJIVAN SMALL FINANCE BANK	SFB	0	0.00	0	0.00	0	0	0	0.00
35	UTAKARSH SMALL FINANCE BANK	SFB	0	0.00	0	0.00	0	0	0	0.00
Total			**3550**	**247450.341**	**563**	**18939.32**	**51**	**2363.69**	**4062**	**264025.97**

SOURCE : BANKs

STATE LEVEL BANKER'S COMMITTEE - JHARKHAND
CONVENOR: BANK OF INDIA
BANK WISE REPORT ON ACTION TAKEN IN NPA ACCOUNTS UNDER SARFAESI ACT AS ON 30TH JUNE, 2022

Annexure: 13

SI No	Name of Banks	NOTICES ISSUED U/S 13/2 OF SARFAESI ACT		OUT OF WHICH SYMBOLIC POSSESSION TAKEN U/S 13/4		REQUEST SENT TO DC/DM/CMM FOR ASSISTANCE IN PHYSICAL POSSESSION	OUT OF THAT PHYSICAL POSSESSION TAKEN	NO. OF CASES PENDING
		AC	Amt (In Lacs)	AC	Amt (In Lacs)	AC	AC	
1	STATE BANK OF INDIA	9	103.47	9	103.47	9	0	9
2	BANK OF INDIA	122	26682.03	122	26682.03	118	1	117
3	INDIAN BANK	132	8237.23	66	5655.92	8	6	2
4	CENTRAL BANK OF INDIA	16	1871.51	16	1871.51	16	0	16
5	PUNJAB NATIONAL BANK	48	9000.71	33	8818.84	9	1	8
6	CANARA BANK	93	6301.03	76	4419.31	63	3	60
7	UNION BANK OF INDIA	149	5974.95	111	5204.10	51	10	41
8	UCO BANK	12	273.27	12	273.27	12	0	12
9	BANK OF BARODA	32	4172.85	32	4172.85	32	0	32
10	INDIAN OVERSEAS BANK	2	53.34	2	53.34	2	1	1
11	PUNJAB & SIND BANK	12	237.12	5	110.35	2	0	2
12	BANK OF MAHARASTRA	0	0.00	0	0.00	0	0	0
13	IDBI BANK	28	725.64	28	725.64	28	1	27
14	IDFC FIRST BANK	2	41.10	2	41.10	0	0	0
15	FEDERAL BANK	0	0.00	0	0.00	0	0	0
16	HDFC BANK	11	941.56	7	364.10	5	1	4
17	ICICI BANK	0	0.00	0	0.00	0	0	0
18	KARNATAKA BANK	0	0.00	0	0.00	0	0	0
19	AXIS BANK	11	1240.08	11	1240.08	11	0	11
20	INDUSIND BANK	0	0.00	0	0.00	0	0	0
21	JAMMU & KASHMIR BANK	0	0.00	0	0.00	0	0	0
22	YES BANK	0	0.00	0	0.00	0	0	0
23	KOTAK MAHINDRA BANK	0	0.00	0	0.00	0	0	0
24	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0	0
25	DBS BANK	0	0.00	0	0.00	0	0	0
26	KARUR VYSYA BANK	0	0.00	0	0.00	0	0	0
27	BANDHAN BANK	1	45.20	1	45.20	1	1	0
28	JHARKHAND RAJYA GRAMIN BANK	102	1188.74	63	981.25	15	1	14
29	DHANBAD CENTRAL COOPERATIVE BANK	0	0.00	0	0.00	0	0	0
30	JHARKHAND STATE COOPERATIVE BANK	0	0.00	0	0.00	0	0	0
31	ESAF BANK	0	0.00	0	0.00	0	0	0
32	UJJIVAN SMALL FINANCE BANK	0	0.00	0	0.00	0	0	0
33	UTAKARSH SMALL FINANCE BANK	0	0.00	0	0.00	0	0	0
34	JANA SMALL FINANCE BANK	0	0.00	0	0.00	0	0	0
Total		**782**	**67089.84**	**596**	**60762.36**	**382**	**26**	**356**

SOURCE: BANKS

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

DISTRICT WISE DATA ON INVESTMENT CREDIT IN AGRICULTURE

AS ON 30th JUNE 2022

[NO. IN ACTUAL AND AMT. IN LAKH] ANNEXURE- 14 (A)

Sl No	BANKS	KCCS FOR ANIMAL HUSBANDRY AND ALLIED ACTIVITIES				FARMERS PRODUCER ORGANIZATIONS				DAIRY				FARM MECHANIZATION				POULTRY				FISHERIES				RURAL GODOWNS				AGRI CLINICS			
		AS OF 30.06.2022		FROM 01.04.2022 TO 30.06.2022		AS OF 30.06.2022		FROM 01.04.2022 TO 30.06.2022		AS OF 30.06.2022		FROM 01.04.2022 TO 30.06.2022		AS OF 30.06.2022		FROM 01.04.2022 TO 30.06.2022		AS OF 30.06.2022		FROM 01.04.2022 TO 30.06.2022		AS OF 30.06.2022		FROM 01.04.2022 TO 30.06.2022		AS OF 30.06.2022		FROM 01.04.2022 TO 30.06.2022		AS OF 30.06.2022		FROM 01.04.2022 TO 30.06.2022	
		NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.
1	STATE BANK OF INDIA	875	293.00	152	44.23	1	37.17	-	-	183	1,514.59	27	183.82	90	155.18	2	0.13	25	309.58	13	147.00	7	28.85	1	8.00	4	1,263.47	-	-	2	218.98	-	-
2	BANK OF INDIA	-	-	-	-	-	-	-	-	-	-	-	-	35,467	39,723.88	8,637	10,457.19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	INDIAN BANK	-	-	-	-	1	-	-	-	6	10.00	1	2.00	582	5,023.29	-	-	2	3.40	-	-	-	-	-	-	23	14.26	1	0.51	-	-	-	-
4	CENTRAL BANK OF INDIA	28	16.97	7	3.40	-	-	-	-	790	398.05	3	0.61	640	1,561.87	-	-	155	134.73	3	2.79	20	21.67	1	0.00	326	78.75	-	-	-	-	-	-
5	PUNJAB NATIONAL BANK	332	159.83	131	42.12	-	-	-	-	828	947.37	18	49.20	8,269	8,162.38	214	725.73	117	435.90	5	25.45	45	78.43	4	8.84	-	-	-	-	17	10.95	4	24.00
6	CANARA BANK	126	65.99	58	17.64	-	-	-	-	539	547.24	64	37.69	67	103.23	-	-	33	573.56	12	459.99	83	48.78	6	7.00	15	1,673.47	6	492.00	-	-	-	-
7	UNION BANK OF INDIA	480	246.76	119	77.83	-	-	-	-	1,058	873.98	150	138.57	29	70.31	-	-	114	274.30	12	216.36	13	14.67	5	5.07	-	-	-	-	-	-	-	-
8	UCO BANK	108	187.43	108	1.00	-	-	-	-	23	47.99	23	-	14	38.30	14	-	20	21.20	20	-	1	1.14	1	-	-	-	-	-	-	-	-	-
9	BANK OF BARODA	27	18.40	8	4.00	-	-	-	-	607	1,010.03	45	53.19	-	-	-	-	22	181.62	3	16.04	61	53.68	5	6.21	-	-	-	-	-	-	-	-
10	INDIAN OVERSEAS BANK	241	249.24	88	105.30	-	-	-	-	46	58.98	1	15.00	129	63.20	6	5.44	8	83.44	3	56.80	4	1.05	4	1.05	-	-	-	-	-	-	-	-
11	PUNJAB AND SINDH BANK	6	5.35	1	-	-	-	-	-	34	85.92	-	-	30	46.82	-	-	8	11.89	-	-	5	6.02	1	1.00	-	-	-	-	8	56.30	1	4.94
12	BANK OF MAHARASHTRA	-	-	-	-	-	-	-	-	22	15.90	5	3.44	17	23.63	3	1.85	2	14.23	1	12.85	-	-	-	-	-	-	-	-	-	-	-	-
13	IDBI BANK LTD	-	-	-	-	-	-	-	-	-	-	-	-	8	6.68	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	IDFC FIRST BANK LIMITED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	FEDERAL BANK LTD	-	-	-	-	-	-	-	-	2	3.98	2	3.98	10	8.09	10	8.09	1	0.60	1	0.60	-	-	-	-	-	-	-	-	-	-	-	-
16	HDFC BANK LTD	-	-	-	-	-	-	-	-	-	-	-	-	20,072	15,166.17	5,252	1,838.80	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	ICICI BANK LTD	170	249.20	31	78.92	-	-	-	-	6,264	9,499.62	1,903	2,660.27	11	15.97	-	-	3,625	4,533.49	1,056	1,174.46	225	298.87	61	87.39	-	-	-	-	2	17.63	1	3.30
18	KARNATAKA BANK LTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	AXIS BANK LTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	INDUSIND BANK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	JAMMU & KASHMIR BANK LTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	YES BANK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	KOTAK MAHENDRA BANK LTD	-	-	-	-	-	-	-	-	-	-	-	-	1,206	3,898.14	17	105.85	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24	SOUTH INDIAN BANK LTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25	LAKSHMI VILAS BANK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	KARUR VYSYA BANK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	BANDHAN BANK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	JHARKHAND RAJYA GRAMIN BANK	567	322.50	190	136.50	-	-	-	-	1,886	1,755.73	3	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29	DHANBAD CENTRAL CO-OP.BANK	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9.83	1	2.00	-	-	-	-	-	-	-	-	-	-	-	-
30	JHARKHAND STATE COOPERATIVE BANK LTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	ESAF SMALL FINANCE BANK LIMITED	-	-	-	-	-	-	-	-	15,970	3,383.44	2,452	930.45	9	1.84	1	0.50	1,861	414.69	362	129.62	948	227.50	339	132.09	-	-	-	-	-	-	-	-
32	UJJIVAN SMALL FINANCE BANK	-	-	-	-	-	-	-	-	1,049	0.01	179	242.85	-	-	-	-	3	0.00	-	-	1	0.00	-	-	-	-	-	-	-	-	-	-
33	UTKARSH SMALL FINANCE BANK LIMITED	-	-	-	-	-	-	-	-	377	168.80	143	79.10	-	-	-	-	2,003	794.78	433	234.10	1,646	739.10	523	292.91	-	-	-	-	-	-	-	-
34	JANA SMALL FINANCE BANK	-	-	-	-	-	-	-	-	1,106	175.24	85	38.94	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	GRAND TOTAL	**2,960**	**1,814.67**	**893**	**510.93**	**2**	**37.17**	**-**	**-**	**30,790**	**20,496.87**	**5,104**	**4,445.12**	**66,650**	**74,068.96**	**14,156**	**13,143.57**	**8,008**	**7,797.25**	**1,925**	**2,478.05**	**3,059**	**1,519.75**	**951**	**549.57**	**368**	**3,029.95**	**7**	**492.51**	**29**	**303.86**	**6**	**32.24**

SOURCE: SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

DISTRICT WISE DATA ON INVESTMENT CREDIT IN AGRICULTURE

AS ON 30th JUNE 2022

[NO. IN ACTUAL AND AMT. IN LAKH] **ANNEXURE- 14 (B)**

Sl No	DISTRICTS	KCCS FOR ANIMAL HUSBANDRY AND ALLIED ACTIVITIES				FARMERS PRODUCER				DAIRY				FARM MECHANIZATION				POULTRY				FISHERIES				RURAL GODOWNS				AGRI CLINICS			
		AS OF 30.06.2022		FROM 01.04.2022 TO 30.06.2022		AS OF 30.06.2022		FROM 01.04.2022 TO 30.06.2022		AS OF 30.06.2022		FROM 01.04.2022 TO 30.06.2022		AS OF 30.06.2022		FROM 01.04.2022 TO 30.06.2022		AS OF 30.06.2022		FROM 01.04.2022 TO 30.06.2022		AS OF 30.06.2022		FROM 01.04.2022 TO 30.06.2022		AS OF 30.06.2022		FROM 01.04.2022 TO 30.06.2022		AS OF 30.06.2022		FROM 01.04.2022 TO 30.06.2022	
		NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.
1	BOKARO	77	78.79	28	12.50	-	-	-	-	1,445	1,020.03	172	152.15	3,559	4,762.51	1,051	1,862.49	852	1,304.17	178	603.82	126	58.38	17	13.63	5	2.68	-	-	1	0.10	-	-
2	CHATRA	122	68.90	35	12.58	-	-	-	-	314	244.83	75	61.44	3,083	2,227.19	712	351.37	81	70.21	23	48.34	37	16.17	15	4.00	-	-	-	-	-	-	-	-
3	DEOGHAR	313	116.40	73	15.76	1	37.17	-	-	1,086	1,601.69	123	182.67	833	1,203.51	53	86.35	31	152.70	9	135.11	9	13.79	-	-	51	44.42	-	-	-	-	-	-
4	DHANBAD	51	116.94	32	64.40	-	-	-	-	1,945	1,270.94	301	340.48	5,528	8,936.47	1,655	2,327.58	221	298.77	56	47.04	137	111.95	42	24.20	4	70.03	1	35.41	3	8.94	1	4.94
5	DUMKA	69	29.28	10	5.33	-	-	-	-	7,349	2,950.16	1,454	585.93	594	1,580.08	89	66.09	818	292.57	247	117.45	356	100.48	107	39.42	-	-	-	-	1	0.23	-	-
6	EAST SINGHBHUM	88	152.62	22	73.29	-	-	-	-	1,475	2,247.88	375	595.59	4,171	6,928.63	1,037	1,436.28	817	1,194.59	222	354.49	245	174.44	64	63.58	-	-	-	-	4	20.04	-	-
7	GARHWA	28	19.42	15	4.12	-	-	-	-	208	286.46	38	34.67	3,008	1,477.94	648	230.34	111	88.28	16	13.30	53	31.57	32	19.45	143	29.60	-	-	-	-	-	-
8	GIRIDIH	50	61.65	11	13.43	-	-	-	-	927	674.59	123	255.98	5,488	4,319.76	1,053	847.19	881	359.15	148	82.27	313	153.64	121	75.74	1	282.22	-	-	4	4.58	1	3.30
9	GODDA	207	77.18	41	18.20	-	-	-	-	3,316	965.15	397	224.66	2,183	1,979.34	280	187.19	223	156.20	59	52.53	200	96.00	37	19.65	-	-	-	-	2	1.39	-	-
10	GUMLA	36	12.93	23	2.05	-	-	-	-	267	244.97	63	57.82	1,845	2,032.94	101	186.15	24	15.62	6	4.39	3	1.01	-	-	1	0.30	-	-	-	-	-	-
11	HAZARIBAGH	390	238.22	81	27.61	-	-	-	-	1,137	764.19	161	195.76	5,277	3,955.09	1,351	1,146.29	359	586.74	84	193.85	158	104.79	45	31.78	5	1,078.43	1	145.00	-	-	-	-
12	JAMTARA	42	13.34	2	0.40	1	-	-	-	176	137.40	32	28.12	233	284.57	29	42.83	42	39.90	9	8.67	16	5.20	1	0.60	-	-	-	-	-	-	-	-
13	KHUNTI	49	21.29	20	7.62	-	-	-	-	83	52.52	11	10.54	1,131	925.42	105	71.58	75	81.92	18	21.08	4	2.56	1	0.91	-	-	-	-	-	-	-	-
14	KODERMA	27	17.03	7	0.90	-	-	-	-	177	118.02	28	61.94	1,799	1,396.05	409	335.21	215	323.48	49	76.79	20	18.33	5	2.45	-	-	-	-	-	-	-	-
15	LATEHAR	83	34.63	29	9.80	-	-	-	-	194	128.16	13	32.03	724	566.10	21	27.12	159	166.40	21	26.37	31	19.35	14	12.86	-	-	-	-	-	-	-	-
16	LOHARDAGA	147	48.27	29	9.52	-	-	-	-	228	215.98	27	7.91	1,102	1,661.97	82	208.91	22	14.47	1	1.05	31	49.35	9	7.37	-	-	-	-	-	-	-	-
17	PAKUR	129	80.61	28	18.16	-	-	-	-	2,990	908.90	402	189.41	242	133.10	35	21.25	237	66.63	27	19.38	252	69.76	105	47.61	1	0.20	-	-	1	218.75	-	-
18	PALAMU	127	64.39	33	10.39	-	-	-	-	383	360.70	49	61.26	4,654	3,163.23	933	337.48	1,231	1,219.30	335	276.44	326	158.70	147	83.75	-	-	-	-	6	17.49	-	-
19	RAMGARH	54	34.89	12	3.10	-	-	-	-	1,332	562.20	97	69.66	3,589	3,243.85	792	984.98	554	439.61	109	108.63	120	44.12	11	5.15	4	153.16	2	95.30	-	-	-	-
20	RANCHI	380	216.28	215	112.64	-	-	-	-	3,077	3,529.14	844	1,023.59	8,503	13,116.28	698	1,239.35	468	527.27	160	177.96	344	159.24	135	66.96	7	991.53	3	216.79	3	20.19	2	12.00
21	SAHIBGANJ	267	149.13	81	56.82	-	-	-	-	770	375.48	106	59.24	881	1,139.18	121	165.64	127	70.27	32	16.96	162	60.04	26	15.25	6	93.50	-	-	-	-	-	-
22	SERAIKELA-KHARSAWAN	98	83.35	34	18.44	-	-	-	-	443	1,017.44	53	39.39	2,715	3,396.30	698	594.82	128	73.70	32	23.72	55	30.03	10	10.65	-	-	-	-	1	0.21	-	-
23	SIMDEGA	15	12.49	13	8.01	-	-	-	-	124	151.41	49	66.02	3,038	1,554.52	1,678	133.49	38	35.55	7	0.94	12	4.56	1	0.06	-	-	-	-	1	0.99	1	6.00
24	WEST SINGHBHUM	111	66.63	19	5.86	-	-	-	-	1,344	668.61	111	108.85	2,470	4,084.95	525	253.60	294	219.76	77	67.49	49	36.30	6	4.50	140	283.89	-	-	2	10.97	1	6.00
	GRAND TOTAL	**2,960**	**1,814.67**	**893**	**510.93**	**2**	**37.17**	**-**	**-**	**30,790**	**20,496.87**	**5,104**	**4,445.12**	**66,650**	**74,068.96**	**14,156**	**13,143.57**	**8,008**	**7,797.25**	**1,925**	**2,478.05**	**3,059**	**1,519.75**	**951**	**549.57**	**368**	**3,029.95**	**7**	**492.51**	**29**	**303.86**	**6**	**32.24**

SOURCE: SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

LOANS DISBURSED TO MINORITY COMMUNITIES- BANK WISE

FROM 01.04.2022 TO 30.06.2022

[Amount in Lakh] ANNEXURE - 15 (A)

Sl No	BANK NAME	CHRISTIANS		MUSLIMS		BUDDHISTS		SIKHS		ZORASTRIANS		JAINS		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	NO.	AMT.
1	STATE BANK OF INDIA	7,646	4,202.92	44,144	17,063.91	104	35.55	1,032	1,092.85	5	1.52	66	230.58	52,997	22,627.31
2	BANK OF INDIA	7,005	998.30	26,792	6,825.86	1	0.00	95	177.11	17	0.00	18	64.94	33,928	8,066.21
3	INDIAN BANK	417	1,126.89	1,518	2,301.82	4	1.51	52	94.44	1	3.18	3	96.35	1,995	3,624.20
4	CENTRAL BANK OF INDIA	202	77.28	192	335.94	15	1.21	32	82.57	1	0.97	7	33.20	449	531.17
5	PUNJAB NATIONAL BANK	537	1,820.43	878	2,418.35	1	30.40	48	234.30	1	0.45	6	33.71	1,471	4,537.64
6	CANARA BANK	109	205.91	673	836.52	77	117.71	45	163.32	-	-	7	12.55	911	1,336.02
7	UNION BANK OF INDIA	306	815.06	1,021	2,795.30	1	2.81	56	2,145.40	1	19.18	15	1,633.75	1,400	7,411.52
8	UCO BANK	28	50.50	113	216.99	-	-	7	13.47	-	-	1	3.00	149	283.96
9	BANK OF BARODA	52	237.38	207	388.43	4	4.60	12	27.13	-	-	2	11.20	277	668.74
10	INDIAN OVERSEAS BANK	13	35.07	34	113.43	-	-	-	-	-	-	-	-	47	148.50
11	PUNJAB AND SINDH BANK	25	46.80	39	19.96	-	-	11	14.77	-	-	-	-	75	81.53
12	BANK OF MAHARASHTRA	41	233.10	142	452.80	-	-	6	45.21	-	-	5	73.89	194	805.00
13	IDBI BANK LTD	84	378.35	339	608.51	-	-	28	74.23	1	0.00	4	4.77	456	1,065.85
14	IDFC FIRST BANK LIMITED	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	FEDERAL BANK LTD	21	62.06	100	276.97	-	-	24	52.56	-	-	-	-	145	391.59
16	HDFC BANK LTD	51	20.78	1,363	792.20	-	-	17	26.35	-	-	-	-	1,431	839.33
17	ICICI BANK LTD	114	533.28	1,492	4,170.81	2	14.30	76	386.21	-	-	3	19.47	1,687	5,124.07
18	KARNATAKA BANK LTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	AXIS BANK LTD	15	72.46	159	747.40	-	-	3	6.88	-	-	1	1.64	178	828.38
20	INDUSIND BANK	1,977	57.31	56,889	1,903.45	-	-	4	10.76	-	-	1	1.72	58,871	1,973.23
21	JAMMU & KASHMIR BANK LTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	YES BANK	-	-	9	225.29	-	-	2	41.88	-	-	1	11.20	12	278.37
23	KOTAK MAHENDRA BANK LTD	1	0.06	37	602.62	-	-	18	368.94	-	-	-	-	56	971.62
24	SOUTH INDIAN BANK LTD	1	-	13	1.61	-	-	12	0.67	-	-	-	-	26	2.28
25	LAKSHMI VILAS BANK	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	KARUR VYSYA BANK	-	-	10	12.19	-	-	-	-	-	-	-	-	10	12.19
27	BANDHAN BANK	72	37.70	11,398	6,136.61	4	3.55	19	27.29	-	-	-	-	11,493	6,205.15
28	JHARKHAND RAJYA GRAMIN BANK	2,420	1,924.03	543	553.08	-	-	-	-	-	-	-	-	2,963	2,477.11
29	DHANBAD CENTRAL CO-OP.BANK	1	0.35	39	139.18	-	-	-	-	-	-	-	-	40	139.53
30	JHARKHAND STATE COOPERATIVE BANK LTD	33	61.55	81	72.37	-	-	1	1.35	-	-	-	-	115	135.27
31	ESAF SMALL FINANCE BANK LIMITED	6	2.45	259	86.69	1	0.30	-	-	-	-	-	-	266	89.44
32	UJJIVAN SMALL FINANCE BANK	138	85.96	3,692	2,040.22	1	0.40	52	25.91	1	0.70	-	-	3,884	2,153.19
33	UTKARSH SMALL FINANCE BANK LIMITED	156	62.98	974	469.20	1	0.75	10	5.70	1	0.50	21	8.90	1,163	548.03
34	JANA SMALL FINANCE BANK	351	196.67	3,029	1,402.76	2,153	1,250.21	50	22.06	-	-	33	18.92	5,616	2,890.63
GRAND TOTAL		**21,822**	**13,345.63**	**1,56,179**	**54,010.45**	**2,369**	**1,463.31**	**1,712**	**5,141.36**	**29**	**26.50**	**194**	**2,259.80**	**1,82,305**	**76,247.04**

SOURCE: SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

LOANS DISBURSED TO MINORITY COMMUNITIES- DISTRICT WISE

FROM 01.04.2022 TO 30.06.2022

[Amount in Lakh] ANNEXURE- 15 (B)

Sl No	DISTRICTS	CHRISTIANS		MUSLIMS		BUDDHISTS		SIKHS		ZORASTRI		JAINS		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	NO.	AMT.
1	BOKARO	332	467.22	5,059	3,353.02	397	239.92	68	122.10	-	-	12	77.26	5,868	4,259.53
2	CHATRA	150	131.17	2,009	808.89	-	-	16	12.64	-	-	7	2.12	2,182	954.81
3	DEOGHAR	271	253.55	5,710	2,154.41	8	8.43	15	18.81	-	-	4	1.65	6,008	2,436.85
4	DHANBAD	483	405.24	11,178	7,298.97	796	447.65	163	244.34	-	-	10	77.20	12,630	8,473.40
5	DUMKA	713	359.00	3,581	752.87	6	0.72	11	2.54	1	3.18	-	-	4,312	1,118.31
6	EAST SINGHBHUM	731	963.64	4,265	4,830.72	487	329.34	628	2,667.05	2	0.70	27	26.87	6,140	8,818.32
7	GARHWA	340	278.46	2,377	759.57	8	0.05	21	4.07	-	-	3	1.50	2,749	1,043.64
8	GIRIDIH	309	232.14	8,175	3,251.71	1	-	31	112.27	1	0.50	29	87.80	8,546	3,684.42
9	GODDA	390	224.74	5,207	1,209.59	9	1.51	21	0.02	-	-	1	0.60	5,628	1,436.46
10	GUMLA	1,843	725.07	871	572.31	-	-	8	23.57	-	-	-	-	2,722	1,320.96
11	HAZARIBAGH	454	367.77	7,477	4,165.75	108	66.66	51	478.99	16	0.00	26	135.50	8,132	5,214.67
12	JAMTARA	237	142.75	3,673	845.73	1	0.00	7	12.90	-	-	-	-	3,918	1,001.38
13	KHUNTI	1,289	441.05	364	231.45	2	0.42	8	14.44	1	0.97	2	5.20	1,666	693.54
14	KODERMA	70	136.92	3,149	1,035.46	1	-	39	179.25	-	-	7	90.10	3,266	1,441.73
15	LATEHAR	589	357.10	1,032	604.75	2	14.40	6	0.15	-	-	1	0.20	1,630	976.60
16	LOHARDAGA	443	267.36	4,266	955.00	-	-	5	1.34	-	-	4	1.00	4,718	1,224.71
17	PAKUR	620	182.61	7,099	3,459.51	-	-	16	69.63	2	1.02	2	0.04	7,739	3,712.81
18	PALAMU	445	379.52	2,773	1,717.37	9	0.75	35	141.29	-	-	10	24.88	3,272	2,263.81
19	RAMGARH	227	187.82	3,285	1,727.81	49	31.48	249	359.53	1	19.18	8	95.93	3,819	2,421.76
20	RANCHI	5,986	5,121.03	61,800	10,466.71	445	316.00	230	508.37	-	-	34	1,615.69	68,495	18,027.80
21	SAHIBGANJ	826	272.09	7,176	1,783.31	2	1.50	3	0.33	1	-	1	0.12	8,009	2,057.36
22	SERAIKELA-KHARSAWAN	198	238.41	3,641	639.21	5	3.12	31	69.31	1	0.00	1	0.50	3,877	950.56
23	SIMDEGA	3,452	817.68	407	296.31	1	-	2	0.00	-	-	1	6.71	3,863	1,120.70
24	WEST SINGHBHUM	1,424	393.27	1,605	1,090.00	32	1.34	48	98.44	3	0.95	4	8.92	3,116	1,592.92
GRAND TOTAL		**21,822**	**13,345.63**	**1,56,179**	**54,010.45**	**2,369**	**1,463.31**	**1,712**	**5,141.36**	**29**	**26.50**	**194**	**2,259.80**	**1,82,305**	**76,247.04**

