



# राज्य स्तरीय बैंकर्स समिति झारखण्ड

**Special SLBC meeting  
to review Financial Inclusion and  
Financial Literacy initiatives  
in Jharkhand State**

दिनांक- 26 मार्च 2021

समय - 11:30 पूर्वाह्न

स्थान- होटल बीएनआर चाणक्य, राँची

**संयोजक :**

**बैंक ऑफ़ इंडिया**



रिश्तों की जमापूँजी

# होशियार बनें!

अधिकृत संस्थाओं से ही ऋण लें.



अधिकृत संस्थाओं से ही ऋण क्यों लेना चाहिए:

- 1 बैंक और रजिस्टर्ड फ़ाइनेन्स कंपनियाँ आरबीआई द्वारा विनियमित होती हैं
- 2 सही कार्यप्रणाली का पालन न करने पर शिकायतों के निवारण का प्रावधान है



rbikehtrahai



आरबीआई कहता है...  
वित्तीय अनुशासन,  
चिंता मुक्त जीवन



जनहित में जारी  
भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
www.rbi.org.in

इस संदेश पर फीडबैक देने के लिए, [rbikehtrahai@rbi.org.in](mailto:rbikehtrahai@rbi.org.in) को लिखें



# राज्य स्तरीय बैंकर्स समिति झारखण्ड

**SPECIAL SLBC MEETING TO REVIEW FINANCIAL  
INCLUSION AND FINANCIAL LITERACY INITIATIVES IN  
JHARKHAND STATE**

दिनांक	26 मार्च 2021
समय	11:30 पूर्वाह्न
स्थान	होटल बीएनआर चाणक्य, राँची

संयोजक :-

**बैंक ऑफ़ इंडिया**



**रिश्तों की जमापूँजी**

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

### Meeting Objectives:

- Review the progress of state in Financial Inclusion / Financial literacy at granular level especially in Aspirational Districts.
- Identify road blocks /impediments and draw up an actionable framework to achieve greater FI / FL in the state.

### TENTATIVE SCHEDULE

Time-slot (hrs)	Session / Particulars	Speaker / By
11:30-11.35	Welcome address by General Manager, SLBC	Shri R. M. Pandey General Manager, BOI
11:35 -11:50	Address by Executive Director, Bank of India	Shri P R Rajagopal, Executive Director, Bank of India
11:50-12:05	Address by Deputy Governor, Reserve Bank of India	Shri. M.K. Jain
12:05-12:15	Address by Development Commissioner, GoJ	Shri. K.K. Khandelwal, IAS
12:15-12:25	Address by Chief Secretary, GoJ	Shri. Sukhdeo Singh, IAS
12:25- 12:40	Tea Break	
12:40-13:10	Presentation on Agenda Items by SLBC Jharkhand	
13:10-13:35	Open house discussion/ Any other item/ Vote of Thanks	
13:35-14:00	Lunch	

Convenor-

बैंक ऑफ़ इंडिया

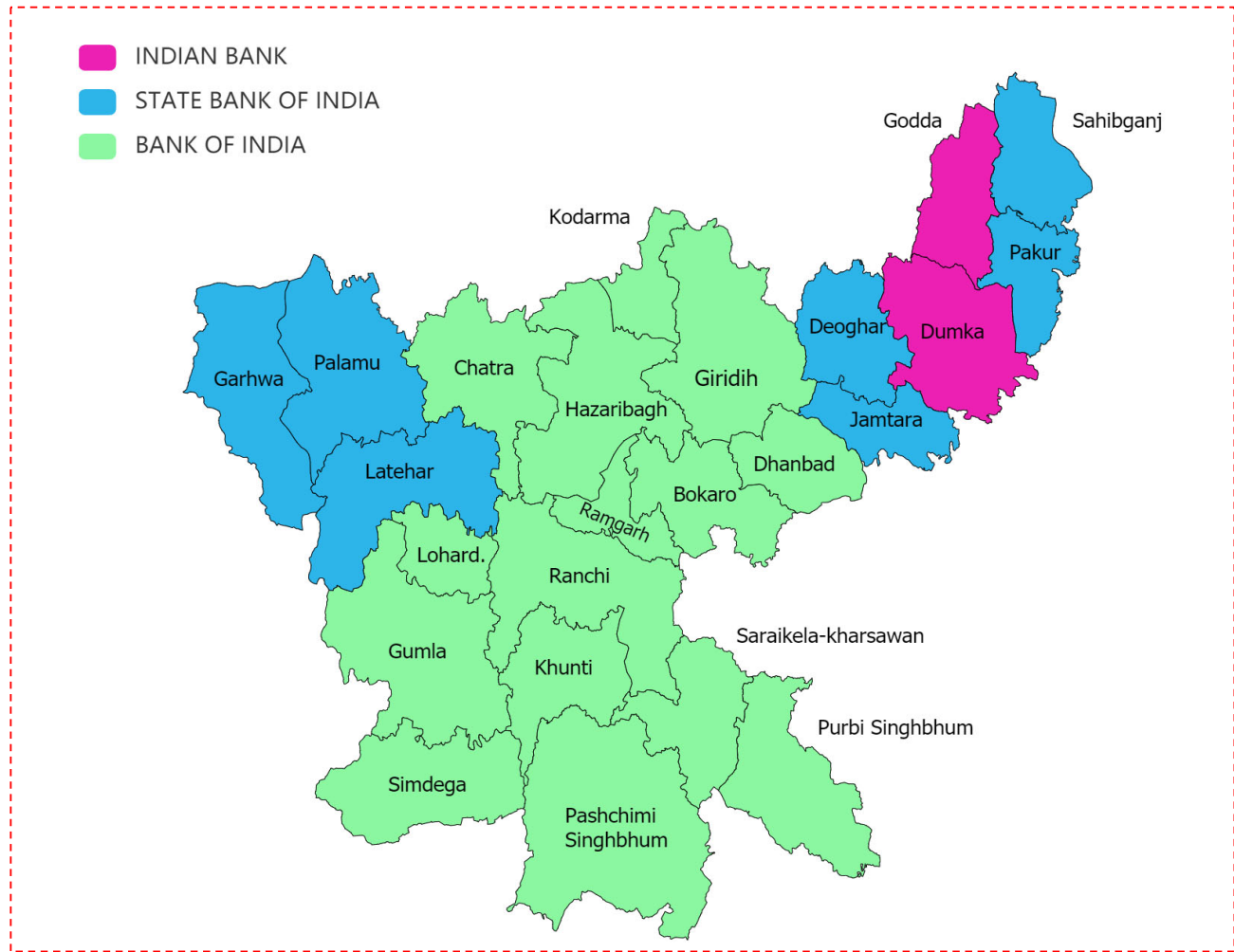


कार्यालय: "ईश्वरी आर्केड", छठा तल्ला, होटल रैडिसन ब्लू के सामने, 5, मेन रोड, राँची-834001  
प्रधान कार्यालय: "स्टार हाउस", सी-5, 'G' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई-400051

## INDEX

Particulars		Page Number				
Status of Banking Network		1				
State Profile		2				
Highlight of Performance of Banks / SLBC		3				
Key Parameter - Indicators of Commercial Banks in Jharkhand as on December 31, 2020		4				
<b>Agenda-I</b>	<b>Quantative Parameters:</b>					
A	(a)	<b>Access</b>	5 - 7			
		Physical Access Indicators				
		Digital Access Indicators				
	(b)	Provision of Banking Services in every village within a radiou of 5 Kms/ hamlets of 500 households-status.				
	(c)					
	B	(a)		<b>Usage</b>		
				Savings Accounts Indicators	09-10	
				Providing a Basic Bouquet of Financial Services (Micro Insurance and Micro Pension)	11	
				Credit Indicators:		
				i	Number of Credit Accounts per one Lakh population	12
				ii	Number of active / operative PMJDY accounts out of which accunt availing OD facility.	
				iii	Kisan Credit Card (KCC)	13-14
				iv	Micro Credit ( SelfHelp Group (SHG) & Joint Laibility Groups (JLG)	15
				(d)	CD Ratio ( State, Aspirational District and Districts having CD Ratio less than 40% consecutively for last three financial Year	16
				(e)	Annual Credit Plan: Over the Years	17-19
	(f)	Status of Performance under MSME over the Years		20-21		
	(g)	Status of performance under PMSVNidhi Scheme as on 18.03.2021		22		
(h)	Bank wise performance under Emergency Credit Line Guarantee Scheme for MSME	23				
(i)	Bank wise performance under CGSSD as on 28.02.2021	24				
<b>Agenda-II</b>	<b>Qualitative Parameters:</b>					
	(a)	Financial Literacy Indicators:	26			
		i		Number of Financial Literacy Centres (FLCs)		
		ii		Number of Financial Literacy Camps conducted by FLCs and Number of beneficiaries		
	iii	Status of Training Programme conducted by Centers for Financial Literacy - Swaddhar FinAccess		27		
	(b)	Skill Development Initinitatives RSETIs		28		
	(c)	Skill Development Inititiatives under SRLM		29		
	(c)	Skill Development Initiatives under PMKVY		30		
<b>Agenda-III</b>	<b>Enabling Infrastructure for furthering financial Inclusion and Digital Payments Ecosystem</b>					
	(a)	Digital Infrastrucure (State Data as on March 2019, March 2020 and December 2020)	32			
		i		Tele Density – Number of Telephone Subscribers per 100 inhabitants		
		ii		Internet Density – Number of Internet Subscribers per 100 inhabitants		
	iii	Point of Sales/ QR Codes Density – Number of PoS/ QR Codes per 100 Merchants				
(b)	Physical Infrastructure Inadequacies – Road/Power/Telecom Connectivity	33-36				
<b>Agenda-IV</b>	<b>Progress in pilot project on Expanding and Deepening of Digital Payments Undertaken in the East Singhbhum District</b>					
37-39						
<b>Agenda- V</b>	<b>Any other Specific issue relating to FI/FL/Digital Payments</b>					
	(a)	Performance of Aspirational Districts in four KPIs under Targeted Financial Inclusion Intervention Programme	40			
	(b)	Status of NPA in Government Sponsored Scheme	41			
	(c)	Issues pending with State Government	42			
	(d)	Issues pending with the Banks since last SLBC Meeting	43			
	(e)	SLBC Sub Committees	44-45			

## STATUS OF BANKING NETWORK IN JHARKHAND



<b>Population</b>	<b>:3.29 Cr.</b>	<b>Bank Branches</b>	<b>:3251</b>
<b>Area</b>	<b>:79,714 sq. km</b>	<b>ATMs</b>	<b>:3282</b>
<b>District</b>	<b>:24</b>	<b>RSETIs</b>	<b>:24</b>
<b>Aspritional District</b>	<b>:19</b>	<b>RUDESETI</b>	<b>:01</b>
<b>Lead Bank</b>	<b>:</b>	<b>FLCs</b>	<b>:49</b>
<b>BOI</b>	<b>:15</b>	<b>No. of Villages</b>	<b>:32583</b>
<b>SBI</b>	<b>:07</b>	<b>No. of Blocks</b>	<b>:263</b>
<b>Indian Bank</b>	<b>:02</b>	<b>No. of SSAs</b>	<b>:4178</b>
<b>Deposit</b>	<b>:₹ 2,44,971.09 Cr.</b>	<b>No. of BCs</b>	<b>:15752</b>
<b>Advances</b>	<b>:₹ 1,23,535.90 Cr.</b>		
<b>CD Ratio</b>	<b>:50.43 %</b>		

Literacy Rate: 66.41%  
 Male Literacy: 76.84%  
 Female Literacy: 55.42%

STATE PROFILE									
STATE - JHARKHAND									
1. PHYSICAL & ADMINISTRATIVE FEATURES				2. SOIL & CLIMATE					
Total Geographical Area (Sq.km)	79714			Agro-climatic Zone	Eastern Plateau & Hills (Zone 7)				
No. of Divisions	5								
No. of Sub Divisions	38			Climate	Moist sub-humid to dry sub -humid				
No. of Districts	24								
No. of Blocks	263			Soil Type	Red laterite & clay loam, red sandy, red & Yellow				
No. of Villages	32583								
No. of Panchayats	4398								
3. LAND UTILISATION [Lakh ha]				4. RAINFALL & GROUND WATER					
Total Geographical Area	79.71			Rainfall [in mm]	Normal	Actual	2017	2018	2019
Total Cultivable Area	38.00				1296	1165	960	907	
Net Sown Area	28.36			Variation from Normal		-10%	-26%	-30%	
Current Fallow Land	8.87			Ground Water Resources [BCM] (2009)	Net Annual Availability		Net Annual Water Draft		
Other Fallow Land	6.75				5.41		1.06		
Forest Area	23.28			5. DISTRIBUTION OF LAND HOLDING (Agri Census 2015-16)					
Barren Land	5.74			Classification of Holding	Holding		Area		
Area Under Non Agricultural Use	6.86				Nos.	% to Total	ha	% to Total	
Pasture and Other Grazing Land	1.97			<= 1 Ha	1962000	70.00	754000.00	24.39	
Cultivable Waste Land	2.74			>1 to <=2 Ha	419000	14.95	569000.00	18.41	
Irrigated Land	4.48			>2 Ha	422000	15.06	1768000.00	57.20	
Cropping Intensity	126.00			Total	2803000		3091000.00		
6. WORKERS PROFILE [in lakh] (as per Census 2011)				7. DEMOGRAPHIC PROFILE [in lakh] (as per Census 2011)					
No. of Workers (Main + Marginal)	68.18+62.79			Category	Total	Male	Female	Rural	Urban
No. of Cultivators (Main + Marginal)	20.01+18.13			Population	329.88	169.30	160.58	250.55	79.33
No. of Agricultural Labourers (Main + Marginal)	12.38+31.97			Scheduled Caste	39.85	20.43	19.42	31.52	8.32
Workers in Household Industries (Main + Marginal)	02.49+02.06			Scheduled Tribe	86.45	43.15	43.30	78.68	7.76
Other Workers (Main + Marginal)	33.29+10.62			Literacy %	66.41	76.84	55.42	61.11	82.26
Of total workers, no. of female workers (Main + Marginal)	15.84+30.89			BPL (2011-12 estimates)	120.44 (36.51%)			10.40 (40.84%)	2.02 (24.83%)
8. HOUSEHOLDS [in '000] (as per Census 2011)				9. HOUSEHOLD AMENITIES [for Households] (as per Census 2011)					
Total Households	6254			Having brick/stone/concrete houses(Nos. in '000)	10.77	Having electricity supply (%)	32.50		
Rural Households	4729			Having source of drinking water(in %)	44.40	Having independent toilets(%)	22.00		
BPL Households	2283			Having access to banking services(Nos. in '000)	14.65	Having radio/tv sets(Nos. in '000)	21.20		
10. VILLAGE-LEVEL INFRASTRUCTURE [Nos]				11. INFRASTRUCTURE RELATING TO HEALTH & SANITATION [Nos]					
Villages Electrified	27462			Anganwadis	38432	Dispensaries	188		
Villages having Agriculture Power Supply	-			Primary Health Centres	327	FRU/Dist./Sub-Div Hospitals	52 / 24 / 12		
Total Number of Post Offices (Urban & Rural both)	3096			Primary Health Sub-Centres / MMU	3953/ 95	Medical Colleges	7		
Villages having Banking Facilities (incl. BCAs/USBs/PACS/LAM PS)	25698			12. INFRASTRUCTURE & SUPPORT SERVICES FOR AGRICULTURE					
Villages having Primary Schools	25812			Fertiliser/Seed/Pesticide Outlets [Nos]	-	Agriculture Pumpsets[Nos]			
Villages having Primary Health Centres	327			Fertiliser Consumption [Kg/ha] 2015-16	92	Soil Map available (no. of districts)	24		
Total Habitations covered with drinking water mission	77438 (64%)			Certified Seeds Supplied [kg] 2013-14	160000	Agro Service Centres [Nos]			
Villages connected with Paved Approach Roads	11741			Seed Testing Labs	2	Soil Testing Centres [Nos]	8		
13. IRRIGATION COVERAGE [Lakh ha]				14. INFRASTRUCTURE FOR STORAGE, TRANSPORT & MARKETING					
Irrigation Potential Created***	9.43			Agriculture Tractors [Nos]	48766	ATMA [Nos]	24		
Net Irrigated Area (Total area irrigated at least once)	4.48			Power Tillers [Nos]	114909	Farmers' Clubs [Nos]	6000		
Area irrigated by Canals / Channels	1.45			Threshers/Cutters [Nos]	19820	KVKs [Nos]	24		
Area irrigated by Tube wells	0.25			15. STATE ECONOMIC PARAMETERS					
Area irrigated by Tanks	1.03			Rural/Urban Mandi/Haat [Nos]	608	Regulated Market [Nos]	28		
Area irrigated by wells/Other Sources	1.75			Length of Pucca Road [Km]	33024	Godown [Nos]	470		
Irrigation Potential Utilized (Gross Irrigated Area)	7.00			Length of Railway Line [Km]	1984	Godown Capacity[MT]	240750		
15. STATE ECONOMIC PARAMETERS				16. AREA, PRODUCTION & YIELD OF MAJOR CROPS					
Gross State Domestic Product (GSDP) at current price for 2019-20	Amount	All-India Status		Crop	2018-19		2019-20		Avg. Yield [kg/ha]
	343126 cr.	203.40 lakh cr.			Area (ha)	Prod. (Tonne)	Area (ha)	Prod. (Tonne)	
Share of Primary Sector in GDP	23.80%	18.57		Paddy	1527000	2885000	1338000	2991000	2236
Share of Secondary Sector in GDP	29.50%	27.03		Maize	600000	11000	248000	488000	1970
Share of Tertiary Sector in GDP	46.70%	54.40		Wheat	1640000	300000	-	-	1831
Per capita income at current price (2019-20) (in Rs.)	83592.00	134226.00		Pulses	745000	743000	376000	353000	2634
				Oilseeds	30000	31000	27000	30000	1115
				Total	3066000	3960000			1233
17. ANIMAL POPULATION AS PER CENSUS 2019 [in '000]				18. INFRASTRUCTURE FOR DEVELOPMENT OF ALLIED ACTIVITIES					
Category of animal	Total	Male	Female	Veterinary Hospitals/Dispensaries [Nos]	459**				
Cattle - Cross bred	591.92	70.82	521.10	Disease Diagnostic Centres [Nos]	1 Govt. Fish Farms				
Cattle - Indigenous	10596.86	4510.79	6086.07	Artificial Insemination Centers [Nos]	1698* Fishermen Coop Societies [Nos]				
Buffaloes	1350.31	542.22	808.09	Animal Breeding Farms [Nos]	4# Fish Seed hatcheries [Nos]				
Sheep - Cross bred	1.33	NA	NA	Animal Husbandry Tng Centres [Nos]	1 Fish Markets [Nos]				
Sheep - Indigenous	639.85	NA	NA	Dairy Cooperative Societies [Nos]	1601 Poultry hatcheries [Nos]				
Goat	9121.17	NA	NA	Milk Chilling Centre	18 Fish Training / Research Centres				
Pig - Cross bred	59.00	NA	NA	Milk Processing Plants	10 State Milk Producers Coop Federation (MLKFED)				
Pig - Indigenous	1218.00	NA	NA	Improved Fodder Farms [Area in ha]	220 Slaughter houses [Nos]				
Horse/Donkey/Camel	1.92	NA	NA	19. MILK, FISH, EGG PRODUCTION & THEIR PER CAPITA AVAILABILITY					
Poultry - Cross bred / Indigenous	24832.91	NA	NA	Fish	Production [Lakh MT] 2019	1.16	Per cap avail. [gm/day]	19.42	
Total Livestock	23580.36	NA	NA	Egg	Production [Lakh No.] 2019	5307	Per cap avail. [nos/p.a.]	19	
				Milk	Production [Lakh MT] 2019	24.71	Per cap avail. [gm/day]	171	
				Meat	Production [Lakh MT] 2019	0.62	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									
Source: Nabard (State Focus Paper 2020-21)									

### **Highlight of Performance of Banks / SLBC in Jharkhand**

- ❖ SLBC along with two banks and LDMs have been awarded with “Award of Excellence” by PFRDA for the performance under APY enrollment for the period Sep-Oct, 2020. Four banks including Bank of India and seventeen LDMs also received certificate of Excellence for APY Citizen Choice 2020.
- ❖ Against the target of total 1.66 lakh enrollment under Atal Pension Yojna in FY 2020-21, the state has surpassed 100% of the target by achieving 1.75 lakh enrolments by January 31, 2021.
- ❖ Against the target of coverage of 811 uncovered locations, presently all unbanked locations are covered by Banking Infrastructure. The status of banking touch-point records is updated in DFS Jan Dhan Darshak Application. Accordingly, the state has ensured presence of banking touch points within 5 km of every village/ hamlet (NSFI Milestone).
- ❖ All the villages with population above 5000, population in the range of 2000-5000 and population below 2000 are already covered with banking outlets (NSFI Milestone).
- ❖ Against the target of Rs. 1906.32 Cr under ECLGS, Jharkhand has achieved Rs.1788.28 Cr i.e. 93.81% till December 31, 2020.
- ❖ Under PM SVANidhi, state has covered 23,081 Street Vendors under the scheme. Jharkhand has secured 08<sup>th</sup> position in large state category.
- ❖ Approx 31.00 lakh farmers in the State of Jharkhand are receiving PM Kisan benefits, of which 13.72 lakh farmers are covered under KCC scheme. Approx 3.67 lakh new farmers have been covered with KCC during current Financial Year.
- ❖ During FY 20-21, 4,800 Dairy Farmers and 1,324 Fish farmers have been provided Kisan Credit card under allied activities.
- ❖ 7.59 lakh Mudra loan amounting Rs. 3526.54 Cr have been sanctioned during the current Financial Year.
- ❖ 1156 new units under PMEGP have been sanctioned with Rs. 29.57 Cr Margin Money during the current FY.
- ❖ 71,000 SHGs have been sanctioned limits aggregating Rs. 547 Cr. during current financial year. 3.83 lakh SHGs are functional in the state, out of which 2.41 lakh SHGs have been credit linked by all the banks.
- ❖ Apart from Lead Banks, the Jharkhand Rajya Grameen Bank and Jharkhand State Cooperative Bank (in some districts) have also appointed Financial Literacy Counsellors (FLC) which has given additional impetus to Financial Education and Literacy drive.

