

BANKING AT A GLANCE IN GUJARAT STATE – MARCH, 2018

PARAMETERS	March, 2016	March, 2017	GROWTH OVER March 2016	March, 2018	GROWTH OVER March 2017
TOTAL No. OF BRANCHES	9017	9325	308	9353	28
CATEGORY OF BRANCHES					
RURAL	3718	3663	-55	3596	-67
SEMI - URBAN	2119	2217	98	2249	32
URBAN	1211	1317	106	1330	13
METRO	1969	2128	159	2178	50
TOTAL	9017	9325	308	9353	28
KEY INDICATORS (Amt. Rs. in Crores)					
DEPOSITS	5,38,133 (9.78%)	6,23,787 (15.92%)	85,654	6,62,394 (6.19%)	38,607
ADVANCES	4,31,541 (11.31%)	4,60,030 (6.60%)	28,489	5,39,392 (17.25%)	79,362
CREDIT DEPOSIT RATIO	80.19	73.75	(-) 6.44	81.43	7.68
PS ADVANCES	1,83,927	2,20,217	36,290	2,27,008	6,791
(% Growth) (% to advances)	(20.90%) (47.44%)	(19.73%) (51.03%)		(3.08%) (49.35%)	
AGRI ADVANCES	61,438	72,212	10,774	79,488	7,276
(% Growth) (% to advances)	(13.17%) (15.85%)	(17.54%) (16.73%)		(10.08%) (17.28%)	
MSME ADVANCES	83,084	87,272	4,188	94,871	7,599
(% Growth) (% to advances)	(29.65%) (21.43%)	(5.04%) (20.22%)		(8.71%) (20.62%)	
WEAKER SEC.ADV	30,534	35,901	5,367	41,299	5,398
(% Growth) (% to advances)	(26.06%) (7.88%)	(17.58%) (8.32%)		(15.04%) (8.98%)	

Position of Kisan Credit Cards for the period ended					
	March, 2016	March, 2017	GROWTH OVER March 2016	March, 2018	GROWTH OVER March 2017
Accounts	29,41,544	29,26,889	-14,655	27,30,010	-1,96,879
Amount	31,987	35,648	3,661	43,941	8,293

AGENDA No.1

Confirmation of the proceedings of last meeting

The proceedings of the 156th meeting of State Level Bankers' Committee for the quarter ended December, 2017 held on 28th March, 2018 were circulated to all the members on 11th April, 2018. Subsequently, an addendum to the above proceedings of the meeting was circulated to all the members on 7th May, 2018. Since then, no comments / amendments have been received from any of the members, the House is requested to confirm the same.

AGENDA No.2

FOLLOW-UP ACTION ON PENDING ISSUES:

Sr.	Issues	Action taken
1	Pending approval of layout plan of RSETI, Ahmedabad.	<p>The Bank is continuously following up with concerned authorities. All the required documents were resubmitted on 07.06.2018. Assistant TDO, AMC advised the Bank to submit plan online as per new rules.</p> <p>Since, the matter persists since long, RDD, Govt. of Gujarat is requested to take up the matter with concerned district authority to expedite the approval of layout plan of RSETI, Ahmedabad.</p>
2	Development of online portal for sponsoring and tracking of loan application of State Govt. Sponsored Schemes	<p>Govt. of Gujarat has constituted a committee for "Developing a Common Web Portal for Bankable Schemes of Govt. of Gujarat". Two meetings of the Committee were held on 10th August, 2016 and 25th October, 2016.</p> <p>The rollout of the portal is still awaited.</p>
3	Updation of District Codes in CBS system of Banks in case of branches in newly formed district.	<p>SLBC vide letter dated 2nd April, 2018 requested Banks for updation of District Codes in CBS system in case of branches in newly formed districts.</p> <p>SLBC is yet to receive confirmation from concerned Banks.</p>
4	Issuance of order for physical possession by District Magistrate under SARFAESI Act 2002.	<p>As discussed during 156th meeting of SLBC, Banks were advised to provide the status of pending cases under SARFAESI Act with DM/CMM for physical possession which was submitted to Finance Dept., Govt. of Gujarat vide letter dated 22nd January, 2018.</p> <p>As information received from Banks, 546 cases are still pending against 853 total cases referred to Finance Dept., Govt. of Gujarat vide letter dated 22nd January, 2018.</p> <p>State govt. is requested to take up the matter once again with concerned District Magistrates in the</p>

matter so that large pendency of such cases is cleared.

AGENDA No.3

IMPLEMENTATION OF FINANCIAL INCLUSION :

3.1 Pradhan Mantri Jan Dhan Yojana (PMJDY)

Progress under Opening of Accounts, issuance of RuPay Cards and Aadhaar Seeding as of 09.05.2018 :

State	No. of Accounts opened			Aadhaar Seeded Accounts	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Card issued
	Rural	Urban	Total				
Gujarat	63,06,734	57,19,489	1,20,26,223	93,90,874	78.09%	96,86,392	80.54%

Bankwise details is enclosed as **Annexure-A.**

As per the above report, 78.09% of the PMJDY accounts have been seeded with Aadhaar number till 9th May, 2018. Also as per available report, 13.95% of total accounts are Zero Balance accounts.