SOURCE: SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

LOANS OUTSTANDING TO MINORITY COMMUNITIES- BANK WISE

AS ON 30th JUNE 2022

[Amount in Lakh] ANNEXURE - 16 (A)

Sl No	BANK NAME	CHRISTIANS		MUSLIMS		BUDDHISTS		SIKHS		ZORASTRIA		JAINS		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	STATE BANK OF INDIA	7,646	29,858.80	44,144	1,02,143.68	104	363.17	1,032	5,029.47	5	5.24	66	630.61	52,997	1,38,030.96
2	BANK OF INDIA	16,404	11,445.34	60,444	55,034.43	1	0.52	549	1,822.71	19	8.45	90	433.76	77,507	68,745.22
3	INDIAN BANK	2,577	4,703.32	13,075	14,760.33	24	20.93	233	650.34	1	7.40	26	363.03	15,936	20,505.34
4	CENTRAL BANK OF INDIA	1,160	828.81	3,082	3,404.35	159	75.33	123	482.88	4	6.31	93	250.96	4,621	5,048.65
5	PUNJAB NATIONAL BANK	4,271	7,939.07	10,368	11,965.02	1	30.40	195	864.23	6	19.82	31	269.24	14,872	21,087.79
6	CANARA BANK	1,688	4,395.90	8,514	17,262.21	788	2,531.68	1,433	4,712.33	11	67.33	132	567.95	12,566	29,537.40
7	UNION BANK OF INDIA	2,114	3,913.16	11,958	12,563.07	16	37.87	435	2,412.74	4	5.48	73	336.92	14,600	19,269.23
8	UCO BANK	1,335	1,222.81	5,658	5,060.97	10	24.39	143	368.85	-	-	9	20.36	7,155	6,697.37
9	BANK OF BARODA	982	2,434.81	3,913	5,436.78	50	151.80	148	764.40	1	0.44	79	341.02	5,173	9,129.25
10	INDIAN OVERSEAS BANK	268	930.22	795	1,227.15	-	-	31	108.36	-	-	2	28.81	1,096	2,294.54
11	PUNJAB AND SINDH BANK	46	235.64	130	440.81	1	0.57	62	405.46	-	-	3	27.06	242	1,109.54
12	BANK OF MAHARASHTRA	59	432.15	236	724.07	-	-	15	60.11	-	-	5	72.56	315	1,288.89
13	IDBI BANK LTD	869	4,275.71	3,196	4,695.11	6	26.93	207	805.56	2	0.84	26	177.29	4,306	9,981.44
14	IDFC FIRST BANK LIMITED	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	FEDERAL BANK LTD	94	324.34	377	845.50	-	-	120	424.44	-	-	-	-	591	1,594.28
16	HDFC BANK LTD	483	336.97	15,217	8,333.59	-	-	172	874.12	-	-	12	45.95	15,884	9,590.63
17	ICICI BANK LTD	512	1,958.50	6,052	20,792.53	12	140.21	424	4,860.05	5	194.11	33	781.17	7,038	28,726.57
18	KARNATAKA BANK LTD	-	-	10	110.85	-	-	5	63.65	-	-	-	-	15	174.50
19	AXIS BANK LTD	204	680.47	3,886	8,655.19	1	0.89	167	1,257.97	4	5.89	23	109.46	4,285	10,709.87
20	INDUSIND BANK	9,227	2,484.30	2,83,972	73,358.83	-	-	68	531.51	-	-	17	53.02	2,93,284	76,427.66
21	JAMMU & KASHMIR BANK LTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	YES BANK	-	-	54	798.13	-	-	18	222.60	-	-	1	14.76	73	1,035.49
23	KOTAK MAHENDRA BANK LTD	24	70.58	256	2,021.89	-	-	309	2,986.36	-	-	1	70.43	590	5,149.25
24	SOUTH INDIAN BANK LTD	1	0.00	13	17.27	-	-	12	83.46	-	-	-	-	26	100.73
25	LAKSHMI VILAS BANK	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	KARUR VYSYA BANK	-	-	35	75.55	-	-	-	-	-	-	-	-	35	75.55
27	BANDHAN BANK	513	204.04	1,07,913	39,539.68	31	16.05	182	88.77	-	-	2	0.29	1,08,641	39,848.82
28	JHARKHAND RAJYA GRAMIN BANK	51,410	31,351.56	30,977	14,025.91	-	-	-	-	-	-	-	-	82,387	45,377.47
29	DHANBAD CENTRAL CO-OP.BANK	4	2.52	125	234.31	-	-	1	0.23	-	-	-	-	130	237.06
30	JHARKHAND STATE COOPERATIVE BANK LTD	720	1,249.17	1,009	1,002.62	8	3.57	13	10.01	-	-	1	0.26	1,751	2,265.63
31	ESAF SMALL FINANCE BANK LIMITED	20	15.13	1,649	321.82	3	0.79	-	-	-	-	-	-	1,672	337.73
32	UJJIVAN SMALL FINANCE BANK	992	312.78	25,522	7,816.31	4	0.82	401	120.43	2	1.15	3	1.00	26,924	8,252.49
33	UTKARSH SMALL FINANCE BANK LIMITED	807	263.68	5,654	2,958.57	7	3.74	106	49.96	2	1.00	98	36.45	6,674	3,313.41
34	JANA SMALL FINANCE BANK	748	267.68	7,512	2,102.36	4,294	1,684.12	96	27.25	-	-	72	28.44	12,722	4,109.86
	GRAND TOTAL	**1,05,178**	**1,12,137.45**	**6,55,746**	**4,17,728.88**	**5,520**	**5,113.77**	**6,700**	**30,088.25**	**66**	**323.48**	**898**	**4,660.79**	**7,74,108**	**5,70,052.61**

SOURCE: SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

LOANS OUTSTANDING TO MINORITY COMMUNITIES- DISTRICT WISE

AS ON 30th JUNE 2022

[Amount in Lakh] ANNEXURE - 16 (B)

Sl No	DISTRICT NAME	CHRISTIANS		MUSLIMS		BUDDHISTS		SIKHS		ZORASTRIA		JAINS		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	BOKARO	1,564	2,590.62	18,049	23,332.17	925	826.27	310	1,194.38	-	-	126	345.87	20,974	28,289.31
2	CHATRA	1,992	1,519.43	5,817	5,043.12	-	-	46	108.38	4	15.75	18	78.56	7,877	6,765.25
3	DEOGHAR	4,631	2,495.57	18,395	11,312.13	99	156.48	366	303.14	4	53.96	11	42.60	23,506	14,363.88
4	DHANBAD	1,472	2,743.40	46,540	45,671.17	1,399	767.73	709	3,153.88	-	-	40	189.09	50,160	52,525.27
5	DUMKA	5,163	3,976.64	11,503	7,791.94	41	48.40	38	49.65	2	10.27	5	2.16	16,752	11,879.06
6	EAST SINGHBHUM	3,813	6,747.70	22,149	36,204.87	1,294	1,186.22	2,924	14,317.09	15	16.68	88	485.31	30,283	58,957.87
7	GARHWA	5,210	3,867.55	9,597	5,340.57	16	7.87	21	50.60	-	-	22	17.70	14,866	9,284.29
8	GIRIDIH	2,792	1,982.09	30,042	22,175.56	40	38.14	96	604.15	1	0.48	84	217.73	33,055	25,018.14
9	GODDA	3,417	2,367.38	12,955	10,855.73	32	17.71	40	25.01	-	-	9	3.06	16,453	13,268.88
10	GUMLA	6,973	6,018.97	6,785	4,822.87	1	0.20	66	68.11	-	-	-	-	13,825	10,910.15
11	HAZARIBAGH	2,788	3,601.22	24,755	25,746.00	327	182.49	210	1,026.88	18	8.89	136	475.03	28,234	31,040.52
12	JAMTARA	2,947	1,465.98	10,038	5,499.89	4	0.87	23	64.70	-	-	6	13.04	13,018	7,044.48
13	KHUNTI	4,781	3,914.14	2,161	2,043.78	63	31.59	45	119.66	2	5.83	9	77.83	7,061	6,192.83
14	KODERMA	508	724.87	9,161	7,324.17	1	14.52	112	392.64	1	0.44	31	132.80	9,814	8,589.44
15	LATEHAR	2,667	3,029.58	4,132	3,210.11	13	19.29	8	20.06	-	-	9	2.16	6,829	6,281.20
16	LOHARDAGA	1,391	1,833.94	13,138	8,699.78	-	-	14	8.85	-	-	7	1.82	14,550	10,544.40
17	PAKUR	2,330	2,075.12	35,482	21,583.42	2	0.33	33	146.68	2	3.64	6	8.38	37,855	23,817.56
18	PALAMU	7,835	5,789.97	13,392	9,609.68	9	11.67	58	347.54	-	-	28	195.57	21,322	15,954.44
19	RAMGARH	889	1,655.06	12,474	13,515.98	138	133.97	448	1,542.96	1	0.50	38	253.90	13,988	17,102.36
20	RANCHI	21,987	37,832.82	3,04,608	1,20,839.33	930	1,241.53	693	5,113.03	7	74.74	188	2,065.30	3,28,413	1,67,166.76
21	SAHIBGANJ	2,997	2,559.65	17,109	12,295.52	64	176.93	35	30.42	1	0.78	10	3.78	20,216	15,067.09
22	SERAIKELA-KHARSAWAN	2,137	1,691.08	18,521	6,781.47	73	165.94	117	457.30	3	124.89	5	5.40	20,856	9,226.09
23	SIMDEGA	9,685	7,506.68	2,083	1,692.26	5	9.31	11	8.69	1	1.33	6	17.84	11,791	9,236.10
24	WEST SINGHBHUM	5,209	4,147.97	6,860	6,337.36	44	76.32	277	934.44	4	5.29	16	25.87	12,410	11,527.25
	GRAND TOTAL	**1,05,178**	**1,12,137.45**	**6,55,746**	**4,17,728.88**	**5,520**	**5,113.77**	**6,700**	**30,088.25**	**66**	**323.48**	**898**	**4,660.79**	**7,74,108**	**5,70,052.61**

SOURCE:SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND
CONVENOR : BANK OF INDIA
BANK WISE LOANS OUTSTANDING AND DISBURSED TO SC/ST

[No in Actual and amount in Lakh] ANNEXURE - 17 (A)

Sl No	Bank Name	OUTSTANDING - 30.06.2022				DISBURSED FROM 01.04.2022 TO 30.06.2022			
		SCHEDULED CASTE		SCHEDULED TRIBES		SCHEDULED CASTE		SCHEDULED TRIBES	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	STATE BANK OF INDIA	42,529	1,40,883.38	71,964	1,98,917.18	6,057	21,770.03	10,380	27,614.88
2	BANK OF INDIA	34,855	31,502.30	1,10,156	67,784.89	19,327	14,890.20	65,800	27,660.44
3	INDIAN BANK	9,539	8,574.01	15,747	12,981.62	905	910.68	1,614	1,470.63
4	CENTRAL BANK OF INDIA	9,276	7,901.55	10,025	8,098.61	862	763.18	931	805.08
5	PUNJAB NATIONAL BANK	9,286	9,727.55	14,762	14,128.47	315	565.28	715	1,171.78
6	CANARA BANK	5,753	8,761.46	13,056	15,586.09	300	718.11	606	692.01
7	UNION BANK OF INDIA	5,884	5,955.02	16,804	12,821.59	509	706.60	1,690	1,580.09
8	UCO BANK	2,739	1,894.46	5,526	3,503.28	51	71.84	133	183.89
9	BANK OF BARODA	2,638	4,046.46	7,160	10,743.59	133	304.88	305	922.83
10	INDIAN OVERSEAS BANK	135	269.97	793	1,164.80	11	13.07	28	35.25
11	PUNJAB AND SINDH BANK	60	199.12	73	288.61	3	16.00	1	44.00
12	BANK OF MAHARASHTRA	107	256.32	89	457.51	50	90.69	44	160.66
13	IDBI BANK LTD	1,691	4,410.04	3,243	6,931.16	130	453.49	185	500.44
14	IDFC FIRST BANK LIMITED	1,822	829.95	4,371	1,901.56	382	199.24	885	380.09
15	FEDERAL BANK LTD	27	85.46	44	212.74	1	0.00	4	37.67
16	HDFC BANK LTD	133	374.18	300	840.90	3	14.29	6	28.12
17	ICICI BANK LTD	1,035	2,128.67	1,470	2,990.32	312	344.62	237	658.88
18	KARNATAKA BANK LTD	4	2.53	2	22.79	1	0.25	-	-
19	AXIS BANK LTD	7,534	2,385.38	4,631	1,945.12	34	163.84	23	123.86
20	INDUSIND BANK	2,18,826	4,757.81	1,23,925	2,105.51	5,15,210	18,928.12	27,507	807.98
21	JAMMU & KASHMIR BANK LTD	-	-	-	-	-	-	-	-
22	YES BANK	2	15.63	-	-	-	-	-	-
23	KOTAK MAHENDRA BANK LTD	85	228.49	161	591.64	3	13.18	4	12.76
24	SOUTH INDIAN BANK LTD	-	-	-	-	-	-	-	-
25	LAKSHMI VILAS BANK	-	-	-	-	-	-	-	-
26	KARUR VYSYA BANK	28	154.91	-	-	3	32.12	-	-
27	BANDHAN BANK	16,009	6,627.57	8,209	3,175.07	1,403	856.56	726	398.12
28	JHARKHAND RAJYA GRAMIN BANK	76,503	49,527.93	87,152	53,655.26	2,791	2,460.30	3,075	2,721.35
29	DHANBAD CENTRAL CO-OP.BANK	56	68.42	32	35.12	3	1.80	4	4.64
30	JHARKHAND STATE COOPERATIVE BANK LTD	280	649.36	1,029	2,510.08	26	55.19	58	145.68
31	ESAF SMALL FINANCE BANK LIMITED	706	118.71	335	56.86	130	34.98	65	17.30
32	UJJIVAN SMALL FINANCE BANK	8,954	2,853.11	6,541	2,281.47	1,498	801.39	1,129	599.82
33	UTKARSH SMALL FINANCE BANK LIMITED	63,319	22,493.69	22,171	7,211.76	9,003	4,541.39	3,165	1,474.53
34	JANA SMALL FINANCE BANK	6,019	1,776.61	3,959	1,140.12	692	325.22	536	251.65
GRAND TOTAL		**5,25,834**	**3,19,460.07**	**5,33,730**	**4,34,083.72**	**5,60,148**	**70,046.52**	**1,19,856**	**70,504.44**

SOURCE:SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND
CONVENOR : BANK OF INDIA
DISTRICT WISE LOANS OUTSTANDING AND DISBURSED TO SC/ST

[No in Actual and amount in Lakh] ANNEXURE - 17 (B)

Sl No	DISTRICT NAME	OUTSTANDING - 30.06.2022				DISBURSED FROM 01.04.2022 - 30.06.2022			
		SCHEDULED CASTE		SCHEDULED TRIBES		SCHEDULED CASTE		SCHEDULED TRIBES	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	BOKARO	14,066	24,780.98	8,980	14,747.34	4,015	4,899.35	1,583	2,876.92
2	CHATRA	10,074	7,542.59	4,570	3,884.79	3,130	1,516.77	624	580.62
3	DEOGHAR	17,081	13,229.10	11,065	7,619.45	1,250	1,857.24	680	684.43
4	DHANBAD	22,937	50,571.90	10,883	14,237.76	7,565	9,071.00	1,795	2,385.63
5	DUMKA	15,404	10,582.58	19,028	18,052.84	1,614	1,220.28	1,354	1,853.91
6	EAST SINGHBHUM	18,057	19,103.52	38,540	40,422.66	4,411	3,667.60	13,433	7,384.71
7	GARHWA	19,830	13,511.82	11,949	8,235.94	2,072	1,591.51	627	583.61
8	GIRIDIH	24,428	14,074.85	11,339	7,446.68	5,060	2,781.03	1,497	1,139.22
9	GODDA	11,927	9,705.78	14,652	16,897.79	1,000	1,116.85	1,431	1,812.21
10	GUMLA	5,660	4,041.92	25,377	20,017.19	742	459.52	6,650	3,594.63
11	HAZARIBAGH	20,810	18,369.24	9,295	10,747.71	5,683	3,985.26	1,575	2,222.90
12	JAMTARA	6,694	5,416.03	10,311	7,952.92	647	502.34	1,069	884.08
13	KHUNTI	3,104	3,448.74	17,573	15,175.81	640	513.22	4,416	2,711.03
14	KODERMA	8,005	5,450.23	1,582	1,741.35	3,583	1,318.15	228	281.28
15	LATEHAR	6,915	7,056.95	8,908	9,093.54	1,286	1,374.36	1,330	1,265.34
16	LOHARDAGA	2,926	2,893.96	14,123	12,057.16	786	459.53	6,363	2,696.55
17	PAKUR	6,106	4,966.92	12,076	9,892.65	1,644	974.92	2,722	1,089.62
18	PALAMU	35,069	25,411.28	18,803	14,356.67	4,195	3,325.04	1,251	1,144.46
19	RAMGARH	7,868	11,806.59	10,644	15,879.31	1,326	2,591.53	1,941	3,912.49
20	RANCHI	2,27,362	43,164.70	1,66,700	1,02,707.23	4,63,506	22,139.95	36,011	16,294.20
21	SAHIBGANJ	7,086	5,948.84	18,233	14,938.46	578	644.15	2,239	1,610.32
22	SERAIKELA-KHARSAWAN	19,753	6,092.62	34,214	18,749.95	41,812	2,227.89	11,297	3,713.54
23	SIMDEGA	3,619	2,368.88	12,359	9,269.42	1,142	354.55	4,329	1,708.07
24	WEST SINGHBHUM	11,053	9,920.05	42,526	39,959.10	2,461	1,454.47	15,411	8,074.65
GRAND TOTAL		**5,25,834**	**3,19,460.07**	**5,33,730**	**4,34,083.72**	**5,60,148**	**70,046.52**	**1,19,856**	**70,504.44**

SOURCE:SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR BANK OF INDIA

ADVANCES TO WOMEN - BANK WISE

As on JUNE 30th 2022

[No. in Actual and Amt. in Lakh] **Annexure- 18 (A)**

Sl No	BANK NAME	OUTSTANDING LOANS		INDIVIDUAL WOMEN		LOANS DISBURSED	
		A/Cs	Amount	A/Cs	Amount	A/Cs	Amount
1	STATE BANK OF INDIA	85,070	2,76,965.26	28,672	14,117.37	12,915	30,910.74
2	BANK OF INDIA	1,74,194	1,84,634.67	89,483	31,989.11	81,505	33,299.35
3	INDIAN BANK	20,262	36,181.85	3,407	1,408.04	3,517	3,687.50
4	CENTRAL BANK OF INDIA	12,625	24,267.04	320	82.78	2,068	3,326.45
5	PUNJAB NATIONAL BANK	30,665	78,662.84	524	236.20	1,697	5,158.85
6	CANARA BANK	24,932	76,488.01	15,140	5,558.61	8,270	13,444.20
7	UNION BANK OF INDIA	14,109	34,114.65	8,141	3,312.91	1,787	3,986.84
8	UCO BANK	7,838	13,061.59	2,940	1,024.99	458	1,126.68
9	BANK OF BARODA	12,384	38,152.76	6,656	2,207.94	1,198	3,428.12
10	INDIAN OVERSEAS BANK	3,862	12,765.36	-	-	1,084	1,365.80
11	PUNJAB AND SINDH BANK	1,077	6,085	1,563	6,683	59	212.06
12	BANK OF MAHARASHTRA	715	2,228.56	403	74.41	262	799.54
13	IDBI BANK LTD	6,030	20,893.52	794	242.91	1,036	2,362.87
14	IDFC FIRST BANK LIMITED	16,743	6,848.46	-	-	5,207	1,942.44
15	FEDERAL BANK LTD	955	3,193.95	37	15.61	254	840.88
16	HDFC BANK LTD	88,553	43,246.38	73,155	11,968.46	7,207	5,005.23
17	ICICI BANK LTD	22,307	1,98,034.07	223	93.01	9,172	25,374.27
18	KARNATAKA BANK LTD	120	1,162.13	-	-	45	98.68
19	AXIS BANK LTD	50,041	24,246.50	30,737	4,975.29	477	1,796.29
20	INDUSIND BANK	14,014	10,961.76	14,014	10,961.76	1,192	1,836.27
21	JAMMU & KASHMIR BANK LTD	-	-	-	-	-	-
22	YES BANK	-	-	-	-	-	-
23	KOTAK MAHENDRA BANK LTD	477	1,674.46	-	-	291	415.35
24	SOUTH INDIAN BANK LTD	176	364.40	-	-	33	41.35
25	LAKSHMI VILAS BANK	1	1.65	-	-	-	-
26	KARUR VYSYA BANK	23	144.81	-	-	5	16.29
27	BANDHAN BANK	3,26,967	1,12,020.69	3,11,973	98,067.13	35,653	18,375.79
28	JHARKHAND RAJYA GRAMIN BANK	66,032	29,660.82	63,350	27,807.16	1,443	1,571.52
29	DHANBAD CENTRAL CO-OP.BANK	170	236.22	100	34.93	37	43.89
30	JHARKHAND STATE COOPERATIVE BANK LTD	4,447	4,579.94	-	-	403	405.48
31	ESAF SMALL FINANCE BANK LIMITED	85,456	20,626.45	85,456	20,626.45	10,658	3,880.85
32	UJJIVAN SMALL FINANCE BANK	1,19,205	38,078.61	6,015	1,157.77	17,844	10,117.83
33	UTKARSH SMALL FINANCE BANK LIMITED	1,87,326	75,816.82	1,86,219	67,924.96	27,605	14,363.65
34	JANA SMALL FINANCE BANK	50,290	13,845.74	18,082	7,064.74	20,766	9,526.63
GRAND TOTAL		**14,27,066**	**13,89,245.29**	**9,47,404**	**3,17,635.71**	**2,54,148**	**1,98,761.72**

SOURCE:SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR BANK OF INDIA

ADVANCES TO WOMEN- DISTRICT WISE

As on JUNE 30th 2022

[No. in Actual and Amt. in Lakh] **Annexure- 18 (B)**

SL NO	DISTRICT NAME	OUTSTANDING LOANS		INDIVIDUAL WOMEN		LOANS DISBURSED	
		A/Cs	Amount	A/Cs	Amount	A/Cs	Amount
1	BOKARO	87,366	98,449.20	55,258	16,872.96	17,340	15,306.67
2	CHATRA	22,760	14,265.99	16,001	5,190.07	6,766	2,428.34
3	DEOGHAR	53,548	40,298.22	29,911	7,922.80	6,625	6,870.07
4	DHANBAD	1,46,489	1,41,478.82	67,672	19,869.53	23,978	20,339.83
5	DUMKA	77,838	34,342.12	68,846	19,370.79	9,719	5,242.26
6	EAST SINGHBHUM	1,51,761	2,06,273.43	75,795	26,238.99	31,372	29,513.99
7	GARHWA	43,095	20,711.75	39,470	13,905.73	5,634	3,334.56
8	GIRIDIH	97,377	51,911.10	82,582	27,517.35	17,182	8,306.06
9	GODDA	46,062	25,364.14	38,031	12,649.54	5,170	3,486.78
10	GUMLA	17,580	17,215.90	8,544	2,915.76	3,590	2,636.57
11	HAZARIBAGH	90,415	68,729.83	55,670	19,258.34	19,368	11,659.91
12	JAMTARA	12,795	8,890.60	7,638	2,183.17	1,698	969.40
13	KHUNTI	12,667	11,616.78	7,920	2,846.90	2,945	2,058.27
14	KODERMA	42,711	26,978.55	25,186	8,902.77	8,171	4,734.42
15	LATEHAR	12,142	8,324.63	8,939	3,024.29	2,130	1,352.77
16	LOHARDAGA	15,847	14,205.87	10,006	3,230.13	4,375	2,130.15
17	PAKUR	54,315	24,303.26	49,836	16,719.48	7,650	3,682.89
18	PALAMU	75,085	43,430.26	66,534	22,351.85	10,312	7,010.24
19	RAMGARH	54,068	44,698.38	40,275	13,087.58	8,690	6,989.59
20	RANCHI	1,66,811	3,77,972.70	83,582	32,991.30	31,731	44,836.51
21	SAHIBGANJ	49,203	26,291.86	44,321	17,332.30	5,832	3,603.96
22	SERAIKELA-KHARSAWAN	39,745	35,300.75	24,326	8,599.27	9,413	5,401.42
23	SIMDEGA	12,894	9,325.95	9,265	2,985.95	4,344	1,819.46
24	WEST SINGHBHUM	44,492	38,865.19	31,796	11,668.86	10,113	5,047.58
GRAND TOTAL		**14,27,066**	**13,89,245.29**	**9,47,404**	**3,17,635.71**	**2,54,148**	**1,98,761.72**

