

संदर्भ सं.राबै.प्रका.डीएफआईबीटी/ 6316 - 6683/ डीएफआईबीटी-23/2021

17 मार्च 2021

परिपत्र संख्या. 36 / डीएफआईबीटी-07 /2021

अध्यक्ष/प्रबंध निदेशक

अनुसूचित वाणिज्यिक बैंक (लघु वित्त बैंक और पेमेंट बैंक सहित)

क्षेत्रीय ग्रामीण बैंक

राज्य सहकारी बैंक

जिला मध्यवर्ती सहकारी बैंक

महोदया /महोदय,

विभेदीकृत दृष्टिकोण के अंतर्गत विशेष फोकस दिए जाने वाले जिलों (एसएफडी) की सूची में ऋण की कमी वाले जिलों को शामिल करना

कृपया विभिन्न प्रकार की भौतिक, आर्थिक और सामाजिक विशेषताओं के कारण विवश हुए पिछड़े जिलों जिन्हें विशेष फोकस दिए जाने वाले जिले (एसएफडी) कहा जाता है ऐसे जिलों पर बल देने के लिए वित्तीय समावेशन के सहयोगों के लिए विभेदीकृत दृष्टिकोण से संबंधित दिनांक 23 अप्रैल 2019 के हमारे परिपत्र सं. 105/ डीएफआईबीटी-04/ 2019 का अवलोकन करें.

प्राथमिकता प्राप्त क्षेत्र ऋणीकरण के प्रवाह में क्षेत्रीय विषमताओं का समाधान करने के लिए भारतीय रिज़र्व बैंक ने प्रोत्साहक फ्रेमवर्क तैयार किया है. इस फ्रेमवर्क के अंतर्गत ऋण की कमी वाले जिलों के रूप में पहचान किए गए जिलों में ऋण प्रदान करने के लिए बैंकों को प्रोत्साहित किया जाता है. देश में ऐसे 184 जिले हैं जहाँ प्रति व्यक्ति प्राथमिकता प्राप्त ऋणीकरण ₹6,000 से कम

Inclusion of Credit deficient districts in the list of Special Focus Districts (SFDs) under Differentiated Approach

Please refer to our Circular No. 105/DFIBT-04/2019 dated 23 April 2019 regarding Differentiated Approach for financial inclusion interventions to give more thrust on backward districts that are constrained by various physical, economic and sociological characteristics, termed as Special Focus Districts (SFDs).

In order to address the regional disparities in the flow of Priority Sector Lending (PSL), the Reserve Bank of India has put in place, an incentive framework under which banks are encouraged to lend in districts that have been identified as credit deficient. There are 184 districts across the country with per capita priority sector lending of less than ₹6,000. Inclusion of these 184 credit

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

वित्तीय समावेशन और बैंकिंग प्रौद्योगिकी विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0024 • फ़ैक्स: +91 22 2653 0150 • ई मेल: dfibt@nabard.org

Department of Financial Inclusion and Banking Technolog

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0024 • Fax: +91 22 2653 0150 • E-mail: dfibt@nabard.org

है. वित्तीय समावेशन निधि के अंतर्गत अपनाई गई विभेदीकृत रणनीति के अंतर्गत एसएफडी की सूची में ऋण की कमी वाले 184 जिलों के समावेश से भारतीय रिज़र्व बैंक द्वारा निर्धारित किए गए अनुसार ऋण सेवाओं की पहुँच में वृद्धि होगी. तदनुसार वर्तमान 314 एसएफडी जिलों के साथ कम पीएसएल वाले 184 जिलों की मैपिंग के बाद वित्तीय समावेशन निधि के अंतर्गत सहायता के लिए एसएफडी के रूप में नए 50 जिलों पर विचार किया जाएगा. 358 विशेष फोकस दिए जाने वाले जिलों की संशोधित सूची आपके सुलभ संदर्भ और आवश्यक कार्रवाई के लिए संलग्न की गई है.