As per the progress report dated 1st June, 2018 received from DFS, MoF, Gol, the Aadhaar Seeding in operative CASA accounts in the State stood at 80.60% and the average Aadhaar authentication stood at 48.80%, which is considerably below the National average of 82.60% and 55.50% respectively. Under Mobile Number Seeding, the performance of the State stood at 85.40% against the National Average of 81.40%. The Bankwise position is given in **Annexure-B.**

Banks are required to expedite the process of Aadhaar Seeding & Aadhaar Authentication in all operative CASA accounts as per directives of DFS, MoF, Gol.

3.1.1 Gram Swaraj Abhiyaan – 14th April, 2018 to 5th May, 2018

Department of Financial Services, Ministry of Finance, Govt. of India, vide their letter dated 06.04.2018 directed to observe the “Gram Swaraj Abhiyan” during 14.04.2018 to 05.05.2018 in 16,850 villages all across the Nation. In this identified list of 16,850 villages, 96 villages were included from the State of Gujarat. This campaign was mainly aimed at achieving saturation by providing universal coverage to people under identified programmes as PMJDY, PMJJBY and PMSBY.

The LDMs were advised to fix the targets under these schemes which is to be achieved during the campaign period. Financial Literacy Camps were conducted in all identified villages to create awareness amongst the people about the Financial Inclusion Schemes. Business Correspondents were also advised to make door-to-door survey for enrolment of beneficiaries under these schemes. **With the concentrated efforts of all stakeholders i.e. BCs, Banks, SLBC and Government authorities, the State achieved 129%, 132% and 113% of target allotted under PMJDY, PMJJBY and PMSBY schemes respectively at the end of the Campaign.**

3.1.2 Gram Swaraj Abhiyan-II in 115 Aspirational Districts – saturation of villages with population above 1,000 in respect of financial inclusion schemes by 15th August 2018.

DFS, MoF, Gol vide it's letter dtd. 29th May, 2018 informed that , it has been decided to launch the phase two of the Gram Swaraj Abhiyan in 45,137 villages of 115 identified Aspirational districts, all accross the Country. The campaign on financial inclusion is being organized from 1st June 2018 to 15th August 2018.

In Gujarat State, **the identified Aspirational districts are Narmada & Dahod and under this abhiyan total 758 villages have to be covered, of which 557 villages are in Dahod district and remaining 201 villages are in Narmada district.** During the abhiyaan, Target, Action plan and road map for coverage of uncovered population under financial inclusion schemes to be finalized and saturation to be achieved within given timeline.

The Banks were advised to undertake the following activities during the campaign:

- a. Opening of banking outlets (Branch or fixed Business Correspondent) within 5 KM distance for each of these villages.
- b. Activation of inoperative BC point.
- c. Opening of Jan-Dhan accounts for every unbanked adult in the villages.
- d. Distribution and activation of RuPay Cards.
- e. Aadhar and Mobile number seeding and Aadhar Authentication with consent of the account holder.
- f. Organising Financial Literacy Camps.
- g. Enrolment under PMJJBY for the period 01.06.2018 to 31.05.2019
- h. Enrolment under PMSBY for the period 01.06.2018 to 31.05.2019

LDM, Narmada & Dahod and Banks having operations in the identified districts are requested to put their wholhearted efforts for achievement of financial inclusion targets in identified villages during the abhiyaan.

3.1.3 Rejection of Government grant, welfare benefits and payments against procurement in small accounts and rejection in inoperative/ dormant accounts.

During 154th SLBC meeting, the Member Banks have been informed that DFS, MoF, Gol vide letter dtd. 28th August'2017 forwarded a copy of the Notification no.G.S.R. 1038 (E) dtd. 21/08/2017 regarding Amendment to Prevention of Money-laundering (maintenance of Records) Rules, 2005 relating to Small accounts.

This above amendment was related to the Small accounts, which carries the following restriction:

- i. The aggregate of all credits in a Financial year does not exceed Rupees one lakh
- ii. The aggregate of all withdrawals and transfers in a month does not exceed rupees ten thousand, and;
- i. The balance at any point of time does not exceed rupees fifty thousand

Through the above amendment, following proviso was inserted namely :-

“Provided that this limit on balance shall not be considered while making deposits through government grants, welfare benefits and payment against procurements.

Further, DFS, MoF, Gol vide it's letter dtd. 1st June, 2018 informed IBA that it has come to notice that Government grants/ welfare benefits credit in small accounts is not allowed by many Banks, thus leading to denial of benefits to small account holders. Reiterating the provisions of G.S.R. 1038(E) dtd. 21st August'2017, it is advised that all Banks should comply with the directives of these guidelines. Moreover, referring to the IBA circular, it is advised that scholarship accounts and such accounts where Govt. benefits are received should be allotted a separate product code so that stipulation of inoperative/ dormant accounts due to non-operation does not apply while crediting proceeds. **DFS, MoF, Gol letter dtd. 1st June, 2018 is given as Annexure-C.**

Therefore, Banks may take note of the same and ensure compliance so as to avoid cropping up of further concern on this matter.