Key Parameter - Indicators of Commercial Banks in Jharkhand as on December 31, 2020

SN	KEY INDICATORS	31.03.2019	31.03.2020	31.12.2020	Bench Mark	
1	<b>Deposit</b>	2,18,100.64	2,24,364.28	2,44,971.09	NA	
	<b>CASA Deposit</b>	99,896.90	1,04,113.39	1,10,220.68		
2	<b>Credit</b>	95,562.14	96,107.11	96,990.91		
3	<b>Credit as per place of utilization* &amp; RIDF**</b>	29,465.43	28,705.62	26,544.99		
4	<b>Total Credit</b>	1,25,027.57	1,24,812.74	1,23,535.90		
5	<b>CD Ratio</b>	57.33%	55.63%	50.43%	<b>60</b>	
6	<b>Priority Sector Advances (PSA)</b>	52,924.75	58,742.74	42,709.50	NA	
7	<b>Share of PSA to Total Advances (%)</b>	55.38%	61.11%	44.03%	<b>40</b>	
8	<b>Agricultural Advances</b>	14,864.80	16,229.52	11,575.94	NA	
9	<b>Share of Agricultural Advances to Total Advances (%)</b>	55.56%	16.88%	11.93%	<b>18</b>	
10	<b>i. Micro &amp; Small Enterprises Advance</b>	24,189.37	25,300.24	21,505.05	NA	
	<b>ii. Share of Micro &amp; Small Enterprises to Total Advances (%)</b>	25.31%	28.82%	22.17%		
	<b>iii. Share of Micro Enterprises in MSE</b>	56.60%	58.77%	64.53%		
11	<b>Advances to Weaker Sections</b>	16,334.11	19,403.78	15,801.57		
12	<b>Share of Weaker Section Advances to Total Advances (%)</b>	17.09%	20.19%	16.29%	<b>10</b>	
13	<b>DRI Advances</b>	32.59	37.25	83.48	NA	
14	<b>Share of DRI Advances to Total Advances of last March (%)</b>	0.04%	0.04%	0.08%	<b>1</b>	
15	<b>Advances to Women</b>	13,027.82	13,695.68	7,795.76	NA	
16	<b>Share of advances to women in Total advances (ANBC) (%)</b>	13.63%	14.25%	8.03%	NA	
17	<b>Advances to Minorities (Amount)</b>	6,113.46	6,645.16	4,556.67	NA	
18	<b>Share of Advances to Minorities under PSA (%)</b>	11.55%	11.31%	10.66%	NA	
19	<b>Gross N.P.A</b>	5,711.86	6,964.39	5,978.99	NA	
	<b>Provision</b>	2,820.73	3,376.21	3,577.84		
	<b>Net NPA</b>	2,891.13	3,588.17	2,401.15		
	<b>Gross NPA Percentage</b>	5.98%	7.24%	6.16%		
	<b>Net NPA Percentage</b>	3.02%	3.74%	2.47%		
20	<b>Branch Net-Work (in no.)-</b>				NA	
	<b>(Commercial/Gramin</b>	Rural	1,486	1,487		1490
	<b>/Co-Operative)</b>	Semi-Urban	776	757		775
		Urban	834	860		879
		<b>Total</b>	3096	3,099		3,144
	<b>Branch Network-Small Finance Bank</b>			64		86
	<b>Payment Banks</b>			22	22	
	<b>Total Branch including SFB</b>			3,190	3,251	
21	<b>ATM installed in Jharkhand</b>		3,287	3,249	NA	
	<b>ATM-Small Finance Bank</b>		31	33		
	<b>Total ATM</b>	3367	3,318	3,282		

Agenda-I: Quantative Parameters:

## A. Access

### Major Highlights on Physical and Digital Access Indicators in the State of Jharkhand:-

- ✓ Ten Bank Branches are available per one lakh population in the State.
- ✓ 48 Business Correspondant outlets are available per one lakh population in the State.
- ✓ Ten ATMs are available per lakh population in the State.
- ✓ 57% population in the state is having ATM cum Debit card facility. However, only 12% population in the state availing internet banking facility and 9.28 % population using mobile banking services.
- ✓ 73 % population in the state are AEPS subscriber.

**I A (a) Physical Access Indicators**

**(b) Digital Access Indicators**

**(c) Provision of Banking Services in every village within a radius of 5 Kms/ hamlets of 500 households- status.**

DISTRICT	Access																				
	Physical Access Indicators									Digital Access Indicators											
	Number of Bank Branches per One Lakh Population			Number of BC Outlets per One Lakh Population			Number of ATMs per One Lakh Population			Number of ATM cum Debit Cards			Number of Internet Banking Subscribers			Number of Mobile Banking Subscribers			Number of AEPS Subscribers		
	Mar-19	Mar-20	Dec-20	Mar-19	Mar-20	Dec-20	Mar-19	Mar-20	Dec-20	Mar-19	Mar-20	Dec-20	Mar-19	Mar-20	Dec-20	Mar-19	Mar-20	Dec-20	Mar-19	Mar-20	Dec-20
Bokaro (A)	10.14	10.62	10.82	11.79	33.71	35.99	12.66	12.56	12.08	13,63,131	14,94,077	14,87,463	2,92,326	3,29,566	3,84,094	1,28,985	1,81,245	2,01,332	13,68,591	14,60,251	15,80,068
Chatra (A)	5.37	5.66	5.76	20.05	53.15	59.48	2.88	3.36	3.17	4,96,714	5,41,619	5,08,250	25,551	31,404	37,938	20,223	40,927	52,734	6,37,010	6,92,477	7,32,651
Deoghar	9.52	9.72	9.79	24.33	49.60	48.33	9.99	9.85	9.38	7,77,411	8,40,551	7,56,743	81,558	1,05,262	1,40,450	64,247	93,930	1,02,687	7,49,516	8,05,871	8,64,344
Dhanbad	10.18	10.62	10.70	12.52	26.76	29.30	14.99	14.87	14.13	16,74,630	18,83,725	19,32,048	3,38,281	3,96,030	4,88,259	1,74,961	2,53,752	3,01,610	15,16,253	16,47,113	18,35,006
Dumka (A)	8.70	9.08	9.23	18.02	50.03	50.19	5.98	6.06	5.75	5,26,729	5,86,511	4,88,519	42,433	54,145	64,994	34,223	65,457	67,955	5,54,686	6,00,185	6,34,745
East Singhbhum (A)	13.88	14.19	14.49	12.83	28.85	29.51	23.92	23.05	23.79	16,53,719	19,26,826	19,21,769	4,80,804	5,47,098	6,79,129	2,65,066	3,65,885	4,41,499	19,58,642	21,17,396	23,24,226
Garhwa (A)	4.54	4.99	5.14	15.80	79.18	82.80	4.08	3.63	3.25	4,83,293	5,57,270	4,81,594	39,249	57,886	88,641	33,888	60,228	80,717	4,87,346	5,44,260	6,04,855
Giridih (A)	6.99	6.87	6.95	14.60	53.41	58.77	5.19	5.11	5.19	11,84,675	12,87,086	12,84,712	89,930	1,10,106	1,46,044	57,972	94,009	1,25,614	16,79,172	17,90,404	19,12,635
Godda (A)	8.01	8.16	8.24	23.33	72.52	73.59	5.11	4.50	4.65	5,14,598	5,72,282	5,02,740	43,009	57,343	72,000	34,823	64,707	86,079	5,20,452	5,68,713	6,27,584
Gumla (A)	6.92	8.68	8.68	15.31	54.01	55.09	3.90	3.90	3.80	4,32,014	4,85,797	4,85,407	24,314	31,239	42,584	18,318	36,035	52,010	7,60,932	8,39,904	7,66,175
Hazaribagh (A)	9.69	9.00	9.17	18.97	47.29	49.88	10.50	10.09	9.52	9,76,838	10,92,260	10,75,005	1,16,060	1,41,902	1,72,696	70,586	1,19,194	1,63,877	11,68,801	12,58,070	13,74,754
Jamtara	8.86	8.73	8.86	22.91	33.41	33.16	5.44	6.07	4.56	3,20,426	3,43,814	3,02,889	18,717	26,251	35,410	12,757	28,591	34,546	3,66,482	3,98,428	4,25,976
Khunti (A)	10.18	10.56	10.56	17.16	49.97	51.67	6.03	5.47	5.09	1,85,182	2,08,129	2,09,479	22,746	27,467	38,621	15,546	31,328	35,350	3,79,504	4,16,307	4,39,214
Koderma	8.78	8.92	9.20	27.75	34.58	39.04	8.37	8.65	8.51	4,49,072	4,96,761	5,05,863	47,746	58,223	71,474	32,977	52,376	62,720	5,62,355	6,04,980	6,57,685
Latehar (A)	5.65	5.79	6.06	28.53	75.24	78.55	4.00	4.00	4.13	2,96,621	3,26,620	2,59,663	17,758	23,752	31,214	13,116	28,424	38,159	4,26,096	4,63,252	4,95,163
Lohardaga (A)	9.53	9.53	9.53	16.03	56.31	56.96	7.15	6.50	6.71	2,44,175	2,72,918	2,82,838	27,861	33,614	38,732	17,722	34,421	45,632	4,26,847	4,70,330	5,06,781
Pakur (A)	7.34	7.56	7.67	51.82	50.49	53.83	4.78	4.23	4.00	4,23,062	4,65,840	4,03,017	21,415	30,330	38,648	17,171	34,642	37,703	4,67,281	5,11,784	5,61,194
Palamau (A)	6.09	6.40	6.77	18.28	57.94	57.84	5.27	5.16	4.80	8,11,531	9,07,216	7,10,234	79,566	1,01,430	1,31,057	86,030	1,36,596	1,71,886	8,00,117	9,00,109	9,80,404
Ramgarh (A)	11.59	12.22	12.64	20.86	37.40	39.30	13.27	13.49	13.38	5,56,085	6,22,164	6,59,967	1,30,343	1,54,596	1,90,702	74,283	1,02,153	1,13,555	6,12,345	6,56,136	6,94,838
Ranchi (A)	15.66	16.28	16.72	12.16	54.02	40.76	24.66	24.79	25.51	19,68,387	22,53,003	23,36,724	5,61,971	6,69,471	7,82,846	3,47,704	5,06,876	5,76,695	23,49,795	25,49,442	29,32,903
Sahibganj (A)	7.22	7.30	7.39	52.26	66.35	64.78	4.26	4.17	4.17	5,71,353	6,19,390	4,57,842	33,550	43,006	54,111	24,197	43,526	48,104	6,03,720	6,43,868	6,79,911
Saraikela-Kharsawan	11.57	11.66	11.66	13.73	27.74	26.89	6.86	7.43	7.52	5,45,598	9,94,734	6,17,700	82,480	98,424	1,17,950	42,226	71,229	88,399	7,24,939	7,88,764	8,48,905
Simdega (A)	8.50	8.84	8.84	14.34	40.51	41.01	3.83	3.67	3.83	3,03,250	3,28,291	3,33,919	15,495	19,639	30,965	13,590	26,088	32,011	4,24,206	4,55,985	4,83,304
West Singhbhum (A)	8.59	9.06	9.19	13.59	36.03	37.09	6.46	5.86	5.99	6,91,252	7,69,869	7,60,418	78,133	95,882	1,20,095	51,036	90,638	1,01,676	9,47,957	10,34,531	11,50,903
<b>Aspirational Districts (Average)</b>	<b>9.25</b>	<b>9.56</b>	<b>9.76</b>	<b>18.98</b>	<b>50.99</b>	<b>51.28</b>	<b>10.07</b>	<b>9.85</b>	<b>9.86</b>	<b>7,20,137.32</b>	<b>8,06,166.74</b>	<b>7,71,029.47</b>	<b>1,12,763.89</b>	<b>1,34,730.32</b>	<b>1,65,532.16</b>	<b>69,709.42</b>	<b>1,08,546.26</b>	<b>1,30,136.21</b>	<b>8,72,289.47</b>	<b>9,45,968.63</b>	<b>10,25,384.63</b>
<b>All Districts (Average)</b>	<b>9.39</b>	<b>9.69</b>	<b>9.86</b>	<b>18.81</b>	<b>47.43</b>	<b>47.87</b>	<b>10.21</b>	<b>10.06</b>	<b>9.96</b>	<b>7,27,072.75</b>	<b>8,28,198.04</b>	<b>7,81,866.79</b>	<b>1,12,970.67</b>	<b>1,35,169.42</b>	<b>1,66,610.58</b>	<b>68,818.63</b>	<b>1,06,760.71</b>	<b>1,27,606.25</b>	<b>8,53,876.88</b>	<b>9,25,773.33</b>	<b>10,04,759.33</b>

**Status of Business Correspondents Coverage in Jharkhand State**

As on	Total Number of SSA	Coverage of SSA by Business Correspondents (Fixed Location )	Coverage of SSA by Bank Branches	uncovered SSA	No of Micro ATMs enabled & allotted to BCs	No of Pin Pads enabled & allotted to BCs
31.12.20	4,178	3,724	454	Nil	13,631	13,322

**Status of BCs doing Online Transaction in the State**

As on	Total number of BC Recruitment	Number of BCs doing Online transaction	Number of BCs doing online Transaction less than 50 per day	Number of BC doing 50 to 100 transaction per day	Number of BCs doing more than 100 transactions per day
31.12.20	15,782	15,782	11,930 (75%)	2,710 (17%)	1,426 (9%)

- ❖ Total Number of Business Correspondents doing online transaction was 15,782 as on December 31, 2020.
- ❖ The number of Sub Service Area in the state is 4178. Out of this 3724 SSA are covered by the Business correspondents and 454 SSA are covered by the Bank Branches.
- ❖ Business Correspondents in the State of Jharkhand are equipped with Micro ATMs and Pin Pad devices.
- ❖ The number of BC deployed by Payment Banks in the State is approx. 31 % of total BCs deployed.
- ❖ Jharkhand Rajya Gramin Bank (16%), State Bank of India (13%) and Bank of India (11%) are the top three banks in terms of BC deployment in the State.
- ❖ 3000 plus women from SHG are acting as Business Corrospendent in the State. These women BCs are spread across twenty four districts and are actively involved in implementation of Social Security Schemes.

## B. Usage

### Major Highlights on Usage of Banking Services in Jharkhand:

- ✓ 58,817 BSBD accounts have been opened per one lakh population in the State.
- ✓ 62,906 BSBD accounts of women are operational in the State per lakh women population in the State.
- ✓ 46,473 PMJDY accounts are in operation for one lakh population in the state.
- ✓ 53,207 women PMJDY accounts are opened per lakh women population in the State.

**I B (a) Saving Accounts Indicators**

DISTRICT	Number of BSBDAs per One Lakh Population			Number of PMJDY Accounts per One Lakh Population			Number of Women BSBDAs per One Lakh Population			Number of Women PMJDY Accounts per One Lakh Population		
	Mar-19	Mar-20	Dec-20	Mar-19	Mar-20	Dec-20	Mar-19	Mar-20	Dec-20	Mar-19	Mar-20	Dec-20
Bokaro (A)	36,022	38,801	44,466	28,161	30,152	33,925	41,124	46,035	52,843	31,543	34,271	40,760
Chatra (A)	54,659	58,246	65,328	50,244	53,659	58,574	61,064	65,114	72,924	55,764	59,831	64,980
Deoghar	33,372	37,854	47,553	44,505	51,605	58,254	35,907	40,363	48,946	49,550	57,745	67,051
Dhanbad	42,953	47,615	53,559	32,648	34,814	38,581	45,067	50,104	56,436	36,174	39,482	45,205
Dumka (A)	26,868	32,668	42,398	39,686	47,131	54,930	28,052	35,760	46,482	43,768	52,471	62,717
East Singhbhum (A)	42,549	45,882	50,739	25,185	27,422	31,454	45,276	49,157	54,832	27,695	30,216	37,309
Garhwa (A)	25,244	32,287	43,977	46,044	50,520	56,756	25,477	31,605	42,952	48,599	54,605	63,021
Giridih (A)	56,061	60,046	69,343	36,852	41,108	46,261	63,095	68,911	79,167	42,342	48,184	54,583
Godda (A)	25,859	30,496	38,604	40,150	46,400	52,095	29,841	36,557	45,867	44,334	52,263	60,359
Gumla (A)	71,133	82,005	94,370	42,472	46,085	51,052	75,209	85,804	97,372	47,548	51,422	56,267
Hazaribagh (A)	49,754	57,589	72,572	34,175	38,215	44,469	55,184	65,258	79,953	39,458	44,507	53,369
Jamtara	32,885	36,593	43,625	40,483	46,527	52,041	34,331	38,125	46,350	42,419	50,158	57,710
Khunti (A)	67,543	80,938	99,156	26,391	30,113	34,037	60,917	70,836	84,312	28,291	32,225	35,568
Koderma	46,321	49,934	56,581	36,250	39,490	43,715	53,411	58,366	66,070	42,698	46,666	52,618
Latehar (A)	40,398	48,891	60,098	53,408	64,344	69,180	41,054	49,340	61,154	57,687	69,193	75,548
Lohardaga (A)	78,714	92,681	1,13,149	42,587	45,231	53,066	81,588	95,924	1,11,223	47,750	50,631	59,531
Pakur (A)	58,064	44,003	54,517	49,370	55,481	61,415	39,899	48,999	59,072	53,515	60,473	68,494
Palamau (A)	17,991	24,090	35,286	46,629	50,279	57,298	19,966	27,870	41,403	50,082	54,838	65,479
Ramgarh (A)	41,383	44,583	51,188	25,152	26,979	30,598	45,575	51,191	59,575	29,017	31,455	36,819
Ranchi (A)	55,067	64,360	76,866	30,615	33,650	38,001	53,667	63,093	73,982	34,183	37,843	43,855
Sahibganj (A)	32,609	38,091	47,480	56,140	62,986	68,328	33,960	40,830	51,063	61,504	69,704	76,575
Saraikela-Kharsawan	51,418	55,311	61,211	28,633	32,465	35,109	56,125	61,568	67,273	30,914	34,831	39,188
Simdega (A)	79,403	86,641	96,019	46,558	47,823	49,844	85,911	93,916	1,02,214	51,589	53,078	55,187
West Singhbhum (A)	56,071	60,820	67,130	35,327	38,759	42,038	57,738	62,118	68,701	37,518	41,377	45,010
<b>Aspirational Districts (Average)</b>	<b>45,205</b>	<b>50,598</b>	<b>60,418</b>	<b>37,859</b>	<b>41,898</b>	<b>46,979</b>	<b>47,411</b>	<b>54,526</b>	<b>64,570</b>	<b>41,847</b>	<b>46,762</b>	<b>53,683</b>
<b>All Districts (Average)</b>	<b>44,416</b>	<b>49,580</b>	<b>58,817</b>	<b>37,466</b>	<b>41,515</b>	<b>46,473</b>	<b>46,810</b>	<b>53,459</b>	<b>62,906</b>	<b>41,416</b>	<b>46,365</b>	<b>53,208</b>

**Status of PMJDY in the State as on 31.12.2020**

Status of Account			Total Number of Rupay Card issued in PMJDY A/c's	Total no of PMJDY account seeded with Aadhar	Total no of PMJDY accounts having mobile number	Rupay Card distributed to PMJDY Customers	No of Rupay Card activate
Rural	Urban	Total					
1,25,55,900	27,64,532	1,53,20,432	1,08,59,286	1,27,22,614	1,12,79,388	99,46,290	89,28,509
81.96%	18.04%	100%	70.88%	83.04%	73.62%	64.92%	58.28%

DISTRICT	Number of SHGs having Savings Bank Account			Number of Women SHGs having Savings Bank Account		
	Mar-19	Mar-20	Dec-20	Mar-19	Mar-20	Dec-20
	Bokaro (A)	10,101	11,679	18,714	10,101	11,679
Chatra (A)	5,926	12,084	12,496	5,926	12,084	12,496
Deoghar	10,372	11,612	9,591	10,372	11,612	9,591
Dhanbad	9,669	11,582	11,661	9,669	11,582	11,661
Dumka (A)	9,065	12,505	12,533	9,065	12,505	12,533
East Singhbhum (A)	16,491	22,711	32,614	16,491	22,711	32,614
Garhwa (A)	5,114	6,726	7,803	5,114	6,726	7,803
Giridih (A)	17,626	17,151	20,232	17,626	17,151	20,232
Godda (A)	16,066	18,577	19,311	16,066	18,577	19,311
Gumla (A)	8,488	7,761	12,162	8,488	7,761	12,162
Hazaribagh (A)	8,609	15,409	19,822	8,609	15,409	19,822
Jamtara	5,602	6,819	7,820	5,602	6,819	7,820
Khunti (A)	7,490	8,848	10,114	7,490	8,848	10,114
Koderma	3,551	10,535	9,372	3,551	10,535	9,372
Latehar (A)	8,431	11,058	12,234	8,431	11,058	12,234
Lohardaga (A)	4,882	5,405	8,271	4,882	5,405	8,271
Pakur (A)	8,619	12,577	15,435	8,619	12,577	15,435
Palamau (A)	11,858	17,977	19,951	11,858	17,977	19,951
Ramgarh (A)	10,042	16,273	16,883	10,042	16,273	16,883
Ranchi (A)	20,406	24,170	29,789	20,406	24,170	29,789
Sahibganj (A)	7,924	11,867	12,381	7,924	11,867	12,381
Saraikela-Kharsawan	19,031	22,100	26,470	19,031	22,100	26,470
Simdega (A)	5,934	6,649	8,157	5,934	6,649	8,157
West Singhbhum (A)	24,318	26,810	29,928	24,318	26,810	29,928
<b>Aspirational Districts (Average)</b>	<b>10915.26</b>	<b>14012.47</b>	<b>16780.53</b>	<b>10915.26</b>	<b>14012.47</b>	<b>16780.53</b>
<b>All Districts (Average)</b>	<b>10650.63</b>	<b>13703.54</b>	<b>15989.33</b>	<b>10650.63</b>	<b>13703.54</b>	<b>15989.33</b>