SOURCE:SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND
CONVENOR : BANK OF INDIA
BANK WISE CASA AND AADHAAR AUTHENTICATION AS ON 30.06.2022

No in Actuals

Annexure-19 (A)

Sl No	BANK NAMES	Number of operative CASA	Number of Aadhaar seeded CASA	% of CASA Aadhaar seeding	Number of Authenticated CASA	% CASA Authentication
			LEAD BANKS			
1	STATE BANK OF INDIA	1,03,76,458	64,23,899	**61.91%**	48,33,583	46.58%
2	BANK OF INDIA	84,39,981	80,29,204	**95.13%**	80,59,043	95.49%
3	INDIAN BANK	16,43,833	12,66,613	**77.05%**	10,04,793	61.13%
A	**SUB TOTAL**	**2,04,60,272**	**1,57,19,716**	**76.83%**	**1,38,97,419**	67.92%
			OTHERS PUBLIC SECTOR BANKS			
1	CENTRAL BANK OF INDIA	8,81,422	5,87,699	**66.68%**	6,80,147	77.16%
2	PUNJAB NATIONAL BANK	27,32,795	22,85,811	**83.64%**	1,17,002	4.28%
3	CANARA BANK	11,51,703	10,60,184	**92.05%**	4,13,374	35.89%
4	UNION BANK OF INDIA	7,71,099	6,67,545	**86.57%**	7,53,416	97.71%
5	UCO BANK	5,39,633	5,14,603	**95.36%**	5,14,603	95.36%
6	BANK OF BARODA	12,30,240	13,22,770	**107.52%**	9,76,071	79.34%
7	INDIAN OVERSEAS BANK	2,59,428	2,27,226	**87.59%**	2,23,475	86.14%
8	PUNJAB AND SINDH BANK	73,352	83,083	**113.27%**	55,891	76.20%
9	BANK OF MAHARASHTRA	57,029	54,517	**95.60%**	27,708	48.59%
B	**SUB TOTAL**	**76,96,701**	**68,03,438**	**88.39%**	**37,61,687**	48.87%
			PRIVATE SECTOR BANKS			
1	IDBI BANK LTD	3,20,268	2,64,423	**82.56%**	1,91,795	59.89%
2	IDFC FIRST BANK LIMITED	19,784	17,996	**90.96%**	6,376	32.23%
3	FEDERAL BANK LTD	32,271	23,552	**72.98%**	20,091	62.26%
4	HDFC BANK LTD	3,02,872	1,49,179	**49.25%**	1,41,426	46.69%
5	ICICI BANK LTD	3,62,426	2,02,040	**55.75%**	1,76,534	48.71%
6	KARNATAKA BANK LTD	11,374	9,439	**82.99%**	1,590	13.98%
7	AXIS BANK LTD	3,97,949	1,35,109	**33.95%**	2,18,820	54.99%
8	INDUSIND BANK	3,94,844	3,09,689	**78.43%**	-	0.00%
9	JAMMU & KASHMIR BANK LTD	4,999	1,792	**35.85%**	694	13.88%
10	YES BANK	17,005	11,405	**67.07%**	9,503	55.88%
11	KOTAK MAHENDRA BANK LTD	1,51,785	1,49,320	**98.38%**	8,105	5.34%
12	SOUTH INDIAN BANK LTD	-	-		-	
13	LAKSHMI VILAS BANK	32	26	**81.25%**	2	6.25%
14	KARUR VYSYA BANK	56	437	**780.36%**	1	1.79%
15	BANDHAN BANK	5,86,161	12,959	**2.21%**	2,09,899	35.81%
C	**SUB TOTAL**	**26,01,826**	**12,87,366**	**49.48%**	**9,84,836**	37.85%
A+B+C	**TOTAL COMMERCIAL BANK**	**3,07,58,799**	**2,38,10,520**	**77.41%**	**1,86,43,942**	60.61%
			REGIONAL RUAL BANK			
D	JHARKHAND RAJYA GRAMIN BANK	9,90,064	5,62,224	**56.79%**	4,82,780	48.76%
			COOPERATIVE BANKS			
1	DHANBAD CENTRAL CO-OP.BANK	28,681	27,303	**95.20%**	-	0.00%
2	JHARKHAND STATE COOPERATIVE BANK LTD	14,30,630	6,32,340	**44.20%**	5,18,675	36.26%
E	**SUB TOTAL**	**14,59,311**	**6,59,643**	**45.20%**	**5,18,675**	35.54%
			SMALL FINANCE BANKS			
1	ESAF SMALL FINANCE BANK LIMITED	1,31,274	22	**0.02%**	1,31,274	100.00%
2	UJJIVAN SMALL FINANCE BANK	1,68,894	1,65,915	**98.24%**	1,65,915	98.24%
3	UTKARSH SMALL FINANCE BANK LIMITED	1,50,243	28,758	**19.14%**	-	0.00%
4	JANA SMALL FINANCE BANK	71,035	68,051	**95.80%**	46,195	65.03%
F	**SUB TOTAL**	**5,21,446**	**2,62,746**	**50.39%**	**3,43,384**	65.85%
			PAYMENT BANKS			
1	AIRTEL PAYMENTS BANK	49,085	49,085	**100.00%**	49,085	100.00%
2	INDIA POST PAYMENTS BANK	9,81,094	4,25,315	**43.35%**	4,60,301	46.92%
3	FINO PAYMENTS BANK	1,26,051	1,26,823	**100.61%**	1,26,030	99.98%
G	**SUB TOTAL**	**11,56,230**	**6,01,223**	**52.00%**	**6,35,416**	54.96%
GRAND TOTAL (A+B+C+D+F+G)		**3,48,85,850**	**2,58,96,356**	**74.23%**	**2,06,24,197**	59.12%

SOURCE: SLBC PORTAL

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

CONVENOR : BANK OF INDIA

DISTRICT-WISE CASA AND AADHAAR AUTHENTICATION AS ON 30.06.2022

No in Actuals **Annexure- 19 (B)**

Sl No	DISTRICT NAMES	Number of operative CASA	Number of Aadhaar seeded CASA	% of CASA Aadhaar seeding	Number of Authenticated CASA	% CASA authentication
1	BOKARO	21,46,493	15,68,908	73.09%	13,89,056	64.71%
2	CHATRA	9,30,123	7,31,093	78.60%	6,29,600	67.69%
3	DEOGHAR	16,34,744	11,43,714	69.96%	8,97,365	54.89%
4	DHANBAD	29,58,665	21,68,593	73.30%	19,30,382	65.25%
5	DUMKA	12,50,906	8,20,656	65.60%	6,48,777	51.86%
6	EAST SINGHBHUM	29,52,610	21,14,663	71.62%	18,06,549	61.18%
7	GARHWA	10,90,290	8,10,414	74.33%	5,34,109	48.99%
8	GIRIDIH	23,09,766	18,28,750	79.17%	15,18,953	65.76%
9	GODDA	12,16,795	8,45,312	69.47%	5,72,824	47.08%
10	GUMLA	9,32,658	7,26,962	77.95%	5,67,721	60.87%
11	HAZARIBAGH	20,18,384	15,21,080	75.36%	12,29,530	60.92%
12	JAMTARA	7,20,291	5,28,747	73.41%	4,48,073	62.21%
13	KHUNTI	5,31,087	4,03,273	75.93%	3,09,498	58.28%
14	KODERMA	8,46,428	6,85,574	81.00%	5,65,792	66.84%
15	LATEHAR	6,63,399	5,07,142	76.45%	3,44,379	51.91%
16	LOHARDAGA	5,32,309	4,25,934	80.02%	3,38,111	63.52%
17	PAKUR	8,75,557	6,49,141	74.14%	5,24,174	59.87%
18	PALAMU	18,88,565	13,82,689	73.21%	8,56,756	45.37%
19	RAMGARH	10,44,112	7,58,538	72.65%	6,73,941	64.55%
20	RANCHI	41,23,768	30,19,714	73.23%	22,25,973	53.98%
21	SAHIBGANJ	11,33,045	8,39,346	74.08%	6,41,498	56.62%
22	SERAIKELA-KHARSAWAN	10,33,854	8,34,258	80.69%	6,92,389	66.97%
23	SIMDEGA	5,65,304	4,47,577	79.17%	4,00,831	70.91%
24	WEST SINGHBHUM	14,86,697	11,34,278	76.30%	8,77,916	59.05%
GRAND TOTAL		**3,48,85,850**	**2,58,96,356**	**74.23%**	**2,06,24,197**	**59.12%**

SOURCE: SLBC PORTAL

STATE LEVEL BANKER'S COMMIITTEE, JHARKHAND

CONVENOR-BANK OF INDIA

CONTACT DETAILS OF CONTROLLING HEADS OF BANKS IN JHARKHAND

Sl No	BANKS	NAME OF CONTROLLING HEAD	DESIGNATION	MOBILE NO	EMAIL-ID
			PUBLIC SECTOR BANKS		
1	BANK OF BARODA	SRI MANISH KUMAR	REGIONAL HEAD AND AGM	6287395610	rm.ranchi@bankofbaroda.co.in
2	BANK OF INDIA	SRI BIKRAM KESHARI MISHRA	GENERAL MANAGER	7873850443	NB.Jharkhand-Chattisgarh@bankofindia.co.in
3	BANK OF MAHARASHTRA	SRI C B SINGH	ZONAL HEAD	8408826999	zmpatna@mahabank.co.in
4	CANARA BANK	SRI HITESH GOEL	GENERAL MANAGER	9334913525	ranchico@canarabnk.com
5	CENTRAL BANK OF INDIA	SRI SUNIL KUMAR	DEPUTY GENERAL MANAGER	9264291876	rmrancro@centralbank.co.in
6	INDIAN BANK	SRI F.R BOKAHRI	DY. GENERAL MANAGER	9051658238	zoranchi@indianbank.co.in ; fr.bokhari@indianbank.co.in
7	INDIAN OVERSEAS BANK	SRI SRIHARI RAMAN	CHIEF REGIONAL MANAGER	8376959229	ranchirm@iobnet.co.in
8	PUNJAB AND SINDH BANK	DR LALIT KUMAR SHARMA	DEPUTY GENERAL MANAGER	9830014432	zm.kolkata@psb.co.in
9	PUNJAB NATIONAL BANK	SRI DEEPAK KUMAR SRIVASTAVA	DEPUTY GENERAL MANAGER	9431023304	coranchisouth@pnb.co.in;coransouthpnd@pnb.co.in
10	STATE BANK OF INDIA	SRI MRIGANK JAIN	GENERAL MANAGER JHARKHAND	9819027590	gmjharkhand.lhopat@sbi.co.in
11	UCO BANK	SRI SANDIP SHARMA	DGM & ZONAL HEAD	8337020889	zo.ranchi@ucobank.co.in
12	UNION BANK OF INDIA	SRI GYANA RANJAN SARANGI	FIELD GENERAL MANAGER	9845416052	fgm.ranchi@unionbankofindia.com
			PRIVATE SECTOR BANKS		
13	AXIS BANK LTD	SRI AKASH KUMAR	SENIOR VICE PRESIDENT	9004098940	circlehead.patna@axisbank.com ;akash.kumar@axisbank.com
14	BANDHAN BANK	SRI Aditya Sarangi	Regional Head	7770997222	rhbb.raipur@bandhanbank.com
15	DBS BANK	SRI P V SUBHASH	REGIONAL HEAD	7619554555	subhash.yogeshwar@lvbank.in
16	FEDERAL BANK LTD	SRI RAJIB LOCHAN MOHANTY	ASSISTANT VICE PRESIDENT	9801692704	rajib@federalbank.com
17	HDFC BANK LTD	SRI ABHISHEK KUMAR	CIRCLE HEAD AND SVP	9334328959	kumar.abhishek@hdfcbank.com
18	ICICI BANK LTD	SRI SUJAN MITRA	DEPUTY GENERAL MANAGER	9903609425	sujan.mitra@icicibank.com
19	IDBI BANK LTD	SRI MANOJ KUMAR GUPTA	REGIONAL HEAD	7781021133	gupta.manoj@idbi.co.in
20	IDFC FIRST BANK LIMITED	SRI MANISH BHARTI	VICE PRESIDENT	7250483060	manish.bharti@idfcfirstbank.com
21	INDUSIND BANK	SRI RAKESH KUMAR	DEPUTY ZONAL HEAD	8051100612	Rakesh.kumar@indusind.com
22	JAMMU & KASHMIR BANK LTD	SRI TAHIR AZIZ WANI	MANAGER	9906608262	tahir.aziz@jkbmail.com
23	KARNATAKA BANK LTD	SRI BASAVARAJ DESALLI	ASST GENERAL MANAGER	9448282832	basavaraj.desalli@ktkbank.com
24	KARUR VYSYA BANK	SRI VIJAY KUMAR	BRANCH MANAGER	7091194716	vijaykumar@kvbmail.com
25	KOTAK MAHENDRA BANK LTD	SRI NARENDRA RAPETA	SENIOR VICE PRESIDENT	9830282756	narender.rapeta@kotak.com
26	SOUTH INDIAN BANK LTD	SRI JILJITH J	ASST GENERAL MANAGER , REGIONAL	8943766699	jiljith@sib.co.in
27	YES BANK	SRI ANAND KUMAR	SENIOR VICE PRESIDENT	7873962227	anand.kumar1@yesbank.in
			REGIONAL RURAL BANK		
28	JHARKHAND RAJYA GRAMIN BANK	SRI PIYUSH BHATT	CHAIRMAN	9492783000	chairman@jrgb.in
			COOPERATIVE BANKS		
29	DHANBAD CENTRAL CO-OP.BANK	SRI AFREAM GEORGE KUJUR	MANAGING DIRECTOR	9431782508	md@dhanbadccb.in
30	JHARKHAND STATE COOPERATIVE BANK	DR. MANOJ KUAMR	CEO Incharge	9471530929	mdjscb@gmail.com
			SMALL FINANCE BANKS		
31	ESAF SMALL FINANCE BANK	SRI SANJEEV KUMAR HOTTA	REGIONAL HEAD	993736555	sanjeev.kumarhotta@esafbank.com
32	JANA SMALL FINANCE BANK	SRI KUNWAR KUMAR	Associate VP (Regional Head- Dhanbad, B	7360076875	Kunwar.kumar@janabank.com
	JANA SMALL FINANCE BANK	SRI FARHAN JALILI	Senior Manager (Regional Head- Ranchi,	7280073087	farhan.jalili@janabank.com
33	UJJIVAN SMALL FINANCE BANK	SRI MANISH KUMAR	Regional Head	8789559190 7857939666	manish.kumar767@ujjivan.com
34	UTKARSH SMALL FINANCE BANK	SRI RAHUL DWIVEDI	ZONAL HEAD	8173001179	rahul.dwivedi@utkarsh.bank
			PAYMENT BANKS		
34	INDIA POST PAYMENT BANK	SRI SHRI BIRAJ DEKA	CHIEF MANAGER	9038224956	biraj.d@ippbobline.in
35	FINO PAYMENT BANK	SRI MANISH DWIVEDI	ZONAL HEAD	9934011010	manish.dwivedi@finobank.com
36	AIRTEL PAYMENTS BANK	SRI SHRI MANISH MUDGAL	ASSISTANT VICE PRESIDENT	9815049544	Manish.Mudgal@airtelbank.com
38	AU SMALL FINANCE BANK	SRI ANSHUL	STATE HEAD	8334937778	ANSHUL.ANAND@AUBANK.IN
39	PAYTM PAYMENT BANK	SRI VIKASH KUMAR	SENIOR MANAGER	7766908101	VIKASH1.KUMAR@PAYTMBANK.COM

SOURCE - BANKS

STATE LEVEL BANKER'S COMMIITTEE, JHARKHAND

CONVENOR-BANK OF INDIA

CONTACT DETAILS OF LEAD DISTRICT MANAGERS IN JHARKHAND

Sl No	LEAD BANK NAME	DISTRICT NAME	NAME OF LEAD DISTRICT MANAGER	CONTACT NO.	E-MAIL ID
1	BANK OF INDIA	BOKARO	SRI SANJEEV KUMAR	9430458214	LDMO.BOKARO2@BANKOFINDIA.CO.IN
2	BANK OF INDIA	CHATRA	SRI DEOBRAT SHARMA	8002738027	LDMO.CHATRA@BANKOFINDIA.CO.IN
3	BANK OF INDIA	DHANBAD	SRI RAJESH KR SINHA	8406002014	DHANBAD.LEADBANK@BANKOFINDIA.CO.IN
4	BANK OF INDIA	EAST SINGHBHUM	SRI SANTOSH KUMAR	7260814454	LDM.EASTSINGHBHUM@BANKOFINDIA.CO.IN
5	BANK OF INDIA	GIRIDIH	SRI NITISH KUMAR	7903761115	LDMO.GIRIDIH@BANKOFINDIA.CO.IN
6	BANK OF INDIA	GUMLA	SRI ABID HUSSAIN	8451978491	LDM.RANCHI@BANKOFINDIA.CO.IN
7	BANK OF INDIA	HAZARIBAGH	SRI SUDHAKAR PANDEY	9407585820	HAZARIBAGH.LEADBANK@BANKOFINDIA.CO.IN
8	BANK OF INDIA	KHUNTI	SRI BINAY KUJUR	8340514511	LDMO.KHUNTI@BANKOFINDIA.CO.IN
9	BANK OF INDIA	KODERMA	SRI MAHESH PRASAD	8051071834	LDMO.KODERMA@BANKOFINDIA.CO.IN
10	BANK OF INDIA	LOHARDAGA	SRI RAVINDRA PRASAD	9931108187	LDO.LOHARDAGA@BANKOFINDIA.CO.IN
11	BANK OF INDIA	RAMGARH	SRI SANJEEV KUMAR	8709551260	LDMO.RAMGARHCANTT@BANKOFINDIA.CO.IN
12	BANK OF INDIA	RANCHI	SRI SRIKANT	9798967181	RANCHI.LEADBANK@BANKOFINDIA.CO.IN
13	BANK OF INDIA	SARAIKELA-KHARSAWAN	SRI BIRENDRA KR SHIT	9572024420	LDMSERAIKELA-KHARSAWAN.JAMSHEDPUR@BANKOFINDIA.CO.IN
14	BANK OF INDIA	SIMDEGA	SRI SANJIV KUMAR CHOUDHARY	7903780946	LDO.SIMDEGA@BANKOFINDIA.CO.IN
15	BANK OF INDIA	WEST SINGHBHUM	SRI LAXMI NARAYAN LAGURI	8210786477	LDM.WESTSINGHBHUM@BANKOFINDIA.CO.IN
16	INDIAN BANK	DUMKA	SRI PRAWIN KUMAR	9903491709	LBODUMKA@GMAIL.COM
17	INDIAN BANK	GODDA	SRI NARENDRA KUMAR	7781000190	LDMGODDA@GMAIL.COM
18	STATE BANK OF INDIA	DEOGHAR	SRI PARMESHWAR MANJHI	9955996404	LDMDEOGHAR.RB01@SBI.CO.IN
19	STATE BANK OF INDIA	GARHWA	SRI INDU BHUSHAN LALL	9934363709	LDM.GARHWA@GMAIL.COM
20	STATE BANK OF INDIA	JAMTARA	SRI RAM KRIPAL BAITHA	9341529204	LDM.JAMTARA@SBI.CO.IN
21	STATE BANK OF INDIA	LATEHAR	SRI SHANTI PRASAD TOPPO	7781011677	LDM.LATEHAR@GMAIL.COM
22	STATE BANK OF INDIA	PAKUR	SRI MANOJ KUMAR	7889213363	LDMPAKUR@GMAIL.COM
23	STATE BANK OF INDIA	PALAMAU	SRI ANUKARAN TIRKEY	9934363710	LDM.PALAMU@GMAIL.COM
24	STATE BANK OF INDIA	SAHIBGANJ	SRI SUDHIR KUMAR	9771438409	LDMSAHEBGANJ@GMAIL.COM

SLBC Sub Committee Meeting dates for June 2022 Quarter

SL NO	SUB COMMITTEES	LAST MEETING DATE	PAGE NO
01	FINANCIAL INCLUSION	01.08.2022	04-11
02	NPA	01.08.2022	12-16
03	MSME	01.08.2022	12-16
04	STEERING COMMITTEE	01.08.2022	12-16
05	EXPORT FINANCE	01.08.2022	12-16
06	BANKING OUTLET	01.08.2022	12-16
07	CD RATIO	01.08.2022	17-24
08	VIDHANMANDAL AND OTHER ISSUES	01.08.2022	17-24
09	HOUSING	22.07.2022	Minutes under process
10	SECURITY	22.07.2022	25-26
11	SHG	03.08.2022	27-29
12	RSETI	03.08.2022	30-32
13	AGRICULTURE & ALLIED ACTIVITIES	08.08.2022	33-37

Name of SLBC Sub Committee / Chairman & Convener	Major Action points emanated to place before the SLBC meeting
1. SLBC Sub-Committee meeting on Financial Inclusion Secretary, Institutional Finance, GOJ Convener -SLBC	a. Banks to report the details of only active BCs to SLBC on quarterly basis. b. One BC- Sakhi per gram panchayat to be established in 1,813 Gram Panchayat by September 2022.
2. Sub Committee on NPA Principal Secretary, IFPI. Govt. of Jharkhand (Chairman), SLBC (Co-Chair & Convener)	a) NPA is alarming level in a few banks in the State. b) Rising NPA in Government sponsored/flagship programs is not so encouraging. Proper strategies need to draw at the granular level. DCC to take a call for its resolution. c) SARFAESI possession is required to be expedited in most of the Districts. Bank wise / Case wise issues to be discussed in the DCC meeting.
3. MSME AND Government Sponsored/ flagship schemes Secretary, Industries, Govt. of Jharkhand (Chairperson and Convener), Secretary, IFPI, Govt. of Jharkhand (Co-Chair),	a) MSME clusters to be identified in each district for boosting MSME finance in the State. b) The Government Sponsored schemes target vs achievement to be reviewed within the banks on a quarterly basis.
4. SLBC Steering Committee Principal Secretary, IFPI. Govt. of Jharkhand (Chairman), SLBC (Co Chair and Convener),	a) LDMs to convene DCC and DLRC meetings on time as well as separately. The minutes of the same are to be shared with SLBC. b) LDMs to convene a special BLBC meeting in the month of January to discuss PLP and disseminate the same with the banks.
5. Export Finance Principal Secretary, IFPI. Govt. of Jharkhand (Chairman), SLBC (Co Chair and Convener)	a) A comprehensive database of existing exporters in Jharkhand is to be provided by the Industries department to the Banks and Financial Institutions. b) The reduction in export finance by banks in Jharkhand is causing concern for the State.

Name of SLBC Sub Committee / Chairman & Convener	Major Action points emanated to place before the SLBC meeting
6. SLBC Sub Committee on Opening of Banking Outlets Principal Secretary, IFPI. Govt. of Jharkhand (Chairman), SLBC (Co-Chair & Convener)	a) Hon'ble Union State Minister for Finance, Dr. Bhagwat Karad during the Special SLBC meeting flagged the issues for the opening of Brick and mortar Branches in the State during the current Financial Year. Accordingly, 76 Branches will be opened by PSBs and RRB as well as 50 Branches will be open by private banks. b) Apart from the above PNB is to open one Branch in Mahuwadand Block which is pending for long time. However, no concrete reply received so far by the Bank. c) 32 uncovered locations were also identified by the DFS, out of these allocation was made to different Banks where Brick and mortar Branches are to set up. Banks to take all three matters very seriously.
7. CD Ratio and ACP Principal Secretary, IFPI. Govt. of Jharkhand (Chairman), SLBC (Co Chair and Convener)	a) The Banks have a large number of Branches in the State to play a big way to improve the CD Ratio of the State.
8. Sub Committee on Vidhanmandal and Other Issues Principal Secretary, IFPI. Govt. of Jharkhand (Chairman), SLBC (Co Chair and Convener)	XXXX
9. Housing Finance Secretary, Urban Development & Housing Department (Chairperson), SBI (Co Chair and Convener),	a) Banks are advised to focus on PMAY (U) to provide affordable housing loans to the beneficiaries on priority.

Name of SLBC Sub Committee / Chairman & Convener	Major Action points emanated to place before the SLBC meeting
10. Security Chief Secretary/ Secretary (Home)(Chairman),ADG, CID (Co-Chair)	a) The details of incidents related to Bank's robbery/ATM theft etc. that happened during the quarter with the full details to be provided to SBI within 15 days for final put up the matter in the agenda item. b) LDMs to incorporate the Bank's security issues in the DCC meeting agenda from the next quarter.
11. SHG Credit Linkages Secretary, Rural Development, GoJ – (Chairperson), SLBC (Co-Chair) NABARD, JSLPS (Convener), Principal Secretary, IFPI. Govt. of Jharkhand (Chairman), SLBC (Co Chair and Convener)	a) Dual Authentication in SHG's Account is to be taken up on a priority basis by the Banks for enabling their transaction at BC points.
12. Sub Committee on the functioning of RSETIs Secretary, Rural Development Department, Govt. of Jharkhand- (Chairperson),SLBC (Co-Chair) Reserve Bank of India, JSLPS (Convener)	a) Building construction of the RSETIs to be expedited by the sponsored Banks. b) The RSETI director up to the restricted age limit i.e. below 45 age to be posted at RSETIs only. c) More emphasis is to be given to Residential training. d) State-level RSETI director review meeting to be done on a half-yearly basis.
13. Agri and Allied Activities Department of Agriculture, Animal Husbandry GoJ (Chairman), NABARD (Co-Chair & Convener)	a. Apart from KCC loans Bank should take opportunity to extend Agri term loan. b. Major Banks having larger presence in the State i.e. SBI & JRGB, BOI should take a lead to boost Agri finance in the State. c. In the view of shortage of rainfall in this year farmers in the State are going for late kharif and early Rabi sowing. Hence, Banks should also take a call for KCC issuance in the September quarter at mass level.