3.2 Social Security Schemes

3.2.1 PMSBY and PMJJBY

Progress in enrollments and claim settlement %age under Pradhan Mantri Suraksha Bima Yojana (PMSBY) & Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) as of 30.04.2018 is as below:

Particulars	PMJJBY	PMSBY
Total enrollment	20,31,605	50,08,084
Claims lodged	8,411	1,672
Claims Settled	7,772	1,443
Settlement %age	92.19%	86.30%

Further, the due date of renewal of PMJJBY and PMSBY was 01-June-2018 and DFS, MoF, Gol vide it's letter dtd. 10th May'2018 advised all Banks/ Insurance Companies to ensure that all branches attain 100% renewal in PMSBY and at least 95% in PMJJBY.

The Bank wise enrolment under Social Security Schemes is attached as Annexure-D1.

3.2.2 Atal Pension Yojana (APY)

The total enrolments under APY for last four years is as below:

Particular	FY 15-16	FY 16-17	FY 17-18	FY18-19 (upto 26.05.2018)	Total
Total no. of enrolments	1,34,563	1,08,460	2,08,487	20,564	4,72,074
Average Enrolment per branch*	16	13	24	Not applicable	54

*Total no. of authorized branches for APY in the State is 8663

From the above table, it is apparent that Banks have considerably improved their performance under APY during FY2017-18, however, still it is far behind from the targets given for the financial year (The targets for FY2017-18 was as below):

- a. Major Banks may monitor the progress of branches to reach 15 Accts by end of Q1, 30 Accts by end of Q2 , 50 Accts by end of Q3 an 70 Accts by end of Q4.
- b. RRBs may aim for 10 for Q1, 20 in Q2 and 35 in Q3 and 50 by Q4.

The Bank wise achievement of targets for FY 2017-18 is attached as Annexure-D2. Moreover, in category wise achievement RRBs scored first with 79%

achievement, PSUs stood second with 41% achievement and Private Banks stood third with 24% achievement.

BGGB, Canara Bank & Vijaya Bank are the only three Banks which have achieved their annual target during FY2017-18.

PFRDA is yet to provide the targets for FY2018-19, however, Banks may take into consideration the previous year targets for assessment of progress under the scheme in current financial year till the fresh targets are not received.

Besides making new enrolments under the scheme, Banks to also ensure **to increase the persistency ratio** under the scheme. Awareness to be created amongst the people to regularly contribute as per the scheme plan so as to avail the secured pension benefits.

PFRDA vide it's letter dtd. 28th May'2018 informed that **SLBC-Gujarat has been nominated for "Best Performing SLBC for performance under APY during FY2017-18"** and the felicitation will be held during the "National Conference on implementation of APY" on 12.06.2018 at New Delhi.

APY "Winning Wednesday" Campaign for inclusive participation and recognition

PFRDA vide it's mail dtd. 21st May'2018 informed that it is proposed that all Banks/DoP shall be empowered to conduct **co-branded (with DFS/PFDA) APY login day on every Wednesday in the Brand Name of "Winning Wednesday(WW)"** on continuous basis. The key features of the campaign are as below:

- i. The login day target for the branch should be 5 accounts or more per branch.
- ii. The timelines for assessing the performers under "Winning Wednesday" shall be for 2 Days, Wednesday & Thursday. The additional one day i.e. Thursday shall be given to ensure the files uploaded late are considered for reckoning.
- iii. These login days – Winning Wednesday are independent of the campaign launched by DFS/PFRDA. However, during National Campaigns, WW shall be a complimentary one to support National Campaign Performance.

Therefore, Banks may instruct all their authorize branches to enroll minimum 5 accounts on the Wednesday of every week.

3.3 Financial Inclusion Plan : Road Map for providing regular Banking services in Villages / Unbanked Centres.

A. Opening of Banking Outlets in Unbanked Rural Centres as per Rationalisation of Branch Authorisation Policy (Revised guidelines dtd. 18th May'2017)

RBI vide it's letter dtd. 18th May'2017 issued the revised guidelines on Rationalization of Branch Authorisation Policy in which several changes were brought in alongwith redefining of the "Banking Outlets".

As per the above guideline, State Level Bankers Committees (SLBC) shall enable the Banks to have information on Unbanked Rural Centres. In view of this, SLBC, Gujarat introduced a portal wherein all Banks have updated the details of "Banking Outlet" present in Tier 5 and 6 centres in the State. After receiving updates from Banks, SLBC enlisted the "Unbanked Rural Centre (URC)" and displayed the same on it's website. This list will facilitate Banks to choose/ indicate the place where they wish to open a "Banking Outlet".

In the above list of “**Unbanked Rural Centre (URC)**” the details of “Banking Outlet” details of Payment Banks, Local Area Bank and licensed Urban Co-operative Bank is not available. As soon as this details will become available with SLBC, same will be updated in the list of “Unbanked Rural Centre (URC)”.

B. Opening of “Banking Outlet” in villages having population above 5000, in light of the revised guidelines on rationalisation of Branch Authorisation Policy :

RBI vide letter No. FIDD.CO.LBS.BC.No. 31 / 02.01.001 / 2016-17 dated 08th June, 2017, advised SLBC Convenor Banks to review and identify the Unbanked Rural Centres (URCs) in villages with population above 5,000, in light of the revised guidelines on rationalisation of Branch Authorisation Policy and ensure that such unbanked rural centres in villages with population above 5000, if any, are banked forthwith by opening of Banking outlet. **A confirmation stating that all Unbanked Rural Centres (URCs) in villages with population above 5000 have been Banked to be furnished to RBI latest by December 31, 2017.**

However, with completion of the timeline for opening of branches, **out of the 351 “Unbanked Rural Centres” in the State, the “Banking Outlet” is present in only 34 centres and in 317 centres, it is not present.**

Out of remaining 317 centres, 15 centres have been earmarked by “Ujjivan Small Finance Bank Ltd.” & one centre by “Jana Small Finance Bank” for opening of “Banking Outlets”. The updated list of these centres alongwith marking made by the Banks for opening of “Banking Outlet” is made available on SLBC website.