**I B (b) Providing a Basic Bouquet of Financial Services (Micro Insurance and Micro Pension)**

STATE LEVEL BANKERS' COMMITTEE - JHARKHAND																
CONVENOR : BANK OF INDIA																
SOCIAL SECURITY SCHEMES Cummulative since last day of reporting quarter-District wise																
As On 31 st December 2020																
SL No.	Districts	PMJJBY					PMSBY					APY				
		Total Target for FY-2020-21	No. OF CASES ENROLLED THIS FY		TOTAL No. OF CASES ENROLLED SINCE INCEPTION		Total Target for FY-2020-21	No. OF CASES ENROLLED THIS FY		TOTAL No. OF CASES ENROLLED SINCE INCEPTION		Total Target for FY-2020-21	TOTAL SUBSCRIBER FROM 01.04.2020 TO 31.12.2020	TOTAL SUBSCRIBERS SINCE INCEPTION		
			Male	Female	Male	Female		Male	Female	Male	Female		TOTAL	Male	Female	TOTAL
1	Bokaro (A)	36,400	11,403	13,943	45,511	39,032	91,000	25,891	28,723	1,35,213	96,746	11,880	9,734	21,447	21,814	43,261
2	Chatra (A)	12,168	5,114	6,380	15,164	14,751	30,420	10,958	14,039	48,117	45,593	3,120	5,492	8,457	11,367	19,824
3	Deoghar	26,208	5,662	7,991	19,977	17,450	65,520	27,027	32,775	1,01,743	98,015	7,410	13,097	25,816	22,166	47,982
4	Dhanbad	43,368	11,044	13,249	76,310	38,937	1,08,420	34,237	32,932	1,52,073	1,04,838	15,060	10,183	21,559	27,296	48,855
5	Dumka (A)	24,648	6,234	9,475	16,753	18,734	61,620	20,567	28,238	1,39,640	81,506	6,390	9,046	14,873	15,515	30,388
6	East Singhbhum (A)	47,944	12,692	16,163	1,35,676	45,656	1,19,860	28,883	27,387	2,18,791	1,07,703	16,500	11,666	27,306	26,212	53,518
7	Garhwa (A)	13,624	4,816	7,472	13,931	15,657	34,060	7,478	10,545	45,858	30,710	3,780	3,989	8,126	5,980	14,106
8	Giridih (A)	31,616	7,015	8,055	31,955	26,123	79,040	16,700	18,561	1,04,856	86,826	8,610	11,827	16,980	24,055	41,035
9	Godda (A)	22,048	4,573	6,345	13,357	13,384	55,120	17,877	23,112	1,63,570	69,387	5,760	8,634	13,148	15,612	28,760
10	Gumla (A)	18,200	4,663	5,577	24,282	16,957	45,500	6,911	8,471	63,082	37,146	3,840	6,989	9,032	16,359	25,391
11	Hazaribagh (A)	26,728	10,265	13,027	46,088	41,377	66,820	23,699	28,707	1,65,382	1,18,155	9,690	9,478	15,203	24,309	39,512
12	Jamtara	14,248	3,617	4,804	9,340	9,374	35,620	9,574	10,604	35,305	29,646	3,570	6,273	10,172	10,903	21,075
13	Khunti (A)	11,544	4,163	4,155	20,460	12,397	28,860	6,571	5,415	42,295	24,232	2,310	2,882	5,029	5,353	10,382
14	Koderma	13,104	3,622	4,341	15,447	12,570	32,760	8,741	8,604	43,100	31,241	3,510	3,711	5,106	9,265	14,371
15	Latehar (A)	8,632	3,953	5,830	17,867	14,650	21,580	7,524	9,691	45,141	29,786	2,340	3,532	5,058	8,059	13,117
16	Lohardaga (A)	9,048	2,477	2,595	14,584	10,623	22,620	4,255	4,837	37,758	22,585	2,520	2,313	4,622	8,561	13,183
17	Pakur (A)	13,936	3,522	4,744	13,319	11,131	34,840	10,641	13,749	59,138	43,916	3,300	6,424	10,474	13,199	23,673
18	Palamau (A)	25,584	8,046	12,913	27,203	29,632	63,960	19,234	25,764	1,12,031	81,949	6,390	5,223	11,892	11,702	23,594
19	Ramgarh (A)	23,608	6,496	6,582	33,194	20,029	59,020	19,124	20,258	1,17,906	71,009	5,490	3,327	9,014	10,534	19,548
20	Ranchi (A)	54,600	18,407	22,784	1,62,261	74,140	1,36,500	35,455	34,464	2,96,470	1,42,485	25,590	19,490	42,861	53,987	96,848
21	Sahibganj (A)	17,264	4,290	6,365	17,489	15,417	43,160	15,500	19,364	69,088	58,514	4,260	6,885	11,427	17,717	29,144
22	Saraikela-Kharsawan	22,880	6,453	7,705	30,977	20,710	57,200	11,103	11,225	76,880	48,287	6,120	5,647	10,912	11,581	22,493
23	Simdega (A)	10,816	2,833	3,804	14,116	11,519	27,040	4,113	6,067	31,524	25,222	2,400	2,505	2,524	6,018	8,542
24	West Singhbhum (A)	27,976	6,419	6,480	43,835	23,836	69,940	11,073	12,012	31,524	53,831	7,830	7,249	15,168	16,813	31,981
	<b>TOTAL</b>	<b>5,56,192</b>	<b>1,57,779</b>	<b>2,00,779</b>	<b>8,59,096</b>	<b>5,54,083</b>	<b>13,90,480</b>	<b>3,83,136</b>	<b>4,35,544</b>	<b>23,36,485</b>	<b>15,39,331</b>	<b>1,67,670</b>	<b>1,75,596</b>	<b>3,26,206</b>	<b>3,94,377</b>	<b>7,20,583</b>

**I B (c) Credit Indicators**

i. Number of Credit Accounts per one Lakh population

ii. Number of active / operative PMJDY accounts out of which account availing OD facility.

DISTRICT	Number of Credit Accounts per One Lakh Population			Number of active/operative PMJDY accounts out of which accounts availing OD facility		
	Mar-19	Mar-20	Dec-20	Mar-19	Mar-20	Dec-20
Bokaro (A)	11,205.54	12,718.30	11,389.25	115350	129701	155563
Chatra (A)	10,170.74	10,722.78	8,095.24	85335	95923	101823
Deoghar	13,617.19	14,135.53	10,360.29	260049	292017	320276
Dhanbad	11,124.99	12,680.54	11,868.06	164520	184463	208027
Dumka (A)	15,825.04	16,267.33	12,433.16	251960	282928	304258
East Singhbhum (A)	15,722.74	17,742.88	15,111.75	56319	63426	80491
Garhwa (A)	9,614.28	9,804.62	7,528.73	222055	249467	259637
Giridih (A)	9,288.64	9,780.78	8,291.46	127418	143068	163059
Godda (A)	12,439.85	12,746.86	9,315.13	167401	187831	210662
Gumla (A)	9,214.69	9,612.48	7,950.81	33621	37522	39259
Hazaribagh (A)	14,882.37	15,835.42	12,618.76	130224	146292	161558
Jamtara	12,031.15	12,380.17	8,707.34	116952	131429	143037
Khunti (A)	10,919.69	11,370.00	7,035.28	14678	16421	17754
Koderma	15,458.70	16,395.86	12,219.16	42017	47177	51143
Latehar (A)	10,299.13	10,757.74	6,151.39	140991	158277	163527
Lohardaga (A)	13,806.75	14,725.88	12,350.94	3423	3693	4241
Pakur (A)	14,851.76	15,169.04	11,791.70	167863	188600	200981
Palamau (A)	10,685.02	10,965.39	8,741.12	455854	512139	526270
Ramgarh (A)	14,639.17	15,773.86	12,915.22	29255	29048	32575
Ranchi (A)	15,275.23	17,298.53	38,782.23	105298	123112	136949
Sahibganj (A)	11,350.32	11,599.01	8,799.80	273027	301867	314711
Saraikela-Kharsawan	10,526.70	11,371.02	16,840.06	14407	16898	19864
Simdega (A)	8,214.56	8,667.20	6,932.83	4873	5229	5557
West Singhbhum (A)	9,728.97	10,308.27	9,551.29	63081	75087	81306
<b>Aspirational Districts (Average)</b>	<b>12291.01</b>	<b>13169.93</b>	<b>13374.48</b>	<b>128843.47</b>	<b>144717.42</b>	<b>155799.00</b>
<b>All Districts (Average)</b>	<b>12261.91</b>	<b>13167.02</b>	<b>13090.28</b>	<b>126915.46</b>	<b>142567.29</b>	<b>154272.00</b>

iii. Kisan Credit Card (KCC)

Numbers in thousands

DISTRICT	Kisan Credit Card (KCC)											
	Total No. of KCC issued						Total No. of KCC issued to SF/MF					
	Number ( in 000)			Amount O/S ( in ₹ Crores)			Number( in 000)			Amount O/S ( in ₹ Crores)		
	Mar-19	Mar-20	Dec-20	Mar-19	Mar-20	Dec-20	Mar-19	Mar-20	Dec-20	Mar-19	Mar-20	Dec-20
Bokaro (A)	77.91	89.92	61.88	430.15	490.21	314.86	75.77	87.44	60.17	415.25	473.23	302.16
Chatra (A)	80.33	83.96	57.85	435.66	467.96	293.40	78.32	81.87	56.41	423.24	454.62	283.98
Deoghar	116.01	129.73	81.28	878.64	943.48	363.75	111.73	124.93	78.28	849.34	912.01	347.03
Dhanbad	66.45	73.99	54.00	470.56	515.09	284.36	63.68	70.90	51.74	449.03	491.53	266.90
Dumka (A)	106.03	124.65	70.24	633.74	670.27	251.40	101.74	119.60	67.40	605.88	640.80	239.51
East Singhbhum (A)	84.66	92.89	71.54	374.14	428.38	341.32	83.94	92.10	70.93	360.00	412.19	336.28
Garhwa (A)	95.37	93.70	68.37	527.20	631.02	422.49	92.21	90.60	66.11	513.07	614.11	410.27
Giridih (A)	94.29	103.89	80.34	468.33	533.05	389.32	91.72	101.07	78.16	453.17	515.80	375.89
Godda (A)	79.27	97.19	59.09	515.28	576.84	303.96	74.60	91.47	55.61	480.37	537.76	275.97
Gumla (A)	67.85	69.77	56.84	274.78	293.43	239.63	66.43	68.32	55.66	267.91	286.10	233.70
Hazaribagh (A)	122.11	133.34	81.96	515.75	574.31	483.51	119.99	131.03	80.54	491.24	547.02	468.93
Jamtara	62.19	72.04	48.92	360.15	393.00	211.91	60.02	69.52	47.20	344.18	375.57	201.33
Khunti (A)	34.60	37.67	20.96	219.75	243.39	80.28	33.14	36.09	20.08	213.79	236.79	76.29
Koderma	55.20	59.01	34.38	311.57	337.95	180.50	54.44	58.20	33.90	305.80	331.70	177.32
Latehar (A)	53.49	62.77	34.66	352.82	380.94	210.26	51.29	60.18	33.23	339.08	366.11	204.28
Lohardaga (A)	43.87	48.44	39.77	246.63	290.85	211.73	42.68	47.12	38.68	238.92	281.75	204.07
Pakur (A)	52.20	57.26	27.24	389.09	430.17	154.54	50.19	55.05	26.19	375.22	414.83	144.90
Palamau (A)	143.59	143.93	96.01	681.09	876.73	613.93	136.84	137.17	91.50	650.53	837.40	586.79
Ramgarh (A)	56.12	59.17	31.05	372.11	405.30	161.72	54.53	57.49	30.17	359.78	391.87	155.54
Ranchi (A)	125.65	142.55	103.72	626.47	785.19	578.41	123.06	139.60	101.58	603.49	756.39	568.05
Sahibganj (A)	64.57	72.52	41.52	321.50	337.94	256.36	59.86	67.23	38.49	296.12	311.26	230.52
Saraikela-Kharsawan	58.23	65.31	52.07	282.56	331.59	422.47	57.38	64.36	51.32	278.42	326.74	418.46
Simdega (A)	29.66	30.88	22.33	191.75	207.81	96.13	29.22	30.42	21.99	189.34	205.19	94.96
West Singhbhum (A)	83.13	91.73	76.63	419.38	477.71	402.88	81.84	90.31	75.45	412.97	470.41	396.48
<b>Aspirational Districts (Average)</b>	<b>78.67</b>	<b>86.12</b>	<b>58.00</b>	<b>420.82</b>	<b>479.03</b>	<b>305.59</b>	<b>76.18</b>	<b>83.38</b>	<b>56.23</b>	<b>404.70</b>	<b>460.72</b>	<b>294.13</b>
<b>All Districts (Average)</b>	<b>77.20</b>	<b>84.85</b>	<b>57.19</b>	<b>429.13</b>	<b>484.28</b>	<b>302.88</b>	<b>74.78</b>	<b>82.17</b>	<b>55.45</b>	<b>413.17</b>	<b>466.30</b>	<b>291.65</b>

**Observation:**

- Small & Marginal Farmers having KCC facility constitute around 98 % of total KCC issued by all the banks in Jharkhand.
- Status of Kissan Credit Card issued bank wise in the State over the years:-

**Rs. In Crore**

<b>Banks</b>	<b>31.03.2019</b>		<b>31.03.2020</b>		<b>31.12.2020</b>	
	<b>Account</b>	<b>Amount</b>	<b>Account</b>	<b>Amount</b>	<b>Account</b>	<b>Amount</b>
Public Sector Banks	12,99,364	5,025.43	14,04,486	5,409.44	9,61,334	5,115.78
Pvt. Banks	46,538	217.92	64,823	300.84	16,510	131.60
<b>Total</b>	<b>13,45,902</b>	<b>5,243.35</b>	<b>14,69,309</b>	<b>5,710.28</b>	<b>9,77,844</b>	<b>5,247.38</b>
RRB	3,67,406	1,608.64	3,78,554	1,809.20	3,79,477	1,980.31
Co-Op Banks	22,450	43.19	14,659	38.06	15,311	41.43
<b>Total</b>	<b>3,89,856</b>	<b>1,651.83</b>	<b>3,93,213</b>	<b>1,847.26</b>	<b>3,94,788</b>	<b>2,021.74</b>
<b>Grand Total</b>	<b>17,35,758</b>	<b>6,895.18</b>	<b>18,62,522</b>	<b>7,557.54</b>	<b>13,72,632</b>	<b>7,269.12</b>

iv. Micro Credit - Self Help Group (SHG) & Joint Liability Groups (JLG)

DISTRICT	Micro Credit (Self Help Groups (SHG) & Joint Liability Groups (JLG))																		
	Total Number of SHG ( in 000)			Out of (I), Number of SHGs Credit Linked ( in 000)			Average Ticket Size of SHG Loan O/S (Total Credit O/S to SHG/ Number of Credit Linked SHGs)			Total Number of JLG ( in 000)			Loan O/S to JLGs ( in ₹ Crores)			Average Ticket Size of JLG Loan O/S (Total Credit O/S to JLG/ Number of JLGs)			
	(I)			(II)			(II)/(I)			(III)			(IV)			(IV)/(III)			
	Mar-19	Mar-20	Dec-20	Mar-19	Mar-20	Dec-20	Mar-19	Mar-20	Dec-20	Mar-19	Mar-20	Dec-20	Mar-19	Mar-20	Dec-20	Mar-19	Mar-20	Dec-20	
Bokaro (A)	10.10	11.68	18.71	6.73	10.20	13.29	61629	64367	68511	7.52	12.91	22.14	55.84	54.76	60.66	74253	42420	27398	
Chatra (A)	5.93	12.08	12.50	2.93	5.49	7.45	54219	75026	81462	0.30	0.74	0.72	0.78	1.97	1.89	25878	26589	26276	
Deoghar	10.37	11.61	9.59	3.76	4.88	5.40	55569	61638	57454	0.72	1.15	8.97	4.47	6.55	47.91	62142	56953	53406	
Dhanbad	9.67	11.58	11.66	3.20	5.06	6.78	64847	80017	61892	7.84	10.24	49.57	47.84	56.29	306.39	61024	54968	61809	
Dumka (A)	9.07	12.51	12.53	5.85	9.35	10.82	58802	57662	68559	16.57	30.06	28.27	116.39	139.09	122.47	70244	46270	43322	
East Singhbhum (A)	16.49	22.71	32.61	6.11	11.16	10.54	47711	47801	70014	16.01	15.15	34.03	34.33	45.66	100.71	21444	30136	29594	
Garhwa (A)	5.11	6.73	7.80	3.15	5.26	6.27	67336	52123	95825	3.91	13.01	14.40	7.90	32.00	33.38	20212	24595	23180	
Giridih (A)	17.63	17.15	20.23	9.66	13.41	15.44	72218	59889	64706	31.48	40.54	44.08	158.15	290.16	377.17	50239	71574	85565	
Godda (A)	16.07	18.58	19.31	5.71	8.88	10.44	75803	63339	64320	6.13	13.71	15.22	24.80	34.74	37.18	40456	25342	24426	
Gumla (A)	8.49	7.76	12.16	7.28	6.62	7.48	37937	42949	46342	0.00	0.00	0.02	0.00	0.00	0.06	9427	4544	27708	
Hazaribagh (A)	8.61	15.41	19.82	5.54	9.08	12.20	66992	81189	92229	13.96	19.91	29.97	100.08	115.42	159.43	71692	57973	53198	
Jamtara	5.60	6.82	7.82	3.44	4.59	5.23	63458	67086	54819	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0	
Khunti (A)	7.49	8.85	10.11	11.16	5.72	7.05	47097	68726	69476	0.24	0.21	0.21	0.21	0.20	0.75	8925	9431	35747	
Koderna	3.55	10.54	9.37	2.28	3.69	5.29	54148	98016	78385	6.43	8.30	16.48	38.88	52.44	103.59	60466	63185	62857	
Latehar (A)	8.43	11.06	12.23	6.58	10.53	11.51	56330	44208	51214	0.00	0.00	0.05	0.00	0.00	0.00	0	0	0	
Lohardaga (A)	4.88	5.41	8.27	4.06	3.98	4.40	53669	66683	63988	0.01	0.01	0.01	0.01	0.04	0.09	9365	35745	87367	
Pakur (A)	8.62	12.58	15.44	8.46	13.01	15.31	69249	65711	68959	0.39	6.78	10.45	1.60	12.31	16.18	41108	18152	15479	
Palamau (A)	11.86	17.98	19.95	9.26	17.40	20.04	79000	55742	65797	8.69	25.50	28.47	33.64	102.53	112.94	38708	40206	39670	
Ramgarh (A)	10.04	16.27	16.88	6.84	9.27	10.70	49949	66562	68713	9.05	13.66	16.34	45.91	85.37	142.46	50729	62498	87184	
Ranchi (A)	20.41	24.17	29.79	15.21	16.48	18.43	87579	71337	101978	14.45	20.90	34.91	128.32	202.83	243.38	88801	97048	69715	
Sahibganj (A)	7.92	11.87	12.38	5.72	9.72	11.12	69804	70324	75265	3.80	10.39	12.39	17.16	21.92	24.35	45168	21099	19652	
Saraikela-Kharsawan	19.03	22.10	26.47	6.97	10.34	10.21	34144	40337	47794	2.77	3.28	8.49	13.45	19.70	59.94	48557	60071	70597	
Simdega (A)	5.93	6.65	8.16	4.41	5.36	5.78	45716	40778	48623	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0	
West Singhbhum (A)	24.32	26.81	29.93	7.77	9.96	9.90	91991	81566	96649	2.79	2.93	2.55	3.79	3.69	5.62	13573	12604	22047	
<b>Aspirational Districts (Average)</b>	<b>10.92</b>	<b>14.01</b>	<b>16.78</b>	<b>6.97</b>	<b>9.52</b>	<b>10.96</b>	<b>62791</b>	<b>61894</b>	<b>71717</b>	<b>5.64</b>	<b>9.43</b>	<b>12.26</b>	21.56	34.17	49.64	<b>35801</b>	<b>32959</b>	<b>37765</b>	
<b>All Districts (Average)</b>	<b>10.65</b>	<b>13.70</b>	<b>15.99</b>	<b>6.34</b>	<b>8.73</b>	<b>10.04</b>	<b>61050</b>	<b>63461</b>	<b>69291</b>	<b>6.38</b>	<b>10.39</b>	<b>15.74</b>	23.00	34.69	59.89	<b>38017</b>	<b>35892</b>	<b>40258</b>	

**I B (d) CD Ratio (State, Aspirational District and Districts having CD Ratio less than 40% consecutively for last three financial Year**

Sl. No.	District	31.03.2018	31.03.2019	31.03.2020
1	Bokaro (A)	43.79%	42.14%	40.34%
2	Chatra (A)	26.50%	27.19%	26.39%
3	Deoghar	28.73%	29.69%	28.32%
4	Dhanbad	34.81%	32.63%	35.07%
5	Dumka (A)	30.27%	29.94%	30.82%
6	East Singhbhum (A)	83.34%	80.69%	73.92%
7	Garhwa (A)	37.13%	36.98%	35.46%
8	Giridih (A)	31.31%	31.13%	31.46%
9	Godda (A)	25.31%	24.55%	26.45%
10	Gumla (A)	21.39%	26.77%	23.72%
11	Hazaribagh (A)	37.42%	37.72%	37.08%
12	Jamtara	24.45%	28.84%	27.15%
13	Khunti (A)	29.54%	30.48%	28.86%
14	Koderma	39.81%	39.49%	39.93%
15	Latehar (A)	55.24%	53.60%	39.11%
16	Lohardaga (A)	20.05%	39.96%	38.57%
17	Pakur (A)	41.48%	42.01%	44.66%
18	Palamau (A)	79.27%	74.81%	56.33%
19	Ramgarh (A)	39.09%	36.50%	35.60%
20	Ranchi (A)	39.52%	40.00%	41.62%
21	Sahibganj (A)	29.30%	29.44%	30.51%
22	Saraikela-Kharsawan	56.96%	49.38%	48.15%
23	Simdega (A)	24.79%	24.44%	21.59%
24	West Singhbhum (A)	30.91%	43.14%	43.45%

- ❖ 17 Districts have less than 40% in current Financial Year.
- ❖ The Core CD Ratio of the State stood at 39.59%. However, overall CD Ratio of the State is 50.43% as on December, 2020.
- ❖ LDMs in the district having below 40% are preparing Monitorable Action Plan for improvement of the CD Ratio.
- ❖ Out of 19 Aspirational Districts, 13 have CD ratio less than 40%.
- ❖ Simdega (A) district has lowest CD ratio among all the districts i.e. only 21.59%.
- ❖ East Singhbhum (A) has highest CD ratio i.e. 73.92% among all the district in the state.