इस परिपत्र की जारी होने की तारीख से यह प्रभावी माना जाएगा. चालू सभी परियोजनाएँ, इस परिपत्र की तारीख से पहले मंजूर परियोजनाएँ दिनांक 23 अप्रैल 2019 के परिपत्र सं. 105/ डीएफआईबीटी-04/ 2019 में निहित मंजूरी संबंधी निबंधनों और शर्तों द्वारा अभिशासित की जाएंगी.

deficient districts in the list of SFDs under the differentiated strategy adopted for support from FIF will augment the outreach of the credit services as stipulated by RBI. Accordingly, after mapping with the existing 314 SFDs with the 184 low PSL districts, 50 new districts have been considered as SFDs for support under FIF. The revised list of 358 Special Focus Districts is enclosed for your ready reference and necessary action.

This circular will come into effect from the date of issue of the circular. All the on-going projects, sanctioned prior to the date of this circular will continue to be governed by terms and conditions of sanction as per circular No. 105/DFIBT-04/2019 dated 23 April 2019.

भवदीया

हस्ता

(आर शेरिंग)

मुख्य महाप्रबंधक

Encl.: As above

Annexure I**Summary of Special Focus Districts for Differentiated Intervention**

Sl No	Name of the State/UT	Total No of SF districts
1	Andaman & Nicobar	3
2	Andhra Pradesh	7
3	Arunachal Pradesh	25
4	Assam	33
5	Bihar	34
6	Chhattisgarh	20
7	Delhi	1
8	Gujarat	3
9	Haryana	1
10	Himachal Pradesh	12
11	Jammu & Kashmir	22
12	Jharkhand	23
13	Karnataka	2
14	Kerala	3
15	Lakshadweep	1
16	Madhya pradesh	19
17	Maharashtra	6
18	Manipur	16
19	Meghalaya	11
20	Mizoram	8
21	Nagaland	11
22	Odisha	18
23	Punjab	2
24	Rajasthan	5
25	Sikkim	4
26	Tamilnadu	2
27	Telangana	9
28	Tripura	8
29	Uttar Pradesh	28
30	Uttarakhand	13
31	West Bengal	8
Grand Total		358

Statewise Special Focus Districts (SFDs)

Sl No	Name of the State/UT	Name of the district
1	Andaman & Nicobar	Nicobar
2	Andaman & Nicobar	North and Middle Andaman
3	Andaman & Nicobar	South Andaman
4	Andhra Pradesh	East Godavari
5	Andhra Pradesh	Guntur

Sl No	Name of the State/UT	Name of the district
6	Andhra Pradesh	Srikakulam
7	Andhra Pradesh	Visakhapatnam
8	Andhra Pradesh	Vizianagaram
9	Andhra Pradesh	West Godavari
10	Andhra Pradesh	YSR Kadapa
11	Arunachal Pradesh	Anjaw
12	Arunachal Pradesh	Changlang
13	Arunachal Pradesh	Dibang Valley
14	Arunachal Pradesh	East Kameng
15	Arunachal Pradesh	East Siang
16	Arunachal Pradesh	Kamle
17	Arunachal Pradesh	Kra Daadi
18	Arunachal Pradesh	Kurung Kumey
19	Arunachal Pradesh	Lepa-Rada
20	Arunachal Pradesh	Lohit
21	Arunachal Pradesh	Longding
22	Arunachal Pradesh	Lower Dibang Valley
23	Arunachal Pradesh	Lower Siang
24	Arunachal Pradesh	Lower Subansiri
25	Arunachal Pradesh	Namsai
26	Arunachal Pradesh	Pakke-Kessang
27	Arunachal Pradesh	Papum Pare
28	Arunachal Pradesh	Shi-Yomi
29	Arunachal Pradesh	Siang
30	Arunachal Pradesh	Tawang
31	Arunachal Pradesh	Tirap
32	Arunachal Pradesh	Upper Siang
33	Arunachal Pradesh	Upper Subansiri
34	Arunachal Pradesh	West Kameng
35	Arunachal Pradesh	West Siang
36	Assam	Baksa
37	Assam	Barpeta
38	Assam	Biswanath
39	Assam	Bongaigaon
40	Assam	Cachar
41	Assam	Charaideo
42	Assam	Chirang
43	Assam	Darrang
44	Assam	Dhemaji
45	Assam	Dhubri
46	Assam	Dibrugarh
47	Assam	Dima Hasao (North Cachar Hills)
48	Assam	Goalpara
49	Assam	Golaghat
50	Assam	Hailakandi
51	Assam	Hojai