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND

Minutes of the SLBC Sub Committee meeting on Financial Inclusion on 01st August 2022 at 12:30 pm through Google meet.

SLBC Sub Committee Meeting on Financial Inclusion was convened on 01st August 2022 to discuss and review the progress of the following agenda items:

a) Confirmation of minutes of last SLBC Sub Committee meeting on FI.
b) Monthly Progress of CFL projects in Jharkhand.
c) Progress of Banks under various FI initiatives during June, 22 Quarter.
d) Monthly progress on Digitization of Ranchi and East Singhbhum District.
e) Inclusion of Financial Inclusion / Financial literacy in the school curriculum.
f) Any other Agenda.

The meeting was chaired by GM, SLBC. Along with other participants meeting was attended by the Under Secretary, Institutional Finance, Government of Jharkhand, DGM SLBC, DGM NABARAD, AGM RBI,JSLPS, and senior executives/representatives from various Public Sector Banks, RRBs, Private Sector Banks, Small Finance Banks, Payment Banks, LDMs of all districts and NPCI (List enclosed).

As per the agenda items following points were discussed in detail and action points emanated as under:

Sr.No.	Agenda	Discussion
1.	Confirmation of minutes of last SLBC Sub Committee meeting on FI. i.Status of IIBF certification among BCs of Banks.	It was conveyed that SLBC has not received any request for amendment in the minutes of the last SLBC Sub Committee meeting on FI meeting which was held on 09.05.2022 so the minutes of the meeting were accepted. However, some data was asked in the last meeting which was compiled by SLBC and shared with the house for Discussion. i. It was informed that banks have reported the total number of BCs as 48,858 out of which 7,322 were reported as IIBF certified. SLBC observed that there is a huge difference in the reporting done by banks to the SLBC and the reporting done by Bank's Head office to the IBA so he suggested that SLBC advise all banks to take up the matter with their respective Head offices and get the corrected data for submission to SLBC, within a week. Further RBI asked about the number of BCs reported by Fino and Airtel Payment Bank and asked SLBC to invite State Heads of both the Banks in the next SLBC meeting scheduled to be held on 12th August 2022. **(Action-Banks/SLBC, Fino and Airtel Payment Bank)**

	ii.Bank-wise fund utilization under VLP (Village level Programme) and FDLC (Financial and digital literacy camp) Schemes of NABARD	ii. Bank-wise fund utilization in the current Financial Year under NABARD-assisted schemes like VLP and FDLC was discussed. It was informed that in the current year, only PNB, has claimed the fund under VLP and only a few banks SBI and Indian Bank claimed the fund under FDLC. Simultaneously under Financial & Digital Literacy Camps, only SBI, Indian banks,Airtel Payment Bank,JRGB,Union Bank of India,India Post Payment Bank, Indian Bank, and PNB have submitted the Claim to NABARD during the current quarter. Other than the awareness program banks are also eligible for incentives for saturating the operative PMJDY accounts. The incentive support of (₹1, ₹10) banks and BCs each for enrolment in PMSBY and PMJJBY for each beneficiary. Banks have to log in through ENSURE portal (credentials forwarded) and submit their achievement on monthly basis. Bankers are requested to let us know if any issue is there regarding the submission of incentive claims or punching of their claims. Login credentials etc. **(Action-Banks and LDMs)**
2.	Monthly Progress of CFL projects in Jharkhand	Progress of CFL Projects till 30.06.2022 was discussed. As per the progress report, 44 CFLs have been functional and the training program is running smoothly across the centers. A total of 1.77 lakhs participants have been trained from CFL establishment till 30th June 2022. In FY 2022-23, 95,019 participants were trained during the June, 22 quarter itself. RBI informed the house about the new CFL establishments exercise is going on and some new CFLs will establish to cover all 263 Blocks in the State during FY 2022-23. SLBC requested member banks/LDMs to provide all necessary support to CFLs for smooth training programs and utilize their services for financial inclusion and literacy. **(Action- Concerned Banks/ LDMs/ Swadhaar Fin Access)**
3.	Progress of Banks under various FI initiatives during June 2022 Quarter: i.Branch /ATM/BC Network in the State	SLBC advised banks to have a proper mechanism for monitoring of BCs. Further also advised banks to conduct more VLPs to spread financial literacy regarding transactions at BC points, among villagers. Representative SLBC said that more BCs are much needed for providing banking services to the masses. However, banks should ensure proper due diligence of BC agents before the appointment and regular monitoring of BCs by branches.

One Gram Panchayat One BC

SLBC requested member banks to establish "One Gram Panchayat One BC" latest by 30th September.The Bank wise list of SHG women was provided by JSLPS to different banks through the SLBC in the last month.

The number of women identified by JSLPS and forwarded to banks is as under:

Bank Name	No of women's from SHG Group who may appointed as BC Agent by banks
BOI	1251
BOB	86
CANARA	98
CBI	98
IDBI	21
INDIAN	214
IOB	09
JRGB	1278
PNB	336
SBI	1141
UCO	21
UNION	119
Grand Total	**4672**

Above banks were requested to kindly deploy the women as a BC Agent through their corporate BCs and the details to be shared to SLBC/JSLPS latest by 25th August and their activation in the Gram Panchayat 30.09.2022.

Further it was clarified by the SLBC that these are the additional BC agents who may provide basic banking facilities to SHG groups and other villagers just like a normal BC agent.

(Action- All above Banks)

	ii. Performance of Banks under PMJDY/Social Security Schemes/TFIIP iii. Status of appointment of FLC counselors.	ii.SLBC reported that the performance of banks under Social security Schemes is good however the performance of Aspirational Districts under TFIIP is not Satisfactory. SLBC informed that the target under TFIIP was to be achieved by 31st March 2022. However, since the target was not achieved in all four KPIs, LDMs were advised to monitor the performances in all such parameters who are left behind latest by 31st August 2022.SLBC advised all Nodal officers to have a daily track of the performance of banks under four KPIs and to formulate strategies in coordination with LDMs and banks in the concerned district to reach the benchmark by 31st August 2022. All banks were also advised to give instructions to their branches to ramp up the efforts to achieve targets within the given timeline. **(Action- All Banks/LDMs/Nodal officers of TFIIP)** iii. It was informed that the appointment of an FLC counselor is pending at 04 Centers i.e., Giridih,Ranchi, Gumla, and Lohardaga where Bank of India has lead bank responsibility. In this regard, it was informed by the SLBC that BOI has advised the nearby Branches to take care of the Financial Literacy Program. In any case, the Bank has informed SLBC that the program will be continued by the respective Branch at all these four locations till the final appointment of the counselors. **(Action- Bank of India)**
4.	Monthly progress on Digitization of Ranchi & East Singhbhum District.	SLBC informed the house that 93.37% of total saving accounts & 76.50 % of total current accounts in the Ranchi district have been digitally enabled with at least one Digital facility till 30.06.2022. LDM Ranchi was advised to have a review meeting with the district coordinator of all banks to formulate a suitable strategy to achieve 100% digitalization of the Ranchi district by September 2022. However, in the case of East Singhbhum, 99.37 % of the Saving accounts and 81.23% of the current account have been digitally enabled with at least one Digital facility till 30.06.2022. Further, SLBC/RBI advised banks to cover all the eligible current account holders by providing them QR codes for 100% digital enablement in Ranchi and East Singhbhum District. LDMs of both the districts were advised to increase the camps for ensuring 100% digitization in all the segments as per the timeline. **(Action- All Banks/LDM Ranchi and East Singhbhum)**
5.	Inclusion of Financial Inclusion / Financial literacy in the school curriculum.	A brief description of the relevant chapters of the workbooks has been included in the school curriculum. The inclusion of full financial literacy workbooks in the school curriculum is still pending. The invitation was made by SLBC to the State Government Department to Join the VC meeting. However, they were not available at the meeting. Further RBI advised SLBC to take up the matter with the State Government and put up this agenda at the next SLBC meeting.**(Action- Dept. of School Education and Literacy, Govt. of Jharkhand)**

6.	Opening of Brick and mortar branches in 32 locations identified by DFS. MoS, Dr. Bhagwat Karad point raised in Special SLBC Meeting on 14th June 2022 Opening of 76 Branches by Public Sector and RRBs Opening of 50 Branches by Private Banks.	SLBC raised the concerns of DFS regarding coverage of unbanked locations in 32 locations. The Bank wise allocation has been done by the SLBC last month and was advised to take up the matter with respective Head Offices. In this regard: a. SBI has requested SLBC to earmark one location given to PNB at Urma Village in Dhanbad District. b. The PNB has no objection to the above and consented to exchange the location from SBI. c. General Manager, SLBC informed the house to kindly provide the current status of opening of Branches in these locations latest by 30th August 2022 to SLBC. Further, AGM RBI advised the Banks regarding the previous visit of Hon'ble MoS, Ministry of Finance on their visit to Jharkhand in June 2022 where they discussed the matter with the member banks to open 76 Branches in the current Financial Year by the Public sector banks and RRB. Also 50 Branches by the Private Sector in the State latest by 31st March 2023. General Manager requested the banks who have been allocated the Branch opening to initiate the process earliest and inform the latest development in the matter by 11th August 2022 to incorporate the Agenda in the next SLBC meeting. (List is enclosed in Annexure-I and II) SLBC advised the banks to whom the Branch opening has been given to deploy the BCs at the earliest for coverage of all such locations till the branch has been opened. Also to update the details at (Jan Dhan Darshak) JDD application immediately. **(Action- All Banks)**

At last, SLBC expressed gratitude to all banks and other stakeholders for participating in the Sub Committee meeting. The meeting ended with a vote of thanks to the chair.

(Subodh Kumar)
Dy. General Manager

Date-02.08.2022

Encl:as above

राज्य स्तरीय बैंकर्स समिति BOI झारखण्ड

(Annexure-I)

Name of Bank Allotted to open a Brick and Mortar Branches in identified Villages

Sl No.	Name of Bank	Name of villlage	Sub District	District	Population
1	PUNJAB NATIONAL BANK**	Kander	Gumia	Bokaro	3076
2	UNION BANK OF INDIA	Lahia	Nawadih	Bokaro	3004
3	PUNJAB NATIONAL BANK	Dahu	Tandwa	Chatra	3494
4	STATE BANK OF INDIA	Bargaon	Tandwa	Chatra	4217
5	STATE BANK OF INDIA**	Urma	Nirsa-Cum-Chirkunda	Dhanbad	3880
6	AXIS BANK	Bansani	Bhawnathpur	Garhwa	6123
7	BANK OF BARODA	Bisrampur	Ranka	Garhwa	3493
8	BANK OF INDIA	Bardiha	Bardiha	Garhwa	3289
9	CANARA BANK	Rohinian	Bhawnathpur	Garhwa	3249
10	CANARA BANK	Khutia	Dhurki	Garhwa	3056
11	CANARA BANK	Raje	Kharaundhi	Garhwa	4221
12	HDFC BANK	Udaipur	Ramkanda	Garhwa	3349
13	ICICI BANK	Kundil Alias Dol	Chinia	Garhwa	3434
14	INDIAN BANK	Arangi	Kharaundhi	Garhwa	4301
15	INDIAN BANK	Majhganwan	Kharaundhi	Garhwa	3025
16	INDIAN BANK	Raksi	Ramkanda	Garhwa	3089
17	JHARKHAND RAJYA GRAMIN BANK	Kharsota	Majhiaon	Garhwa	4704
18	JHARKHAND RAJYA GRAMIN BANK	Rampur	Majhiaon	Garhwa	3141
19	PUNJAB NATIONAL BANK	Khala	Dhurki	Garhwa	6242
20	STATE BANK OF INDIA	Garbandh	Nagaruntari	Garhwa	6154
21	STATE BANK OF INDIA	Lamari Kalan	Kandi	Garhwa	3047
22	UNION BANK OF INDIA	Parti Kuswani	Ketar*	Garhwa	4645
23	BANK OF BARODA	Gurdari	Bishunpur	Gumla	3432
24	BANK OF BARODA	Parho	Domchanch	Kodarma	3100
25	BANK OF INDIA	Seregara	Balumath	Latehar	3680
26	UNION BANK OF INDIA	Ganeshpur	Balumath	Latehar	3342
27	BANDHAN BANK	Tisibar Kalan	Pandu	Palamu	3129
28	INDIAN BANK	Bori	Chainpur	Palamu	4392
29	JHARKHAND RAJYA GRAMIN BANK	Karso	Chainpur	Palamu	3560
30	BANK OF INDIA	Ulatu	Namkum	Ranchi	7812

** Based on SLBC Sub Committee meeting on opening of Banking Outlets the locations have been exchanged.
Earlier the Urma (Dhanbad) was allocated to PNB now changed to SBI
Kander(Bokaro) allocated to SBI now changed to PNB

Branches to be opened by Public Sector Bank and RRB during the financial year 2022-23: (Annexure-II)

SL No	Bank Name	No. of proposed branches to be opened in state
1.	BANK OF INDIA	12
2.	STATE BANK OF INDIA	12
3.	UNION BANK	02
4.	PUNJAB NATIONAL BANK	10
5.	JRGB	05
6.	CANARA BANK	03
7.	BANK OF BARODA	02
8.	INDIAN BANK	08
9.	UCO BANK	11
10.	BANK OF MAHARASTRA	07
11.	INDIAN OVERSEAS BANK	02
12.	PUNJAB AND SINDH BANK	02
	TOTAL	**76**

Branches to be opened by Private Sector Bank during the financial year 2022-23:

SL No	Bank Name	No. of proposed branches to be opened in state
1.	HDFC BANK	08
2.	AXIS BANK	06
3.	ESAF SMALL FINANCE BANK	02
4.	BANDHAN BANK	25
5.	UTKARSH SMALL FINANCE BANK	09
	Total	**50**

SLBC Sub Committee Meeting Dated : 01 August 2022

Sr. No.	Bank Name	Name	Designation	Mob. No
1	BANK OF INDIA SLBC	SRI BIKRAM KESHRI MISHRA	GENERAL MANAGER	7873850443
2	BANK OF INDIA SLBC	SRI SUBODH KUMAR	DEPUTY GENERAL MANAGER	7506256681
3	RESERVE BANK OF INDIA	SHRI B MISHRA	ASSISTANT GENERAL MANAGER	
4	RESERVE BANK OF INDIA	SRI AMIT VISHWAKARMA	MANAGER	
5	NABARD	SHRI S GARG	DEPUTY GENERAL MANAGER	
6	INSTITUTIONAL FINANCE, GOJ	SHRI KAUSHAL KISHORE JHA	JOINT SECRETARY	
7	STATE BANK OF INDIA	SRI BISHWAJIT KUMAR SINHA	ASST GENERAL MANAGER	7718825815
8	CANARA BANK	SRI B D KUJUR	DEPUTY GENERAL MANAGER	9491335263
9	CANARA BANK	SRI RAMCHANDRA	DIV MANAGER	9430724980
10	BANK OF BARODA	SRI PRADEEP LAKRA	NODAL OFFICER	8114595928
11	BANK OF MAHARASHTRA	SRI HIMANSHU SHEKHAR	SENIOR MANAGER	9905774643
12	CENTRAL BANK OF INDIA	SRI RINAKSHI NAYAK	MANAGER	9661984466
13	INDIAN OVERSEAS BANK	SRI RAJENDERA KUMAR	CHIEF MANAGER	9837130924
14	INDIAN BANK	SRI RAJEEV RANJAN	SENIOR MANAGER	8617763005
15	PUNJAB AND SINDH BANK	SRI H YADUNATH BASKEY	CHIEF MANAGER	7508510730
16	PUNJAB NATIONAL BANK	SMT POONAM PANDEY	SENIOR MANAGER	7479029988
17	UCO BANK	SRI SANJAY KUMAR SINHA	CHIEF MANAGER	8016710116
18	UNION BANK OF INDIA	SMT SONALIKA		
19	JHARKHAND RAJYA GRAMIN BANK	SRI ANAND KUMAR KESHRI	SENIOR MANAGER CREDIT	7643991160
20	HDFC BANK LTD	SRI SURYANSHU VERMA	ASSOCIATE VICE PRESIDENT	9304003856
21	ICICI BANK LTD	SRI SHABBIR AKHTER	RH RIBH	9771499046
22	AXIS BANK	SRI SIDHARTH CHATURVEDI	DVP	9153799148
23	AXIS BANK	SRI SUMIT KUMAR	MANAGER	9693819579
24	BANDHAN BANK LTD	SRI ASHUTOSH SINGH	DVP & BH	9386727262
25	ESAF	SMT PRIYANKA PANDEY	MANAGER	8789473621
26	INDIA POST PAYMENT BANK	SMT NEHA PRIYA	MANAGER	7870367357
27	JSLPS	SRI SHAILENDRA PRATAP	PROGRAM MANAGER	8292977966
28	SWADHAAR	SRI SANTOSH KUMAR		7091093529

LDMs THROUGH VC LINK

1	BOKARO	SRI BIPUL KUMAR SINGH	7909021904
2	CHATRA	SRI MANISH KUMAR	6201182830
3	DHANBAD	SRI RAJESH KR SINHA	8406002014
4	EAST SINGHBHUM	SRI SANTOSH KUMAR	7260814454
5	GIRIDIH	SRI NITISH KUMAR	7903761115
6	GUMLA	SRI ABID HUSSAIN	8451978491
7	HAZARIBAGH	SRI SUDHAKAR PANDEY	9407585820
8	KHUNTI	SRI BINAY KUJUR	8340514511
9	KODERMA	SRI MAHESH PRASAD	8051071834
10	LOHARDAGA	SRI RAVINDRA PRASAD	9931108187
11	RAMGARH	SRI SANJEEV KUMAR	8709551260
12	RANCHI	SRI PRATUL KUMAR	9798967181
13	SARAIKELA-KHARSAWAN	SRI BIRENDRA KR SHIT	9572024420
14	SIMDEGA	SRI SANJIV KUMAR CHOUDHARY	7903780946
15	WEST SINGHBHUM	SRI LAXMI NARAYAN LAGURI	8210786477
16	DUMKA	SRI PRAWIN KUMAR	9903491709
17	GODDA	SRI NARENDRA KUMAR	7781000190
18	DEOGHAR	SRI PARMESHWAR MANJHI	9955996404
19	GARHWA	SRI INDU BHUSHAN LALL	9934363709
20	JAMTARA	SRI RAM KRIPAL BAITHA	9341529204
21	LATEHAR	SRI SHANTI PRASAD TOPPO	7781011677
22	PAKUR	SRI MANOJ KUMAR	7889213363
23	PALAMAU	SRI ANUKARAN TIRKEY	9934363710
24	SAHIBGANJ	SRI SUDHIR KUMAR	9771438409
25	JANA SMALL FINANCE BANK	SHRI MALAY BOSE	9513681903

Minutes of SLBC Sub-Committee Meetings on NPA/MSME/ Steering Committee / Export Finance/Opening of Banking Outlets through google meet on 01.08.2022

SLBC Sub-Committee Meetings on NPA/MSME/Steering Committee/Export Finance and Opening of Banking Outlets were convened on 01.08.2022 through virtual mode (Google meet).

The meeting was chaired by General Manager SLBC. The meeting was attended by Under Secretary, Institutional Finance, Govt. of Jharkhand, DGM SLBC, DGM NABARD, AGM RBI and senior executives from all banks and LDMs of all districts, as per list enclosed.

In his inaugural remarks, Mr. Subodh Kumar set out the context of the meeting and briefed the house on Agenda items. Thereafter as per the Agenda items following points were discussed in detail and action points emerged as under:

1. Review of NPA: NPA Position was discussed in the Sub Committee meeting.

a) There is decrease (18.77%) in Gross NPA as compared to last year. Gross NPA has been reached to 8.10% as on 30.06.2022. Banks should try all possible ways for better recovery.
RBI showed its concern regarding huge NPA account wise and amount wise in PNB, to which official from PNB responded that there is approx. 600 crore in 5 account which is under NCLT and confirmed that account wise data is also high due to small accounts being NPA.
RBI also identify about huge NPA in INDIAN bank to which representative from the bank responded about NPA in corporate account as well as large chunk in MSME. He further added that there is huge NPA in crop loan account and other small accounts and bank is trying to recover the same through OTS and other policies.

(Action: All Banks)

b) RBI pointed out the data of IDFC first bank as the bank has shown zero NPA. It was advised to recheck the data from the bank and incorporate the same in SLBC data.

(Action: IDFC first bank)

c) The house was informed regarding pending SARFAESI, DRT & Certificate Case etc. It was informed that there are 356 SARFAESI cases pending at District level. DGM SLBC, said that if banks are facing any issue in recovery of bad loans which needs any kind of intervention/support from State Govt. then banks should share those issues with SLBC so that matter can be taken up with State Govt. for early resolution.

(Action: All Banks)

d) NPA position under various Govt. Sponsored Schemes were also discussed. As on 30.06.2022, there is 29.65% NPA under PMEGP loans, 17.30% under Stand Up India, 2.96% under SHG and 12.56% under PMMY. Banks should explore the recovery process in these NPA accounts at the earliest.

(Action: All Banks)

2. Position of MSME Sector: Total MSME (Sector wise) position in Jharkhand state was discussed in the meeting. SLBC informed that performance of banks under MSME sector of ACP is satisfactory and total MSME portfolio has also increased from 22,125.23 Crores in June 2021 to 27,115 Crores in June 2022. All banks were advised to increase MSME portfolio of banks and also try to achieve the target under MSME sector of ACP in present Financial Year well before the time.

(Action: All Banks)

3. Export Finance: As per the data received from banks it was noticed that total Export Finance of all banks in the state has decreased from March, 2022 to June, 2022 i.e., from 77,20.82 lacs to 7134.10 lacs. Other banks were also advised to explore the possibilities of improvement in export finance in the state.

(Action: All Banks)

4. Opening of New Banking Outlets:

It was informed to the house that DFS, New Delhi has allotted 32 locations in State of Jharkhand where Brick and Mortar branches needs to be set up. Since Brick and Mortar branches are already available in two location, Hence, SLBC has allotted 30 locations to different banks in the state as under:-

Name of Bank Allotted to open a Brick and Mortar Branches in identified Villages 2022-23							
Sl No	State	District	Sub District	Village Code	Village Name	Population	Allocated to Bank for Opening Brick and Mortar Branches
1	JHARKHAND	Bokaro	Gumia	362344	Kander	3076	STATE BANK OF INDIA
2	JHARKHAND	Bokaro	Nawadih	362215	Lahia	3004	UNION BANK OF INDIA
3	JHARKHAND	Chatra	Tandwa	349457	Dahu	3494	PUNJAB NATIONAL BANK
4	JHARKHAND	Chatra	Tandwa	349458	Bargaon	4217	STATE BANK OF INDIA
5	JHARKHAND	Dhanbad	Nirsa-Cum-Chirkunda	362134	Urma	3880	PUNJAB NATIONAL BANK
6	JHARKHAND	Garhwa	Bhawnathpur	347155	Bansani	6123	AXIS BANK
7	JHARKHAND	Garhwa	Ranka	347910	Bisrampur	3493	BANK OF BARODA
8	JHARKHAND	Garhwa	Bardiha	347353	Bardiha	3289	BANK OF INDIA
9	JHARKHAND	Garhwa	Bhawnathpur	347154	Rohinian	3249	CANARA BANK
10	JHARKHAND	Garhwa	Dhurki	347529	Khutia	3056	CANARA BANK
11	JHARKHAND	Garhwa	Kharaundhi	347141	Raje	4221	CANARA BANK
12	JHARKHAND	Garhwa	Ramkanda	347923	Udalpur	3349	HDFC BANK
13	JHARKHAND	Garhwa	Chinia	347594	Kundil Alias Dol	3434	ICICI BANK
14	JHARKHAND	Garhwa	Kharaundhi	347152	Arangi	4301	INDIAN BANK
15	JHARKHAND	Garhwa	Kharaundhi	347146	Majhganwan	3025	INDIAN BANK
16	JHARKHAND	Garhwa	Ramkanda	347929	Raksi	3089	INDIAN BANK
17	JHARKHAND	Garhwa	Majhiaon	347341	Kharsota	4704	JHARKHAND RAJYA GRAMIN BANK
18	JHARKHAND	Garhwa	Majhiaon	347327	Rampur	3141	JHARKHAND RAJYA GRAMIN BANK
19	JHARKHAND	Garhwa	Dhurki	347530	Khala	6242	PUNJAB NATIONAL BANK
20	JHARKHAND	Garhwa	Kandi	347304	Lamari Kalan	3047	STATE BANK OF INDIA
21	JHARKHAND	Garhwa	Nagaruntari	347443	Garbandh	6154	STATE BANK OF INDIA
22	JHARKHAND	Garhwa	Ketar*	347185	Parti Kuswani	4645	UNION BANK OF INDIA
23	JHARKHAND	Gumla	Bishunpur	375487	Gurdari	3432	BANK OF BARODA
24	JHARKHAND	Kodarma	Domchanch	349762	Parho	3100	BANK OF BARODA
25	JHARKHAND	Latehar	Balumath	367361	Seregara	3680	BANK OF INDIA
26	JHARKHAND	Latehar	Balumath	367359	Ganeshpur	3342	UNION BANK OF INDIA
27	JHARKHAND	Palamu	Pandu	365663	Tisibar Kalan	3129	BANDHAN BANK
28	JHARKHAND	Palamu	Chainpur	366735	Bori	4392	INDIAN BANK
29	JHARKHAND	Palamu	Chainpur	366733	Karso	3560	JHARKHAND RAJYA GRAMIN BANK
30	JHARKHAND	Ranchi	Namkum	374053	Ulatu	7812	BANK OF INDIA

It was also informed to the house that all the above 30 locations where proposed Brick and Mortar branches are to be open has been shared with the member banks but the response from the

member's banks are not encouraging. HDFC bank was asked about the opening of Brick and Mortar branches in the location allotted to which they responded that the bank will be opening branch in Udaipur at Garwha District at earliest.