**I B (e) Annual Credit Plan: Over the Years**

**Rs. In Crore**

Sector	2018-19			2019-20			2020-21 (December-2020)		
	Annual Target	Achievement	% Of Achiev	Annual Target	Achievement	% Of Achiev	Annual Target	Achievement	% Of Achiev
Agriculture	8,336.60	3,824.82	45.88%	9,026.04	4,299.97	47.64%	11,083.19	3,436.83	31.01%
Msme	8,560.35	9,285.95	108.48%	10,271.11	10,120.44	98.53%	11,255.76	8,603.91	76.44%
Ops	4,213.60	2,171.67	51.54%	2,851.51	2,893.71	101.48%	3,603.54	1,914.61	53.13%
<b>Total Priority</b>	<b>21,110.55</b>	<b>15,282.44</b>	<b>72.39%</b>	<b>22,148.66</b>	<b>17,314.12</b>	<b>78.17%</b>	<b>25,942.49</b>	<b>13,955.35</b>	<b>53.79%</b>
Non Priority	8,773.34	11,744.84	133.87%	11,921.92	10,178.14	85.37%	11,413.22	13,896.65	121.76%
<b>Total</b>	<b>29,883.89</b>	<b>27,027.28</b>	<b>90.44%</b>	<b>34,070.58</b>	<b>27,492.26</b>	<b>80.69%</b>	<b>37,355.71</b>	<b>27,852.00</b>	<b>74.56%</b>

- ✓ Over all achievement of ACP during FY 18-19 was 90.44%, in FY 19-20 it was 80.69% and in the current year upto December, 2020 is 75 %.
- ✓ The Achievement under MSME Sector in the State has consistently been near the target over the last three years.
- ✓ The Achievement under Agriculture Sector has consistently been below the target for the last three years.

S.NO	Districts	Mar-20										% Achievement
		Agriculture		MSME		Priority Sector		Non Priority Sector		Total Advance		
		Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement	
1	Bokaro (A)	34,591.30	21,947.34	84,105.54	83,031.86	1,49,280.24	1,21,563.20	1,04,389.68	1,19,011.67	2,53,669.92	2,40,574.87	94.84%
2	Chatra (A)	53,760.02	9,975.71	12,315.00	10,079.49	68,475.02	20,951.94	5,502.00	8,584.89	73,977.02	29,536.83	39.93%
3	Deoghar	58,355.70	20,163.01	27,570.00	32,150.64	98,792.70	63,871.16	26,431.00	23,193.05	1,25,223.70	87,064.21	69.53%
4	Dhanbad	29,680.45	25,607.84	1,15,970.00	1,31,117.63	1,73,273.68	1,98,047.26	1,31,649.51	1,40,288.71	3,04,923.19	3,38,335.97	110.96%
5	Dumka (A)	24,303.47	20,369.75	13,896.00	22,959.91	42,346.67	47,173.94	11,603.25	9,234.55	53,949.92	56,408.49	104.56%
6	East Singhbhum (A)	49,048.45	26,191.91	1,90,328.99	1,83,296.30	2,90,561.35	2,60,491.49	2,79,189.30	2,71,037.61	5,69,750.65	5,31,529.10	93.29%
7	Garhwa (A)	29,210.62	18,401.50	10,468.00	12,234.53	41,770.62	32,207.77	880.00	6,997.13	42,650.62	39,204.90	91.92%
8	Giridih (A)	1,19,638.31	30,497.75	33,387.23	39,868.33	1,67,351.86	75,584.46	33,451.82	16,885.14	2,00,803.68	92,469.60	46.05%
9	Godda (A)	29,991.14	19,783.58	13,000.00	15,411.63	47,046.14	42,315.11	11,100.00	8,329.10	58,146.14	50,644.21	87.10%
10	Gumla (A)	13,656.05	5,286.15	14,188.40	7,691.50	32,212.64	14,603.86	3,412.00	6,070.51	35,624.64	20,674.37	58.03%
11	Hazaribagh (A)	57,581.21	31,713.01	36,220.00	35,989.83	1,05,125.21	76,245.45	46,599.00	34,087.36	1,51,724.21	1,10,332.81	72.72%
12	Jamtara	12,671.06	8,338.86	6,965.00	7,198.91	21,540.06	16,562.85	5,352.00	4,521.33	26,892.06	21,084.18	78.40%
13	Khunti (A)	13,075.49	4,660.14	7,120.00	8,535.64	25,197.49	14,833.18	2,579.00	4,308.40	27,776.49	19,141.58	68.91%
14	Koderma	33,616.55	12,246.51	32,298.92	18,407.65	69,751.76	33,763.45	55,814.39	10,036.40	1,25,566.15	43,799.85	34.88%
15	Latehar (A)	8,995.09	6,058.25	9,790.00	6,313.99	21,642.64	14,143.21	6,010.50	4,382.65	27,653.14	18,525.86	66.99%
16	Lohardaga (A)	12,268.91	6,050.21	14,052.00	8,847.12	27,678.91	16,627.57	6,020.00	4,730.89	33,698.91	21,358.46	63.38%
17	Pakur (A)	29,765.52	19,328.94	11,480.00	18,186.21	43,779.52	39,686.11	3,982.00	4,010.35	47,761.52	43,696.46	91.49%
18	Palamau (A)	73,197.53	27,607.89	11,355.00	20,746.39	91,375.53	50,669.60	26,410.00	13,661.23	1,17,785.53	64,330.83	54.62%
19	Ramgarh (A)	40,496.50	13,290.90	30,015.07	30,000.50	80,691.57	48,244.39	25,810.00	21,508.83	1,06,501.57	69,753.22	65.50%
20	Ranchi (A)	96,908.30	56,854.28	2,53,626.00	2,29,717.51	4,16,618.30	3,59,988.65	3,54,849.70	2,69,331.94	7,71,468.00	6,29,320.59	81.57%
21	Sahibganj (A)	23,140.13	15,813.85	12,420.00	17,349.72	37,606.13	34,254.55	6,140.00	5,578.02	43,746.13	39,832.57	91.05%
22	Saraikele-Kharsawan	17,442.27	10,912.46	55,500.00	52,270.46	77,642.27	66,033.43	19,400.00	17,210.27	97,042.27	83,243.70	85.78%
23	Simdega (A)	14,003.05	3,424.11	9,390.00	5,291.07	26,249.05	9,487.65	6,817.00	3,957.63	33,066.05	13,445.28	40.66%
24	West Singhbhum (A)	27,206.53	15,473.27	21,450.00	15,347.55	55,256.53	74,061.50	18,800.00	10,856.82	74,056.53	84,918.32	114.67%
<b>TOTAL</b>		<b>9,02,603.65</b>	<b>4,29,997.22</b>	<b>10,26,911.14</b>	<b>10,12,044.37</b>	<b>22,11,265.90</b>	<b>17,31,411.78</b>	<b>11,92,192.15</b>	<b>10,17,814.48</b>	<b>34,03,458.04</b>	<b>27,49,226.26</b>	<b>80.78%</b>

S.NO	Districts	Dec-20										% Achievement
		Agriculture		MSME		Priority Sector		Non Priority Sector		Total Advance		
		Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement	
1	Bokaro (A)	57,127.29	14,299.44	1,05,628.63	73,286.00	1,98,909.53	98,417.66	1,06,103.29	58,549.62	3,05,012.82	1,56,967.28	51.46%
2	Chatra (A)	38,226.89	8,050.28	14,748.40	6,409.24	55,511.29	15,959.08	5,986.00	4,097.72	61,497.29	20,056.80	32.61%
3	Deoghar	56,512.21	16,855.28	27,355.78	18,898.24	96,673.23	39,182.22	25,815.20	11,845.35	1,22,488.43	51,027.57	41.66%
4	Dhanbad	34,830.55	15,628.44	1,22,449.94	1,31,212.90	1,86,293.30	1,64,604.84	1,41,523.17	6,98,681.84	3,27,816.47	8,63,286.68	263.34%
5	Dumka (A)	36,605.55	13,931.07	14,850.57	17,095.76	57,589.22	34,303.20	9,692.10	6,228.50	67,281.32	40,531.70	60.24%
6	East Singhbhum (A)	64,451.02	18,374.89	2,25,802.24	1,58,104.32	3,99,076.24	2,05,512.49	2,96,469.33	1,85,648.29	6,95,545.57	3,91,160.78	56.24%
7	Garhwa (A)	36,800.78	25,639.35	12,660.00	7,453.54	56,300.83	35,705.47	1,057.76	3,492.80	57,358.59	39,198.27	68.34%
8	Giridih (A)	1,20,591.66	16,372.75	33,387.91	23,458.84	1,68,081.37	43,566.43	33,529.50	26,511.70	2,01,610.87	70,078.13	34.76%
9	Godda (A)	35,600.00	14,907.99	14,000.00	14,547.25	54,100.00	32,428.61	5,900.00	4,667.69	60,000.00	37,096.30	61.83%
10	Gumla (A)	42,504.93	7,237.90	7,923.39	3,948.20	51,996.81	12,076.76	8,047.71	3,505.76	60,044.52	15,582.52	25.95%
11	Hazaribagh (A)	78,546.45	19,228.05	45,171.00	22,047.31	1,32,932.08	47,187.57	43,075.00	23,477.02	1,76,007.08	70,664.59	40.15%
12	Jamtara	34,765.87	10,741.92	7,367.00	5,161.59	44,160.87	16,925.25	5,729.00	1,721.23	49,889.87	18,646.48	37.38%
13	Khunti (A)	24,841.63	2,467.68	10,164.00	3,283.98	45,157.28	6,560.39	2,324.00	1,917.55	47,481.28	8,477.94	17.86%
14	Koderma	42,616.00	6,662.08	34,830.00	8,647.57	85,328.00	17,989.40	13,975.00	5,999.84	99,303.00	23,989.24	24.16%
15	Latehar (A)	19,035.85	6,490.27	6,197.00	4,395.19	26,203.20	11,605.83	4,973.75	1,779.01	31,176.95	13,384.84	42.93%
16	Lohardaga (A)	23,240.00	4,544.09	16,366.00	3,537.93	41,433.00	8,740.78	7,301.00	2,488.02	48,734.00	11,228.80	23.04%
17	Pakur (A)	36,309.49	8,167.87	14,007.50	14,180.07	52,939.08	24,171.36	2,600.03	2,833.68	55,539.11	27,005.04	48.62%
18	Palamau (A)	50,758.80	34,133.64	15,994.50	22,003.21	68,651.70	60,609.78	15,239.50	9,509.73	83,891.20	70,119.51	83.58%
19	Ramgarh (A)	29,715.18	7,172.62	19,103.10	22,222.80	51,552.01	32,183.02	21,830.38	12,685.38	73,382.39	44,868.40	61.14%
20	Ranchi (A)	1,08,149.86	53,526.55	2,61,937.00	2,35,259.76	4,45,678.86	3,39,601.20	3,55,936.00	2,96,404.87	8,01,614.86	6,36,006.07	79.34%
21	Sahibganj (A)	38,603.98	12,078.45	12,974.00	9,306.58	56,145.01	23,902.19	3,903.00	4,118.72	60,048.01	28,020.91	46.66%
22	Saraikela-Kharsawan	29,800.00	9,741.75	66,200.00	43,525.12	1,01,800.00	56,739.03	19,700.00	13,358.85	1,21,500.00	70,097.88	57.69%
23	Simdega (A)	15,815.68	3,243.51	10,510.00	3,494.98	29,635.68	7,613.52	7,270.00	2,701.85	36,905.68	10,315.37	27.95%
24	West Singhbhum (A)	52,869.86	14,187.32	25,948.92	8,911.21	88,102.59	59,949.41	3,341.77	7,440.90	91,444.36	67,390.31	73.70%
<b>TOTAL</b>		<b>11,08,319.53</b>	<b>3,43,683.19</b>	<b>11,25,576.88</b>	<b>8,60,391.59</b>	<b>25,94,251.18</b>	<b>13,95,535.49</b>	<b>11,41,322.49</b>	<b>13,89,665.92</b>	<b>37,35,573.67</b>	<b>27,85,201.41</b>	<b>74.56%</b>

**I B (f) Status of Performance under MSME over the Years**

(Accounts in 000,amt in Crores)

Sl. No.	Particular		Mar-19	Mar-20	Dec-20
<b>MICRO &amp; SMALL ENTERPRISES</b>					
1	Micro Enterprises	Accounts	544	864	1,267
		Amount	12,667.89	15,024.11	14,293.86
2	Small Enterprises	Accounts	45	51	37
		Amount	9,043.85	10,429.39	7,626.82
3	Total Micro and Small Enterprises (MSE sector)	Accounts	589	915	1,304
		Amount	21,711.74	25,453.50	21,920.68
<b>MEDIUM ENTERPRISES</b>					
4	Total of Medium Enterprises	Accounts	9	4	5
		Amount	1,857.59	2,246.90	2,291.87
<b>MSME ENTERPRISES</b>					
TOTAL MSME ( PRIORITY SECTOR ADVANCES)		Accounts	598	919	1,309
		Amount	23,569.33	27,700.40	24,213

- ✓ Total number of accounts under MSME is increasing over the years.
- ✓ Total loans to Micro enterprise has consistently increased.
- ✓ The ACP achievement % in MSME is approx. 100% of the targets.
- ✓ During the COVID 19 pandemic banks have extended various credit facilities under CLGS, CGSSD, and PMSVNidhi in the state for the MSME units.

Amount in Lakh

S.NO	Districts	OUTSTANDING- AS ON 31.03.2020								OUTSTANDING- AS ON 31.12.2020							
		MICRO ENTERPRISES		SMALL ENTERPRISES		MEDIUM ENTERPRISES		TOTAL MSME		MICRO ENTERPRISES		SMALL ENTERPRISES		MEDIUM ENTERPRISES		TOTAL MSME	
		NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT	NO.	AMT
1	Bokaro (A)	73,149	1,47,564.22	5,336	99,178.16	388	15,856.82	78,873	2,62,599.20	78,369	1,17,949.84	3,534	68,536.03	463	15,436.87	82,366	2,01,922.74
2	Chatra (A)	11,896	18,633.50	979	7,205.36	53	1,399.26	12,928	27,238.12	12,179	19,933.15	375	3,042.04	55	910.09	12,609	23,885.28
3	Deoghar	26,790	53,973.09	2,202	37,662.52	219	4,519.24	29,211	96,154.85	31,558	38,052.56	1,988	22,759.89	204	7,878.05	33,750	68,690.50
4	Dhanbad	95,473	1,81,815.55	5,360	1,08,150.80	366	18,134.88	1,01,199	3,08,101.23	1,02,172	1,53,518.54	3,986	98,526.26	362	25,132.91	1,06,520	2,77,177.71
5	Dumka (A)	43,762	31,836.36	1,552	18,860.24	71	1,800.97	45,385	52,497.57	44,115	27,903.93	1,058	16,102.35	159	3,625.30	45,332	47,631.58
6	East Singhbhum (A)	1,01,029	2,10,789.53	7,050	2,03,867.68	887	50,338.50	1,08,966	4,64,995.71	72,948	2,02,197.65	5,599	1,80,523.49	1,317	72,160.93	79,864	4,54,882.07
7	Garhwa (A)	12,987	17,620.96	482	9,190.27	31	835.83	13,500	27,647.06	10,372	14,558.20	382	4,378.72	44	667.42	10,798	19,604.34
8	Giridih (A)	78,573	62,428.54	1,993	27,939.59	393	3,358.65	80,959	93,726.78	65,854	61,419.73	1,340	17,140.74	401	3,874.55	67,595	82,435.02
9	Godda (A)	23,625	23,780.55	757	10,344.75	35	669.39	24,417	34,794.69	21,836	23,756.52	686	7,088.24	36	286.18	22,558	31,130.94
10	Gumla (A)	8,243	15,449.22	620	5,659.23	11	342.61	8,874	21,451.06	8,727	16,182.85	455	2,733.82	57	242.91	9,239	19,159.58
11	Hazaribagh (A)	46,796	63,345.34	4,581	56,749.72	300	5,846.58	51,677	1,25,941.64	46,701	77,371.32	2,814	39,719.53	311	5,094.63	49,826	1,22,185.48
12	Jamtara	12,786	15,608.82	410	6,500.20	2	208.00	13,198	22,317.02	10,203	11,606.02	307	2,448.74	5	8.48	10,515	14,063.24
13	Khunti (A)	11,099	15,276.35	467	6,415.47	18	442.43	11,584	22,134.25	8,743	10,352.30	250	2,915.36	22	435.21	9,015	13,702.87
14	Koderma	15,476	36,684.18	1,641	27,590.62	186	2,497.02	17,303	66,771.82	16,284	32,208.11	1,095	14,615.43	172	2,669.58	17,551	49,493.12
15	Latehar (A)	7,697	13,555.28	469	6,697.13	16	379.83	8,182	20,632.24	4,695	10,151.22	300	2,996.39	9	10.46	5,004	13,158.07
16	Lohardaga (A)	6,589	13,253.51	465	3,591.61	7	312.15	7,061	17,157.27	6,275	13,157.47	338	1,869.92	9	304.43	6,622	15,331.82
17	Pakur (A)	30,081	21,347.78	667	10,109.64	34	462.71	30,782	31,920.13	30,176	20,398.82	728	9,622.77	88	1,717.45	30,992	31,739.04
18	Palamau (A)	24,929	28,753.83	1,121	14,455.68	51	948.08	26,101	44,157.59	22,305	31,332.88	761	8,901.94	64	1,132.62	23,130	41,367.44
19	Ramgarh (A)	43,268	47,055.61	2,613	27,988.86	79	3,633.41	45,960	78,677.88	46,592	57,521.45	1,345	15,234.97	31	1,128.38	47,968	73,884.80
20	Ranchi (A)	1,08,857	3,22,438.83	8,815	2,62,065.71	893	62,460.70	1,18,565	6,46,965.24	4,73,974	3,83,278.65	7,745	1,97,049.34	1,000	72,955.54	4,82,719	6,53,283.53
21	Sahibganj (A)	25,157	22,884.96	760	9,440.58	46	700.91	25,963	33,026.45	29,158	19,477.39	495	4,203.66	50	545.55	29,703	24,226.60
22	Saraikele-Kharsawan	22,236	94,368.54	1,411	65,061.95	95	5,846.51	23,742	1,65,277.00	82,858	46,197.40	959	34,113.26	153	10,227.15	83,970	90,537.81
23	Simdega (A)	5,312	10,813.78	292	3,584.90	9	75.42	5,613	14,474.10	5,388	8,778.79	163	643.97	8	48.72	5,559	9,471.48
24	West Singhbhum (A)	28,885	33,133.03	1,334	14,628.57	132	43,620.84	30,351	91,382.44	36,344	32,081.73	944	7,515.67	83	2,694.49	37,371	42,291.89
	<b>TOTAL</b>	<b>8,64,695</b>	<b>15,02,411.36</b>	<b>51,377</b>	<b>10,42,939.24</b>	<b>4,322</b>	<b>2,24,690.74</b>	<b>9,20,394</b>	<b>27,70,041.34</b>	<b>12,67,826</b>	<b>14,29,386.52</b>	<b>37,647</b>	<b>7,62,682.53</b>	<b>5,103</b>	<b>2,29,187.90</b>	<b>13,10,576</b>	<b>24,21,256.95</b>