Member Banks are, therefore, requested to expedite the opening of “Banking-outlet” in remaining 317 villages. The district-wise gap in opening of “Banking-outlet” in identified villages is given as **Annexure-E**.

C. Branch Authorization for Banks not having general permission – Prompt Corrective Action (PCA)

RBI vide letter dtd. 18th April’2018 invited reference to para 6.1 of RBI Circular DBR No. BAPD.BC.69/22/01.001/2016-17 dtd. 18th May, 2017, in terms of which Domestic Schedule Commercial Banks from whom general permission for opening all their branches has been withdrawn, may not approach Reserve bank for permission to open Banking Outlets in Tier 5 and 6 Centres.

Further, it is clarified that there is no bar on the Banks under PCA, on opening of Banking Outlets in rural centres other than Brick & Mortar branches for fulfilling financial inclusion obligations. DFS, MoF, GoI while reiterating the same, advised that this clarification may be considered while finalizing the action plan for opening Banking Outlets in uncovered areas.

D. Deployment of additional BCs in locations not having Banking facilities within 5km:

DFS, MoF, GoI vide it’s letter dtd. 17th May, 2018 circulated the list of **9,039 uncovered villages** in different States of the Country where Banking services is not available in 5 Kms. vicinity, of which Gujarat State has 755 such centres. Further, it was also informed that there is an immediate need for deployment of BCs at inactive locations.

Further, through a separate letter dtd. 17th May'2018, DFS, MoF, Gol informed that Ministry of Rural Development has suggested that Self Help Group members are more suitable as BC for financial inclusion activities. For SHG members it will be an additional income and hence lower attrition is expected. Moreover, MoRD will provide for Tablet/ Micro ATM and there will not be any cost to Bank.

Therefore, LDMs may map such Villages of their district with allottee Bank branch and request them to deploy BCs as advised by DFS, MoF, Gol.

3.4 Financial Literacy Camps

The State has 49 Financial Literacy Centres (FLCs) set up in all districts by respective Lead Banks and RRBs sponsored by them. Out of the above 49 FLCs, 1 FLC is in Metro, 33 are in Semi-urban and 15 FLCs are in Urban areas, whereas no FLC is opened in Rural Areas.

Banks and FLCs were advised to organise the Financial Literacy Camps as per RBI letter dtd. 2nd March, 2017.

Moreover, as per the above mentioned RBI letter, FLCs were advised to conduct special camps for a period of one year beginning April 1, 2017 and the revised guidelines regarding conduct of special Financial Literacy Camp is yet to be received from RBI.

Conduct of Financial Literacy camps by FLCs for the quarter ended March-2018

Sr. No.	Bank	No. of FLC opened by the Bank	No. of Special Camps conducted	No. of Target Specific camps conducted
1	Dena Bank	10	166	289
2	State Bank of India	9	88	236
3	Bank of Baroda	14	89	241
4	Baroda Gujarat Gramin Bank	06	86	145
5	Dena Gujarat Gramin Bank	05	45	136
6	Saurashtra Gramin Bank	05	101	174
	Total	49	575	1221

Conduct of Financial Literacy camps by Rural branches for the quarter ended March-2018 :

Total 7,942 camps have been conducted by **2,553 Rural branches** of Scheduled Commercial (Including RRBs) during the quarter ended March 2018. The category wise %age target achievement by Banks is as below :

Sr.	Category of Bank	Rural full fledged branch	Target of Financial Literacy Camps	Total no. of Camps conducted	% age Target Achiv.
1	Public Sector Banks	1,703	5,109	5,111	100%
2	RRBs	506	1,518	1,569	103%
3	Pvt. Sector Banks	344	1,032	1,262	122%
4	Small Finance Bank	0	0	0	-
	Total	2,553	7,659	7,942	104%

The Bank wise %age of Target achievement is given as **Annexure-F.**

Financial Literacy Week : 04th June'18 – 08th June'18

The concept of observing a week as "Financial Literacy Week (FLW)" was conceived in the year 2016 and a standard set of activities was prescribed across the country during 2017 wherein the week from June 5-9, 2017 was observed as FLW.

On similar lines, RBI plan to observe the first week of June this year (June 4-8, 2018) as FLW with the theme of "Consumer Protection". The theme of the FL Week is to create awareness among the consumers of financial services about their rights, responsibilities, good practices and resolution mechanisms in a fast changing digital financial landscape. Financial Literacy Posters have been prepared on the following four topics for the trainers and the general public and will be hosted on the financial education webpage of the RBI website under Downloads Tab -> FL week 2018 :

- a. Risk vs. Return
- b. Grievance Redressal mechanism
- c. Customer Liability for unauthorized electronic banking transactions &
- d. Good practices for a safe digital banking experience

The following activities have been planned for the financial literacy week:

- I. All banks to advise their Financial Literacy Centres (FLC) to conduct special camps on each of the five days in backward/unbanked areas.
- II. All bank branches in the country to display A3 size posters on the four messages in the local language in a prominent place inside the branch premises. These posters will continue to be displayed for at least six months in the branch premises after the Financial Literacy week. Flyers may be distributed to branch customers.