Shri Subodh Kumar urged the banks to kindly respond regarding opening Brick and Mortar branches whether the bank will open the branch or not so that same could be conveyed to DFS. He further requested the LDMs and Banks to kindly depute BC at respective locations so that for the time being banking facility can be provided at those places.

It was further informed to the member about visit of Hon'ble State Finance Minister Govt. of India Dr. Bhagwat Karad at East Singhbhum for Special SLBC where member banks has committed about opening of Brick and Mortar branches in Jharkhand state as under.

SL No	Bank Name	No. of proposed branches to be opened in state
1.	BANK OF INDIA	12
2.	STATE BANK OF INDIA	12
3.	UNION BANK	02
4.	PUNJAB NATIONAL BANK	10
5.	JRGB	05
6.	CANARA BANK	03
7.	BANK OF BARODA	02
8.	INDIAN BANK	08
9.	UCO BANK	11
10.	BANK OF MAHARASTRA	07
11.	INDIAN OVERSEAS BANK	02
12.	PUNJAB AND SINDH BANK	02
	TOTAL	76

Sl No	Bank Name	No. of proposed branches to be opened in state
1.	HDFC BANK	08
2.	AXIS BANK	06
3.	ESAF SMALL FINANCE BANK	02
4.	BANDHAN BANK	25
5.	UTKARSH SMALL FINANCE BANK	09
	TOTAL	50

All the member banks were advised to expedite the locations for opening brick and mortar branches and inform the same to SLBC.

LDM Seraikela-Kharswan informed the house about the opening of Brick and Mortar branch between Nimdih to Bodam. He informed the member that there is a good scope of Agriculture in and around these areas. SLBC advised the LDM to take up the matter in DLRC meeting and submit the report to the banks regarding the same.

Further, for new branch opening at Mahuatand Block of Latehar District, it was informed by the LDM that the discussion has already done during the last DLRC meeting of Latehar District wherein it was decided that the PNB will open the Branch at Mahuatand Block. During the meeting representative of PNB reported that the report has been sent to Zonal office for approval but due to amalgamation of circles there is a bit delay.

In response to above RBI instructed PNB to kindly expedite the matter and provide in writing to SLBC within 10 working days regarding the time frame in which Brick and Mortar branch will be open in Mahutand Block of Latehar District.

(Action: Concerned LDMs/PNB)

5. Steering Committee of SLBC: It was informed that SLBC for the quarter ending June, 2022 is going to be held soon. It was informed that action points from all Sub Committee meetings will be taken as agenda of the coming SLBC meeting. All banks were requested to comply with all instructions and suggestions emanated through the meetings of various Sub Committees.

(Action: All Stakeholders)

The meeting ended with vote of thanks to the chair.

(Subodh Kumar)
Deputy General Manager

Date-02.08.2022

SLBC Sub Committee Meeting Dated : 01 August 2022

Sr. No.	Bank Name	Name	Designation	Mob. No
1	BANK OF INDIA SLBC	SRI BIKRAM KESHRI MISHRA	GENERAL MANAGER	7873850443
2	BANK OF INDIA SLBC	SRI SUBODH KUMAR	DEPUTY GENERAL MANAGER	7506256681
3	RESERVE BANK OF INDIA	SHRI B MISHRA	ASSISTANT GENERAL MANAGER	
4	RESERVE BANK OF INDIA	SRI AMIT VISHWAKARMA	MANAGER	
5	NABARD	SHRI S GARG	DEPUTY GENERAL MANAGER	
6	INSTITUTIONAL FINANCE, GOJ	SHRI KAUSHAL KISHORE JHA	JOINT SECRETARY	
7	STATE BANK OF INDIA	SRI BISHWAJIT KUMAR SINHA	ASST GENERAL MANAGER	7718825815
8	CANARA BANK	SRI B D KUJUR	DEPUTY GENERAL MANAGER	9491335263
9	CANARA BANK	SRI RAMCHANDRA	DIV MANAGER	9430724980
10	BANK OF BARODA	SRI PRADEEP LAKRA	NODAL OFFICER	8114595928
11	BANK OF MAHARASHTRA	SRI HIMANSHU SHEKHAR	SENIOR MANAGER	9905774643
12	CENTRAL BANK OF INDIA	SRI RINAKSHI NAYAK	MANAGER	9661984466
13	INDIAN OVERSEAS BANK	SRI RAJENDERA KUMAR	CHIEF MANAGER	9837130924
14	INDIAN BANK	SRI RAJEEV RANJAN	SENIOR MANAGER	8617763005
15	PUNJAB AND SINDH BANK	SRI H YADUNATH BASKEY	CHIEF MANAGER	7508510730
16	PUNJAB NATIONAL BANK	SMT POONAM PANDEY	SENIOR MANAGER	7479029988
17	UCO BANK	SRI SANJAY KUMAR SINHA	CHIEF MANAGER	8016710116
18	UNION BANK OF INDIA	SMT SONALIKA		
19	JHARKHAND RAJYA GRAMIN BANK	SRI ANAND KUMAR KESHRI	SENIOR MANAGER CREDIT	7643991160
20	HDFC BANK LTD	SRI SURYANSHU VERMA	ASSOCIATE VICE PRESIDENT	9304003856
21	ICICI BANK LTD	SRI SHABBIR AKHTER	RH RIBH	9771499046
22	AXIS BANK	SRI SIDHARTH CHATURVEDI	DVP	9153799148
23	AXIS BANK	SRI SUMIT KUMAR	MANAGER	9693819579
24	BANDHAN BANK LTD	SRI ASHUTOSH SINGH	DVP & BH	9386727262
25	ESAF	SMT PRIYANKA PANDEY	MANAGER	8789473621
26	INDIA POST PAYMENT BANK	SMT NEHA PRIYA	MANAGER	7870367357
27	JSLPS	SRI SHAILENDRA PRATAP	PROGRAM MANAGER	8292977966
28	SWADHAAR	SRI SANTOSH KUMAR		7091093529

LDMs THROUGH VC LINK

1	BOKARO	SRI BIPUL KUMAR SINGH	7909021904
2	CHATRA	SRI MANISH KUMAR	6201182830
3	DHANBAD	SRI RAJESH KR SINHA	8406002014
4	EAST SINGHBHUM	SRI SANTOSH KUMAR	7260814454
5	GIRIDIH	SRI NITISH KUMAR	7903761115
6	GUMLA	SRI ABID HUSSAIN	8451978491
7	HAZARIBAGH	SRI SUDHAKAR PANDEY	9407585820
8	KHUNTI	SRI BINAY KUJUR	8340514511
9	KODERMA	SRI MAHESH PRASAD	8051071834
10	LOHARDAGA	SRI RAVINDRA PRASAD	9931108187
11	RAMGARH	SRI SANJEEV KUMAR	8709551260
12	RANCHI	SRI PRATUL KUMAR	9798967181
13	SARAIKELA-KHARSAWAN	SRI BIRENDRA KR SHIT	9572024420
14	SIMDEGA	SRI SANJIV KUMAR CHOUDHARY	7903780946
15	WEST SINGHBHUM	SRI LAXMI NARAYAN LAGURI	8210786477
16	DUMKA	SRI PRAWIN KUMAR	9903491709
17	GODDA	SRI NARENDRA KUMAR	7781000190
18	DEOGHAR	SRI PARMESHWAR MANJHI	9955996404
19	GARHWA	SRI INDU BHUSHAN LALL	9934363709
20	JAMTARA	SRI RAM KRIPAL BAITHA	9341529204
21	LATEHAR	SRI SHANTI PRASAD TOPPO	7781011677
22	PAKUR	SRI MANOJ KUMAR	7889213363
23	PALAMAU	SRI ANUKARAN TIRKEY	9934363710
24	SAHIBGANJ	SRI SUDHIR KUMAR	9771438409
25	JANA SMALL FINANCE BANK	SHRI MALAY BOSE	9513681903

Minutes of SLBC Sub-Committee Meeting on C.D. Ratio through google meet on 01.08.2022

SLBC Sub-Committee Meeting on C.D. Ratio was convened on 01.08.2022 through virtual mode (Google meet).

The meeting was chaired by General Manager SLBC. The meeting was attended by Under Secretary, Institutional Finance, Govt. of Jharkhand, DGM SLBC, DGM NABARD, AGM RBI and senior executives from member banks and LDMs of all districts, as per list enclosed.

In his inaugural remarks, Shri Subodh Kumar welcomed all the participants in the meeting and set out the context of the meeting and briefed the house on agenda items. Thereafter as per the agenda items following points were discussed in detail and action points emerged as under:

Bank Wise / District wise review of CD ratio:

Detailed discussion was done over Bank wise & District wise CD Ratio. Comparative analysis of Bank-wise/District-wise CD ratio of past quarters of this financial year was done. Comparison with last quarter shows that the CD Ratio has increased to 42.90% as on 30.06.2022 from 42.37% as on 31.03.2022. It was observed that CD Ratio of almost all districts and banks has increased during the June 2022 quarter. However, the CD ratio of few banks has decreased marginally. Following are the banks whose CD ratio has decreased in comparison to the last quarter:

- **Bank of Baroda – 1.04%**
- **Idfc First Bank – 2.32%**
- **Federal Bank – 0.37%**
- **Axis Bank – 2.80%**
- **Indusind Bank- 1.84%**
- **Ujjivan SFB – 3.46%**
- *** South Indian Bank- 3.23%**
- *** Laxmi Vilas Bank – 6.20%**
- *** Karur Vysya Bank – 24.16%**
- *** Bandhan Bank – 13.37%**
- *** Esaf SFB – 14.18%**
- *** Utkarsh SFB- 1.46%**

The house expressed concern over low CD ratio in the State. It is still far below the benchmark level of 60%. Specifically, the performance of 17 Banks and 17 Districts having less than 40% CD ratio as on 30.06.2022 were reviewed /discussed during the meeting. However, two districts namely Ranchi (40.04%) and Garwha (42.24%) has shown improvement in their CD ratio in current quarter and has surpassed the 40% benchmark.

BANK WISE CD RATIO BELOW 40% - AT THE END OF JUNE 2022 (17 BANKS)

STATE BANK OF INDIA- (29.72%); BANK OF INDIA- (26.64%); INDIAN BANK- (29.17%); CENTRAL BANK OF INDIA- (28.82%); PUNJAB NATIONAL BANK- (29.46%); CANARA BANK- (15.73%); UNION BANK OF INDIA- (32.32%); UCO BANK- (19.66%); BANK OF BARODA- (39.20%); INDIAN OVERSEA BANK- (33.32%); PUNJAB AND SIND BANK- (32.34%); IDBI BANK- (34.41%); FEDERAL BANK- (36.21%); SOUTH INDIAN BANK- (10.30%); LAXMI VILAS BANK- (29.97%); DHANBAD CENTRAL CO-OPERATIVE BANK- (9.92%); JHARKHAND STATE CO-OPERATIVE BANK- (37.81%).

DISTRICT WISE CD RATIO BELOW 40% - AT THE END OF JUNE 2022 (17 DISTRICTS)

HAZARIBAGH - (39.61%); KHUNTI - (37.47%); KODERMA - (35.08%); RAMGARH - (37.45%); LATEHAR - (36.96%); SAHIBGANJ - (33.31%); GIRIDIH - (35.95%); GODDA - (33.21%); DEOGHAR - (33.16%); DUMKA - (32.08%); DHANBAD - (31.83%); BOKARO - (32.03%); CHATRA - (26.74%); GUMLA - (27.72%); JAMTARA - (27.38%); SIMDEGA - (26.06%); WEST SINGHBHUM - (7.89%).

(Action- Banks & LDMs)

All the districts having CD ratio less than 40% were asked to draw Monitorable Action Plans (MAPs) as per the suggested guidelines in the master circular of RBI on Lead Bank Scheme. It was reported that there are still some districts where meetings of Special Sub-committee for CD ratio, have not convened properly. In this regards, LDMs of concerned districts were advised to convene meeting of Special Sub-committee for CD ratio, as envisaged under the Lead Bank Scheme to draw MAPs accordingly. LDMs were further advised to monitor the progress once in two months and to report the progress to the DCC on quarterly basis and through them to the convenor of SLBC. Districts where special DCC meetings has not taken place are: BOKARO, DHANBAD, GODDA, GUMLA, and JAMTARA. All these districts were advised to convene the same and submit the minutes to SLBC latest by 11th August, 2022.

Reserve Bank of India showed his displeasure towards these districts and asked the reason for not conducting special sub-committee meeting on time. To which following districts responded:

1. Bokaro district apprise the members that SSC meeting has already been convened and minutes regarding the same has been put before DC, to which Bokaro was asked to submit the provisional minutes with SLBC.

2. Dhanbad was called and LDM informed that SSC meeting is due which is proposed to be convened in next week.

3. GODDA district also briefed the members that SSC meeting has already been convened and minutes has already been sent to DC for signature. The LDM was asked to share the provisional minutes of SSC meeting with SLBC.

4. GUMLA was called but didn't responded due to network connectivity issue.

4. JAMTARA district also committed that the Special Sub-Committee meeting has already been convened and minutes regarding the same has been put before DC. The LDM assured the members to share the provisional minutes with SLBC.

Dy. General Manager SLBC, Shri Subodh Kumar showed his displeasure to all the Lead District Managers regarding non-compliance of RBI Lead Bank Scheme properly. Shri Kumar asked the LDMs to convene DCC, DLRC and SSC meeting on time. He also advised the LDMs to make sure of taking pre date with Deputy Commissioner or in absence of Deputy Commissioner, meeting may convene in presence of DDC with permission. He further added that public representatives are not being called up by the LDMs especially in DLRC meeting and Credit outreach program. Shri Kumar also showed his concern over the low CD ratio of West Singhbhum (7.89%) and asked for the reason for the same, to which it was informed that due to Corporate deposit of approx. 18,000 crore with Canara Bank the CD ratio is low. DGM SLBC also suggested to provide targets to the member banks for improvement of on CD ratio on quarterly basis.

(Action- Concerned LDMs)

In order to examine the quarter wise performance of the banks, Reserve Bank of India suggested SLBC to incorporate incremental CD ratio figure in next SLBC sub committee meetings which may reflect the correct picture i.e. quarter wise increase/decrease in Advance to Quarter wise increase/decrease in deposit.

(Action- SLBC)

Banks and LDMs were advised to make focussed efforts to improve the CD ratio in a proactive manner. LDMs to review progress at regular intervals at district/block level and improve the CD ratio.

(Action- All banks/LDMs and NABARD)

The meeting ended with vote of thanks to the chair.

(Subodh Kumar)
Deputy General Manager

Date- 02.08.2022

SLBC Sub Committee Meeting Dated : 01 August 2022

Sr. No.	Bank Name	Name	Designation	Mob. No
1	BANK OF INDIA SLBC	SRI BIKRAM KESHRI MISHRA	GENERAL MANAGER	7873850443
2	BANK OF INDIA SLBC	SRI SUBODH KUMAR	DEPUTY GENERAL MANAGER	7506256681
3	RESERVE BANK OF INDIA	SHRI B MISHRA	ASSISTANT GENERAL MANAGER	
4	RESERVE BANK OF INDIA	SRI AMIT VISHWAKARMA	MANAGER	
5	NABARD	SHRI S GARG	DEPUTY GENERAL MANAGER	
6	INSTITUTIONAL FINANCE, GOJ	SHRI KAUSHAL KISHORE JHA	JOINT SECRETARY	
7	STATE BANK OF INDIA	SRI BISHWAJIT KUMAR SINHA	ASST GENERAL MANAGER	7718825815
8	CANARA BANK	SRI B D KUJUR	DEPUTY GENERAL MANAGER	9491335263
9	CANARA BANK	SRI RAMCHANDRA	DIV MANAGER	9430724980
10	BANK OF BARODA	SRI PRADEEP LAKRA	NODAL OFFICER	8114595928
11	BANK OF MAHARASHTRA	SRI HIMANSHU SHEKHAR	SENIOR MANAGER	9905774643
12	CENTRAL BANK OF INDIA	SRI RINAKSHI NAYAK	MANAGER	9661984466
13	INDIAN OVERSEAS BANK	SRI RAJENDERA KUMAR	CHIEF MANAGER	9837130924
14	INDIAN BANK	SRI RAJEEV RANJAN	SENIOR MANAGER	8617763005
15	PUNJAB AND SINDH BANK	SRI H YADUNATH BASKEY	CHIEF MANAGER	7508510730
16	PUNJAB NATIONAL BANK	SMT POONAM PANDEY	SENIOR MANAGER	7479029988
17	UCO BANK	SRI SANJAY KUMAR SINHA	CHIEF MANAGER	8016710116
18	UNION BANK OF INDIA	SMT SONALIKA		
19	JHARKHAND RAJYA GRAMIN BANK	SRI ANAND KUMAR KESHRI	SENIOR MANAGER CREDIT	7643991160
20	HDFC BANK LTD	SRI SURYANSHU VERMA	ASSOCIATE VICE PRESIDENT	9304003856
21	ICICI BANK LTD	SRI SHABBIR AKHTER	RH RIBH	9771499046
22	AXIS BANK	SRI SIDHARTH CHATURVEDI	DVP	9153799148
23	AXIS BANK	SRI SUMIT KUMAR	MANAGER	9693819579
24	BANDHAN BANK LTD	SRI ASHUTOSH SINGH	DVP & BH	9386727262
25	ESAF	SMT PRIYANKA PANDEY	MANAGER	8789473621
26	INDIA POST PAYMENT BANK	SMT NEHA PRIYA	MANAGER	7870367357
27	JSLPS	SRI SHAILENDRA PRATAP	PROGRAM MANAGER	8292977966
28	SWADHAAR	SRI SANTOSH KUMAR		7091093529
		LDMs THROUGH VC LINK		
1	BOKARO	SRI BIPUL KUMAR SINGH		7909021904
2	CHATRA	SRI MANISH KUMAR		6201182830
3	DHANBAD	SRI RAJESH KR SINHA		8406002014
4	EAST SINGHBHUM	SRI SANTOSH KUMAR		7260814454
5	GIRIDIH	SRI NITISH KUMAR		7903761115
6	GUMLA	SRI ABID HUSSAIN		8451978491
7	HAZARIBAGH	SRI SUDHAKAR PANDEY		9407585820
8	KHUNTI	SRI BINAY KUJUR		8340514511
9	KODERMA	SRI MAHESH PRASAD		8051071834
10	LOHARDAGA	SRI RAVINDRA PRASAD		9931108187
11	RAMGARH	SRI SANJEEV KUMAR		8709551260
12	RANCHI	SRI PRATUL KUMAR		9798967181
13	SARAIKELA-KHARSAWAN	SRI BIRENDRA KR SHIT		9572024420
14	SIMDEGA	SRI SANJIV KUMAR CHOUDHARY		7903780946
15	WEST SINGHBHUM	SRI LAXMI NARAYAN LAGURI		8210786477
16	DUMKA	SRI PRAWIN KUMAR		9903491709
17	GODDA	SRI NARENDRA KUMAR		7781000190
18	DEOGHAR	SRI PARMESHWAR MANJHI		9955996404
19	GARHWA	SRI INDU BHUSHAN LALL		9934363709
20	JAMTARA	SRI RAM KRIPAL BAITHA		9341529204
21	LATEHAR	SRI SHANTI PRASAD TOPPO		7781011677
22	PAKUR	SRI MANOJ KUMAR		7889213363
23	PALAMAU	SRI ANUKARAN TIRKEY		9934363710
24	SAHIBGANJ	SRI SUDHIR KUMAR		9771438409
25	JANA SMALL FINANCE BANK	SHRI MALAY BOSE		9513681903

Minutes of SLBC Sub-Committee Meeting on ACP (Annual Credit Plan) through google meet on 01.08.2022

SLBC Sub-Committee Meeting on ACP was convened on 01.08.2022 through virtual mode (Google meet).

The meeting was chaired by General Manager SLBC. The meeting was attended by Under Secretary, Institutional Finance, Govt. of Jharkhand, DGM SLBC, DGM NABARD, AGM RBI and senior executives from all banks and LDMs of all districts, as per list enclosed.

In his inaugural remarks, Shri Subodh Kumar set out the context of the meeting and briefed the house on agenda items. Thereafter as per the agenda items following points were discussed in detail and action points emerged as under:

Bank wise/District wise review of ACP achievement during 1St Quarter of FY 2022-23:

The performance of the banks under ACP for FY 2022-23 was reviewed and discussed as per Annexure. Overall ACP achievement till June quarter of FY 2022-23 is -2.29% which is less than the performance in last Year's June Quarter. Overall ACP achievement is at 35.31% (Rs.21,766.50 Crores) against the target of 61636.32 crores. There is an improvement in performance of banks under the sector of Agriculture, MSME, OPS and TPS as compared to the last year's June quarter performance. However, in NPS the achievement percent has declined in tune of 39.79%. In terms of amount of achievement in NPS, there is a growth as compared to last year but due to increase in target under NPS, negative growth is being reflected. DGM, SLBC suggested that all banks should explore the possibility of maximum sanction under Priority Sector Advances in current financial year. Banks should also ensure improvement in ACP achievement under other Priority sector and Agriculture sector by disposal of all pending applications under KCC and other Govt. sponsored/flagship Schemes.

(Action- All Banks)

On the discussion of PLP projections and District credit plan preparation DGM, NABARD suggested that LDM should convene Special BLBC in the month of January where branch credit plan should be discussed and disseminated among the banks in different sectors.
He further asked SLBC to advise the LDMs to convene special BLBC as per RBI Lead Bank Scheme for finalising district credit plan for next financial year.

(Action- All LDMs and SLBC)

Achievement in Agriculture Sector is 14.76 % which is not satisfactory. Although there is improvement of 17.43% in Agriculture sector as compared to the last Financial Year, However it needs improvement. Banks were asked to formulate the suitable action plan for improvement in Agriculture Sector. All banks were requested for quick disposal of pending applications at branch level under KCC (Crop Loan, Dairy KCC, and fishery), AIF and other Agriculture Term Loans. It was also informed to the house that two credit outreach program is proposed to be convened in this month itself where banks and LDMs is to perform in big way to boost credit and FI in the campaign.

ACP achievement in MSME sector is 55.21%. The current achievement in MSME sector has increased in the tune of 36.00% as compared to last year achievement.. Banks were advised to continue this pace by active participation in MUDRA, PMEGP, ECLGS & other MSMEs schemes.

ACP achievement in Total Priority sector is 33.09%. As compared to the last year performance, achievement under TPS is increased by 34.70%. However, lots of efforts are required for improvement under TPS. All banks were requested to give special focus on Priority Sector Advances.

ACP achievement in Non-Priority Sector is 38.57%. As compared to the last year performance, the achievement under NPS has declined by 39.79% in the first quarter. All the members were asked to focus on achieving the target under NPS also.

(Action- All Banks)

Other Issues:

i. Proposed "GRAM PANCHAYAT LEVEL CAMPAIGN PROGRAM" by DFS:

Dy. General Manager Shri Subodh Kumar informed the house that DFS has proposed to roll out Gram Panchayat Level Program for thrust on Financial Inclusion. He added that the said program will be tentatively scheduled for a period of 75 days, proposed to start from 15th August, 2022, which will be in line with celebration of "AZADI KA AMRIT MAHOTSAV"-AKAM. The SOP for the program is yet to be shared by DFS. However LDMs and Banks to be in readiness for the program.

(Action- All LDMs/Lead Banks)

ii. <u>Village Adoption by each Semi-Urban and Rural Branches of the banks:</u>

Dy. General Manager Shri Subodh Kumar informed the members regarding initiative taken by SLBC under Village Adoption by each Semi-Urban and Rural Branches of the banks. He informed that SOP regarding the same has already been shared with all the members. However, the response from LDMs is not satisfactory. He asked the LDMs to involve BC to saturate the village under FI and in order to credit link the village, LDMs may take help of JSLPS and other agencies for 100% saturation by Oct, 2022.

DGM SLBC requested all LDMs to prepare data base of adopted villages with the help of Village Mukhiya and VLWs so that proper strategy to cover all beneficiaries can be formulated. All LDMs and concerned banks were requested to advise all concerned branches to actively participate in the campaign to make this campaign a grand success.

(Action- All LDMs/Concerned Banks)

The meeting ended with vote of thanks to the chair.