**I B (g) Status of performance under PMSVNidhi Scheme as on 18.03.2021**

<b>BANK WISE PRIGRESS AS PER PORTAL (Under PMSVNidhi Scheme as on 18.03.2021)</b>							
<b>Sl No.</b>	<b>Bank Name</b>	<b>Grand Total LAF</b>	<b>Logged status</b>	<b>Picked Up status</b>	<b>Sanctioned Total</b>	<b>Disbursed Total</b>	<b>% Total disbursed vs total LAF</b>
<b>PUBLIC SECTOR BANKS (PSBs)</b>							
1	State Bank of India	5,699	-	1,041	4,658	3,952	69.35%
2	Bank of India	7,656	-	538	7,118	6,400	83.59%
3	Canara Bank	1,837	-	161	1,676	1,626	88.51%
4	Central Bank of India	1,270	-	158	1,112	1,070	84.25%
5	Bank of Baroda	2,056	-	460	1,596	1,511	73.49%
6	Indian Bank	1,884	-	422	1,462	1,227	65.13%
7	Indian Overseas Bank	399	-	31	368	352	88.22%
8	Punjab National Bank	2,433	-	646	1,787	1,511	62.10%
9	UCO Bank	962	-	50	912	894	92.93%
10	Union Bank of India	1,630	-	211	1,419	1,157	70.98%
11	Punjab and Sind Bank	218	-	54	164	153	70.18%
12	Bank of Maharashtra	68	-	13	55	49	72.06%
<b>TOTAL of PSBs</b>		<b>26,112</b>	<b>-</b>	<b>3,785</b>	<b>22,327</b>	<b>19,902</b>	<b>76.22%</b>
<b>REGIONAL RURAL BANKS (RRBs)</b>							
13	RRB Jharkhand Rajya Gramin Bank	1,160	-	1,160	-	-	0%
<b>PRIVATE BANKS (PBs)</b>							
14	Axis Bank	228	-	134	94	74	32.46%
15	HDFC Bank	294	-	140	154	60	20.41%
16	ICICI Bank	105	-	74	31	29	27.62%
17	Bandhan Bank Ltd.	84	-	84	-	-	0.00%
18	Federal Bank	30	-	16	14	4	13.33%
19	IDBI Bank	524	-	146	378	338	64.50%
20	IndusInd Bank	8	-	8	-	-	0.00%
21	Jammu & Kashmir Bank Ltd	26	-	-	26	13	50.00%
22	Karnataka Bank Ltd	20	-	13	7	6	30.00%
23	Kotak Mahindra Bank Limited	34	-	34	-	-	0.00%
24	The Karur Vysya Bank Ltd	-	-	-	-	-	-
25	SOUTH INDIAN BANK	1	-	1	-	-	0.00%
<b>TOTAL of PBs</b>		<b>1,354</b>	<b>-</b>	<b>650</b>	<b>704</b>	<b>524</b>	<b>38.70%</b>
<b>MICRO FINANCE INSTITITES (MFIs)/ SMALL FINANCE BANKS (SFBs)</b>							
26	Utkarsh Small Finance Bank	192	-	154	38	29	15.10%
27	VEDIKA CREDIT CAPITAL LTD	6	-	5	1	-	0.00%
28	Annapurna Finance Pvt. Ltd.	3	-	-	3	3	100.00%
29	Arohan Financial Services Limited	1	-	1	-	-	0.00%
30	Midland Microfin Limited	9	-	7	2	2	22.22%
31	SAIJA FINANCE PVT LTD	47	-	41	6	6	12.77%
32	Satin Creditcare Network Ltd (SCNL)	13	-	13	-	-	0.00%
<b>TOTAL of MFIs/SFBs</b>		<b>271</b>	<b>-</b>	<b>221</b>	<b>50</b>	<b>40</b>	<b>14.76%</b>
<b>MARKET PLACE entered preferred bank as blank</b>							
33	MARKET PLACE	11,085	11,085	-	-	-	0.00%
<b>GRAND TOTAL</b>		<b>39,982</b>	<b>11,085</b>	<b>5,816</b>	<b>23,081</b>	<b>20,466</b>	<b>51.19%</b>

**Highlights of performance in PMSVANIDHI:**

- ✓ Total 39,982 applications forwarded under the scheme.
- ✓ Total 20,466 applications disbursed so far.
- ✓ The percentage of loan application forwarded and disbursement is around 51%.
- ✓ Banks are taking efforts for digital onboarding of the street vendors.
- ✓ Jharkhand is continuously among top ten state during the campaign period.

**I B (h) Bank wise performance under Emergency Credit Line Guarantee Scheme for MSME**

Convenor- Bank of India

**Emergency Credit Line Guarantee Scheme (ECLGS) for MSME**

Sr. No.	Bank Name	Eligible Target after optout consent			Progress report till 28.02.2021						
		Eligible No. of Accounts under the ECLGS	Outstanding Amount of Eligible Accounts as on 29.02.2020	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 Disbursement	Amt. of Disbursement	% of Disb in terms of Sanction Amt
1	Bank of Baroda	5,467	71,778.72	14,355.74	5,090	5,090.00	13,365.72	93.10%	4,508	13,123.00	98.18%
2	Bank of India	36,162	1,37,124.71	27,424.94	36,162	36,162.00	27,424.94	100.00%	36,162	27,424.94	100.00%
3	Bank of Maharashtra	249	1,972.93	394.64	249	249.00	394.64	100.00%	247	392.66	99.50%
4	Canara Bank	11,278	59,805.43	11,961.09	8,390	8,390.00	11,321.00	94.65%	8,273	11,061.55	97.71%
5	Central Bank of India	3,513	13,758.90	2,751.78	3,257	3,257.00	2,726.62	99.09%	3,102	2,656.29	97.42%
6	Indian Bank	8,702	57,961.75	11,592.35	6,426	6,426.00	8,936.85	77.09%	3,569	8,011.99	89.65%
7	Indian Overseas Bank	1,215	13,575.35	2,715.07	1,121	1,121.00	2,530.00	93.18%	1,121	2,430.00	96.05%
8	Punjab & Sind Bank	534	5,003.45	1,000.69	504	504.00	844.48	84.39%	504	844.48	100.00%
9	Punjab National Bank	3,784	51,770.20	10,354.04	3,784	3,779.00	10,221.00	98.72%	2,255	10,132.00	99.13%
10	State Bank of India	14,012	2,43,651.97	48,730.39	14,012	14,012.00	48,730.39	100.00%	11,097	40,153.44	82.40%
11	UCO Bank	4,106	13,851.96	2,770.39	3,563	3,563.00	2,556.20	92.27%	2,402	2,398.50	93.83%
12	Union Bank of India	4,960	22,225.43	4,445.09	4,386	4,370.00	3,991.72	89.80%	4,367	3,772.64	94.51%
13	Axis Bank	103	31,300.00	6,260.00	103	92.00	5,600.00	89.46%	92	5,000.00	89.29%
14	Federal Bank	101	2,895.63	579.13	46	44.00	221.61	38.27%	44	221.61	100.00%
15	HDFC Bank	2,668	1,00,397.41	20,079.48	2,668	2,668.00	20,079.48	100.00%	1,022	14,188.69	70.66%
16	ICICI Bank	2,032	79,452.33	15,890.47	842	842.00	14,544.77	91.53%	488	11,562.37	79.50%
17	IDBI Bank	1,208	11,265.87	2,253.17	900	900.00	2,594.64	115.15%	900	2,594.64	100.00%
18	Indusind Bank	11	1,290.03	258.01	11	11.00	250.65	97.15%	4	174.60	69.66%
19	Jammu & Kashmir Bank	59	445.33	89.07	36	26.00	57.19	64.21%	26	57.19	100.00%
20	Karnataka Bank	69	12,197.49	2,439.50	50	50.00	1,162.17	47.64%	42	1,117.06	96.12%
21	Karur Vysya Bank	4	516.30	103.26	1	1.00	50.00	48.42%	1	50.00	100.00%
22	Laxmi Vilas Bank	3	103.45	20.69	2	2.00	12.58	60.80%	2	12.58	100.00%
23	South Indian Bank	17	458.17	91.64	17	17.00	80.00	87.30%	17	80.00	100.00%
24	Jharkhand State Cooperative Bank	139	242.82	48.56	22	22.00	39.00	80.31%	22	39.00	100.00%
25	Jharkhand Rajya Gramin Bank	17,870	20,118.72	4,023.74	971	971.00	1,870.34	46.48%	971	1,870.34	100.00%
	<b>Grand Total</b>	<b>1,18,266</b>	<b>9,53,164.35</b>	<b>1,90,632.93</b>	<b>92,613</b>	<b>92,569.00</b>	<b>1,79,605.99</b>	<b>94.22%</b>	<b>81,238</b>	<b>1,59,369.57</b>	<b>88.73%</b>

SOURCE: BANKS

**I B (i) Bank wise performance under CGSSD as on 28.02.2021**

**DATE-28.02.2021**

**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	11	43.40	6.55	-	-	-	-
2	Bank of India	40	3,498.00	458.00	3	9.70	3	9.70
3	Bank of Maharashtra	-	-	-	-	-	-	-
4	Canara Bank	-	-	-	-	-	-	-
5	Central Bank of India	-	-	-	-	-	-	-
6	Indian Bank	-	-	-	-	-	-	-
7	Indian Overseas Bank	-	-	-	-	-	-	-
8	Punjab & Sind Bank	145	579.69	86.95	-	-	-	-
9	Punjab National Bank	76	251.52	37.73	-	-	-	-
10	State Bank of India	240	-	-	-	-	-	-
11	UCO Bank	-	-	-	-	-	-	-
12	Union Bank of India	17	52.62	7.89	-	-	-	-
13	Axis Bank	-	-	-	-	-	-	-
14	Federal Bank	-	-	-	-	-	-	-
15	HDFC Bank	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
		<b>529</b>	<b>4,425.23</b>	<b>597.12</b>	<b>3</b>	<b>9.70</b>	<b>3</b>	<b>9.70</b>

Agenda-II: Qualitative Parameters:

**Observation:**

- ✓ More than 5000 training programs were conducted by 24 RSETIs and one RUDSETI in the State of Jharkhand till December, 2020. Over 1.4 lakh candidates were trained and 97,000 candidates settled till December, 2020.
- ✓ Bank of India is running 12 RSETIs, SBI is running 08 RSETIs, 03 RSETIs are run by Indian Bank and 01 by PNB in the State.
- ✓ The only RUDSETI is being run by Canara Bank in Silli Block of Ranchi District.
- ✓ Total number of 209 training programs were conducted which is 36 % of the target allocated in FY 20-21 till December, 2020. In terms of number of trainees, the achievement was 32% till December, 2020.
- ✓ Approx 2500 loan applications have been forwarded for trained candidates to various banks in Jharkhand, out of which 63% applications were sanctioned till December, 2020 in the current FY.

II. (a) Financial Literacy Indicators:-

- i. Number of Financial Literacy Centres (FLCs)
- ii. Number of Financial Literacy Camps conducted by FLCs and Number of beneficiaries.

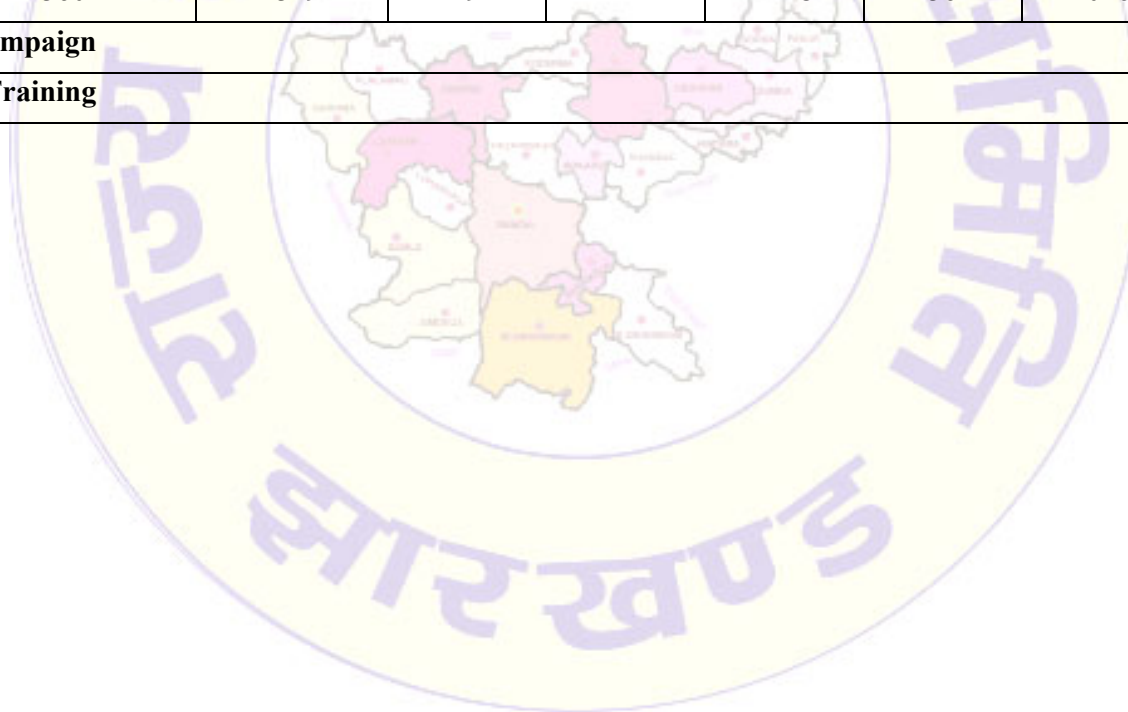
DISTRICT	Qualitative Parameters								
	Financial Literacy Indicators								
	Number of Financial Literacy Centres (FLCs)			Number of Financial Literacy Camps conducted by FLCs and			Number of Beneficiaries sensitised in FLC Camps		
	Mar-19	Mar-20	Dec-20	Mar-19	Mar-20	Dec-20	Mar-19	Mar-20	Dec-20
Bokaro (A)	3	3	3	38	38	8	1,640	1,421	653
Chatra (A)	2	2	2	56	10	66	2,070	441	4,069
Deoghar	2	2	2	45	47	14	2,228	2,871	1,052
Dhanbad	2	2	2	57	42	41	2,599	1,953	1,618
Dumka (A)	2	2	2	44	48	76	4,928	9,354	12,835
East Singhbhum (A)	4	4	4	64	75	43	2,567	4,078	3,015
Garhwa (A)	2	2	2	46	44	41	2,381	3,668	1,942
Giridih (A)	2	2	2	106	22	16	3,975	983	1,105
Godda (A)	2	2	2	50	67	77	2,648	4,005	3,315
Gumia (A)	2	2	2	52	73	21	3,663	5,001	1,322
Hazaribagh (A)	2	2	2	50	80	72	3,930	4,241	4,758
Jamtara	2	2	2	57	50	45	3,604	3,069	1,787
Khunti (A)	2	2	2	32	61	38	1,320	3,196	1,339
Koderma	2	2	2	9	20	60	236	776	2,407
Latehar (A)	2	2	2	44	60	41	1,933	3,811	1,577
Lohardaga (A)	2	2	2	149	107	17	6,849	5,085	1,005
Pakur (A)	2	2	2	51	41	43	1,911	2,207	1,884
Palamau (A)	2	2	2	49	50	35	1,878	3,099	1,268
Ramgarh (A)	2	2	2	54	14	64	1,290	545	1,911
Ranchi (A)	3	3	3	110	119	14	4,758	6,603	1,170
Sahibganj (A)	2	2	2	23	46	24	1,270	3,032	596
Saraikela-Kharsawan	3	3	3	22	79	53	891	3,294	2,210
Simdega (A)	2	2	2	63	85	64	5,215	6,007	2,289
West Singhbhum (A)	3	3	3	57	54	41	2,026	4,075	2,826
<b>Aspirational Districts (Average)</b>	<b>2.26</b>	<b>2.26</b>	<b>2.26</b>	<b>59.89</b>	<b>57.58</b>	<b>42.16</b>	<b>2960.63</b>	<b>3729.05</b>	<b>2572.58</b>
<b>All Districts (Average)</b>	<b>2.25</b>	<b>2.25</b>	<b>2.25</b>	<b>55.33</b>	<b>55.50</b>	<b>42.25</b>	<b>2742.08</b>	<b>3450.63</b>	<b>2414.71</b>

iii. Status of Training Programme conducted by Centers for Financial Literacy - Swaddhar FinAccess

Block	Status Till June 2020		Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Total Since inception
	MMC	CRT	CRT	CRT	CRT	CRT	CRT	CRT	CRT	
Karra	210	975	440	420	529	501	504	449	496	4524
Erki	197	338	212	290	355	499	447	351	449	3138
Murhu	185	875	174	198	436	483	429	396	457	3633
Rania	174	1122	306	425	462	484	470	346	510	4299
Torpa	26	292	187	164	435	481	514	484	525	3108
<b>Total</b>	<b>792</b>	<b>3602</b>	<b>1319</b>	<b>1497</b>	<b>2217</b>	<b>2448</b>	<b>2364</b>	<b>2026</b>	<b>2437</b>	<b>18702</b>

**Note: MMC = Mass Media Campaign**

**CRT: Class Room Sessions - Training**



## II. (b) Skill Development Initiatives

DISTRICT	RSETI											
	No. of programmes			No. of beneficiaries						Out of total beneficiaries, no. of beneficiaries credit/ bank linked		
				Male	Female	Male	Female	Male	Female			
	Mar-19	Mar-20	Dec-20	Mar-19		Mar-20		Dec-20		Mar-19	Mar-20	Dec-20
Bokaro (A)	25	25	14	205	602	105	697	81	358	352	299	119
Chatra (A)	24	21	11	107	639	34	583	18	320	139	123	115
Deoghar	26	24	14	264	524	104	622	105	247	299	541	194
Dhanbad	25	25	8	56	710	36	697	14	195	373	171	174
Dumka (A)	26	23	14	237	593	168	566	60	357	479	236	165
East Singhbhum (A)	27	22	13	134	662	177	402	120	139	218	165	12
Garhwa (A)	25	25	5	65	690	90	682	110	6	316	334	237
Giridih (A)	20	18	9	155	479	73	486	0	269	270	172	57
Godda (A)	20	17	5	28	586	62	450	62	39	191	173	38
Gumla (A)	25	25	0	138	547	131	560	0	0	232	164	19
Hazaribagh (A)	25	21	17	162	592	84	522	26	384	524	249	38
Jamtara	22	18	7	105	499	106	430	46	160	409	205	44
Khunti (A)	22	19	11	118	600	418	103	75	119	61	222	53
Koderma	27	24	9	52	635	29	605	10	260	201	317	147
Latehar (A)	27	21	12	164	588	154	470	18	317	364	363	157
Lohardaga (A)	24	20	10	165	564	128	437	38	214	211	27	10
Pakur (A)	21	20	8	52	552	43	549	8	175	304	671	58
Palamau (A)	26	25	12	284	471	192	541	117	238	436	280	163
Ramgarh (A)	24	20	0	46	554	155	377	0	0	248	92	0
Ranchi (A)	54	47	23	424	1040	388	876	107	449	814	566	251
Sahibganj (A)	20	19	8	55	561	127	483	33	199	485	640	148
Saraikela-Kharsawan	29	22	7	233	518	158	470	61	128	132	153	42
Simdega (A)	26	23	8	163	589	194	462	23	169	75	96	17
West Singhbhum (A)	25	25	19	309	455	302	356	325	253	155	275	183
<b>Aspirational Districts (Average)</b>	<b>25.58</b>	<b>22.95</b>	<b>10.47</b>	<b>158.47</b>	<b>598.11</b>	<b>159.21</b>	<b>505.37</b>	<b>64.26</b>	<b>210.79</b>	<b>309.16</b>	<b>270.89</b>	<b>96.84</b>
<b>All Districts (Average)</b>	<b>25.63</b>	<b>22.88</b>	<b>10.17</b>	<b>155.04</b>	<b>593.75</b>	<b>144.08</b>	<b>517.75</b>	<b>60.71</b>	<b>208.13</b>	<b>303.67</b>	<b>272.25</b>	<b>101.71</b>

DISTRICT	SRLM											
	No. of programmes			No. of beneficiaries						Out of total beneficiaries, no. of beneficiaries credit/ bank linked		
				Male	Female	Male	Female	Male	Female			
	Mar-19	Mar-20	Dec-20	Mar-19	Mar-20	Dec-20	Mar-19	Mar-20	Dec-20			
Bokaro (A)	11	13	1	304	416	258	546	3	13	720	804	16
Chatra (A)	5	14	-	41	230	15	386	0	0	271	401	0
Deoghar	13	13	1	188	145	227	117	5	1	333	344	6
Dhanbad	10	10	1	144	295	179	376	2	2	439	555	4
Dumka (A)	12	13	1	226	243	328	303	18	7	469	631	25
East Singhbhum (A)	10	11	-	14	292	134	319	0	0	306	453	0
Garhwa (A)	7	14	1	6	220	66	201	2	1	226	267	3
Giridih (A)	17	18	4	228	353	358	453	1	122	581	811	123
Godda (A)	11	12	1	91	112	230	93	13	5	203	323	18
Gumla (A)	8	17	1	72	261	83	188	1	2	333	271	3
Hazaribagh (A)	23	26	4	418	706	428	1200	3	106	1124	1628	109
Jamtara	9	10	1	164	109	140	75	5	9	273	215	14
Khunti (A)	12	15	1	47	357	75	188	20	15	404	263	35
Koderma	10	12	-	6	11	108	74	0	0	17	182	0
Latehar (A)	7	17	1	92	266	72	236	11	11	358	308	22
Lohardaga (A)	10	10	1	53	212	43	406	0	5	265	449	5
Pakur (A)	10	11	1	77	22	70	83	0	2	99	153	2
Palamau (A)	8	16	1	87	218	114	226	1	8	305	340	9
Ramgarh (A)	10	13	-	290	333	379	722	0	0	623	1101	0
Ranchi (A)	24	27	2	230	981	122	1532	31	17	1211	1654	48
Sahibganj (A)	13	13	3	33	20	283	274	23	88	53	557	111
Saraikela-Kharsawan	12	15	1	141	320	44	265	23	2	461	309	25
Simdega (A)	12	14	5	55	199	34	314	72	61	254	348	133
West Singhbhum (A)	4	11	1	91	101	88	272	0	4	192	360	4
<b>Aspirational Districts (Average)</b>	<b>11</b>	<b>15</b>	<b>1</b>	<b>129</b>	<b>292</b>	<b>167</b>	<b>418</b>	<b>10</b>	<b>25</b>	<b>421</b>	<b>585</b>	<b>35</b>
<b>All Districts (Average)</b>	<b>22</b>	<b>29</b>	<b>1</b>	<b>258</b>	<b>535</b>	<b>323</b>	<b>737</b>	<b>20</b>	<b>40</b>	<b>83</b>	<b>86</b>	<b>88</b>

- ✓ Jharkhand State Livelihood Promotional Society is the NRLM and SRLM Implementing Agency in the state which is conducting Skill Development Programs for the Self Help Group members in the State of Jharkhand.
- ✓ In 19 Aspirational Districts they are running the Skill Development Program under SRLM and Average conducted fifteen programs in the Districts during FY 19-20.
- ✓ Due to COVID 19 pandemic in FY 20-21, number of training programs are lower than the previous years.