3.5 Rural Self Employment Training Institutes (RSETI):

A. Progress in construction of RSETI premises

No.	Particulars	No. of District	Name of Districts
1	RSETIs functioning in own building	14	Amreli, Banaskantha, Bharuch, Kheda, Kutch, Jamnagar, Junagadh, Mehsana, Patan, Porbandar, Rajkot Sabarkantha, Gandhinagar and Valsad
2	RSETIs functioning in Building allotted by the Govt.	1	Bhavnagar
3	Land yet to be allotted	1	Mahisagar
4	Pending for approval of layout plan at District Authority	1	Ahmedabad
5	Tendering under process and approval lying at Bank Level	5	Chhota-udepur, Narmada, Surat, Panchmahal and Tapi
6	Construction work under progress	6	Anand, Dangs, Dahod, Navsari, Vadodara and Surendranagar
Total		28	

As MoRD, GoI has brought a closure clause for the infrastructure development aspect of the RSETIs w.e.f. 01.04.2015, Lead Banks in remaining 5 newly carved districts

(Aravalli, Botad, Devbhoomi Dwarka, Gir Somnath and Morbi) have decided to impart necessary trainings as per existing set up.

B. Issues related to Allotment of land for construction of RSETI premises

Approval of lay out plan of RSETI, Ahmedabad building is still pending despite the matter being persued since last two years. Moreover, the matter was also taken up by RBI vide its letter dated 4th December, 2017 to the Chief Secretary, Govt. of Gujarat.

As informed by Bank of Baroda, allotment / re-allotment of land for Mahisagar is still pending. Moreover, State Bank of India has requested District Authority for allotment of suitable land for RSETI, Bhavanagar.

Govt. of Gujarat is requested to resolve this issue to enable the bank to start construction work of RSETI Ahmedabad.

C. No. of training programmes conducted by RSETIs and Settlement Ratio

Quarter ended	No. of training programmes conducted during the year 2017-18	Cumulative no. of training programmes since inception	No. of beneficiaries trained during the year 2017-18	Cumulative no. of beneficiaries trained	Cumulative no. of trained beneficiaries settled		
					Through Bank finance	Through own sources	Total
March 2018	775	6,435	22,359	1,94,190	57,516 (29.62%)	77,449 (39.88%)	1,34,965 (69.50%)
Categorywise Cumulative no. of trainees							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
March 2018	32,211 (16.59%)	58,578 (30.17%)	68,439 (35.24%)	1,63,201 (84.04%)	10,762 (5.54%)	24,200 (12.46%)	

(Figures in brackets show categorywise percentage of number of trainees)

Districtwise details are given as **Annexure-G**.

3.6 Call Centre Services –Toll Free Number - 1800-233-1000 for PMJDY and Toll Free Number - 1800-233-8944 for PMMY

As per instructions of Department of Financial Services, Ministry of Finance, Govt. of India, a Call Centre is being operationalized by SLBC (Gujarat) for attending the enquiries and for grievance redressal of the general public under Pradhan Mantri Jan-Dhan Yojana (PMJDY), Social Security Schemes and Pradhan Mantri MUDRA Yojana (PMMY) in Gujarat.

Total expenses incurred during the quarter ended March 2018 are as under;

Sr. No.	Details	Expenses (Rs.)
1	Remuneration	1,44,000.00
2	Telephone expenses	11,636.00
	Total	1,55,636.00

The bank wise details of proportionate expenses for the quarter ended March 2018 has been conveyed to Member Banks by SLBC vide letter no. GMO/ SLBC-Call Centre/363/ 2017 dated 2nd April, 2018.

Pending Banks are requested to remit their contribution.

Details of calls received & expenses incurred during last four quarters:

Name of the Month	June-2017	Sept.-2017	Dec.-2017	March-2018	Total
Number of Calls	1,331	1,292	1,196	1,907	5,726
Total Expenses (in Rs.)	83,075	1,16,967	1,16,871	1,55,636	4,72,549

Till the year ended March 2018, total 30,932 calls are received. Out of which, 29,497 calls were enquiry calls and 1,435 calls were complaint calls.

AGENDA No.4

OTHER AGENDA

4.1 Progress under Pradhan Mantri MUDRA Yojana (PMMY)

The progress under the Scheme for FY 2017-18 is as under:

(Rs. in crores)

Particular	Shishu		Kishore		Tarun		TOTAL	
	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.
Banks	396997	1117	140940	3004	36092	2652	574029	6773
Other Agency	833459	2389	83152	1332	10581	708	927192	4429
Total	1230456	3506	224092	4336	46673	3360	1501221	11202

Agencywise details are given in **Annexure-I.**

Against the disbursement target of Rs.7,300 crore, Banks have achieved disbursement of Rs.6773 crore i.e. 92.78% for the FY 2017-18.

Banks are requested to communicate their targets under the scheme allocated for the State of Gujarat for FY 2018-19 to SLBC.