(Subodh Kumar)
Deputy General Manager

Date-02.08.2022

राज्य स्तरीय बैंकर्स समिति झारखण्ड BOI

SLBC Sub Committee Meeting Dated : 01 August 2022

Sr. No.	Bank Name	Name	Designation	Mob. No
1	BANK OF INDIA SLBC	SRI BIKRAM KESHRI MISHRA	GENERAL MANAGER	7873850443
2	BANK OF INDIA SLBC	SRI SUBODH KUMAR	DEPUTY GENERAL MANAGER	7506256681
3	RESERVE BANK OF INDIA	SHRI B MISHRA	ASSISTANT GENERAL MANAGER	
4	RESERVE BANK OF INDIA	SRI AMIT VISHWAKARMA	MANAGER	
5	NABARD	SHRI S GARG	DEPUTY GENERAL MANAGER	
6	INSTITUTIONAL FINANCE, GOJ	SHRI KAUSHAL KISHORE JHA	JOINT SECRETARY	
7	STATE BANK OF INDIA	SRI BISHWAJIT KUMAR SINHA	ASST GENERAL MANAGER	7718825815
8	CANARA BANK	SRI B D KUJUR	DEPUTY GENERAL MANAGER	9491335263
9	CANARA BANK	SRI RAMCHANDRA	DIV MANAGER	9430724980
10	BANK OF BARODA	SRI PRADEEP LAKRA	NODAL OFFICER	8114595928
11	BANK OF MAHARASHTRA	SRI HIMANSHU SHEKHAR	SENIOR MANAGER	9905774643
12	CENTRAL BANK OF INDIA	SRI RINAKSHI NAYAK	MANAGER	9661984466
13	INDIAN OVERSEAS BANK	SRI RAJENDERA KUMAR	CHIEF MANAGER	9837130924
14	INDIAN BANK	SRI RAJEEV RANJAN	SENIOR MANAGER	8617763005
15	PUNJAB AND SINDH BANK	SRI H YADUNATH BASKEY	CHIEF MANAGER	7508510730
16	PUNJAB NATIONAL BANK	SMT POONAM PANDEY	SENIOR MANAGER	7479029988
17	UCO BANK	SRI SANJAY KUMAR SINHA	CHIEF MANAGER	8016710116
18	UNION BANK OF INDIA	SMT SONALIKA		
19	JHARKHAND RAJYA GRAMIN BANK	SRI ANAND KUMAR KESHRI	SENIOR MANAGER CREDIT	7643991160
20	HDFC BANK LTD	SRI SURYANSHU VERMA	ASSOCIATE VICE PRESIDENT	9304003856
21	ICICI BANK LTD	SRI SHABBIR AKHTER	RH RIBH	9771499046
22	AXIS BANK	SRI SIDHARTH CHATURVEDI	DVP	9153799148
23	AXIS BANK	SRI SUMIT KUMAR	MANAGER	9693819579
24	BANDHAN BANK LTD	SRI ASHUTOSH SINGH	DVP & BH	9386727262
25	ESAF	SMT PRIYANKA PANDEY	MANAGER	8789473621
26	INDIA POST PAYMENT BANK	SMT NEHA PRIYA	MANAGER	7870367357
27	JSLPS	SRI SHAILENDRA PRATAP	PROGRAM MANAGER	8292977966
28	SWADHAAR	SRI SANTOSH KUMAR		7091093529

LDMs THROUGH VC LINK

1	BOKARO	SRI BIPUL KUMAR SINGH	7909021904
2	CHATRA	SRI MANISH KUMAR	6201182830
3	DHANBAD	SRI RAJESH KR SINHA	8406002014
4	EAST SINGHBHUM	SRI SANTOSH KUMAR	7260814454
5	GIRIDIH	SRI NITISH KUMAR	7903761115
6	GUMLA	SRI ABID HUSSAIN	8451978491
7	HAZARIBAGH	SRI SUDHAKAR PANDEY	9407585820
8	KHUNTI	SRI BINAY KUJUR	8340514511
9	KODERMA	SRI MAHESH PRASAD	8051071834
10	LOHARDAGA	SRI RAVINDRA PRASAD	9931108187
11	RAMGARH	SRI SANJEEV KUMAR	8709551260
12	RANCHI	SRI PRATUL KUMAR	9798967181
13	SARAIKELA-KHARSAWAN	SRI BIRENDRA KR SHIT	9572024420
14	SIMDEGA	SRI SANJIV KUMAR CHOUDHARY	7903780946
15	WEST SINGHBHUM	SRI LAXMI NARAYAN LAGURI	8210786477
16	DUMKA	SRI PRAWIN KUMAR	9903491709
17	GODDA	SRI NARENDRA KUMAR	7781000190
18	DEOGHAR	SRI PARMESHWAR MANJHI	9955996404
19	GARHWA	SRI INDU BHUSHAN LALL	9934363709
20	JAMTARA	SRI RAM KRIPAL BAITHA	9341529204
21	LATEHAR	SRI SHANTI PRASAD TOPPO	7781011677
22	PAKUR	SRI MANOJ KUMAR	7889213363
23	PALAMAU	SRI ANUKARAN TIRKEY	9934363710
24	SAHIBGANJ	SRI SUDHIR KUMAR	9771438409
25	JANA SMALL FINANCE BANK	SHRI MALAY BOSE	9513681903

MINUTES OF SLBC SUB COMMITTEE MEETING ON SECURITY HELD ON 27.07.2022

The SLBC Sub-committee meeting on Security aspect of Banks for the quarter ended June 2022 was held on 27.07.2022. The meeting was Chaired by Shri Aseem Vikrant Minz, IG (C.I.D.), Ranchi and also attended by Shri M. Tamil Vanan, DIG (CID) & Ms Nidhi Dwivedi SP(CID). Representative of SLBC, Jharkhand and Committee members of commercial Banks were also participated in the meeting. Shri Bishwajit Kumar Sinha, AGM, State Bank of India welcomed the participants.

Agenda Item No.	Agenda	Observations of the House	Action Required by Banks
1	Confirmation of last meeting date 26.04.2022	Action Taken of previous meeting was discussed in detail and all participants have confirmed the proceedings of the previous meeting	NO
2	Discussion on recent cases of Dacoity / Burglary/ Fire in Banks/ATMs	Most of the member banks have shown concern over rising cases of Burglary / attempt to loot of Bank branches/ ATMs in recent past. Representatives of PNB/ Canara Bank/ UCO Bank, Bank of India have pointed out few incidents where attempt have been taken place. The IG CID has advised Banks to ensure that CCTV is functional 24X7 and recording for the same is made available to the Police, if required.	Banks have been advised to provide list of Branches/ ATMs where incidents have been taken place.
3	Discussion on identified Hot Spot by the Banks	IG (CID), has advised all the Banks to share Hot Spot for the purpose of reviewing the security threat in that area so that Police Patrolling be increased. During discussions, member banks have requested for list of District wise Nodal Officer to whom they should contact in case of need.	All Banks to share list of Hot Spot.
4	Need for Police Patrolling especially in night and during Sunday/ Holidays	Member Banks have advised the Chair to increase police patrolling in Branches/ATMs situated in sensitive / remote/ Hot Spot areas more particularly at Entrance or Exit points of the Town/Locality.	NA

5	Difficulties faced by Banks in timely renewal of gun licenses.	DIG CID has clarified all the doubts raised by participants. Discussed about online NDAL portal. However, advised Banks to share the list, where renewals of gun license are pending since long to take up the matter with the all concerned.	Banks are advised to share the list, if any, to SBI, the Convener of SLBC Sub Committee on Security to provide a consolidated list to the department of CID.
6	Any other Issue	Issue of Fire Audit was raised in the meeting. Banks have advised the Chair that they are witnessing a lot of problem in getting Online Fire Audit. Requested the Chair for intervention in the matter with the concerned department.	SLBC to submit the detail of the matter so that it can be taken up with the concerned dept.

The meeting was concluded with vote of thanks by Shri Bibhaw, SLBC.

Enclosure : - As above.

16/8/22

(Aseem Vikrant Minz)

Memo323**/E.O.**
Criminal Investigation Department, Jharkhand, Ranchi.
Ranchi.16/08/2022

Copy to :- All SSP/S.P. (Including Rail) Jharkhand for information & Necessary action.

16/8/22

I.G. C.I.D.
JHARKHAND, RANCHI.

Letter No...JSLPS/1965 Date:....15/08/2022

Minutes of the 38th SLBC Sub-Committee meeting (SHGs-Bank linkage and DAY-NRLM Coordination)

The 38th meeting of SLBC Sub-Committee (SHGs-Bank linkage and DAY-NRLM Coordination) was organized on 3rd August 2022 in the FFP building, Rural Development Department, Govt. of Jharkhand. The Chief Executive Officer (CEO), JSLPS, Rural Rural Development Department, Govt. of Jharkhand chaired the meeting.

Agenda wise discussions and decisions are as follows –

Agenda 2	Review of SHGs-Credit linkage progress (Bank wise) in the FY 2022-23. Planning for Q-2.
Discussion and decision	* According to SHG-Bank linkage Portal of DAY-NRLM, total **66,284** SHGs have been disbursed loan **(37%)** amounting **Rs. 483.45 Crore (24%)** against the target in the FY 2022-2023. Bank wise achievement can be seen in ***Annexure I.*** * From 1st April to 30th June 2022, total **10,292 SHGs (20.58 %)** have been credit linked (1st linkages) and **8,695 SHGs (14.49 %)** have been enhanced credit linkages against the target. Bank wise achievement can be seen in ***Annexure II.*** * Total **1,90,613** SHGs have been credit linked out of **2,66,726** saving bank accounts opened in different Banks. Bank wise details can be seen in ***Annexure III.*** * Total **91,861 SHGs (48%)** have been sanctioned DP amount of more than Rs. 1 lakh out of total **1,90,613 SHGs** credit linked. Bank wise details can be seen in ***Annexure IV.*** * Total **7,924** documents are pending and **953** documents are being slowly received in different Bank branches for credit linkage (hence in the hands JSLPS field staffs) as on 15th July 2022. Bank wise details can be seen in ***Annexure V.*** The JSLPS is targeting to submit **25,000** additional documents for credit linkage in Quarter-2. * It has been decided to initiate one month campaign (from 16th August to 15th september) to speed up SHGs-Credit linkage and disbursement of loan amount to SHGs. Bank wise targets for this campaign can be seen in ***Annexure VI.***
Agenda 3	Engaging SHG members as Bank BC Agents and ensuring dual authentication mapping of SHG loan accounts and saving bank accounts with signatories' saving bank accounts for transaction at BC point.
Discussion and decision	* Presently, Jharkhand Rajya Gramin Bank appointed 563- SHG members as BC Agents, Bank of India -270, State Bank of India- 145, Punjab National Bank-15, Bank of Baroda-37, Canara Bank-33, IDFC-102, Union Bank of India- 63, Indian Bank-4, Central Bank of India-6, Fino Payment Bank-4 and Digipay (CSC) - 3618 (total- 4860). * The JSLPS has provided details of potential SHG members (3 to 5 members for one BC point) for **1,813 Gram Panchayats**. Bank wise details can be seen in ***Annexure VII.***

	* Total **5,588 SHGs' filled up dual authentication forms** are pending in different Bank Branches and **8,956 forms are being slowly received or not received by Bank Managers** (hence in the hands of JSLPS field staffs) as on 31st July 2022. Bank wise details can be seen in ***Annexure VIII.*** * The CEO, JSLPS requested all Banks to approve additional BC points and appoint SHG members as Bank BC Agents under 1GP-1BC initiative of MoRD, Govt. of India and to push dual authentication mapping of SHG loan and saving bank accounts with signatories' saving bank accounts for transactions at BC points. He further requested Banks to impart training to all Branch Managers on this matter. * The CEO, JSLPS also requested all Banks to revist and reduce the high charges taken by Corporate BCs during onboarding of SHG members as BC Agents.
Agenda 4	Enrollment of SHG members and their family members under PMSBY & PMJJBY and claim settlement under these insurance schemes.
Discussion and decision	* Total 27,81,014 SHG members have been enrolled under PMSBY and 19,61,798 members under PMJJBY as on 15th July 2022. The JSLPS is mobilizing all SHG members and their eligible family members to enroll under these schemes. Banks were requested to push enrollment under these schemes from their ends too. It was decided to keep 2-days special enrollment camps at BC points (Tuesday and Friday in a week) across the State for at least next one month. * Total **95 claims settled** under PMSBY and PMJJBY by Banks from 1st April to 31st July 2022. Presently, **209 documents are under process** in different Bank Branches for claim settlement. Bank wise details can be seen in ***Annexure IX.*** * The CEO, JSLPS requested all Banks to follow up the pending documents at Branch level and settle the claims as soon as possible to help such families immediately. He also requested Banks to provide name and adress of such individuals whose Bank's accounts suddenly get nonoperational (particularly of 50 years plus age group) so that JSLPS may further enquire and help those families in claim settlement if required.
Agenda 5	Individual loan to SHG members under MUDRA/KCC/other individual loan products.
Discussion and decision	* Total 2,27,078 potential SHG members have been surveyed for individual financing. Presently, **2,149 SHG members** have been provided loans under MUDRA and KCC from 1st April to 31st July in the FY 2022-23. Total **16,109 applications** are pending for MUDRA and KCC loans in different Bank Branches and **2,047 applications** are being slowly received or not received by Bank Managers (hence in the hands of JSLPS field staffs). Bank wise pendency can be seen in ***Annexure X.*** * The CEO, JSLPS requested Banks to clear all pending applications for MUDRA and KCC loans as soon as possible. * There were certain issues raised on withdrawal of MUDRA loan by beneficiaries, for eg., certain Branch Managers are insisting direct payment to vendors even in cases where there is no asset purchage required particularly under Shishu loan. All Banks were requested to issue letter to Branch Managers to clarify these operational aspects.

Agenda 6	Any other issue by permission of the chair.
Discussion and decision	* The CEO, JSLPS, requested all Banks to initiate financing to Farmers' Producers Organizations (FPOs) under JOHAR and DAY-NRLM. Presently, total 35 FPOs are in a position of taking loans for enhancing their businesses. * The CEO, JSLPS requested Jharkhand Rajya Gramin Bank and Punjab National Bank to revisit and reduce their high processing charges and other annual charges for SHGs-Credit linkage.

The meeting ended with a vote of thanks to all participants by the Chief Executive Officer, JSLPS, Rural Rural Development Department, Govt. of Jharkhand.

Enclosed: Annexure

Yours Sincerely,

Chief Executive Officer
JSLPS, Rural Development Dept.,
Govt. of Jharkhand

Letter No: JSLPS/1966 Date: 15/08/2022

Meeting minutes of 30th SLBC RSETI Sub-Committee

30th SLBC-RSETI Sub-Committee meeting was held on 3rd August , 2022 at 1st Floor RDD Conference Hall, FFP Building, Dhurwa, Ranchi under the chairmanship of Shri Suraj Kumar, CEO JSLPS, RDD, GoJ. CEO, JSLPS initiated the meeting after welcoming the participants. The meeting was attended by COO JSLPS, Manager RBI, AGM SLBC, AGM NABARD, Representatives of State Bank of India, Bank of India, Indian Bank, Punjab National Bank, Canara Bank, State Director for RSETI (SDR), State Controller RSETI (SCR) along with State Nodal officer (SNO), RSETI.

Initiating the discussion, CEO, JSLPS expressed his displeasure on the low performance of RSETIs across the indicators. He emphasized that RSETI has an important role in building an ecosystem for skilling rural poor. During the discussion regarding the poor performance, most of the representative of banks were not aware of the reasons for such a dismal performance. **He requested SLBC to ensure that only key officials from banks looking after RSETIs should participate in the sub-committee meeting henceforth.**

Agenda-wise details of the meetings are:

Achievement and Settlement status of FY 2022-23:

The performance of Qtr1 is not very encouraging. Out of total target to train 19,765 candidates, only 2476 candidates have been trained till June 2022 which is 13% of the total target. Bank wise achievement is; RUDSETI: 22%, PNB: 15%, BOI: 13%, IB: 13%, SBI: 10%. Except RUSETI all the banks performance is below par. Settlement rate is also very discouraging with only settlement of 638 candidates in the first Qtr of FY 2022-23.

Expressing displeasure over the progress, CEO JSLPS instructed all RSETI controlling banks to expedite the progress. The representative from SBI informed the house that due to mandatory residential training and non-approval of one of its training program at Palamu, they have suspended the training program. This came as a surprise to all and CEO JSLPS strongly objected to such move of SBI. The matter was discussed in the house at length and following consensus was reached to by the house. **Relaxation for residential training till October 2022 will be given to Banks/RSETIs where the residential building is not completed. However, approval for only day scholar training will be provided subject to banks giving consent letter regarding shifting to residential training after October 2022 irrespective of status of construction of RSETI building.**

(Detail report is presented in ppt as Annexure for all agenda items)

Action to be taken: SLBC, All Controlling Banks

Credit Linkage:

It was brought to the notice that credit linkage for RSETI trained candidates is not improving irrespective of regular follow up. During the current Qtr, only 160 trainees were credit linked with

almost 1,100 applications submitted in various branches. All the banks, especially RSETI controlling, were instructed by CEO, JSLPS to expediate the application approval process. It was informed to the house that JSLPS has also developed in-house application to monitor the credit linkage progress. A report regarding list of pending applications district wise, bank-wise list will be shared to all the banks to expediate the progress of loan approval.

Action to be taken: SDR, All RSETI Directors/Banks, SLBC

Completion of construction of RSETI Building:

It was informed to the house that 7 RSETI buildings are still incomplete. These are: 5 RSETIs of SBI, 1 each of BOI and Indian Bank. It was instructed by CEO, JSLPS that post October 2022 irrespective of the status of completion of RSETI buildings, all the trainings need to be conducted only on residential basis. The banks need to make alternate arrangements if they do not complete the construction process by October 2022. Also, BOI was instructed to start the construction of building at Ramgarh at the earliest.

It was also brought to the notice of the house that several RSETIs whose buildings have completed still does not have minimum infrastructure to conduct residential training. It was instructed to the bank that no compromise on the quality of training and infrastructure will be considered and banks need to upgrade the facilities in RSETIs as per SOPs. Necessary measures may be taken from SRLM if appropriate actions are taken by the controlling banks for improvement of necessary infrastructure.

Action to be taken: Concerned controlling Banks, SDR

HR Status as per SOP:

HR positions for all RSETIs is almost filled with very vacancies which needs to be filled. However, the concern regarding placement of directors below 45 years of age is pending since long at SBI and Indian Bank. During, the last SLBC Secretary RDD had instructed to the above banks to take appropriate action, however, there still seems to be no progress in this regard. CEO JSLPS took a strong objection to this issue and directed SBI and IB to take measures regarding the same and inform to him the timeline for completion of the same.

Action to be taken: Concerned controlling Banks, SLBC

Funds release status of RSETIs:

It was informed to the house by SNO, RSETI that the claims till FY 2019-20 have been settled for all RSETIs. Detail report is presented in the ppt attached as annexure. All the banks are requested to submit **"No Dues Certificate"** to the SRLM **latest by 30th of Aug, 2022.**

Also, as per direction of CEO JSLPS, one time settlement for claims rejected for FY 2020-21 will be considered. The concerned RSETIs needs to submit necessary documents for those candidates whose claims were rejected for the FY 2020-21 only. Under no circumstance, new claims will be entertained for FY 2020-21. This is only a one-time relaxation for the FY 2020-21. **The documents should reach the office of SRC, JSLPS latest by 20th of August 2022, post which the documents will not be accepted for further claims by RSETIs.**

Action to be taken: All controlling Banks, RSETI Directors, SDR

Other Agenda:

- It was decided that RSETIs can conduct any training program in any month as per the approved AAP. For any other trainings not approved in AAP, approval from State needs to be taken.
- SLBC to conduct regular meetings of RSETIs which was done prior to COVID 19.
- It was also requested to RBI to explore the possibility of conducting a meeting of all RSETIs especially related to credit linkage as was conducted earlier.
- It was brought to the notice of the house, that several RSETI buildings are not **specially-abled friendly and as it has been made mandatory by GoI for all skilling programs to provide a minimum 5% trainings to PWD candidates,** it was instructed by CEO, JSLPS that banks should make necessary changes in their buildings to facilitate the trainings of PWD trainees.
- It was directed by CEO to SNO RSETI to upload all the trainee information for which the claims have been rejected along with supporting documents in web-site for the FY 2018-19 and 2019-20.

The meeting ended with vote of thanks to all participants from CEO, RDD, Govt. of Jharkhand.

Yours Sincerely,

CEO, JSLPS
Rural Development Dept. GoJ

Minutes of 2nd SLBC Sub-Committee on Agriculture & Allied Activities

The 2nd meeting of SLBC Sub-Committee on Agriculture and Allied Activities to review the position for June 2022 quarter was held under the chairmanship of Shri A. Siddique P, IAS, Secretary Agriculture, Animal Husbandry & Cooperative, GoJ on 08 August 2022 at conference hall of Dept. of Agriculture, Nepal House, Ranchi. The meeting was attended by Shri Vinod Kr. Bist, CGM, NABARD, Ms. Nisha Oraon, Director Agriculture, Shri Jay Nigam, DGM, NABARD, Shri Pradeep Hazari, Special Secretary, GoJ, RBI, SLBC, line departments and member banks.

CGM, NABARD in his inaugural address highlighted the importance of the sub-committee meeting on Agriculture & Allied activities and raised concern over tepid performance of banks under crop loan during the quarter. He exhorted the banks to achieve at-least 40% of the target by quarter ending 30th September 2022. He also urged upon the bankers to finance FPOs for working capital, cold storage, logistic support, etc. for which a Credit Guarantee Fund has been set up in NABARD. Further, he apprised the house on the MoU signed with the JRGB and JStCB for promotion of 5000 and 2000 JLGs respectively and urged upon other banks to have similar MoU with NABARD. He requested the Govt. of Jharkhand to give preference to FPOs in fertilizer seed license, cold storage and custom hiring centres so that their business volume and credit absorption capacity may be increased.

Shri A. Siddique P, IAS, Secretary Agriculture, Animal Husbandry & Cooperative, GoJ, Chairman of the meeting, in his opening remarks highlighted extending loans to community organizations/FPOs as solution to the problem of non-transferability of tribal land due to the restrictive provisions of SPT/CNT and urged upon bankers for sanctioning of KCCs to cover all eligible farmers. He advised banks to monitor the branch wise progress under KCC and other government schemes. He advised the banks not to reject any application under AIF on the basis of incomplete documentation and requested bankers to handhold the beneficiaries for completing the documentation. He further emphasised upon the need of e-KYC of PMKISAN beneficiaries, data uploading in case of loan waiver scheme of Govt. of Jharkhand, need of crop diversification etc.

Smt. Nisha Oraon, Director, Agriculture, GoJ in her speech informed the house that due to the shortage of rainfall this year farmers are going for late Kharif and early Rabi sowing. Hence banks should take a call for issuance of KCC in the September quarter at mass level in a mission mode. She further opined that there were lot of rejection by the banks under AIF and therefore banks may expedite the sanction of viable proposals which are duly approved by PMU.

The sub-committee deliberated on various agenda items and the concerned institutions were instructed for compliance on the following action points emanated from the discussions:-

Sr.	Particulars
1	Confirmation of the minutes of the 1st SLBC sub-committee meeting held on 12.05.2022 - The minutes of the meeting was confirmed and accepted by the house unanimously.
2	State level portal for review of PM-KISAN KCC Saturation Drive, KCC to Dairy & Fisheries Farmers – The dis-aggregated data of KCC from generation of loan applications to sanction and disbursement in terms of district-wise, bank-wise, branch-wise, applicant-wise to be made available for proper monitoring and for that initiative has been taken by Agri, Dept., GoJ. As informed by the Director, Agriculture, GoJ, for portal SOP has been finalized and within two weeks of this meeting concerned persons/agency will be hired and two months thereafter the basic portal will be made ready. **Action – Department of Agriculture, GoJ.**
3	Performance under Crop loan- As on 30.06.2022, the achievement under crop loan is 10.79% only against the target for FY 2022-23. All banks were advised to achieve at-least 50% of the target by 30th September 2022. Further, keeping the looming drought situation in mind, banks were advised to issue KCC for crops other than paddy. **Action – Member Banks / JStCB / DCCB Dhanbad / (SLBC to follow)**
4	House requested the SLBC to prepare a database wherein the number of KCC application submitted to the banks, number of application sanctioned by the banks, number of application rejected by the banks with the reason thereof, number of cumulative KCC accounts, number of written-off KCC accounts and

	no. of live KCC accounts can be accessed on real time basis. **Action- SLBC**
5	House requested Dept. of Agriculture, AH & Coop to share the latest SOP of crop insurance scheme of Govt. of Jharkhand and copy of letter for KCC interest subvention with SLBC to disseminate the same with member banks. **Action- Department of Agriculture, GoJ.**
6	Performance of Banks under AH and Fisheries – Concern was raised over low disbursements under AH and Fisheries sectors. Banks were advised to explore the possibility of financing AH and Fisheries farmers who are members of FPOs or covered under any scheme of Govt. of Jharkhand, NABARD and other agencies. **Action – Member Banks/ JRG Bank / JStCB / SLBC to monitor**
7	Performance of banks under Agri Term loans- As on 30.06.2022, the achievement under Agri. Term Loan was 19.62% only against the target for FY 2022-23. Efforts need to be put for diversification of loan portfolios under Farm Credit, Agri Infra and Ancillary activities. Banks may explore the possibility of financing under various schemes like AIF (Agriculture Infrastructure Fund), FPO financing, Krishi Sinchai Yojna, Pradhan Mantri Matsya Sampada Yojana etc. Branch wise target may be assigned in this regard and progress may be reported during the next meeting. **Action – Member Banks / JRG Bank / JStCB / (SLBC to follow)**
8	Review of Agriculture Infrastructure Fund – House expressed concern over high rate of rejection of PMU approved applications by banks. Chairman advised the banks not to reject any application under AIF on the basis of incomplete documentation and requested bankers to handhold the beneficiaries for completing the documentation. A written instruction may be issued by Agriculture Dept. to SLBC in this regard. **(Action – Agriculture Dept./ SLBC/ Member Banks)**
9	E-KYC of PMKISAN beneficiaries- Chairman expressed dissatisfaction over slow progress in E-KYC of PMKISAN beneficiaries and advised all the member banks to expedite the E-KYC process of all the PMKISAN beneficiaries. SLBC may advise the member banks in this regard. **Action – Member Banks/ SLBC to monitor**

10	Status of CSS-FPO on Formation and Promotion – CGM NABARD informed that NABARD has shared the list of FPOs with all the stakeholders however, the credit offtake for the FPOs is yet to pick up. House requested the Agriculture Dept. to conduct a separate bi-monthly meeting of all the Implementing Agencies of FPOs and banks in the state under the chairmanship of Director, Agriculture, GoJ. **(Action – Agriculture Dept./ Member Banks)**

During the course of the meeting, CEO, JStCB (convenor of SLTC) was requested to expedite the finalization of DLTC approved Scale of finance in the meeting of SLTC at the earliest.