### PMKVY (CSSM)- A Glimpse

- ❖ Flagship outcome – based skill training scheme of the MSDE, GoI.
- ❖ 100% central funding.
- ❖ Of total target 25% fund allocation done to State/ UTs under the Centrally Sponsored State Managed (CSSM) components.

The Status of PMKVY CSSM scheme in the Jharkhand is as under:-

#### SCHEME- PMKVY CSSM

Attributes	2017-18	2018-19	2019-20	Grand Total
Total Working TSP	-	25	30	30
Total Enrolment	-	7,074	12,581	19,655
Total Trained	-	7,074	3,039	10,113
Total Assessed	-	5,728	-	5,728
Total Certificated	-	4,930	-	4,930
Total Placed	-	1,289	-	1,289

Agenda-III: Enabling Infrastructure for furthering  
Financial Inclusion and Digital Payments Ecosystem

- Number of Telephone subscriber has substantially increased from March, 2019 to March, 2020.
- Presently 2.85 crore telephone subscribers are there in the state and 74.26 number of telephone subscribers per 100 inhabitants in the State.
- East Singhbhum, an Aspirational District has been identified to be made 100% digitaly enabled by March 31, 2021. As on March 15, 2021, 97.26% individual accounts are digitaly enabled. Further, 74.57% of Business accouts are digitaly enabled.

**III. (a) Digital Infrastructure (State Data as on March 2019, March 2020 and December 2020)**

- i. Tele Density – Number of Telephone Subscribers per 100 inhabitants.
- ii. Internet Density – Number of Internet Subscribers per 100 inhabitants.
- iii. Point of Sales/ QR Codes Density – Number of PoS/ QR Codes per 100 Merchants.

Tele Density (Jharkhand)						Internet Density (Jharkhand)**						POS/ QR Density##								
No. of telephone subscribers			No. of telephone subscribers per 100 inhabitants			No. of internet subscribers			No. of internet subscribers per 100 inhabitants			No. of merchants in the State			No. of POS/ QR codes			No. of POS/ QR codes per 100 merchants		
Mar-19	Mar-20	Dec-20	Mar-19	Mar-20	Dec-20	Mar-19	Mar-20	Dec-20	Mar-19	Mar-20	Dec-20	Mar-19	Mar-20	Dec-20	Mar-19	Mar-20	Dec-20	Mar-19	Mar-20	Dec-20
2,59,80,029	2,77,36,339	2,85,68,174	69.46	73.11	74.26	Seperate data for Internet is not maintained						Not Available								
<b>Source: DDG Telecom Department , Ranchi</b>																				
<b>** As per the communication received by DDG, Telecom, no separate data for internet density is available at telecom deptt.</b>												<b>## As per the information received by AGM-NPCI, data for overall merchants in Jharkhand is not available with NPCI.</b>								

### III. (b) Physical Infrastructure Inadequacies – Road/Power/Telecom Connectivity

#### A. Road Connectivity

An efficient road network system is a pre-requisite for sustained economic development and also road networks are a necessary complement to railways. Increasingly roads are not looked at in isolation, but as part of an integrated multi-modal system of transport. Roads establish ease of contact between farms, fields, factories and markets and facilitate door to door service. Thus, most economic activities are possible only if road connectivity is available for their facilitation.

**Current Status:** The State Govt. plans to develop NH and VRs through National Level Highway Development Programme and PMGSY. The secondary network such as SH/MDR/ ODR/VRs not under PMGSY core network are primarily developed through funding from State budget and support from Central Road Fund/RIDF. Presently, the road density in Jharkhand (i.e. 153 km per 100 square km) is 38% of the national average. In order to catch up with national average, 19050 km road have to be upgraded to SH/MDR requiring fund support of ₹76200 crores. The State targets to increase the road density to 250 km by building/upgrading road infrastructure of about 1644 km per year for the next five years. Only around 76 percent of the roads have been surfaced, around 29.07% of the villages in the State lack connectivity in the form of all-weather-roads. To provide comfortable, economical, safe and fast movement of passengers, transport of goods, agri produces and match the demand of growing economy & urbanisation, the State has placed development of connectivity sector among one of the top most priorities.

#### Suggested measures

- Significant investment for development of - (i) State Highways as these connect the districts of Jharkhand with one another, thereby generating more mobility among people within the State and, (ii) Rural roads (RR) as facilitating connectivity with the remote villages and the rural areas provide the people with easy access to livelihood.
- Encouraging capital investment and private sector participation in Jharkhand through PPP projects e.g. the Build Operate Transfer (BOT) model. NABARD has a product (NIDA), which provides flexible interest rates for PPP and non-PPP projects and the repayment period may extend to 15 years.
- Effort to construct as many surfaced roads as is practically possible in unconnected habitations.
- In light of the ever growing traffic of people and material, regular review must be undertaken to identify such roads/sections with insufficient road pavement thickness.
- Identify and address deficiencies e.g. weak and distressed bridges/culverts, congested sections, lack of wayside amenities, weak road safety measures etc.

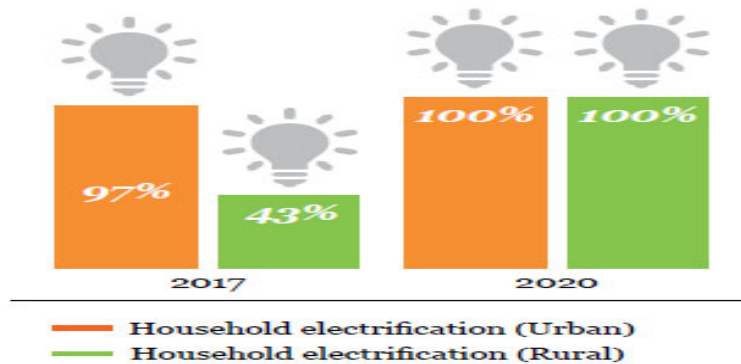
#### B. POWER

Electricity is one of the most vital components of infrastructure for the inclusive economic growth and development of the state. At the all India level and in the Eastern Area, the demand-supply gap in power remained relatively lower at 0.3 per cent and 0.6 per cent, respectively, during April-October 2020. Within the Eastern Area, the demand-supply gap in power was the highest in A&N Islands (6.93 per cent) followed by Assam (4.23 per cent), Jharkhand (1.21 per cent), and Mizoram (0.77 per cent) during the same period.

One of the major constraints of increasing agricultural production and productivity is the inadequacy of farm power and machinery with the farmers. The average farm power availability needs to be increased to assure timeliness and quality in field operations, undertake heavy field operations like sub soiling, chiselling, deep ploughing, summer ploughing, handling agricultural produce and by-products efficiently, process them for value addition, income and employment generation. The average farm power availability in the State before implementation of Sub Mission on Agricultural Mechanization (SMAM) was 0.998 kW/ha (2014) and it increased to 1.205 kW/ha by the end of 2016-17, thus registering a 20.7 % increase in farm power availability in three years. The farm power availability in State is 40% less than the national average i.e. 2.025 kW/ha at the end of 2016-17. Also, there is wide variation in farm power availability among districts, which ranges from 0.545 kW/ha in Gumla district to 5.525 kW/ha in Bokaro district. Availability of

adequate farm power for mobile and stationary farm operations should be increased from the present level of about 1.21 kW/ ha to about 1.54 and 2.65 kW/ha by 2020 and 2030, respectively. To increase production and productivity using latest agriculture technologies with intensive agriculture and increase in cropping intensity within a time frame, there is need to increase the farm power availability across the State.

**Road ahead:** Realising that energy is one of the key sectors needed for the accelerated development of the state, the Jharkhand state government, as per its vision document, commits to ‘transform the lives of its people with a resilient, cost effective, sustainable and consumer-focused power system in the State’. Having achieved electrification levels of 57% from 46% in just a couple of years ago, the State has gained confidence to aggressively achieve its targets for a complete turnaround. The power supply position has improved drastically with energy supply deficit falling from 3% to about 0.6%, with no peak demand deficit from ~2% over the last two-year time frame. On the efficiency side, the sector has made a huge progress in reducing its Aggregate Technical & Commercial (AT&C) losses from over 41% to 32% in the past three years.



As per the status available in MIS of Deendayal Upadhyaya Gram Jyoti Yojana (DDUGJY) for March, 2020, Jharkhand is placed in the last bucket along with nine other states where power supply in Rural Areas is less than 20 hours. The State Government has now identified five focus areas for 2020:

**1. Electricity access for all** with an average supply duration of 22 hours for rural areas and 24 hours for urban areas. The State Government proposed to take up the following measures to meet this target:

- Ensuring electricity access to all un-electrified households (nearly 34 lakh)
- Off-grid RE and rooftop solar systems to ensure energy access in remote and extremism-affected areas
- Augmenting transmission network from current 5,145 MVA to 21,395 MVA and distribution network through the installation of 1.36 lakh DTs and 51,788 km lines.

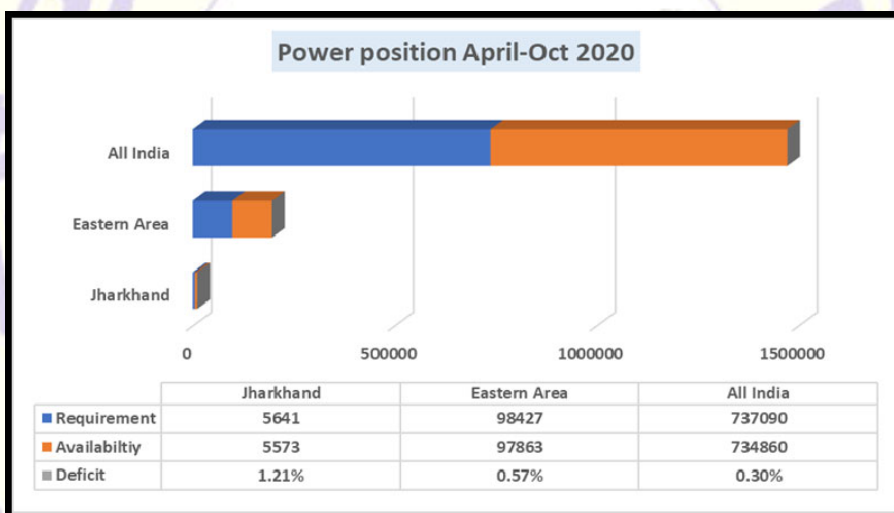
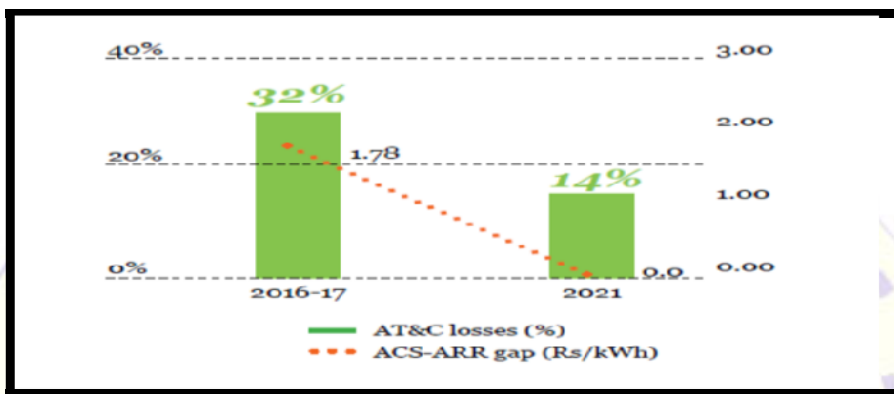
**2. State-of-the-art power delivery infrastructure:** To achieve operational and financial efficiency improvement, the State projected reduced AT&C losses of 14% by 2020 with a nil gap in average cost of supply and average revenue requirement (ACS-ARR currently at Rs 1.78/kWh) through measures such as feeder metering, feeder segregation and consumer metering under UDAY scheme, distribution network strengthening (IPDS scheme) and the highest level of continuous monitoring for meeting its targets.

**3. Maximizing the economic growth in transition into a better energy future:** The State recognizes that electricity provision is the most binding constraint for all businesses and industries. Acknowledging this need, Jharkhand aims to be among the top 8 States in terms of lowest electricity tariffs in the country, considering its enormous potential for reducing electricity prices with natural competitive advantage of reduced logistics costs for coal transportation.

**4. Developing Jharkhand as the power generation hub of India:** Realizing the need for an enhanced and attractive policy framework in order to attract private players in the power sector, the State proposed to formulate a revised energy policy for thermal generation to ensure a total installed capacity of 8010 MW by 2020 from the current 2,231 MW. The revised energy policy was expected to not only attract new

investments but also fast-track some of the existing ones by setting up of a State and Central Project Management Cell and framing of RoW (Right of Way) policies/rules.

**5. Leading innovation in the energy sector:** In order to address some of the challenges faced by the sector, Jharkhand planned to emerge as an early adopter of innovative technologies. In the near term, the State's focus is to ensure adequate renewable capacity augmentation of nearly 2,240 MW by 2020 to meet its RPO (Renewable Purchase Obligation) requirements and mandatory ECBC (Energy Conservation Building Code)/GFBC (Green Factory Building Code) for enhanced demand-side energy efficiency in all new residential, commercial and factory buildings.



(In MU)

The overall impact and assessment of the key steps proposed in the vision document made by state government needs to be reviewed so as to objectively analyse the progress made so far.

### C. Telecom Connectivity

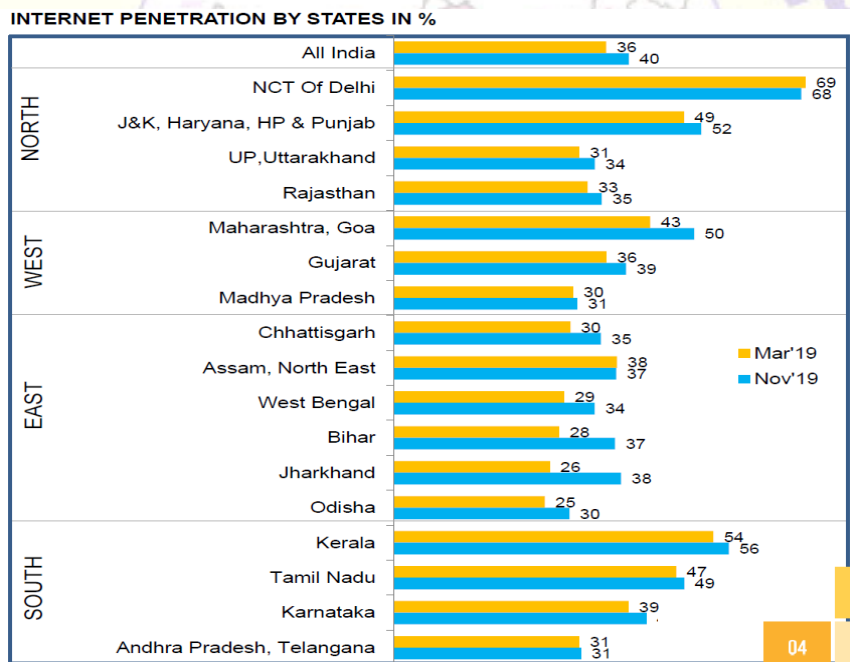
Communications Sector has assumed the position of an essential infrastructure for socio-economic development in an increasingly knowledge-intensive world. With technology becoming an important enabler to access financial services, certain regions in the country that have poor connectivity tend to be left behind in ensuring access to financial services thereby creating a digital divide. Technology could be the best bridge between the financial service provider and the last mile customer. Fintech companies can be one of the best solutions to address this issue. The key challenge that needs to be resolved would be improving tele and internet connectivity in the rural hinterland and achieving connectivity across the country. Certain major parameters w.r.t. telecom connectivity in the state vis-à-vis the country is detailed in the table below:

	Jharkhand			India		
	Wireline subscribers (mn)	Wireless subscribers (mn)	Wireless tele-density*	Wireline subscribers (mn)	Wireless subscribers (mn)	Wireless tele-density*
<b>Rural</b>	0.00	11.46	42.95	2.53	507.46	56.39
<b>Urban</b>	0.08	10.95	128.25	18.48	643.97	151.90
<b>Total</b>	0.08	22.41	63.63	21.01	1151.43	86.98
<b>Rural as % of total</b>	0.00%	51.14%	67.50%	12.04%	44.07%	64.83%

**Tele-density – Number of telephone connections (fixed lines and mobile phone subscribers) per 100 inhabitants within a geographical area**

Wireless tele-density of the state was 42.95 compared to national average of 56.39. To attain the objectives of financial inclusion, the tele-density in the rural areas in the state needs to be increased so as to achieve the national average initially and improve thereupon.

According to the IAMAI report, titled 'India Internet 2019', Jharkhand's Internet penetration rate (defined as number of individuals aged above 12 per 100 population who accessed the Internet in the last month) was 38% at end of November 2019 and was in proximity to national average of 40%.



Agenda-IV: Progress in pilot project on Expanding and Deepening of Digital Payments  
Undertaken in the East Singhbhum District

**Program Outlay-Expanding and Deepening of Digital Payment System-East Singhbhum**

- ❖ Reserve Bank of India (RBI) had, on May 15, 2019, released Payment System Vision Document 2019-2021. During the meeting with CEOs of Public Sector Banks on July 19, 2019 the RBI Governor underlined the importance of expanding and deepening digital payment ecosystem in line with the Payment System Vision Document 2019-21.
- ❖ Banks having Lead Bank responsibility had to identify one district in each state to make it 100% digitally enabled, within a time frame of one year in close co-ordination and collaboration with all stakeholders, including State Governments, Regional Offices of RBI and all Banks operating in the district.
- ❖ Accordingly, in its meeting on August 28, 2019, SLBC Jharkhand had identified East Singhbhum district of Jamsheedpur Zone to be made digitally enabled. Lead District Manager, East Singhbhum, Mr. Diwakar Sinha is the Project Co-ordinator.
- ❖ Basic details about East Singhbhum are as under:
 

No of Blocks	-	11
No of Villages	-	1867
Bank Branches	-	319 (32 Banks)

**Stakeholders**

General Public, SLBC, all banks, MFIs, Fintech companies, IPPB, BCs, RBI, NABARD, NPCI, industry bodies, merchant establishments, various deptt of State Govt., telecom companies, internet service providers, school, colleges, FLCs, RSETI etc. operating in the district.

**Highlight of the Achievements**

- ✓ Out of 35.40 Lakh eligible Saving Bank Account in the district, 34.42 lakhs Saving Account Holders i.e. 97.26 % in the District are using atleast one Digital mode of the payment as on March 15, 2021.
- ✓ Out of 72 thousand Business Account 52 thousands accounts i.e. 75% are digitally enabled as on March 15, 2021.
- ✓ Approx 1.24 lakh POS / QR issued to the non customers of the bank by different financial institution present in the district.
- ✓ More than 2000 financial literacy camps were conducted during the campaign period where 92,325 people participated.