4.2 Implementation of “Stand up India”

Cummulative progress as of 18th May, 2018 under Stand Up India in Gujarat is as under;

Sanctions		Disbursements	
Accounts	Amount (Rs. in crore)	Accounts	Amount (Rs. in crore)
3,856	1,081	3,052	668

The Bankwise details are given in **Annexure-J.**

Since the performance under the scheme is not up to the mark, all stakeholders are requested to take note of the following action points to improve performance during the current financial year.

- Branches and LDMs have to visit the Standupmitra portal on regular basis.
- DIC, Banks, NABARD and SIDBI have to organise the seminar / workshop / townhall meeting to impart more awareness of the scheme in the State.

- Display of Banner / Poster showing the salient features of the scheme at Branch / ATM premises.
- DIC / NABARD / SIDBI may give advertisements through newspaper or local media to make wide publicity of the scheme.
- SC / ST welfare and Women development department may take lead to generate good number of application under the Scheme.
- Review the bankwise performance thoroughly during the DLCC meeting and instruct the lagging banks to improve upon the performance.

4.3 Pradhan Mantri Awas Yojana (Urban)–Credit Linked Subsidy Scheme

As of 30th April, 2018, total Rs.1,045 crores subsidy has been disbursed to the 48,334 beneficiaries in the State. The Bankwise details are given in **Annexure-K**.

Banks are requested to look into the performance and instruct the branches to give the wholehearted contribution for better performance under the scheme.

4.4 Pradhan Mantri Awas Yojana – Gramin

SLBC in its 156th meeting had approved simplified application form for loan under PMAY-Gramin. Banks are requested to circulate the same among the branches and advise them to consider loan applications under the scheme on merits.

4.5 Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY).

Agriculture & Co-operation Department, Government of Gujarat vide their GR No. PFB-102018-1141-K.7 dated 5th April, 2018 has issued guidelines for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) for Kharif-2018 and Rabi-Summer 2018-19 seasons. A copy of the GR issued by Government of Gujarat has been circulated by SLBC vide letter dated 13.04.2018.

The scheme is compulsory for all the farmers including share croppers, tenant farmers growing notified crops in notified area and availing Seasonal Agriculture Operations (SAOs) loans from Banks / Financial Institutions (i.e. loanee farmers). In case of loanee farmers, the important dates/timeline to be adhered by branches for Kharif-2018 season are as under.

Sr.	Timeline for	Date for Banana and castor crops	Date for all other Kharif crops
1	Loaning period to be considered	Loans sanctioned from 01.01.2018 to 31.08.2018	Loans sanctioned from 01.01.2018 to 15.07.2018
2	Generating crop insurance proposal form on i-khedut portal by farmers	31.08.2018	15.07.2018
3	Submission of proposal form by farmers to branch	2 working days after cutoff date as mentioned above i.e. 04.09.2018	2 working days after cutoff date as mentioned above i.e. 17.07.2018
4	Deduction of premium by branch	2 working days after submission of proposal to Bank i.e. 06.09.2018	2 working days after submission of proposal to Bank i.e. 19.07.2018
5	Online data entry by Banks on compulsory mode	25.08.2018*	25.07.2018

6	Submission of consolidated declaration and insurance premium by branch to Insurance Company	15.09.2018	31.07.2018
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Banks are requested to pass on necessary instructions to their branches to adhere to the timeline as above so that any farmer may not be deprived from the benefits of the scheme.

***Since the last date of sanction/disbursement for the purpose of crop insurance coverage in case of Castor and Banana crops is 31.08.2018, the timeline for online data entry by Banks on compulsory mode is 25.08.2018 needs to be extended. It is requested that Agriculture, Farmers' Welfare & Cooperation Department may take the cognisance and extend the date for online data entry by Banks atleast up to 10.09.2018.**

Bank of Baroda vide their letter dated 08.06.2018 have informed that AIC of India is denying the payment of crop insurance for Kharif-2016 season in respect of Chikhalia branch of the Bank. As a result, the Bank is unable to extend the benefit of the scheme and aggrieved farmers are repeatedly staging Dharna of Media personnel and thereby creating disturbance in the daily functioning of the branch.

The Agriculture department, Govt. of Gujarat is requested to instruct the AIC of India to resolve the issue immediately to avoid any unpleasant law and order situation.

4.6 Continuation of 4% interest subvention scheme and procedure for Banks to pass on interest subvention to farmers and lodging claims with GoG.

The Department of Agriculture, Farmers' Welfare & Co-operation, Government of Gujarat vide their GR No. SMB-16-2017-1486-CH dated 17.04.2018 have informed about continuation of 4% interest subvention scheme during the year 2018-19 in respect of short term crop loans sanctioned / disbursed by Banks for the **period from 01.04.2017 to 30.09.2017** and repaid as per Prompt Payer Scheme. Further, Registrar, Co-operative Societies vide their letter dated 23.05.2018 clarified the applicability of the scheme to Nationalised Banks, Private Banks and RRBs. The operational guidelines and mode of lodging claims with Government of Gujarat will be the same as conveyed earlier.