The meeting ended with vote of thanks by Shri Jay Nigam, DGM, NABARD to the Chairman of the meeting Shri Aboobacker Siddique, IAS, Secretary, Agriculture, Animal Husbandry & Cooperation Dept., GoJ and all the participants.

List of Participants (2nd SLBC Sub-Committee on Agriculture & Allied Activities)

Sr.	Name of Official	Designation	Organization	Mobile No.
1	Shri A Siddique P, IAS	Secretary Agri., AH & Cooperative,	GoJ	
2	Shri Vinod Kr Bist	CGM	NABARD	8126899700
3	Ms. Nisha Oraon	Director Agriculture	GoJ	7070560777
4	Shri Jay Nigam	DGM	NABARD	9425648274
5	Pradeep Hazari	Spl. Secretary and adviser	Agriculture Dept., GoJ	9441821911
6	Dr. Manoj Kumar	CEO	JStCB	9471530929
7	Shri Nalin Priyaranjan	Mgr.	RBI	9871492774
8	Md. Aftab Uddin	AGM	NABARD	9525647998
9	Shri Bibhaw Kumar	Sr. Mgr	SLBC	9034846704
10	Biswajit Kumar Sinha	AGM	SBI	7718825815
11	Shri Anand Kumar Keshari	Sr. Mgr	JRGB	7643991160
12	RK Sinha	AGM	JRGB	7257808020
13	Ashim Ranjan Ekka	Dy. Director	JDA	3871492774
14	Dr. MSAM Shiva	Dy. Director	JDA	9523693678
15	Smt. Lipika Banarjee	ADF	Directorate of Fisheries	9431105224

16	Kumar Rajeev Ranjan	CM	PNB	9896799317
17	Smt. Punam Kindo	SM	BOB	6287395612
18	Deepti Kishore	Mgr.	Canara Bank	8797002221
19	Shri S.K. Thakur	Sr. Mgr	UBI	8407004030
20	Shri Abhishek Kumar	AM	NABARD	7903232858
21	Kumar Rishav	AM	SLBC	8210938157
22	Shri Nagendra Kumar	DA	NABARD	9951618257
23	Prachi	Consultant	GT	9852088530
24	Shri Sukesh Nayak	Mgr.	GT	9406711863
25	Anamika Sinha	Consultant	GT	7368035905

****

GLIMPSE OF CUSTOMER OUTREACH PROGRAM
CONVENED ON 08/06/2022













दैनिक भास्कर रांची 09-06-2022

वित्त विभाग और एसएलबीसी ने चलाया 'ग्राहक जन संपर्क अभियान'

निजी रिपोर्टर | रांची



कर्मचारियों को पुरस्कृत करते पदाधिकारी।

वित्त विभाग, भारत सरकार व एसएलबीसी, झारखंड संयोजक बैंक ऑफ इंडिया ने बुधवार को राज बुन्देलखंडियंट कैफ्रस में 'ग्राहक जन संपर्क अभियान' आयोजित किया। राज्य के 23 जिलों में यह कार्यक्रम आयोजित किया गया। सभी बैंक, ग्रामीण बैंक, सहकारी बैंक व निजी क्षेत्र के बैंकों ने भाग लिया। साथ ही नाबार्ड, सिडबी, जेएसएलबीएम और राज्य सरकार के विभिन्न विभागों ने भी शिविर में अपने स्टॉल लगाकर अपनी भागीदारी सुनिश्चित की। ग्राहक जन संपर्क अभियान के दौरान, सभी अंगलुकों को बैंकों द्वारा प्रदान की जाने वाली विभिन्न ऋण सुविधाएं व विभिन्न ऋणों के बारे में समझाया गया। इसके अलावा लाभार्थियों को प्रधानमंत्री जन-धन योजना, प्रधानमंत्री सुरक्षा बीमा योजना, प्रधानमंत्री जीवन ज्योति बीमा योजना, अटल पेंशन योजना के साथ-साथ डिजिटल भुगतान प्रणाली जैसी विभिन्न वित्तीय योजनाओं से अवगत करने के लिए साक्षरता शिविर लगाए गए। विभिन्न योजनाओं के तहत सभी 24 जिलों में कुल 25,600 ग्राहकों के बीच 799.11 करोड़ रुपए के ऋण वितरित किए गए। 92,270 ग्राहकों को विभिन्न सामाजिक सुरक्षा योजनाओं से भी जोड़ा गया। कार्यक्रम में वित्तीय क्षेत्र में कार्यरत विभिन्न बैंक सखी, बैंक मित्र, राज्य सरकार के अधिकारियों तथा बैंक कर्मचारियों को कार्यक्षेत्र में विशेष योगदान हेतु पुरस्कृत किया गया।

हिन्दुस्तान

रामगढ़ के श्री गोविंद सिंह ऑडिटोरियम में आयोजित कार्यक्रम में लोगों को सामाजिक सुरक्षा योजनाओं की दी गई जानकारी

935 लाभुकों के बीच 46.61 करोड़ का ऋण बांटा

कार्यक्रम

रामगढ़, निज प्रतिनिधि । भारत सरकार का वित्तीय सेवाएं विभाग वित्त मंत्रालय के निर्देश अनुसार पूरे देश में आजादी का अमृत महोत्सव मनाया जा रहा है। यह महोत्सव 6-12 जून तक मनाया जाएगा। इसकी शुरुआत रोजगार की प्रधानमंत्री जॉब योजी ने किया था। इसी क्रम में रामगढ़ जिला में आजादी जिला प्रबंधक रामगढ़ की ओर से ग्राहक जनसंपर्क अभियान का आयोजन श्रीकृष्णगोविंद सिंह ऑडीटोरियम में चुधवार को किया गया। इस कार्यक्रम का उद्घाटन रामगढ़ उप विकास आयुक्त नवनीत नवनीत कुमार सिन्हा एवं अग्रणी प्रशासिक विभाग भगत ने संयुक्त रूप से किया।



रामगढ़ में चुधवार को कार्यक्रम का दीप प्रज्वलित कर उद्घाटन करते अतिथि।



रामगढ़ में चुधवार को नीतू सिंह को अवार्ड देते अधिकारी।

गरीबतम जिला रामगढ़ जिला के 20 बैंकों के सभी शाखाओं के प्रतिनिधि शामिल हुए। कार्यक्रम में कुल 46.61 करोड़ रुपए का ऋण 935 लाभुकों को दिया गया। इसमें कृषि ऋण, व्यापार ऋण, गृह ऋण, शैक्षणि ऋण, सामाजिक सुरक्षा योजना, पीएमईजीपी, मुद्रा, पीएम स्वनिधि योजना, सेरफा ईलप ग्रुप को ऋण दिया गया। इस कार्यक्रम में सामाजिक सुरक्षा योजना की जानकारी भी दी गई एवं लाभ दिया गया। इसके साथ ही बेहतर कार्य करने वाले बीसी एवं बैंक को पुरस्कृत भी किया गया।

कार्यक्रम में सभी लाभुकों को गणमान्य अधिकारियों की ओर से स्वीकृति पत्र प्रदान किया गया। कार्यक्रम का संचालन बैंक ऑफ इंडिया के चरित्र प्रबंधक निलांती कुमारी ने किया। मौके पर उप विकास आयुक्त नवनीत कुमार सिन्हा ने बैंकों के योगदान की सराहा तथा लाभुकों को प्रोत्साहित किया।

आजादीआई के सहायक प्रबंधक ने विभि जानकारी के संबंध में विस्तार से बताया। कार्यक्रम में सुरक्षा रूप से संजीत कुमार, राजेश कुमार बैस, गौरव जायसवाल, मुजाहिद नेगी, साहुल कुमार, सुशील आदि मौजूद थे।

बेस्ट बीसी विकास फॉरेस्ट्री सेंटर का अवार्ड नीतू सिंह को मिला। बैंक ऑफ इंडिया की ओर से ग्राहक जनसंपर्क अभियान कार्यक्रम में मुख्यअतिथि संजीव कुमार, क्षेत्रीय प्रबंधक बैंक ऑफ इंडिया की ओर से बेस्ट बीसी विकास फॉरेस्ट्री सेंटर का अवार्ड नीतू सिंह को दिया। यह पुरस्कार अतिथियों ने लाभार्थी के साथ मिलकर एसबीआई यानी एजीएम विमला भगत ने रामगढ़ जिला के बेस्ट बीसी विकास फॉरेस्ट्री सेंटर का अवार्ड बैंक ऑफ इंडिया कार्यकारना की

GLIMPSE OF SPECIAL SLBC, EAST SINGHBHUM
CONVENED ON 14/06/2022

Guest of Honour – DR. BHAGWAT KISHANRAO KARAD
Hon'ble Minister of State, Ministry of Finance, GOI









शहर पहुंचे केंद्रीय वित्त राज्यमंत्री डॉ भागवत कराड ने की एसएलबीसी की बैठक, कहा

एक साल में खुलेंगी बैंकों की 72 नयी शाखाएं

- सीएनटी-एसपीटी कानून के कारण बैंक नहीं दे पा रहे हैं लोन

प्रभात संवाददाता, जमशेदपुर

केंद्रीय वित्त राज्य मंत्री डॉ भागवत कराड मंगलवार को दो दिवसीय दौरे पर जमशेदपुर पहुंचे. उन्होंने समाहरणालय में एसएलबीसी की बैठक की तथा आकांक्षी जिला इंडिकेटर्स की समीक्षा की. समाहरणालय परिसर में पत्रकारों से बातचीत में डॉ कराड ने कहा कि जिले में बैंक की शाखाएं अपेक्षाकृत कम हैं, इस कारण वित्तीय सुविधाएं बेहतर ढंग से आम लोगों तक नहीं पहुंच पा रही हैं. उन्होंने जिले में एक साल के अंदर सरकारी व निजी बैंकों की 72 नयी शाखाएं खोलने का निर्देश दिया. सरकारी नियमानुसार एक लाख की आबादी पर 14 शाखाएं होनी चाहिए, जबकि इस जिले में 11 ही है. इसके लिए लीड बैंक के अधिकारी सांसद विद्युत वरण महतो से मिलकर बात करेंगे. सर्वे होगा और शाखाएं खोली जायेंगी. बताया गया कि झारखंड में सीएनटी-एसपीटी कानून के कारण लोगों को जमीन के आधार पर बैंक से गारंटी नहीं मिल पा रही है. केंद्रीय वित्त राज्यमंत्री डॉ. भागवत कराड ने कहा कि राष्ट्रीय स्तर पर एक लाख की आबादी पर 14 बैंक हैं, जबकि झारखंड में एक लाख की आबादी पर 11 बैंक हैं. चालू वित्तीय वर्ष में झारखंड में राष्ट्रीयकृत अथवा निजी सेक्टर के बैंकों की 72 शाखाएं स्थापित की जाएंगी. उपायुक्त कार्यालय सभागार में राज्य स्तरीय बैंकर्स समिति (एसएलबीसी) की समीक्षा बैठक के बाद डॉ कराड पत्रकारों को संबोधित कर रहे थे. एक सवाल के जवाब में उन्होंने कहा कि झारखंड सरकार का केंद्र सरकार के पास जीएसटी राशि का कोई बकाया नहीं है. डॉ कराड ने बताया कि बैंक के स्थापना खाले स्थानों के संबंध में सांसद व विधायक की अनुशंसा ली जाएगी. अनुशंसा के आधार पर बैंक अपने स्तर पर सर्वे कर बैंक की शाखा स्थापित करेंगे. केंद्रीय वित्त मंत्री दो दिवसीय दौरे पर जमशेदपुर आए हैं.

डॉ कराड ने राज्य स्तरीय बैंकर्स समिति व आकांक्षी जिला योजना समिति की समीक्षा बैठक की. बुधवार को आकांक्षी जिला के तहत केंद्र व राज्य सरकार की क्रियान्वित योजनाओं का स्थल निरीक्षण करेंगे. आकांक्षी योजनाओं की समीक्षा के दौरान जिले के दुर्गम इलाकों में पाइप लाइन से पेयजलापूर्ति करने का आदेश केंद्रीय वित्त राज्य मंत्री डॉ भागवत कराड ने डोसो विजया जाधव को दिया है. मंत्री ने कहा कि दुर्गम इलाकों में नल से पेयजल की आपूर्ति करना केंद्र सरकार की प्राथमिकता में है.



बैंक ग्रामीण क्षेत्रों में नेटवर्क बढ़ायें : डॉ कराड

जमशेदपुर. समाहरणालय सभागार में केंद्रीय वित्त राज्य मंत्री डॉ भागवत कराड की अध्यक्षता में मंगलवार को आयोजित एसएलबीसी की बैठक में विभिन्न एसबीआइ एवं केंद्र सरकार की जनकल्याणकारी योजनाओं की समीक्षा की गयी. उपस्थित थे पीएम मुद्रा लोन, पीएम स्वनिधि, आदत पेंशन सहित कई योजनाओं बेहतर तरीके से संचालित हो रही है. बैठक में बैंकों के सभाप्त से हमारी ये जानकारी आई थी कि पिछली जो भी योजनाओं के लिए आवेदन हुए थे, उसमें से 112 आकांक्षी जिलों में लगभग 62% का पालन हो चुका है. इस जिले में केंद्रीय मंत्री पहुंच कर योजनाओं की भी समीक्षा की गयी. केंद्रीय मंत्री ने कहा कि झारखंड में केंद्रीय योजनाओं पर बेहतर काम हो रहा है. पीएम जनधन योजना में पूरी सिंहभूम ने अच्छा काम किया है. पीएम मुद्रा लोन, पीएम पेंशन, आदत पेंशन सहित कई योजनाएं बेहतर तरीके से संचालित हो रही है. बैंक पर सभाप्त के सभाप्त से हमारी ये जानकारी आई थी कि पिछली जो भी योजनाओं के लिए आवेदन हुए थे, उसमें से केंद्रीय मंत्री पहुंच कर योजनाओं की भी समीक्षा की गयी. केंद्रीय मंत्री ने कहा कि झारखंड में केंद्रीय योजनाओं पर बेहतर काम हो रहा है. पीएम जनधन योजना में पूरी सिंहभूम ने अच्छा काम किया है. पीएम मुद्रा लोन, पीएम पेंशन, आदत पेंशन सहित कई योजनाएं बेहतर तरीके से संचालित हो रही है. बैंक पर सभाप्त के सभाप्त से हमारी ये जानकारी आई थी कि पिछली जो भी

मोदी सरकार के नेतृत्व में उद्योग बढ़े, स्टार्टअप में युवा दिखा रहे हैं रुझान : डॉ कराड



- सिंहभूम चैंबर ऑफ कॉमर्स में केंद्रीय मंत्री का स्वागत

जमशेदपुर. सिंहभूम चैंबर भवन में सिंहभूम चैंबर ऑफ कॉमर्स एंड इंडस्ट्री द्वारा आयोजित सभागोष्ठी में केंद्रीय वित्त राज्य मंत्री डॉ भागवत कराड ने केंद्र सरकार की विभिन्न योजनाओं पर चर्चा की. डॉ कराड ने कहा कि मोदी सरकार ने उद्योग एवं व्यवसाय के विकास के लिए कारगर कदम किये. स्टार्ट अप से युवाओं को जोड़ा है. बैठक में चैंबर अध्यक्ष विजय अग्रवाल सहित कई सदस्य उपस्थित थे.

मोदी सरकार के फैसलों की बदौलत देश की दशा और दिशा बदली



- केंद्रीय वित्त राज्य मंत्री डॉ भागवत कराड का जिला भाजपा ने किया सम्मान
- भाजपा कार्यालयाधीशों ने किया सम्मान

जमशेदपुर. केंद्रीय वित्त राज्य मंत्री डॉ भागवत कराड ने भाजपा कार्यालय में आयोजित कार्यकर्ताओं की संभोधित करते हुए कहा कि 2024 के चुनावी तैयारियों को लेकर कार्यकर्ताओं को संगठन को और मजबूत करने और सरकार की उपलब्धियों को घर-घर पहुंचाने का आह्वान किया. उन्होंने कहा कि पीएम मोदी के नेतृत्व में देश तेजी से विकास की ओर अग्रसर है. उन्होंने कहा कि मोदी सरकार ने गरीब, मजदूर, किसान, महिला, युवा सभी वर्गों के लिए कई योजनाएं शुरू की है. इसका लाभ सभी को मिल रहा है. उन्होंने कहा कि पूर्व की सरकारों ने देश को लूटने का काम किया था. देश में भ्रष्टाचार चरम पर था. आतंकवाद, नक्सलवाद से देश त्रस्त था. मोदी सरकार ने इन सभी पर नकेल कसने का काम किया है. सरकार बिजली चलन सहित ने कहा कि देश सरकार ने सपने को सभी को साकार करने का काम किया है. सरकार ने देश को आत्मनिर्भर बनाने की दिशा में कई महत्वपूर्ण निर्णय लिये हैं. देश के 112 आकांक्षी जिलों में 47वें और राज्य के 19 में 12वें रैंक वाले पूर्वी सिंहभूम जिले में स्वास्थ्य, शिक्षा, पेयजल और वित्तीय समावेशन की स्थिति संतोषजनक नहीं है. इन क्षेत्रों में काफी सुधार की गुंजाइश है. ये बातें देश के केन्द्रीय वित्त राज्य मंत्री डॉ. भागवत कराड ने मंगलवार को कहीं. वे आकांक्षी जिला के तहत संचालित योजनाओं की समीक्षा बैठक की संभोधित कर रहे थे.

उन्होंने कहा कि स्वास्थ्य, समाज कल्याण (पोषण) एवं शिक्षा विभाग के कार्य एक-दूसरे से जुड़े हुए हैं. तीनों विभाग को अधिकारियों, कर्मियों को अंतर विभागीय बैठक कर लक्ष्य प्राप्ति के लिए रणनीति तैयार कर काम करना चाहिए. उन्होंने बताया कि प्रधानमंत्री का लक्ष्य है कि सत-प्रतिशत नागरिकों को जल से जल उपलब्ध हो। इस दिशा में भी जिला प्रशासन योजनाबद्ध तरीके से काम करें। केन्द्रीय मंत्री ने स्वास्थ्य, वित्तीय समावेशन एवं विकास डेवलपमेंट के क्षेत्र में और बेहतर प्रदर्शन कैसे किया जा सकता है, इस पर व्यापिकारियों से सुझाव मांगे। प्राथमिक से मध्य विद्यालय जा रहे 98.75% छात्र : शिक्षा के क्षेत्र में जिला विभिन्न कैटेगरी में बेहतर प्रदर्शन कर रहा है। छात्रों का प्राथमिक से मध्य विद्यालयों में नामांकन का प्रतिशत वर्तमान में 98.75% है, जिसे इस वर्ष 100 फीसदी ले जाने का लक्ष्य रखा गया। वहीं, कक्षा दसवीं से नवीं में ट्रांजिशन रेट वर्तमान में 98.81 फीसद है।200 विद्यालयों में स्मार्ट क्लास है।



समीक्षा बैठक करते केन्द्रीय वित्त राज्य मंत्री डॉ. भागवत कराड। ● हिन्दुस्तान



साकची में कार्यकर्ताओं से रूबरू होते केंद्रीय वित्त राज्य मंत्री डॉ. भागवत कराड।

अस्पतालों में हुए 82 प्रतिशत प्रसव : डीसी

इससे पूर्व उपायुक्त विजया जाधव ने स्वागत भाषण में जिले के प्रदर्शन की जानकारी देते हुए बताया कि अप्रैल माह में लगभग 82 फीसदी संस्थागत प्रसव हुए। इसे शत-प्रतिशत करने की दिशा में जरूरी प्रयास किए जा रहे हैं।

अगली बार सूबे में बनेगी भाजपा की सरकार

बोले कराड

जमशेदपुर, प्रमुख संवाददाता। केंद्रीय वित्त राज्य मंत्री डॉ. भागवत कराड मंगलवार को भाजपा के जमशेदपुर जिला कार्यालय साकची में कार्यकर्ताओं से रूबरू हुए। वहां उन्होंने अगली बार झारखंड में भाजपा की सरकार बनाने का दावा किया।

- भाजपा कार्यालय में कार्यकर्ताओं से रूबरू हुए केंद्रीय वित्त राज्यमंत्री
- सत्ता में आने के लिए कार्यकर्ताओं से मेहनत करने की अपील

कराड कि कार्यकर्ता ऐसा काम करके दिखाएं, कि अगली बार यहां भाजपा की सरकार बने। प्रदेश की सरकार से जनता खफा है और भाजपा कार्यकर्ताओं को जन-जन तक पहुंचकर प्रधानमंत्री नरेंद्र मोदी की उपलब्धियों को बताना है। केंद्रीय मंत्री ने कहा कि पूरे देश में कई राज्यों में परिवारवाद हावी है। यूपी में महागठजोड़ की पार्टी, आंध्रप्रदेश की पार्टी, सांची परिवार की पार्टी चल रही है। भाजपा परिवार की पार्टी नहीं है, कार्यकर्ता ही इसके परिवार हैं। सांसद विद्युत वरण महतो ने कहा कि प्रधानमंत्री नरेंद्र मोदी के नेतृत्व में केंद्र सरकार ने समाज के सभी वर्गों का सम्मान करने का सम्मान रखा है। इस दौरान मंच संचालन जिला महामंत्री अनिल मोदी एवं धन्यवाद ज्ञापन महामंत्री राकेश सिंह ने किया। इस अवसर पर पूर्व विधायक मेघनाथ सरदार, प्रदेश मंत्री रीता सिंघा, प्रदेश कार्यसमिति सदस्य राजेश शुक्ला, दिनेश सिंह, त्रिभुवनेश्वर सिंह यादव, मनोरंजन सिंह, चंद्रशेखर सिंघा, मोनेश मलावीया, जटाशंकर पांडेय उपस्थित थे।

जिले में खुलेंगे बैंकों के 72 ब्रांच

जमशेदपुर। केंद्रीय वित्त राज्यमंत्री डॉ. भागवत कराड ने बताया कि विभिन्न कारणों से पूर्वी सिंहभूम जिले में राष्ट्रीय औसत की तुलना में बैंकों के काम ब्रांच हैं। राष्ट्रीय औसत के अनुसार एक लाख की आबादी पर बैंकों के 14 ब्रांच होने चाहिए। पूर्वी सिंहभूम जिले में 11 ब्रांच ही हैं। वे यहां राज्यस्तरीय बैंकर्स कमेटी की बैठक के बाद मीडिया को जानकारी दे रहे थे। मंत्री ने कहा कि सभी सार्वजनिक और निजी बैंक प्रबंधकों ने उनसे बातचीत किया कि इस साल के अंत तक बैंकों के 72 ब्रांच खोले जाएंगे।

केसीसी में सुधार की जरूरत

केंद्रीय राज्य मंत्री ने कहा कि समीक्षा के दौरान यह बात सामने आयी कि कई योजनाओं में जिले का प्रदर्शन बेहतर जबकि कुछ में सुधार की जरूरत है। किसान क्रेडिट कार्ड (केसीसी) ऐसी ही योजना है जिसमें बेहतर करने की जरूरत है। इस बीमे पर डीसी विजया जाधव सहित विभिन्न बैंकों के अधिकारी मौजूद थे।

दैनिक भास्कर जमशेदपुर 15-06-2022

दैनिक भास्कर रांची 15-06-2022

बैंकर्स समिति की समीक्षा बैठक में वित्त राज्यमंत्री डॉ भागवत बोले

राज्य में बैंकों की 72 शाखाएं खुलेंगी, जिले के दुर्गम इलाकों में भी नल से पहुंचेगा जल

निजी रिपोर्टर | जमशेदपुर

केंद्रीय वित्त राज्यमंत्री डॉ भागवत कराड ने कहा कि राष्ट्रीय स्तर पर एक लाख की आबादी पर 14 बैंक हैं, जबकि झारखंड में एक लाख की आबादी पर 11 बैंक हैं। चालू वित्तीय वर्ष में झारखंड में राष्ट्रीयकृत अथवा निजी सेक्टर के बैंकों की 72 शाखाएं स्थापित की जाएंगी। उपायुक्त कार्यालय सभागार में राज्य स्तरीय बैंकर्स समिति (एसएलबीसी) की समीक्षा बैठक के बाद डॉ कराड पत्रकारों को संबोधित कर रहे थे। एक सवाल के जवाब में उन्होंने कहा कि झारखंड सरकार का केंद्र सरकार के पास जीएसटी राशि का कोई बकाया नहीं है। डॉ कराड ने बताया कि बैंक के स्थापना खाले स्थानों के संबंध में सांसद व विधायक की अनुशंसा ली जाएगी। अनुशंसा के आधार पर बैंक अपने स्तर पर सर्वे कर बैंक की शाखा स्थापित करेंगे। केंद्रीय वित्त मंत्री दो दिवसीय दौरे पर जमशेदपुर आए हैं।



डॉ कराड ने राज्य स्तरीय बैंकर्स समिति व आकांक्षी जिला योजना समिति की समीक्षा बैठक की। बुधवार को आकांक्षी जिला के तहत केंद्र व राज्य सरकार की क्रियान्वित योजनाओं का स्थल निरीक्षण करेंगे। आकांक्षी योजनाओं की समीक्षा के दौरान जिले के दुर्गम इलाकों में नल से पेयजल की आपूर्ति करना केंद्र सरकार की प्राथमिकता में है।

वित्त राज्यमंत्री बोले-झारखंड में इस वर्ष बैंकों की 72 शाखाएं खुलेंगी

भास्कर न्यूज | जमशेदपुर

केंद्रीय वित्त राज्यमंत्री डॉ. भागवत कराड ने कहा कि राष्ट्रीय स्तर पर एक लाख की आबादी पर 14 बैंक हैं, जबकि झारखंड में एक लाख की आबादी पर 11 बैंक हैं। चालू वित्तीय वर्ष में झारखंड में राष्ट्रीयकृत अथवा निजी सेक्टर के बैंकों की 72 शाखाएं स्थापित की जाएंगी। उपायुक्त कार्यालय सभागार में राज्य स्तरीय बैंकर्स समिति की समीक्षा बैठक के बाद, डॉ. कराड पत्रकारों को संबोधित कर रहे थे। एक सवाल के जवाब में उन्होंने कहा कि झारखंड सरकार का केंद्र सरकार के पास जीएसटी राशि का कोई बकाया नहीं है। केंद्रीय वित्त मंत्री अपने दो दिवसीय दौरे पर जमशेदपुर आए हैं। डॉ कराड ने राज्य स्तरीय बैंकर्स समिति व आकांक्षी जिला योजना समिति की समीक्षा बैठक की। बुधवार को आकांक्षी जिला के तहत केंद्र व राज्य सरकार की क्रियान्वित योजनाओं का स्थल निरीक्षण करेंगे।

वित्त सचिव के नहीं आने पर नाराजगी : मंत्री ने कहा कि बैठक में रिजर्व बैंक की ओर से झारखंड के वित्त सचिव अजय कुमार सिंह को भी बुलाया गया था, पर वे नहीं हुए। इस पर उन्होंने नाराजगी जताई।

प्रभात खबर Wed, 15 June 2022 https://epaper.prabhatkhabar.com/c/68634348

हिन्दुस्तान

केन्द्रीय वित्त राज्य मंत्री ने आकांक्षी जिला की योजनाओं की समीक्षा की, कहा-पेयजल आपूर्ति पर काम करें, सांसद करेंगे मदद

स्वास्थ्य, शिक्षा व पेयजल की स्थिति सुधारें

पू सिंहभूम में खुलेंगी बैंकों की 72 नयी शाखाएं : कराड

- शहर पहुंचे केंद्रीय वित्त राज्यमंत्री डॉ भागवत कराड ने की एसएलबीसी की बैठक

जमशेदपुर. केंद्रीय वित्त राज्य मंत्री डॉ भागवत कराड मंगलवार को दो दिवसीय दौरे पर जमशेदपुर पहुंचे. उन्होंने समाहरणालय में एसएलबीसी की बैठक की तथा आकांक्षी जिला इंडिकेटर्स की समीक्षा की. समाहरणालय परिसर में पत्रकारों से डॉ कराड ने कहा कि जिले में बैंक की शाखाएं अपेक्षाकृत कम हैं, इस कारण वित्तीय सुविधाएं बेहतर ढंग से आम लोगों तक नहीं पहुंच पा रही हैं. उन्होंने जिले में एक साल के अंदर सरकारी व निजी बैंकों की 72 नयी शाखाएं खोलने का निर्देश दिया. सरकारी नियमानुसार एक लाख की आबादी पर 14 शाखाएं होनी चाहिए, जबकि इस जिले में 11 ही है. इसके लिए लीड बैंक के अधिकारी सांसद विद्युत वरण महतो से मिलकर बात करेंगे. सर्वे होगा और शाखाएं खोली जायेंगी. बताया गया कि झारखंड में सीएनटी-एसपीटी कानून के कारण सीडी रेशियो काफी कम है. झारखंड के बैंकों के पास काफी डिपोजिट है, लेकिन सीएनटी-एसपीटी कानून के कारण लोगों को जमीन के आधार पर बैंक से गारंटी नहीं मिल पा रही है.