**Annex III - Review Format for on-boarding of merchants/ traders/ businesses/ utility service providers**

<b>State/ UT</b>	<b>JHARKHAND</b>												
<b>Name of the District</b>	<b>EAST SINGHBHUM</b>												
<b>Month</b>	<b>Feb-21</b>												
<b>Total no of merchants/ traders/ businesses/ utility service providers identified in the district for coverage</b>	<b>Targets and achievement</b>												
	<b>A. Rural branches of all banks(Branch-73)</b>				<b>B. Semi urban branches of all banks(Branch-57)</b>			<b>C. Urban/ Metropolitan branches of all banks(Branch-185)</b>			<b>Total (A+B+C)</b>		
	Target	Achievement	Achievement	%	Target	Achievement	Achievement	%	Target	Achievement	Achievement	%	
69,461	9,200	8,177	88.88%	5,292	5,103	96.43%	54,969	54,747	99.60%	69,461	68,027	97.94%	

*(Banks include public sector banks,private sector banks, regional rural banks, small finance banks and payment banks)*

District:	EAST SINGHBHUM											
Month/ Quarter:	15.03.2021											
Bank Name	For Bank Customers											
	1. Digital coverage for individuals (Savings Accounts)											
	Total No. of Eligible Operative SB Accs.	No. of Eligible Operative SB Accs. Covered with Debit/ RuPay cards	% Debit/ RuPay cards coverage	No. of Eligible Operative SB Accs. Covered with Net Banking	% Net banking coverage	No. of Eligible Operative SB Accs. Covered with Mobile Banking/ UPI/ USSD etc. ^	% of Mobile Banking/ UPI/ USSD coverage	No. of Eligible Operative SB Accs. Covered with Aadhar Enabled Payment System (AEPS) ^^	% AEPS coverage	Total No. of Eligible Operative SB Accounts covered with at least one of the facilities - Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD/ AEPS etc.*	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Savings Accounts	**No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies
BANK OF BARODA	1,83,529	1,30,311	71.00%	85,998	46.86%	46,617	25.40%	1,74,461	95.06%	1,74,461	95.06%	0
BANK OF INDIA	6,77,760	4,11,270	60.68%	80,160	11.83%	2,86,954	42.34%	6,40,596	94.52%	6,51,875	96.18%	1,32,651
BANK OF MAHARASHTRA	2,664	2,462	92.42%	756	28.38%	325	12.20%	2,189	82.17%	2,623	98.46%	0
CANARA BANK	1,76,847	99,439	56.23%	36,855	20.84%	21,147	11.96%	1,70,319	96.31%	1,70,319	96.31%	0
CENTRAL BANK OF INDIA	1,62,480	1,10,768	68.17%	62,303	38.35%	11,712	7.21%	1,51,369	93.16%	1,51,369	93.16%	0
INDIAN BANK	46,124	22,493	48.77%	6,124	13.28%	15,481	33.56%	38,679	83.86%	43,764	94.88%	0
INDIAN OVERSEAS BANK	18,671	5,672	30.38%	1,762	9.44%	1,196	6.41%	17,972	96.26%	17,972	96.26%	0
PUNJAB & SIND BANK	20,526	17,077	83.20%	14,196	69.16%	12,739	62.06%	19,102	93.06%	19,102	93.06%	0
PUNJAB NATIONAL BANK	2,56,506	1,62,705	63.43%	47,221	18.41%	34,940	13.62%	1,33,636	52.10%	2,42,000	94.34%	31,483
STATE BANK OF INDIA	3,48,027	2,90,149	83.37%	1,67,767	48.21%	1,95,334	56.13%	3,26,576	93.84%	3,44,847	99.09%	5,532
UCO BANK	30,187	25,121	83.22%	6,451	21.37%	13,552	44.89%	28,210	93.45%	29,145	96.55%	428
UNION BANK OF INDIA	74,745	49,893	66.75%	4,615	6.17%	9,232	12.35%	38,792	51.90%	67,414	90.19%	2,86,025
JHARKHAND RAJYA GRMIN BANK	1,45,917	26,116	17.90%	0	0.00%	3,940	2.70%	1,15,641	79.25%	1,45,697	99.85%	860
AXIS BANK	40,742	37,890	93.00%	13,333	32.73%	24,410	59.91%	16,236	39.85%	39,580	97.15%	8,429
BANDHAN BANK	72,988	38,619	52.91%	2,992	4.10%	3,499	4.79%	0	0.00%	71,956	98.59%	16,599
JHARKHAND STATE COOPERATIVE BANK LTD.	1,52,471	20,258	13.29%	503	0.33%	0	0.00%	1,28,257	84.12%	1,49,018	97.74%	3,453
FEDERAL BANK	21,541	18,762	87.10%	2,049	9.51%	8,142	37.80%	792	3.68%	18,792	87.24%	47
HDFC BANK	63,223	61,191	96.79%	58,545	92.60%	58,738	92.91%	36,469	57.68%	62,667	99.12%	1,148
ICICI BANK	73,867	73,860	99.99%	73,809	99.92%	35,959	48.68%	51,152	69.25%	73,860	99.99%	0
IDBI BANK	59,077	53,975	91.36%	56,302	95.30%	43,369	73.41%	55,105	93.28%	56,302	95.30%	0
INDUSIND BANK	14,074	14,055	99.86%	7,202	51.17%	5,812	41.30%	14,074	100.00%	14,074	100.00%	0
KARNATAKA BANK	2,666	2,252	84.47%	207	7.76%	630	23.63%	177	6.64%	2,347	88.03%	417
KOTAK MAHINDRA BANK	29,987	30,034	100.16%	28,993	96.69%	22,949	76.53%	26,041	86.84%	29,468	98.27%	0
LAXMI VILAS BANK	530	459	86.60%	45	8.49%	132	24.91%	501	94.53%	501	94.53%	0
SOUTH INDIAN BANK	2,769	2,271	82.02%	310	11.20%	548	19.79%	1,186	42.83%	2,521	91.04%	0
YES BANK LTD	5,505	5,220	94.82%	5,505	100.00%	4,992	90.68%	5,415	98.37%	5,505	100.00%	0
FINO PAYMENT BANK	722	715	99.03%	722	100.00%	722	100.00%	722	100.00%	722	100.00%	0
IDFC First Bank	1,487	1,436	96.57%	977	65.70%	977	65.70%	686	46.13%	1,457	97.98%	0
INDIAN POST PAYMENT BANK	73,740	0	0.00%	0	0.00%	73,740	100.00%	73,740	100.00%	73,740	100.00%	0
UJJIVAN SMALL FINANCE BANK LIMITED	1,141	1,119	98.07%	2	0.18%	2	0.18%	0	0.00%	1,119	98.07%	0
UTKARSH SMALL FINANCE BANK LIMITED	11,852	11,172	94.26%	1,456	12.28%	1,456	12.28%	0	0.00%	11,172	94.26%	5
JANA SMALL FINANCE BANK LIMITED	10,968	10,968	100.00%	188	1.71%	997	9.09%	0	0.00%	10,968	100.00%	0
AIRTEL PAYMENT BANK	6,18,418	6,18,418	100.00%	0	0.00%	4,89,148	79.10%	0	0.00%	6,18,418	100.00%	0
PAYTM PAYMENT BANK	1,37,487	12,770	9.29%	0	0.00%	1,37,487	100.00%	1,37,487	100.00%	1,37,487	100.00%	0
<b>Total</b>	<b>35,39,238</b>	<b>23,68,920</b>	<b>66.93%</b>	<b>7,67,348</b>	<b>21.68%</b>	<b>15,66,878</b>	<b>44.27%</b>	<b>24,05,582</b>	<b>67.97%</b>	<b>34,42,262</b>	<b>97.26%</b>	<b>4,87,077</b>

District:	EAST SINGHBHUM															
Month/ Quarter:	15.03.2021															
Bank Name	For Bank Customers							For non-customers					4. Digital Financial Literacy			
	2. Digital coverage for business (Current Accounts)							3. Provision of Digital infrastructure					4. Digital Financial Literacy			
	Total No. of Eligible Operative Current/ Business Accounts	No. of Eligible Operative Current/ Business Accounts covered through Net Banking	% Net banking coverage	No. of POS/ QR availed by Eligible Operative Current/ Business accounts	% of POS/ QR coverage	No. of Eligible Operative Current/ Business Account covered with Mobile Banking etc.	% of Mobile Banking coverage	Total No. of Eligible Operative Current/ Business Accounts covered with at least one of the facilities - Net Banking/ POS/ QR/ Mobile Banking* etc.	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Current/ Business Accounts	**No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies	A. POS/ QR issued to shopkeepers (other than CA holders)	B. POS/ QR issued to Govt./ Public Service providers	C. POS/ QR issued to others	Total POS/ QR (A+B+C) other than CA holders	No. of FLC camps on Digital FL	No. of people participated
BANK OF BARODA	5,961	5,162	86.60%	1,014	17.01%	300	5.03%	5,162	86.60%	0	40	59	251	350	10	255
BANK OF INDIA	5,805	3,932	67.73%	1,391	23.96%	1,098	18.91%	5,526	95.19%	0	0	0	0	0	583	15,072
BANK OF MAHARASHTRA	92	69	75.00%	12	13.04%	13	14.13%	69	75.00%	0	0	0	0	0	0	0
CANARA BANK	2,593	1,214	46.82%	86	3.32%	383	14.77%	2,035	78.48%	0	63	0	0	63	84	1,683
CENTRAL BANK OF INDIA	2,739	1,389	50.71%	461	16.83%	926	33.81%	1,389	50.71%	0	0	0	0	0	4	31
INDIAN BANK	2,242	454	20.25%	27	1.20%	1,160	51.74%	1,633	72.84%	1,968	0	0	0	0	224	2,146
INDIAN OVERSEAS BANK	545	201	36.88%	0	0.00%	55	10.09%	201	36.88%	0	13	0	0	13	18	95
PUNJAB & SIND BANK	329	120	36.47%	7	2.13%	139	42.25%	139	42.25%	0	2	0	16	18	8	104
PUNJAB NATIONAL BANK	9,547	5,191	54.37%	536	5.61%	4,413	46.22%	5,690	59.60%	8	126	141	350	617	113	775
STATE BANK OF INDIA	6,344	3,464	54.60%	956	15.07%	617	9.73%	3,464	54.60%	0	0	0	0	0	306	8,002
UCO BANK	665	311	46.77%	242	36.39%	383	57.59%	528	79.40%	82	282	0	0	282	13	514
UNION BANK OF INDIA	2,886	685	23.74%	310	10.74%	168	5.82%	1,705	59.08%	4,720	124	25	5	154	57	2,474
JHARKHAND RAJYA GRMIN BANK	308	0	0.00%	0	0.00%	12	3.90%	62	20.13%	55	0	0	0	0	62	2,517
AXIS BANK	3,238	1,621	50.06%	465	14.36%	1,257	38.82%	2,473	76.37%	126	91	3	38	132	2	10
BANDHAN BANK	1,301	490	37.66%	52	4.00%	420	32.28%	962	73.94%	832	0	0	0	0	1	20
JHARKHAND STATE COOPERATIVE BANK LTD.	2,429	654	26.92%	0	0.00%	0	0.00%	654	26.92%	37	0	925	0	925	35	1,125
FEDERAL BANK	718	76	10.58%	136	18.94%	196	27.30%	679	94.57%	5	0	0	0	0	0	0
HDFC BANK	8,752	8,485	96.95%	1,202	13.73%	8,485	96.95%	8,505	97.18%	33	383	40	0	423	0	0
ICICI BANK	4,694	4,608	98.17%	1,381	29.42%	4,065	86.60%	4,610	98.21%	0	0	0	28	28	0	-
IDBI BANK	2,550	2,192	85.96%	603	23.65%	2,205	86.47%	2,205	86.47%	0	0	0	0	0	4	51
INDUSIND BANK	2,033	1,083	53.27%	0	0.00%	950	46.73%	1,083	53.27%	0	0	0	0	0	0	0
KARNATAKA BANK	120	51	42.50%	0	0.00%	14	11.67%	87	72.50%	63	6	0	0	6	0	0
KOTAK MAHINDRA BANK	1,374	1,292	94.03%	12	0.87%	344	25.04%	1,292	94.03%	0	0	0	0	0	446	23,106
LAXMI VILAS BANK	109	21	19.27%	0	0.00%	58	53.21%	58	53.21%	0	0	0	0	0	0	0
SOUTH INDIAN BANK	153	59	38.56%	26	16.99%	81	52.94%	124	81.05%	0	0	0	0	0	0	0
YES BANK LTD	548	304	55.47%	97	17.70%	304	55.47%	401	73.18%	0	0	0	0	0	0	0
FINO PAYMENT BANK	0	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0	0	0	0	0	0
IDFC First Bank	37	23	62.16%	14	37.84%	23	62.16%	28	75.68%	0	8	0	0	8	0	0
INDIAN POST PAYMENT BANK	521	0	0.00%	75	14.40%	521	100.00%	521	100.00%	0	0	44	0	44	256	34,345
UJJIVAN SMALL FINANCE BANK LIMITED	6	4	66.67%	0	0.00%	4	66.67%	4	66.67%	0	0	0	0	0	0	0
UTKARSH SMALL FINANCE BANK LIMITED	256	68	26.56%	0	0.00%	68	26.56%	68	26.56%	0	0	0	0	0	0	0
JANA SMALL FINANCE BANK LIMITED	111	6	5.41%	35	31.53%	7	6.31%	62	55.86%	0	0	0	0	0	0	0
AIRTEL PAYMENT BANK	693	693	100.00%	0	0.00%	0	0.00%	546	78.79%	0	74,677	0	0	74,677	0	0
PAYTM PAYMENT BANK	27	27	100.00%	0	0.00%	0	0.00%	27	100.00%	0	45,427	0	0	45,427	0	0
<b>Total</b>	<b>69,726</b>	<b>43,949</b>	<b>63.03%</b>	<b>9,140</b>	<b>13.11%</b>	<b>28,669</b>	<b>41.12%</b>	<b>51,992</b>	<b>74.57%</b>	<b>7,929</b>	<b>1,21,242</b>	<b>1,237</b>	<b>688</b>	<b>1,23,167</b>	<b>2,226</b>	<b>92,325</b>

Agenda-V: Any other Specific issue relating to FI/FL/Digital Payments

V (a) Performance of Aspirational Districts in four KPIs under Targeted Financial Inclusion Intervention Programme

SL.NO.	DISTRICT	Total number of accounts / enrolments to be achieved for achieving benchmark				Actual number of accounts / enrolments as on 10.03.2021				Remaining number of accounts to be opened / enrolments to be done for achieving benchmark			
		CASA Accounts	PMJJBY enrolments	PMSBY enrolments	APY beneficiaries	CASA Accounts	PMJJBY enrolments	PMSBY enrolments	APY beneficiaries-28.02.2021	CASA Accounts	PMJJBY enrolments	PMSBY enrolments	APY beneficiaries
1	BOKARO	2,675,976	201,531	624,948	59,519	2,886,058	89,353	248,611	45,360	-210,082	112,178	376,337	14,159
2	CHATRA	1,353,197	101,911	316,026	30,098	1,304,835	47,440	116,046	20,979	48,362	54,471	199,980	9,119
3	DUMKA	1,714,637	129,131	400,437	38,137	1,745,584	78,931	302,585	32,471	-30,947	50,200	97,852	5,666
4	EAST SINGHBHUM	2,976,475	224,162	695,126	66,203	3,749,591	102,258	322,208	56,918	-773,116	121,904	372,918	9,285
5	GARHWA	1,716,378	129,262	400,843	38,176	1,588,991	33,947	108,789	15,215	127,387	95,315	292,054	22,961
6	GIRIDIH	3,173,125	238,972	741,052	70,576	2,942,472	72,689	192,675	45,163	230,653	166,283	548,377	25,413
7	GODDA	1,704,398	128,360	398,045	37,909	1,669,519	55,642	267,208	31,869	34,879	72,718	130,837	6,040
8	GUMLA	1,330,265	100,184	310,670	29,588	1,368,720	46,353	108,906	27,020	-38,455	53,831	201,764	2,568
9	HAZARIBAGH	2,250,594	169,495	525,604	50,058	2,692,957	107,716	298,173	42,686	-442,363	61,779	227,431	7,372
10	KHUNTI	690,147	51,976	161,177	15,350	630,508	25,268	53,814	10,972	59,639	26,708	107,363	4,378
11	LATEHAR	943,290	71,040	220,296	20,981	982,340	29,653	86,216	13,808	-39,050	41,387	134,080	7,173
12	LOHARDAGA	599,196	45,126	139,936	13,327	771,876	27,216	66,313	13,958	-172,680	17,910	73,623	-631
13	PAKUR	1,168,343	87,989	272,855	25,986	978,401	43,299	149,964	25,534	189,942	44,690	122,891	452
14	PALAMAU	2,517,077	189,564	587,839	55,985	2,661,538	60,027	225,040	24,761	-144,461	129,537	362,799	31,224
15	RAMGARH	1,231,950	92,780	287,710	27,401	1,482,714	50,012	189,854	20,538	-250,764	42,768	97,856	6,863
16	RANCHI	3,781,389	284,781	883,106	84,105	5,321,359	205,660	478,476	101,311	-1,539,970	79,121	404,630	-17,206
17	SAHIBGANJ	1,492,918	112,433	348,656	33,205	1,384,184	58,568	179,760	30,766	108,734	53,865	168,896	2,439
18	SIMDEGA	777,982	58,591	181,690	17,304	848,824	28,798	72,073	9,178	-70,842	29,793	109,617	8,126
19	WEST SINGHBHUM	1,949,359	146,808	455,253	43,357	2,035,723	70,827	157,803	33,885	-86,364	75,981	297,450	9,472
<b>TOTAL</b>		<b>34,046,696</b>	<b>2,564,096</b>	<b>7,951,269</b>	<b>757,265</b>	<b>37,046,192</b>	<b>1,233,657</b>	<b>3,624,514</b>	<b>602,392</b>	<b>-2,999,496</b>	<b>1,330,439</b>	<b>4,326,755</b>	<b>154,873</b>

Major Highlights of the TFIIP:

As per DFS Letter No F .no 6/04/2021-FI DATED 10.02.2021 all 19 Aspirational Districts in the State are to be covered under TFIIP.

- ❖ All 19 Aspirational Districts have to achieve 100% allocated target under four KPIs under Targeted Financial Inclusion Intervention Programme by September, 2021.
- ❖ Over all target for September, 2021 of CASA accounts was over achieved in 13 Aspirational districts in the State as on March 10, 2021. Six districts (Chatra, Garhwa, Giridih, Gooda, Khunti, Pakur and Sahibganj) were yet to achieve the targets.
- ❖ Overall APY enrollment target of September, 2021 has been achieved in 02 Aspirational districts. 17 districts are yet to achieve.
- ❖ As per the DFS directives DLIC meeting under the chairmanship of District Collector are to be covered fortnightly.
- ❖ Branch wise target has been distributed by the LDM in 19 Aspirational Districts.
- ❖ The major concern is the enrollment of beneficiaries under PMJJBY and PMSBY in Social Security Scheme. All aspirational districts are far behind the targets under these schemes. Bank's performance are being monitored by SLBC / LDMs in the district.
- ❖ Apart from Bank Branches CFL, FLCs and Business Correspondents are critical for achievement of the leftover targets within stipulated time.

## V. (b) Status of NPA in Government Sponsored Scheme

State Level Bankers' Committee, Jharkhand  
Convenor: Bank Of India  
NPA status in Govt. Sponsored Schemes (PMEGP, KCC, Mudra & SHGs) as on 31.12.2020  
(Amt in Lacs)

Sr. No.	Bank Name	PMEGP					KCC					PMMY (Mudra)					SHG				
		No. of A/cs as on 31.12.2020	Amount Outstanding as on 31.12.2020 (In Lacs)	out of (a) No. of A/cs NPA as on 31.12.2020	out of (b) NPA Outstanding as on 31.12.2020 (In Lacs)	NPA %	No. of A/cs as on 31.12.2020	Amount Outstanding as on 31.12.2020 (In Lacs)	out of (e) No. of A/cs NPA as on 31.12.2020	out of (f) NPA Outstanding as on 31.12.2020 (In Lacs)	NPA %	No. of A/cs as on 31.12.2020	Amount Outstanding as on 31.12.2020 (In Lacs)	out of (i) No. of A/cs NPA as on 31.12.2020	out of (j) NPA Outstanding as on 31.12.2020 (In Lacs)	NPA %	No. of A/cs as on 31.12.2020	Amount Outstanding as on 31.12.2020 (In Lacs)	out of (l) No. of A/cs NPA as on 31.12.2020	out of (m) NPA Outstanding as on 31.12.2020 (In Lacs)	NPA %
		a	b	c	d	e	f	g	h		i	j	k	l		m	n	o	p		
3	AXIS Bank	13	8.00	0	0.00	0.00%	123	711.00	0	0.00	0.00%	30908	5287.00	329	29.00	0.55%	0	0.00	0	0.00	
4	Bandhan Bank	0	0.00	0	0.00		0	0.00	0	0.00		0	0.00	0	0.00		0	0.00	0	0.00	
5	Bank Of Baroda	354	2729.31	141	904.35	33.13%	12869	6006.81	6210	1697.55	28.26%	6980	14601.01	1115	1739.12	11.91%	0	0.00	0	0.00	
6	Bank Of India	4812	11556.04	1614	3497.82	30.27%	376930	168768.04	112320	46264.20	27.41%	58512	222753.86	8075	9348.15	4.20%	34816	18509.50	606	173.22	0.94%
7	Bank Of Maharashtra	15	94.04	0	0.00	0.00%	9	12.80	0	0.00	0.00%	96	308.07	5	22.37	7.26%	0	0.00	0	0.00	
8	Canara Bank	449	1314.90	36	48.61	3.70%	37878	21098.08	2126	767.75	3.64%	8676	5834.95	365	646.48	11.08%	7469	9848.86	2	2.67	0.03%
9	Central Bank Of India	758	840.15	534	529.40	63.01%	40811	20185.94	11492	6017.95	29.81%	29414	23640.64	19176	14599.65	61.76%	5761	5571.76	87	64.69	1.16%
10	Cooperative Bank	0	0.00	0	0.00		12285	3078.43	3185	653.95	21.24%	0	0.00	0	0.00		465	100.30	0	0.00	0.00%
12	DCCB	0	0.00	0	0.00		2231	384.83	2168	366.55	95.25%	0	0.00	0	0.00		66	23.81	12	2.13	8.95%
13	Federal Bank	0	0.00	0	0.00		2	1.95	1	0.91	46.67%	37	90.73	4	2.15	2.37%	0	0.00	0	0.00	
14	HDFC Bank	0	0.00	0	0.00		54553	26830.18	831	336.35	1.25%	62419	28159.11	5167	787.69	2.80%	0	0.00	0	0.00	
15	ICICI Bank	0	0.00	0	0.00		97	407.57	0	0.00	0.00%	1183	712.77	0	0.00	0.00%	0	0.00	0	0.00	
16	IDBI Bank	125	339.66	13	40.30	11.86%	7776	4298.65	2846	1556.39	36.21%	2275	5802.75	146	368.90	6.36%	797	628.88	423	463.57	73.71%
17	Indian Bank	1146	2736.22	502	1084.63	39.64%	70884	46091.00	39113	19725.62	42.80%	14564	15448.00	1717	2133.00	13.81%	5786	3683.19	250	440.60	11.96%
18	Indian Overseas Bank	183	434.16	11	20.00	4.61%	2544	1045.38	1034	600.36	57.43%	2555	4166.24	87	74.69	1.79%	283	249.00	44	8.50	3.41%
19	Indus Ind Bank	0	0.00	0	0.00		0	0.00	0	0.00		702953	157255.03	0	0.00	0.00%	0	0.00	0	0.00	
20	Jammu and Kashmir Bank Ltd.	1	2.41	1	2.41	100.00%	0	0.00	0	0.00		0	0.00	0	0.00		0	0.00	0	0.00	
21	Jharkhand Rajya Gramin Bank	1326	2762.79	597	749.75	27.14%	379477	198030.92	24698	7025.02	3.55%	13207	5513.66	3485	1376.48	24.96%	47649	40402.37	890	251.00	0.62%
22	Karnataka 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	
23	Karur Vasya Bank	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	Kotak Mahindra Bank	0	0.00	0	0.00		0	0.00	0	0.00		7	51.69	0	0.00	0.00%	0	0.00	0	0.00	
25	Laxmi Vilash Bank	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	Punjab and Sindh Bank	93	223.32	27	50.00	22.39%	141	119.85	20	11.82	9.86%	531	1161.78	24	32.97	2.84%	3	3.19	0	0.00	0.00%
28	Punjab National Bank	3526	5564.66	2899	4478.50	80.48%	61347	32970.79	28213	14296.94	43.36%	13318	22346.33	4000	3889.11	17.40%	3609	2785.47	852	1522.73	54.67%
29	South Indian Bank	0	0.00	0	0.00		0	0.00	0	0.00		13	64.83	0	0.00	0.00%	0	0.00	0	0.00	
30	State Bank Of India	3271	6073.47	948	1696.15	27.93%	137671	66467.82	34276	16638.87	25.03%	33613	61321.93	6499	8547.79	13.94%	92433	71482.74	19219	14178.95	19.84%
32	UCO Bank	386	507.81	156	228.43	44.98%	15496	5882.70	7442	2750.52	46.76%	6280	8569.80	630	637.47	7.44%	1226	644.93	11	4.91	0.76%
33	Union Bank Of India	651	673.46	487	328.94	48.84%	41193	19920.27	2916	1239.15	6.22%	3285	6366.43	144	342.83	5.38%	4042	3340.71	14	10.48	0.31%
35	YES Bank	0	0.00	0	0.00		0	0.00	0	0.00		0	0.00	0	0.00		0	0.00	0	0.00	
	<b>Grand Total</b>	<b>17109</b>	<b>35860.39</b>	<b>7966</b>	<b>13659.29</b>	<b>38.09%</b>	<b>1254317</b>	<b>622313.00</b>	<b>278891</b>	<b>119949.92</b>	<b>19.27%</b>	<b>990826</b>	<b>589456.61</b>	<b>50968</b>	<b>44577.85</b>	<b>7.56%</b>	<b>204405</b>	<b>157274.71</b>	<b>22410</b>	<b>17123.45</b>	<b>10.89%</b>