Banks are requested to implement the scheme whole heartedly and ensure extending benefits of the scheme to all eligible farmers and timely lodging of claims. A copy of the said GR and letter is enclosed as **Annexure-L.**

The Registrar, Co-operative Societies, Government of Gujarat vide their letter dated 18.05.2018 has reiterated the modality of extending benefit of interest subvention scheme to eligible farmers. As per the operational guidelines of the scheme, eligible amount of interest subvention is to be provided to eligible farmers upfront in his/her crop loan account immediately on repayment of entire crop loan with interest by

farmers. Subsequently, the claims for reimbursement of interest subvention is to be lodged by Banks with Government of Gujarat.

Banks are requested to pass on necessary instructions to branches regarding adherence to the operational guidelines of the scheme. A copy of above mentioned letter is attached as **Annexure-M.**

4.7 Announcement of new scheme for establishment of dairy unit with 12 milch animals.

The Department of Agriculture, Farmers' Welfare & Co-operation, Government of Gujarat vide their GR No. CDS/132017/94/P.1 dated 17th April, 2018 has announced a new scheme for establishment of dairy units with 12 milch animals. A copy of the GR has been circulated by SLBC vide letter no. FGMO/AHM//SLBC-103/406/2018 dated 01.05.2018.

Main features of the scheme are as below:

- i. Subsidies will be made available for purchase of 12 milch animals (cow / buffallow) and new construction of dairy farm as per prescribed criteria.
- ii. Interest subsidy will be available @ 7.50% for 5 years on finance extended by Banks for purchase of milch animals in FY 2018-19.
- iii. For construction of dairy farm as per prescribed criteria, subsidy will be provided @ 50% of the cost or Rs.1.50 lakh whichever is lower.
- iv. In addition to these, capital subsidies will also be available for electric chaf cutter, fogger system, milking machine and cattle insurance.

The GR of the scheme with eligibility criteria, operational guidelines for Banks and other details are attached as **Annexure-N.** Banks are requested to circulate the same among the branches in the State and advise them to extend the benefits of the scheme to eligible borrowers.

4.8 Announcement of new subsidy scheme for salt producers for purchase of solar pump set.

The Department of Industries and Mines, Government of Gujarat vide their GR No. NMK-102014-526515-CH dated 24th October, 2017 has announced a new subsidy scheme for purchase of solar pump by salt producers. On purchase of solar pump system by salt producers, subsidy @ 80% of the cost of the solar pump is being provided to salt producers. Since a solar pump system costs in the range of ₹ 1.50 to 2.50 Lakhs, salt workers are not rich enough to spend such amount upfront and hence they take recourse to private lending which is costing very high.

Under the circumstances, the Joint Commissioner of Industries (Salt/Textile), Government of Gujarat vide e-mail dated 25th May, 2018 have informed that the department is in the process of devising a mechanism of forwarding loan applications for purchase of solar pump by salt producers from District Industrial Centres (DICs) to Banks. In this regard, Banks are requested to inform their branches to honour loan

applications sponsored by respective DICs and consider the same for sanction on merits. A copy of above mentioned GR and draft revised guidelines is attached as **Annexure-O.**

4.9 Doubling of Farmers' Income by 2022.

RBI vide circular RBI/2016-17/66, FIDD.CO.LBS.BC.No. 16/02.01.001/2016-17 dated 29.09.2016 communicated the strategy to achieve the goal of "Doubling Farmers income by 2022".

Representative of NABARD is requested to apprise the house on the matter.

4.10 Announcement of "Mukhyamantri Apprenticeship Scheme" by Government of Gujarat.

The National Policy of Skill Development and Entrepreneurship 2015 focuses on Apprenticeship as one of the key programme for creating skilled man power in India. The policy proposes to pro-actively work with industry including MSME Sector to facilitate ten-fold increase in Apprenticeship opportunity in the country by 2020. To achieve this target, Government of India, through National Apprenticeship Promotion Scheme (NAPS) has incentivised employers employing apprentices.

DFS, MoF, Gol vide its letter dated 19.05.2017 addressed to all Public Sector Banks informed that Govt. of India has brought reforms and amendments in the Apprenticeship Act, 1961 and Rules in December, 2014. Banking activities are covered under this Act. Moreover, it was also informed that Indian Banks Association (IBA) has been advised to review the model scheme circulated in February, 1993. Letter dated 19.05.2017 issued by DFS, MoF, Gol is attached as **Annexure-P1.**

In furtherance of the incentives available under NAPS, The Director, Employment & Training and Managing Director, Gujarat Skill Development Mission vide their letter has informed that the Government of Gujarat has recently announced "Mukhyamantri Apprenticeship Scheme". A copy of the letter has been circulated by SLBC vide letter no. FGMO/SLBC-4/402/2018 dated 25.04.2018 and also attached as **Annexure-P2.**

The Scheme envisages engagement of one lakh apprentices during the current fiscal in the State by both private and Government Sectors. Under the Scheme, incentives are also available to employers through National Apprenticeship Promotion Scheme (NAPS).

Further, as per NAPS, Central / State Government will reimburse the prescribed stipend payable to apprentices engaged by employers. Therefore, the cost to the organisation will be nominal in implementing the Scheme.

Banks are once again requested to take up the matter with their Head Office for implementation of the Scheme in the State.

4.11 Targets under Annual Credit Plan 2018-19.

The Annual Credit Plan (ACP) of the State for FY 2018-19 has been prepared by consolidation of ACPs of all 33 districts. The same is being presented before the house for information.