Sl No	Name of the State/UT	Name of the district
52	Assam	Jorhat
53	Assam	Kamrup
54	Assam	Kamrup Metropolitan
55	Assam	Karbi Anglong
56	Assam	Karimganj
57	Assam	Kokrajhar
58	Assam	Lakhimpur
59	Assam	Majuli
60	Assam	Morigaon
61	Assam	Nagaon
62	Assam	Nalbari
63	Assam	Sivasagar
64	Assam	Sonitpur
65	Assam	South Salmara-Mankachar
66	Assam	Tinsukia
67	Assam	Udalguri
68	Assam	West Karbi Anglong
69	Bihar	Araria
70	Bihar	Arwal
71	Bihar	Aurangabad
72	Bihar	Banka
73	Bihar	Begusarai
74	Bihar	Bhojpur
75	Bihar	Darbhanga
76	Bihar	East Champaran
77	Bihar	Gaya
78	Bihar	Gopalganj
79	Bihar	Jamui
80	Bihar	Jehanabad
81	Bihar	Kaimur
82	Bihar	Katihar
83	Bihar	Khagaria
84	Bihar	Lakhisarai
85	Bihar	Madhepura
86	Bihar	Madhubani
87	Bihar	Munger
88	Bihar	Muzaffarpur
89	Bihar	Nalanda
90	Bihar	Nawada
91	Bihar	Purnia
92	Bihar	Rohtas
93	Bihar	Saharsa
94	Bihar	Samastipur
95	Bihar	Saran
96	Bihar	Sheikhpura
97	Bihar	Sheohar

Sl No	Name of the State/UT	Name of the district
98	Bihar	Sitamarhi
99	Bihar	Siwan
100	Bihar	Supaul
101	Bihar	Vaishali
102	Bihar	West Champaran
103	Chhattisgarh	Balod
104	Chhattisgarh	Balrampur
105	Chhattisgarh	Bastar
106	Chhattisgarh	Bemetara
107	Chhattisgarh	Bijapur
108	Chhattisgarh	Dantewada
109	Chhattisgarh	Dhamtari
110	Chhattisgarh	Gariyabad
111	Chhattisgarh	Jashpur
112	Chhattisgarh	Kabirdham
113	Chhattisgarh	Kanker
114	Chhattisgarh	Kondagaon
115	Chhattisgarh	Korba
116	Chhattisgarh	Mahasamund
117	Chhattisgarh	Mungeli
118	Chhattisgarh	Narayanpur
119	Chhattisgarh	Rajnandgaon
120	Chhattisgarh	Sukma
121	Chhattisgarh	Surajpur
122	Chhattisgarh	Surguja
123	Delhi	North-East Delhi
124	Gujarat	Dahod
125	Gujarat	Dangs
126	Gujarat	Narmada
127	Haryana	Mewat
128	Himachal Pradesh	Bilaspur
129	Himachal Pradesh	Chamba
130	Himachal Pradesh	Hamirpur
131	Himachal Pradesh	Kangra
132	Himachal Pradesh	Kinnaur
133	Himachal Pradesh	Kullu
134	Himachal Pradesh	Lahaul and Spiti
135	Himachal Pradesh	Mandi
136	Himachal Pradesh	Shimla
137	Himachal Pradesh	Sirmaur
138	Himachal Pradesh	Solan
139	Himachal Pradesh	Una
140	Jammu & Kashmir	Anantnag
141	Jammu & Kashmir	Bandipore
142	Jammu & Kashmir	Baramulla
143	Jammu & Kashmir	Budgam