Source: Bank

V (c) Issues pending with State Government

क्र.स.	से लंबित	विषय	वर्तमान स्थिति
1	15.06.2018	Dedicated Certificate Officer की नियुक्ति का मामला	Dedicated Certificate Officer एवं अन्य कर्मचारियों के कार्यालयीय खर्चों की प्रतिपूर्ति बैंको द्वारा किये जाने के राज्य सरकार के सुझाव के अलोक में बैंको द्वारा लिए गए निर्णय से राज्य सरकार को पत्रांक SLBC/18-19/53 दिनांक 15.06.2018 के माध्यम से अवगत करा दिया गया था, जिसमें बैंकों द्वारा वसूली गयी राशि से 5% की राशि सरकारी कोष में जमा करने की सहमति दी गयी थी   23.05.2019,को मुख्य सचिव की अध्यक्षता में हुए बैठक में संविदा पर नीलाम पत्र पदाधिकारियों की नियुक्ति संबंधी निर्देश दिये गए हैं। उक्त निर्देश के आलोक में सभी जिलों में लंबित नीलाम पत्रों की संख्या के अनुसार नीलाम पत्र पदाधिकारियों एवं अन्य कर्मियों (संदेशवाहक,पेशकार-सह-कम्प्युटर ऑपरेटर) की संविदा पर नियुक्ति एवं उनपर होने वाले अनुमानित व्यय का आंकलन कर, संबन्धित प्रस्ताव पर माननीय विभागीय मंत्री का अनुमोदन प्राप्त है। प्राप्त जानकारी के अनुसार नीलाम पत्र पदाधिकारियों की नियुक्ति के संबंध में विभाग के द्वारा नियुक्ति की प्रक्रिया की जा रही है।
2.	23.07.2018	Land Records को अद्यतन किया जाना एवं बैंको द्वारा ऑनलाइन चार्ज क्रिएट करने की व्यवस्था	राज्य स्तरीय बैंकर्स समिति द्वारा संयुक्त सचिव राजस्व निबंधन एवं भूमि सुधार विभाग को दिनांक 18.09.2020 को पत्र के माध्यम से झारखंड राज्य में बैंकों को Land Records के Updation नहीं होने के आलोक में विभिन्न विंदुओं पर विचार व्यक्त किया गया। इस संबंध में विभाग द्वारा VC के माध्यम से दिनांक 14.10.2020 को एसएलबीसी के साथ विस्तृत परिचर्चा की गयी एवं सुझाए गए विंदुओं को नोट करने की बात कही गयी। दिनांक 15.02.2021 को संपन्न 74वीं SLBC की बैठक में इस विषय पर चर्चा के दौरान विकास आयुक्त, झारखण्ड सरकार श्री के० के० खंडेलवाल के द्वारा सभा को जानकारी दी गई कि राज्य में सभी Land Record अद्यतन किया जा चुका है। उन्होंने बताया कि बैंकों को कृषि ऋण देने हेतु अंचल अधिकारी को ऋण आवेदनकर्ता के नाम से भूमि का हिस्सा प्रमाण-पत्र जारी करने अधिकृत किया जायेगा तथा राज्य स्तर पर इसके लिए एक मानक फॉर्मेट तैयार किया जायेगा। इसके अतिरिक्त, भूमि पर बैंक-चार्ज के सम्बन्ध में सभा के द्वारा यह निर्णय लिया गया कि राज्य के तीन प्रमुख बैंक के महाप्रबंधक / उप महाप्रबंधक (पंजाब नेशनल बैंक, केनरा बैंक एवं यूनियन बैंक ऑफ इंडिया) की एक समिति बनायी जाएगी तथा यह समिति सीमावर्ती राज्यों में Land Charge Creation प्रक्रिया का अध्ययन करते हुए, राज्य में इसे शुरू करने हेतु दिशानिर्देश तैयार करेंगे।
3.	09.02.2017	वित्तीय शिक्षा को स्कूल के पाठ्यक्रम में सम्मिलित करने के सम्बन्ध में	58 वी० एसएलबीसी के दौरान इस मुद्दे पर RBI के सहायक महाप्रबंधक ने जानकारी देते हुए बताया था कि CBSE, RBI, SEBI, IRDA एवं PFRDA के द्वारा वित्तीय शिक्षण पर तैयार किए गए वर्कबुक को राज्य के स्कूलों के नियमित पाठ्यक्रम के अंतर्गत शामिल किया जाना है। अतः RBI के सुझावों के आलोक में पुनः इस विषय को शामिल किया गया। प्राप्त सूचना के अनुसार वित्तीय साक्षरता संबन्धित कार्यपुस्तिका के कुछ अध्यायों को कक्षा छः से दस तक स्कूल के पाठ्यक्रमों में शामिल किया जा चुका है। कार्यपुस्तिका के बचे हुये अध्याय को स्कूली पाठ्यक्रम में सम्मिलित करने हेतु दिनांक 15.02.2021 को आयोजित एसएलबीसी की बैठक में माननीय विकास आयुक्त द्वारा विशेष सचिव, वित्त को निर्देश दिया गया कि सभी संबन्धित हित धारकों के साथ एक बैठक करते हुये इस संबंध में उचित कार्यवाही दिनांक 20.04.2021 तक पूर्ण करें।
4.	24.09.2020	कृषि ऋण पर IWG सिफारिश का कार्यान्वयन	इस संबंध में भारतीय रिजर्व बैंक, केंद्रीय कार्यालय के द्वारा मुख्य सचिव, झारखंड को दिनांक 24.09.2020 को पत्र लिखा गया था, इस संबंध में राज्य सरकार से अद्यतन जानकारी अप्राप्त है।

**V (d) Issues pending with the Banks since last SLBC Meeting**

क्रम. स	कार्यवाही बिंदु	कार्यवाही के लिए अपेक्षित मुद्दे	चिन्हित विभाग	संबन्धित विषय पर ATR
1.	FLC	राज्य के 02 जिलों गिरिडीह तथा बोकारो मे एफ़एलसी Counselors के पोस्ट खाली है BOI को इन 02 जिलों मे COUNSELLORS की नियुक्ति के लिए त्वरित कार्यवाही करनी है।	BOI	बैंक ऑफ़ इंडिया द्वारा बताया गया कि बोकारो एवं गिरिडीह जिले में FLC Counsellors की नियुक्ति हेतु पुनः Notification जारी किया गया है   नियुक्ति प्रक्रियाधीन है।
2.	Targeted Financial Inclusion Intervention Programme in 19 Aspirational Districts	DFS द्वारा प्रायोजित Targeted Financial Inclusion Intervention Programme के तहत राज्य के 19 आकांक्षी जिलों ( बोकारो, गिरिडीह, चतरा, हज़ारीबाग, रांची, खूंटी, गुमला, लोहरदगा, पूर्वी सिंघभुम, पश्चमी सिंघभुम, दुमका, गढ़वा, गोड्डा, लातेहार, पाकुर, रामगढ़, साहेबगंज, पलामू एवं सिमडेगा ) में सितम्बर, 21 तक विभिन्न परिमाणों (KPIs) में शत-प्रतिशत लक्ष्य प्राप्ति की दिशा में सभी सदस्यों द्वारा निरंतर प्रयास करने की आवश्यकता है।	सभी बैंक/ संबन्धित एलडीएम	विस्तृत विवरण पृष्ठ संख्या पर 40 उपलब्ध है।
3.	SLBC पोर्टल पर Standardized सिस्टम के तहत डाटा flow	इस संबंध में सभी स्टैकहोल्डर्स के साथ बैठक कर SLBC द्वारा बैंको को सूचित किया जा चुका है। RBI ने दिनांक 16 जनवरी 2020 को पत्र के माध्यम से सभी SLBC CONVENOR बैंको को इस विषय के आलोक में उचित दिशा निर्देश दिया गया था। दिनांक 23.01.2020 को RBI ने ईमेल के द्वारा Block Codes की अद्यतन सूची प्रदान की। SLBC के द्वारा सभी बैंको को 263 Block की सूची ईमेल के माध्यम से उपलब्ध कराया गया है। इस कार्य की प्रगति की समीक्षा मोनिट्रिंग कमेटी द्वारा निरंतर अंतराल पर की जा रही है। इस संबंध में SLBC द्वारा सभी बैंको को LOGIN ID एवं पासवर्ड प्रदान किया जा चुका है एवं बैंको को 263 Block की सूची ईमेल के माध्यम से उपलब्ध करायी गयी है। साथ ही साथ सभी बैंकों को न्यू डाटा फ्लो सिस्टम के अंतर्गत दिसम्बर, 2020 तिमाही की रिपोर्टिंग New Data Flow के पोर्टल पर करनी है।	सभी Commercial बैंक/ RRB/Co-Operative Bank/Small Finance Bank	37 बैंकों में से 11 बैंकों के द्वारा (April - December, 2020) के बीच में कभी भी डाटा अपलोडिंग नहीं किया गया है- PSU(01)-BOM PVT(04) -Axis, ICICI, Kotak, LV Bank (DBS), SFB(01)-Ujjivan, Payment Bank(03) - Airtel Payment , Bank, IPPB, Fino CO-OP(01) - DCCB RRB(01) - JRGB

### SLBC Sub Committees

v (e) The following sub-committees of SLBC are functioning -

Sl No	Name of SLBC Sub Committee	Incumbents of the sub-committee	Other members of the Sub Committee
1	<b>Sub Committee on Agriculture and Allied Activities</b>	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 Department, Gov. Director Horticulture, Fisheries etc.
2	<b>Export Promotion</b>	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.
3	<b>Security</b>	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
4	<b>CD Ratio and ACP Sub-Committee</b>	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.
5	<b>SLBC Steering Committee</b>	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.
6	<b>Sub Committee on Legislature and Other issues</b>	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.
7	<b>Sub Committee on MSME and Government Sponsored Schemes</b>	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.
8	<b>Sub Committee on Housing Finance</b>	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.
9	<b>Sub Committee on SHG-Bank Linkage and National Rural Livelihoods Mission</b>	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

Sl No	Name of SLBC Sub Committee	Incumbents of the sub-committee	Other members of the Sub Committee
10	Sub Committee on RSETIs	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
11	Sub Committee on NPA	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
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
13	Sub Committee for Financial Inclusion	RBI, Principal Secretary, IFPI. Govt. of Jharkhand (Chairman), SLBC (Co-Chair & Convener)	RBI, Principal Secretary, IFPI. Govt. of Jharkhand (Chairman), SLBC (Co Chair and Convener),All Member Banks, NRLM, NULM, PMKVY
14	Deepening of Digital Payment	Secretary,Department of IT,GOJ Convener: SLBC	i)Reserve Bank of India, ii)SLBC, iii)NABARD, iv)Secretary, Planning cum Finance, GoJ v)Secretary, Department of IT,GOJ vi)Secretary, Ministry of Rural Development, GOJ vii) Department of Telecommunication,GOI viii)Jharkhand Communication Network Ltd. ix)JSLPS x)Banks:- PSB-SBI,BOI, BOB,CANARA BANK,ALLAHABAD BANK, PNB,UNION BANK,INDIAN BANK PVT BANKS- AXIS BANK, HDFC PAYMENT BANK-IPPB CO-OP BANK- JSCB xi) BSNL



## **Minutes of SLBC Sub Committee meeting on Financial Inclusion and Financial Literacy on March 23, 2021**

The meeting of Sub Committee of SLBC on financial inclusion and financial literacy was conducted on March 23, 2021 at conference room, SLBC. The meeting was chaired by GM SLBC and attended by representatives from RBI, SBI and other prominent banks. List of participants is annexed. Major items discussed during the meeting were as under:

1. Some of the members suggested that the membership of the committee may be expanded to include, NPCI, UIDAI, Airtel Payment Bank, Paytm Payment Bank. The committee welcomed the suggestions and agreed to expand the membership.

2. Members were apprised that a special SLBC meeting is scheduled on March 26, 2021 to review the progress of financial inclusion and financial literacy in Jharkhand. Members were also informed that the high level meeting would include participation of Deputy Governor, RBI, Executive Director of Bank of India, Chief Secretary, Government of Jharkhand, Development Commissioner, Govt. of Jharkhand and many other senior bureaucrats and executives from different banks.

3. As per the instructions of Reserve Bank, the committee thereafter reviewed the progress of various indicators of financial inclusion and literacy at state and district level to identify actionable for various stakeholders. Review of performance in aspirational district was also undertaken.

4. Various observations and action points emanating out of the meeting were as under:

(a). The committee observed that less than 25% PMJDY accounts were provided OD. Particularly, OD provided to PMJDY accounts in aspirational districts was very low. The PMJJBY and SBY enrollment by the Banks as compare to the number of PMJDY Accounts opened in the state are very dismal. Banks were advised to excel their efforts for boosting the performance in micro insurance by providing social security to the citizens.

(b) Representative from RBI briefed the participants about the concept of CFL and requested all the stakeholders to associate with the CFLs so that financial literacy and financial inclusion goes hand in hand to the citizens. The Number of CFLs will increase from presently five to forty four by the end of December, 2021 in the state. The planning is to expedite the Financial Literacy centers at each 263 block in the state in the coming year.

(c) While various access indicators had improved during the period March 2019 till December 2020, number of ATMs had reduced. More interestingly, number of ATM cards issued as on Dec 2020 had also reduced vis a vis figures as on March 2020. Committee advised banks to explore the possibility of installation of ATMs in areas with potential. Further, banks were advised to undertake a review to ascertain the reasons for decline in number of ATMs.

(d) Certain aspirational districts such as Chatra, Dumka, Godda, Garhwa, Lohardaga, Khunti, Latehar, Pakur, Ramgarh, Sahebganj, Simdega and West Singhbhum lagged behind other districts in digital usage indicators. Banks were advised to undertake massive capacity building and literacy initiatives in these districts so as to enhance the adoption of digital modes of transactions.



(e) The committee appreciated the efforts of banks in terms of progress made in making East Singhbhum district 100% digitally enabled. The committee requested the stakeholders to ensure that the target of 100% digital adoption in East Singhbhum is achieved before March 31, 2021.

(f) The committee observed that less than 25% PMJDY accounts were provided OD. Particularly, OD provided to PMJDY accounts in aspirational districts was very low. The PMJJBY and SBY enrollment by the Banks as compare to number of PMJDY Accounts is very dismal. Banks were advised to excel their efforts for boosting the performance in micro insurance for the social security of the citizens in the state.

(g) While reviewing progress in credit linkage of SHGs the committee observed huge gap in conversion of SHG deposit accounts to loan accounts. The committee advised banks to take focused efforts in this regard in some of the aspirational districts such as East Singhbhum, Gumla, West Singhbhum, Godda, Hazaribagh and Ranchi.

(h) The committee observed that the level of saturation with Social Security Schemes such as PMSBY, PMJJBY and APY in some aspirational districts such as Khunti, Latehar, Lohardaga, Pakur, Sahebganj, Simdega, Garhwa needed improvement. Banks were advised to undertake large scale camps to ensure maximum subscription by eligible and willing individuals under these schemes in the identified aspirational districts.

The meeting ended with vote of thanks to the chair.



(Rajendra Man Pandey)  
General Manager



# समझदार बनें!

उतना ही उधार लें,  
जितना आप चुका सकें.



आप कैसे अपने ऋण का अधिकतम लाभ पा सकते हैं:

- 1 जिस काम के लिए ऋण लिया गया है, उसी के लिए इस्तेमाल करें
- 2 अपनी देय राशि को लेकर सचेत रहें और उसे समय से चुकाएँ



rbikehrai

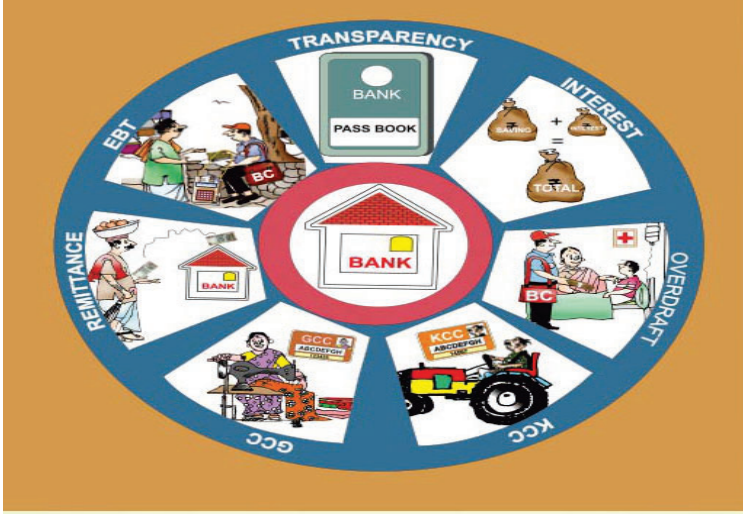


आरबीआई कहता है...  
वित्तीय अनुशासन,  
चिंता मुक्त जीवन



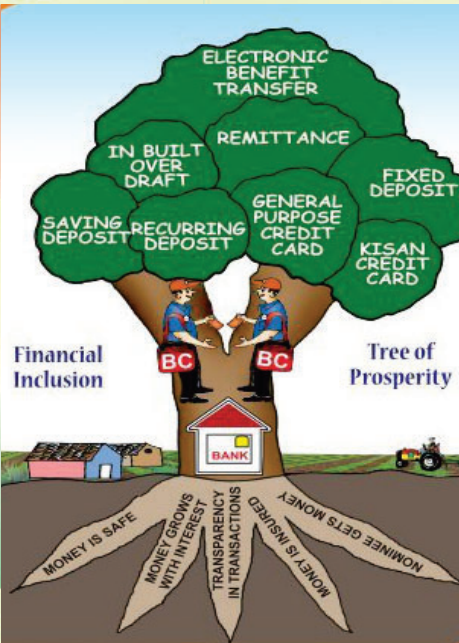
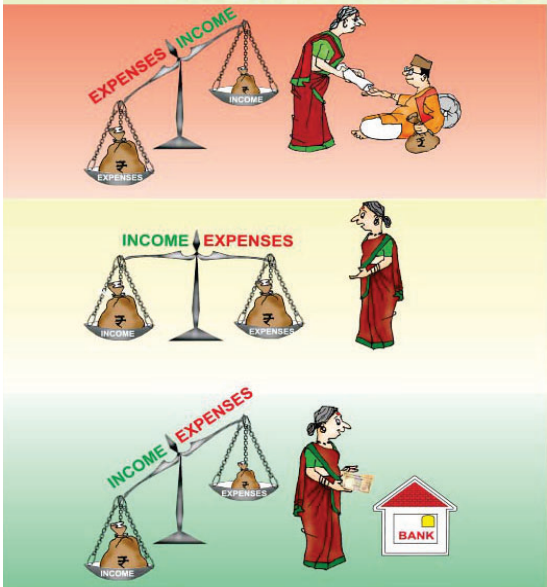
जनहित में जारी  
भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
www.rbi.org.in

इस संदेश पर फीडबैक देने के लिए, [rbikehrai@rbi.org.in](mailto:rbikehrai@rbi.org.in) को लिखें



**SAVING ACCOUNT IN A BANK IS THE KEY TO ALL OTHER SERVICES**

**UNDERSTAND YOUR EXPENSES**



**DO NOT SPEND MORE THAN YOUR INCOME**

**BANK IS NOW AVAILABLE AT YOUR DOOR STEP**



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