कार्यक्रम में डॉ भागवत कराड व अन्य

प्रभात खबर Wed, 15 June 2022 https://epaper.prabhatkhabar.com/c/6862859

बिरसा किसान योजना झारखण्ड

दिनांक – 23.06.2022

केसीसी शिविर में 36 लाभुकों में 23 लाख का लोन बंटा



महिला को स्वीकृति पत्र सौंपे पदाधिकारी.

केसीसी का लाभ उठा जीवन स्तर सुधारें किसान

डालेश्वरी. डालेश्वरी प्रखंड में गुरुवार को केसीसी मेगा शिविर का आयोजन किया गया. अध्यक्षता अनुमंडल पदाधिकारी गौरीशंकर कुमार वाहपाई ने की. शिविर में मुख्य रूप से बैंक ऑफ बड़ौदा, जनसेवा योजना से संबंधित जानकारी दी गयी. इस दौरान डेयरीसे ऋण स्वीकृत लाभुकों को स्वीकृति पत्र दिया गया. भारतीय स्टेट बैंक की टीटी शाखा, बैंक ऑफ इंडिया, इंडियन ओवरसीज बैंक, पंजाब एंड सिंधबैंक व झारखंड राज्य सहकारिता बैंक आदि के स्टॉल लगाये गये थे. वैभ वाहपाई ने कहा कि सरकार का उद्देश्य केसीसी से लाभुकों का जीवन स्तर में सुधार लाना है.

जनसहयोग. जनसहयोग प्रखंड सभागार में गुरुवार को केसीसी मेगा शिविर का आयोजन किया गया. इस बैंक पहले सप्ताह में आत्मा के प्रखंड तकनीकी प्रबंधक जगदीश कुमार दास ने 100 कृषकों को खेती की नयी तकनीक की जानकारी दी गयी. 100 किसानों में केसीसी फॉर्म बांट गये, पुराने ऋण में केसीसी मेगा शिविर आयोजन कर विभिन्न बैंकों द्वारा केसीसी ऋण स्वीकृत चौरू किसान लाभुकों को ऋण वितरण किया गया. कुल 36 लाभुकों के बीच 23 लाख 30 हजार रुपये की ऋण बांटा गया. सीओ पर मंगलवार साहू,चंदन प्रसाद, मंगल चरण साहू, जगदीश दास, राज मोहम्मद, अनंत कुमारी, राजू चोटर, कुंदन कुमार, कमल किशोर बोसोया, लव खलखो, रामदासी किस्कू, कविता कुंकल, मारोपा किस्कू आदि मौजूद थे.

किस्तों के बीच बंटी 10 लाख की परिसंपत्ति



डोमचांच. मंगलवार प्रखंड कार्यालय परिसर में गुरुवार को प्रखंड स्तरीय कार्यालय सह मेगा केसीसी ऋण वितरण समारोह का आयोजन किया गया. शिविर में दर्जनों किसानों के बीच 10 लाख रुपये परिसंपत्ति का वितरण किया गया. मौके पर सभापति नेमेश खलखो, रामदासी किस्कू, कविता कुंकल, मारोपा किस्कू आदि मौजूद थे.

हिन्दुस्तान

5018 किसानों को दिया 13.34 करोड़ का ऋण

5 जगह 5 रिपोर्टर

4369 नए लाभुकों ने शिविर में दिया आवेदन

रामगढ़



240 किसानों को 70 लाख का ऋण

रजरप्पा

रामगढ़ जिले में गुरुवार को लगा मेगा केसीसी मेगा शिविर कैंप में विभिन्न बैंकों की ओर से लगभग 5018 केसीसी के 13.34 करोड़ रुपए की स्वीकृति प्रदान की गई। केसीसी मेगा शिविर कार्यक्रम में सभी प्रखंडों के कुल 2.0 जगहों पर मेगा शिविर आयोजन में उपस्थित वरीय पदाधिकारियों की ओर से विभिन्न बैंकों के स्टॉल लगाये गये थे। इस कार्यक्रम के तहत प्रखंड के 4

कसमार में लाभुकों के बीच 69 लाख रुपये के ऋण स्वीकृति पत्र बांटे गये



इटखोरी में लगा मेगा केसीसी ऋण शिविर



इटखोरी. प्रखंड कार्यालय परिसर में गुरुवार को मेगा केसीसी ऋण शिविर लगाया गया. शिविर में सेंट्रल बैंक ऑफ इंडिया के कर्मियों ने किसानों से फॉर्म प्राप्त किया गया. प्रखंड कार्यालय में भीड़ लगी थी. इचाडुब्बा विस्तार अधिकारी जयंत कर रहे थे. बीडीओ अनंतेश अंशेद ने कहा कि प्रखंड के लेाग हजारा किसानों का केसीसी ऋण स्वीकृत करने का लक्ष्य है.

शिविर में 562 केसीसी फॉर्म किया जमा



टंडवा. केसीसी ऋण वितरण को लेकर प्रखंड कार्यालय में शिविर का आयोजन किया गया. शिविर में 65 सात्यापित सुरक्षा, पेंशन फॉर्म व 562 केसीसी फॉर्म जमा किया गया. जांच में सभी पाये जाने पर केसीसी लोन के द्वारा दिया जायेगा.

प्रभात खबर Fri, 24 June 2022 https://epaper.prabhatkhabar.com/c/69174538

लोन मेला. केसीसी के 1686 आवेदन स्वीकृत, 812.09 लाख रुपये का चेक वितरण

अंतिम किसान तक पहुंचे लाभ : चंद्रप्रकाश





प्रभात खबर Fri, 24 June 2022 https://epaper.prabhatkhabar.com/c/69174598

मेगा शिविर. विभिन्न प्रखंडों में 6346 किसानों के आवेदन किये गये स्वीकृत

जिले में 21.55 करोड़ रुपये के ऋण स्वीकृत

बैंकर्स केसीसी आवेदन के निष्पादन में लायें तेजी







प्रभात खबर Fri, 24 June 2022 https://epaper.prabhatkhabar.com/c/69174593

बिरसा किसान सम्मान समारोह . प्रखंडों में केसीसी के लिए जुटे जिले भर के लाभुक

योग्य किसानों को मिला किसान क्रेडिट कार्ड



केसीसी ऋण वितरण करते बीडीओ.

शिविर में 159 किसानों को मिला एक करोड़ ऋण



ऋण वितरण करते बीडीओ व अन्य.

सारठ. 290 लाभुकों को मिला 4.12 करोड़



केसीसी ऋण प्राप्त करते लाभुक.

कैंप में 65 किसानों के बीच 24.58 लाख राशि का वितरण

254 किसानों व एसाएजी ग्रुप को 3.13 करोड़ केसीसी लोन की मिली स्वीकृति



केसीसी शिविर में लगी किसानों की भीड़.

मार्गोमुंडा. बांटे गये 67.89 लाख के ऋण

शिविर में मौजूद बीडीओ व अन्य.

116 किसानों के बीच 53 लाख के ऋण वितरित



केसीसी शिविर में शामिल ग्रेामुरा के किसान.

- मेगा ऋण शिविर में किसानों के 902 आवेदन पड़े

389 किसानों को मिला क्रेडिट कार्ड, 1.96 करोड़ ऋण की स्वीकृति



ऋण वितरित करते दीपीओ डीपू कुमार सरताज व अन्य.

- देवाडर प्रखंड में मेगा केसीसी ऋण वितरण शिविर का आयोजन

172 किसानों के बीच बंटा 86.98 लाख का ऋण



केसीसी लोन वितरित करते पदाधिकारी.

जमशेदपुर प्रखंड कार्यालय में लगा केसीसी वितरण का मेगा कैंप

26.95 लाख के केसीसी ऋण बांटे गये



जेएनएसी के पांच महिला समूहों का ऋण स्वीकृत

शिविर लगा कर लक्ष्यों का कर रहे आच्छादन कार्य



54 किसानों के केसीसी ऋण स्वीकृत

प्रभात खबर Fri, 24 June 2022 https://epaper.prabhatkhabar.com/c/69174547

आयोजन. विभिन्न प्रखंडों में लगाया गया मेगा केसीसी ऋण वितरण शिविर, बैंक ऑफ इंडिया ने सर्वाधिक 630 किसानों को दिया दो करोड़ का ऋण

जिले में 1400 किसानों के बीच बंटा चार करोड़ का केसीसी ऋण



केसीसी ऋण लेकर लौटी बरहे किसान : दीपीओ



केसीसी लोन के लिए बैंकों को भेजा गया 21745 किसानों का आवेदन

- जिले के सभी प्रखंड मुख्यालयों में बैंकर कर किसानों का आवेदन मेगाटेर कर्मी के बाद बैंकों को भेजा गया है.
- केसीसी से लोन मिलने पर किसानों के पास लौटी-जाती के लिए पूंजी का प्रबंधन नहीं होगा : डीसी जो



प्रभात खबर Fri, 24 June 2022 https://epaper.prabhatkhabar.com/c/69174575

प्रभात खबर Fri, 24 June 2022 https://epaper.prabhatkhabar.com/c/69174511

"आरबीआई कहता है.....जानकार बनिए, सतर्क रहिए!"

वित्तीय साक्षरता शिविर - जगन्नाथ रथ यात्रा, रांची दिनांक – 01/07/2022

















“Power to Empower”

Digital India Week 2022

4th JULY 2022, GANDHINAGAR





एसएलबीसी की टीम गुजरात के लिए रवाना

रांची. राज्य स्तरीय बैंकर्स समिति (एसएलबीसी) की टीम रविवार को गुजरात रवाना हुई. टीम के सदस्य वहां गांधीनगर के महात्मा मंदिर में आयोजित होनेवाले डिजिटल महोत्सव में शामिल होंगे. केंद्रीय संचार और सूचना प्रौद्योगिकी मंत्रालय द्वारा राष्ट्रीय स्तर पर डिजिटल सप्ताह के तहत डिजिटल महोत्सव मनाया जा रहा है. चार जुलाई को प्रधानमंत्री नरेंद्र मोदी इसमें शामिल होंगे. बिरसा मुंडा हवाई अड्डा से रवाना होनेवाली टीम में राज्य के विभिन्न आकांक्षी जिलों से कुल सात लाभार्थी भी शामिल हैं. वे सभी उन 1000 लाभार्थियों में से एक होंगे, जिन्हें प्रधानमंत्री द्वारा लाइव बातचीत के लिए आमंत्रित किया गया है. एसएलबीसी के डीजीएम की मानें, तो बैंकों द्वारा दिये गये डिजिटल उत्पादों का इन सभी के जीवन में परिवर्तनकारी प्रभाव पड़ा है. इस मौके पर एसएलबीसी के वरिष्ठ प्रबंधक विभव कुमार और कुमार ऋषभ के साथ ही ग्राहक मौजूद थे.













नाबार्ड

WORKSHOP CUM EXPOSURE VISIT OF BANK, GOVERNMENT OFFICIALS AND RESEARCH INSTITUTES TO NABARD INTERVENTIONS

RAMGARH 7th JULY 2022











अटल पेंशन योजना आउटरीच कार्यक्रम

होटल रॉयल रांची एयरपोर्ट रोड

08.07.2022





















हिन्दुस्तान

epaper हिन्दुस्तान

Share | Copy url | Save | Font Size | D'load Image | Image | Text | Listen

अटल पेंशन योजना में अच्छे काम पर बैंक सम्मानित

09/07/2022

रांची। एसएलबीसी (स्टेट लेवल बैंकर्स कमेटी) झारखंड की ओर से शुक्रवार को अटल पेंशन योजना की कवरेज का विस्तार करने के लिए शहर के एक होटल में एपीवाई आउटरीच कार्यक्रम का आयोजन किया गया। पीएफआरडीए मुख्य महाप्रबंधक आशीष कुमार ने ने कहा, 2021-22 में राज्य में कुल नामांकन लगभग 3.12 लाख है। इस कार्यक्रम के दौरान पिछले 7 वर्षों में एपीवाई के निरंतर प्रदर्शन के लिए पीएफआरडीए द्वारा एसएलबीसी झारखंड संयोजक बैंक ऑफ इंडिया को सम्मानित किया गया।

कार्यक्रम के दौरान गढ़वा, लातेहार, जामताड़ा, पाकुड़ और साहिबगंज जिलों के एलडीएम व भारतीय स्टेट बैंक और आईडीबीआई बैंक को एपीवाई के तहत नामांकन में बेहतर प्रदर्शन के लिए सम्मानित किया गया। कार्यक्रम में वित्त विभाग के संयुक्त सचिव अखौरी शशांक सिन्हा, एसएलबीसी के उपमहाप्रबंधक सुबोध कुमार, नाबार्ड के उप महाप्रबंधक जय निगम उपस्थित थे।

© 2022 All Rights Reserved. Powered by Summit
डिस्क्लेमर: इस वेबसाइट पर मौजूद सामग्री का कॉपीराइट हिन्दुस्तान डिजिटल स्ट्रीम्स (HTDS) के पास है। अखबार के डिजिटल वर्जन ईपेपर समेत ... Read More

आज
राजधानी
४

अटल पेंशन योजना को ले कार्यक्रम का आयोजन

अनुकरणीय प्रदर्शन के लिए बैंक सम्मानित



रांची। अटल पेंशन योजना के कवरेज का विस्तार करने के लिए, एसएलबीसी द्वारा होटल पैंथर में एक एपीवाई/आउटरीच कार्यक्रम आयोजित किया गया। बैठक की अध्यक्षता अखौरी शशांक सिन्हा, संयुक्त सचिव, वित्त विभाग ने की। सुबोध कुमार उप महाप्रबंधक एसएलबीसी ने आउटरीच कार्यक्रम के सदस्यों को स्वागत भाषण दिया।जय निगम, उप महाप्रबंधक, नाबार्ड के संबोधन ने सभी सदस्य बैंकों से एपीवाई को राज्य के कोने-कोने तक ले जाने में सक्रिय रूप से भाग लेने का आग्रह किया। आशीष कुमार, मुख्य महाप्रबंधक, पीएफआरडीए ने अपने मुख्य भाषण में हमारे देश में वृद्धावस्था आय सुरक्षा को सुरक्षित करने के लिए पेंशन की आवश्यकता पर जोर दिया। उन्होंने सभी बैंकरों को महामारी से उत्पन्न चुनौतियों के बावजूद उनके उत्कृष्ट प्रदर्शन के लिए बधाई दी और उनसे एपीवाई/कवरेज की संतृप्ति तक अच्छा काम जारी रखने की अपील की। उन्होंने उल्लेख किया कि वित्त वर्ष 2021-22 में झारखंड राज्य में कुल नामांकन लगभग 3.12 लाख है। अखौरी शशांक सिन्हा, संयुक्त सचिव, वित्त विभाग ने कहा, पीएफआरडीए/एपीवाई ग्राहक आधार को अधिक से अधिक ऊंचाइयों तक ले जाने और भारत को एक पेंशनभोगी समाज बनाने की दिशा में योगदान देने के अपने प्रयासों को जारी रखे। पिछले 7 वर्षों में एपीवाई के निरंतर प्रदर्शन के लिए राज्य में समग्र प्रदर्शन के लिए पीएफआरडीए द्वारा एसएलबीसी झारखंड संयोजक बैंक ऑफ इंडिया को सम्मानित किया गया। कार्यक्रम के दौरान गढ़वा, लातेहार, जामताड़ा, पाकुड़ और साहेबगंज जिलों के एलडीएम और भारतीय स्टेट बैंक, आईडीबीआई बैंकों को एपीवाई के तहत नामांकन में उनके अनुकरणीय प्रदर्शन के लिए सम्मानित किया गया। अटल पेंशन योजना भारत सरकार की एक गारंटीड पेंशन योजना है और इसे पीएफआरडीए द्वारा प्रशासित किया जा रहा है। 18-40 वर्ष के आयु वर्ग के बीच भारत के किसी भी नागरिक को बैंक या डाकघर शाखाओं के माध्यम से शामिल होने की अनुमति है जहां किसी के पास बचत बैंक खाता है। विश्वजीत कुमार सिन्हा, एजीएम-एसबीआईएलएंडबीसी द्वारा धन्यवाद प्रस्ताव के साथ कार्यक्रम का समापन हुआ।

अटल पेंशन योजना के विस्तार पर हुई बैठक



रांची. अटल पेंशन योजना के कवरेज विस्तार के लिए शुक्रवार को एसएलबीसी, पीएफआरडीए और वित्त विभाग की संयुक्त बैठक हुई. इसकी अध्यक्षता वित्त विभाग के संयुक्त सचिव अखौरी शशांक सिन्हा ने की. एसएलबीसी के उप-महाप्रबंधक सुबोध कुमार व नाबार्ड के उप-महाप्रबंधक जय निगम ने आउटरीच कार्यक्रम के दौरान सभी सदस्य बैंकों से एपीवाइ को राज्य के कोने-कोने तक ले जाने में सक्रियता बढ़ाने का आग्रह किया. पेंशन निधि नियामक और विकास प्राधिकरण (पीएफआरडीए) के मुख्य महाप्रबंधक आशीष कुमार ने वृद्धावस्था आय सुरक्षा के लिए पेंशन की आवश्यकता पर जोर दिया. उन्होंने सभी बैंकरों को महामारी से उत्पन्न चुनौतियों के बावजूद उनके उत्कृष्ट प्रदर्शन के लिए बधाई दी. उल्लेख किया कि वित्त वर्ष 2021-22 में झारखंड में कुल नामांकन लगभग 3.12 लाख हुआ है. कार्यक्रम में गढ़वा, लातेहार, जामताड़ा, पाकुड़ और साहेबगंज जिलों के एलडीएम शामिल हुए. मौके पर एसबी आइ, आइडीबीआइ बैंकों को एपीवाइ के तहत नामांकन में उनके प्रदर्शन के लिए सम्मानित किया गया.

प्रभात खबर
Sat, 09 July 2022
https://epaper.prabhatkhabar.

epaper.dailykhabarmantra.com
राजधानी
रांची, बुधवार 09.07.2022
खबर मन्त्र 03

पेंशन निधि नियामक और विकास प्राधिकरण की बैठक संपन्न

खबर मन्त्र ब्यूरो



रांची। अटल पेंशन योजना के कवरेज का विस्तार करने के लिए, एसएलबीसी, झारखंड ने शुक्रवार को होटल पैंथर रांची में एक एपीवाई आउटरीच कार्यक्रम का आयोजन अखौरी शशांक सिन्हा, संयुक्त सचिव, वित्त विभाग झारखंड सरकार की अध्यक्षता में हुई। कार्यक्रम में स्वागत भाषण सुबोध कुमार उप महाप्रबंधक एसएलबीसी ने दिया। जय निगम, उप महाप्रबंधक, नाबार्ड ने अपने संबोधन में सभी सदस्य बैंकों से एपीवाई को राज्य के कोने-कोने तक ले जाने में सक्रिय रूप से भाग लेने का आग्रह किया।

बैठक में आशीष कुमार, मुख्य महाप्रबंधक, पीएफआरडीए ने कहा कि हमारे देश में वृद्धावस्था आय सुरक्षा को सुरक्षित करने के लिए पेंशन की आवश्यकता पर जोर दिया। उन्होंने सभी बैंकरों को महामारी से उत्पन्न चुनौतियों के बावजूद उनके उत्कृष्ट प्रदर्शन के लिए बधाई दी और उनसे एपीवाई/कवरेज की संतृप्ति तक अच्छा काम जारी रखने की अपील की। उन्होंने उल्लेख किया कि वित्त वर्ष 2021-22 में झारखंड राज्य में कुल नामांकन लगभग 3.12 लाख है। जिसे बढ़ाने की जरूरत है।

अखौरी शशांक सिन्हा ने कहा कि पीएफआरडी एपीवाई ग्राहक आधार को अधिक से अधिक ऊंचाइयों तक ले जाने और भारत को एक पेंशनभोगी समाज बनाने की दिशा में योगदान देने के प्रयास जारी रखे। कार्यक्रम में पिछले 7 वर्षों में एपीवाई के निरंतर प्रदर्शन के लिए राज्य में पीएफआरडीए द्वारा एसएलबीसी झारखंड संयोजक बैंक ऑफ इंडिया को सम्मानित किया गया। कार्यक्रम के दौरान गढ़वा, लातेहार, जामताड़ा, पाकुड़ और साहेबगंज जिलों के एलडीएम और एसबीआई, आईडीबीआई बैंकों को एपीवाई के तहत नामांकन में उनके अनुकरणीय प्रदर्शन के लिए सम्मानित किया गया।

ज्ञात हो कि अटल पेंशन योजना भारत सरकार की एक गारंटीड पेंशन योजना है और इसे पीएफआरडीए द्वारा प्रशासित किया जाता है। 18-40 वर्ष के आयु वर्ग के बीच भारत के किसी भी नागरिक को बैंक या डाकघर शाखाओं के माध्यम से शामिल होने की अनुमति है जहां किसी के पास बचत बैंक खाता है। कार्यक्रम में एजीएम-एसबीआईएलएंडबीसी विश्वजीत कुमार सिन्हा, एजीएम-एसबीआईएलएंडबीसी द्वारा धन्यवाद ज्ञापन किया गया।

"नकदी भव्य है, पर डिजिटल दिव्य है."- आरबीआई













डिजिटल बैंकिंग यूनिट बैंक ऑफ इंडिया जमशेदपुर

गृह मंत्रालय
MINISTRY OF
HOME AFFAIRS

An initiative of Government of India to facilitate victims/complainants to report all types of cybercrime complaints online.Complaints reported National Cyber Crime Reporting Portal are dealt by respective police authorities of States/ UTs based on the information provided by the complainants.

If you want to report something other than Cybercrime cases or in case of an emergency please contact your local police by dialing 100.

National Cyber Crime Reporting Portal

www.cybercrime.gov.in

@CyberDost





CYBER C D DOST

Follow us on Twitter Handle *@CyberDost* to get cyber safety tips
National Cyber Crime Reporting Portal
www.cybercrime.gov.in

आज़ादी का अमृत महोत्सव

80th SLBC eBOOK



Disclaimer-Contents of this booklet have been prepared based on the data provided by the members of SLBC Jharkhand. In case of any discrepancies observed by the reader kindly immediately contact our SLBC office as per the communication details mentioned below.

"ISHWARI ARCADE", 6th Floor, Opp Hotel Radisson Blu, Main Road, Ranchi – 834001
Tele – 0651-2332834, 2332319, 9264452730, Website: http://slbcjharkhand.in/