Sl No	Name of the State/UT	Name of the district
144	Jammu & Kashmir	Doda
145	Jammu & Kashmir	Ganderbal
146	Jammu & Kashmir	Jammu
147	Jammu & Kashmir	Kargil
148	Jammu & Kashmir	Kathua
149	Jammu & Kashmir	Kishtwar
150	Jammu & Kashmir	Kulgam
151	Jammu & Kashmir	Kupwara
152	Jammu & Kashmir	Leh
153	Jammu & Kashmir	Poonch
154	Jammu & Kashmir	Pulwama
155	Jammu & Kashmir	Rajouri
156	Jammu & Kashmir	Ramban
157	Jammu & Kashmir	Reasi
158	Jammu & Kashmir	Samba
159	Jammu & Kashmir	Shopian
160	Jammu & Kashmir	Srinagar
161	Jammu & Kashmir	Udhampur
162	Jharkhand	Bokaro
163	Jharkhand	Chatra
164	Jharkhand	Dhanbad
165	Jharkhand	Dumka
166	Jharkhand	Garhwa
167	Jharkhand	Giridih
168	Jharkhand	Godda
169	Jharkhand	Gumla
170	Jharkhand	Hazaribagh
171	Jharkhand	Jamtara
172	Jharkhand	Khunti
173	Jharkhand	Koderma
174	Jharkhand	Latehar
175	Jharkhand	Lohardaga
176	Jharkhand	Pakur
177	Jharkhand	Palamu
178	Jharkhand	East Singhbhum
179	Jharkhand	Ramgarh
180	Jharkhand	Ranchi
181	Jharkhand	Sahibganj
182	Jharkhand	Saraikela-Kharaswan
183	Jharkhand	Simdega
184	Jharkhand	West Singhbhum
185	Karnataka	Raichur
186	Karnataka	Yadgir
187	Kerala	Malappuram
188	Kerala	Palakkad
189	Kerala	Wayanad

Sl No	Name of the State/UT	Name of the district
190	Lakshadweep	Lakshadweep
191	Madhya Pradesh	Alirajpur
192	Madhya Pradesh	Anuppur
193	Madhya Pradesh	Balaghat
194	Madhya pradesh	Barwani
195	Madhya Pradesh	Bhind
196	Madhya pradesh	Chhatarpur
197	Madhya pradesh	Damoh
198	Madhya Pradesh	Dindori
199	Madhya pradesh	Guna
200	Madhya pradesh	Khandwa
201	Madhya Pradesh	Mandla
202	Madhya Pradesh	Niwari
203	Madhya Pradesh	Panna
204	Madhya pradesh	Rajgarh
205	Madhya Pradesh	Sidhi
206	Madhya pradesh	Singrauli
207	Madhya Pradesh	Tikamgarh
208	Madhya Pradesh	Umaria
209	Madhya pradesh	Vidisha
210	Maharashtra	Chandrapur
211	Maharashtra	Gadchiroli
212	Maharashtra	Gondia
213	Maharashtra	Nandurbar
214	Maharashtra	Osmanabad
215	Maharashtra	Washim
216	Manipur	Bishnupur
217	Manipur	Chandel
218	Manipur	Churachandpur
219	Manipur	Imphal East
220	Manipur	Imphal West
221	Manipur	Jiribam
222	Manipur	Kakching
223	Manipur	Kamjong
224	Manipur	Kangpokpi
225	Manipur	Noney
226	Manipur	Pherzawl
227	Manipur	Senapati
228	Manipur	Tamenglong
229	Manipur	Tengnoupal
230	Manipur	Thoubal
231	Manipur	Ukhrul
232	Meghalaya	East Garo Hills
233	Meghalaya	East Jaintia Hills
234	Meghalaya	East Khasi Hills
235	Meghalaya	North Garo Hills

Sl No	Name of the State/UT	Name of the district
236	Meghalaya	Ri Bhoi
237	Meghalaya	South Garo Hills
238	Meghalaya	South West Garo Hills
239	Meghalaya	South West Khasi Hills
240	Meghalaya	West Garo Hills
241	Meghalaya	West Jaintia Hills
242	Meghalaya	West Khasi Hills
243	Mizoram	Aizawl
244	Mizoram	Champhai
245	Mizoram	Kolasib
246	Mizoram	Lawngtlai
247	Mizoram	Lunglei
248	Mizoram	Mamit
249	Mizoram	Saiha
250	Mizoram	Serchhip
251	Nagaland	Dimapur
252	Nagaland	Kiphire
253	Nagaland	Kohima
254	Nagaland	Longleng
255	Nagaland	Mokokchung
256	Nagaland	Mon
257	Nagaland	Peren
258	Nagaland	Phek
259	Nagaland	Tuensang
260	Nagaland	Wokha
261	Nagaland	Zunheboto
262	Odisha	Angul
263	Odisha	Balangir/Bolangir
264	Odisha	Bargarh
265	Odisha	Boudh
266	Odisha	Deogarh
267	Odisha	Dhenkanal
268	Odisha	Gajapati
269	Odisha	Kalahandi
270	Odisha	Kandhamal
271	Odisha	Kendrapara
272	Odisha	Koraput
273	Odisha	Malkangiri
274	Odisha	Nabrangpur
275	Odisha	Nayagarh
276	Odisha	Nuapada
277	Odisha	Rayagada
278	Odisha	Sambhalpur
279	Odisha	Sundargarh
280	Punjab	Ferozpur
281	Punjab	Moga

Sl No	Name of the State/UT	Name of the district
282	Rajasthan	Baran
283	Rajasthan	Dholpur
284	Rajasthan	Jaisalmer
285	Rajasthan	Karauli
286	Rajasthan	Sirohi
287	Sikkim	East Sikkim
288	Sikkim	North Sikkim
289	Sikkim	South Sikkim
290	Sikkim	West Sikkim
291	Tamilnadu	Ramanathapuram
292	Tamilnadu	Virudhunagar
293	Telangana	Adilabad
294	Telangana	Bhadradri-Kothagudem
295	Telangana	Bhopapalli
296	Telangana	Jayashanker-Bhupalpally
297	Telangana	Khammam
298	Telangana	Komaram-Bheem-(Asifabad)
299	Telangana	Mancherial
300	Telangana	Peddapalle
301	Telangana	Warangal Rural
302	Tripura	Dhalai
303	Tripura	Gomati
304	Tripura	Khowai
305	Tripura	North Tripura
306	Tripura	Sepahijala
307	Tripura	South Tripura
308	Tripura	Unokoti
309	Tripura	West Tripura
310	Uttar Pradesh	Ambedkar Nagar
311	Uttar Pradesh	Auraiya
312	Uttar Pradesh	Azamgarh
313	Uttar Pradesh	Bahraich
314	Uttar Pradesh	Ballia
315	Uttar Pradesh	Balrampur
316	Uttar Pradesh	Basti
317	Uttar Pradesh	Chandauli
318	Uttar Pradesh	Chitrakoot
319	Uttar Pradesh	Deoria
320	Uttar Pradesh	Farrukhabad
321	Uttar Pradesh	Fatehpur
322	Uttar Pradesh	Gonda
323	Uttar Pradesh	Jaunpur
324	Uttar Pradesh	Kanpur Dehat
325	Uttar Pradesh	Kaushambi
326	Uttar Pradesh	Kushi Nagar
327	Uttar Pradesh	Maharajganj

Sl No	Name of the State/UT	Name of the district
328	Uttar Pradesh	Mau
329	Uttar Pradesh	Mirzapur
330	Uttar Pradesh	Pratapgarh
331	Uttar Pradesh	Sant Kabir Nagar
332	Uttar Pradesh	Shrawasti
333	Uttar Pradesh	Siddharthnagar
334	Uttar Pradesh	Sitapur
335	Uttar Pradesh	Sonebhadra
336	Uttar Pradesh	Sultanpur
337	Uttar Pradesh	Unnao
338	Uttarakhand	Almora
339	Uttarakhand	Bageshwar
340	Uttarakhand	Chamoli
341	Uttarakhand	Champawat
342	Uttarakhand	Dehradun
343	Uttarakhand	Haridwar
344	Uttarakhand	Nainital
345	Uttarakhand	Pauri Garhwal
346	Uttarakhand	Pithoragarh
347	Uttarakhand	Rudraprayag
348	Uttarakhand	Tehri Garhwal
349	Uttarakhand	Udham Singh Nagar
350	Uttarakhand	Uttarkashi
351	West Bengal	Bankura
352	West Bengal	Birbhum
353	West Bengal	Dakshin Dinajpur
354	West Bengal	Jhargram
355	West Bengal	Maldah
356	West Bengal	Murshidabad
357	West Bengal	Nadia
358	West Bengal	Purulia