(Amount in Rs. Crores)

Sr.	Priority Sector	Target 2018-19	
		A/c	Amt.
1	Total Agriculture	4862158	71080
1.1	Crop Loan	3777229	46537
1.2	Term Loan (Farm credit)	810104	16899
1.3	Agri. Infrastructure and Ancillary Activities	274825	7644
2	MSME	1081663	39080
3	Education	43766	1474
4	Housing	117813	10466
5	Other PSA	258699	6127
6	Total PSA	6364099	128227

The Bank / District wise ACP for FY 2018-19 is attached as **Annexure-Q.**

AGENDA No.5

REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE QUARTER ENDED MARCH, 2018 :

During the year 2017-18, total number of bank branches increased by 28 taking the total network of branches from 9325 as of March, 2017 to 9353 as of March, 2018 in the State as per the details given in **Annexure- 1.**

BRANCH EXPANSION

Particulars	For the year ended			
	2015-16	2016-17	2017-18	Variation over March, 2017
Bank Group				
State Bank Group	1377	1419	1277	-142
Nationalised Banks	4012	4109	4145	36
RRBs	739	747	767	20
GSCB / DCCBs	1333	1338	1376	38
GSCARDB	181	181	181	0
Private Sector Banks	1375	1531	1607	76
Total	9017	9325	9353	28

DEPOSITS GROWTH :

The aggregate deposits of the banks in Gujarat increased by 38,607 crores in absolute terms from Rs.6,23,787 crores as of March, 2017 to Rs.6,62,394 crores as of March, 2018 registering growth of 6.19% as against 15.92% growth for the previous year.

The banks groupwise deposit growth and level as of March, 2018 are given below. The bankwise and districtwise details are given in **Annexure – 1A & 1B.**

(Rs. in Crore)

Bank Group	FOR THE YEAR ENDED			Absolute growth over March, 2017
	2015-16	2016-17	2017-18	

State Bank Group	1,13,489 (8.73%)	1,34,535 (18.54%)	1,38,950 (3.28%)	4,415
Nationalised Banks	2,94,682 (7.62%)	3,31,195 (12.39%)	3,36,046 (1.46%)	4,851
RRBs	9,414 (16.04%)	11,922 (26.64%)	12,599 (5.68%)	677
GSCB (DCCBs)	21,934 (8.83%)	24,858 (13.33%)	26,567 (6.87%)	1,709
GSCARDB	243 (0.00%)	274 (12.76%)	263 (-) 4.01%	(-) 11
Pvt. Sector Banks	98,371 (17.83%)	1,21,003 (23.01%)	1,47,969 (22.29%)	26,966
TOTAL	5,38,133 (9.78%)	6,23,787 (15.92%)	6,62,394 (6.19%)	38,607

(Figures in the brackets indicate % growth over previous year).

The highest percentage-wise growth was registered by Private Sector Banks (22.29%), followed by GSCB (6.87%), RRBs (5.68%), State Bank of India Group (3.28%), Nationalised Banks (1.46%) and GSCARDB (4.01%) registered negative growth.

The **NRI deposits** increased by Rs.4,831 crores and stood at Rs.71,683 crores forming 10.82% of the total deposits as of March, 2018 as against Rs. 66,852 crores (10.72%) as of March, 2017.

CREDIT EXPANSION :

During the period under review, the aggregate credit increased by Rs.79,362 crores in absolute terms from Rs. 4,60,030 crores as of March, 2017 to Rs. 5,39,392 crores as of March, 2018 registering a growth of 17.25%, as against a growth of 6.60% for the previous year.

The banks groupwise credit growth and level as of March, 2018 are given below. The bankwise and districtwise details are given in **Annexure – 1A & 1B.**

(Rs. in Crores)

Bank Group	FOR THE YEAR ENDED			Absolute growth over March, 2017
	2015-16	2016-17	2017-18	
State Bank Group	90,874 (13.63%)	90,395 (-) 0.53%	1,01,111 (11.85%)	10,716
Nationalised Banks	1,94,765 (4.57%)	1,95,079 (0.16%)	2,06,248 (5.73%)	11,169
RRBs	5,307 (21.58%)	6,350 (19.65%)	7,517 (18.38%)	1,167
GSCB (DCCBs)	15,052 (3.38%)	16,086 (6.87%)	17,141 (6.56%)	1,055
GSCARDB	563 (-) 1.40%	558 (-) 0.89%	578 3.58%	20
Pvt. Sector Banks	1,24,980 (22.54%)	1,51,562 (21.27%)	2,06,797 (36.44%)	55,235
Total	4,31,541 (11.31%)	4,60,030 (6.60%)	5,39,392 (17.25%)	79,362

(Figures in the brackets indicate % growth over previous year).

During the year 2017-18, the overall growth in outstanding advances was 17.25%, which was mainly contributed in percentage terms by Private Sector Banks (36.44%) followed by RRBs (18.38%), SBI (11.85%), GSCB (6.56%), Nationalised Banks (5.73%) and GSCARDB (3.58%).

CREDIT DEPOSIT RATIO:

The Bank groupwise Conventional CD Ratio is given below:

Bank Group	FOR THE YEAR ENDED			Variation over March, 2017
	2015-16	2016-17	2017-18	
State Bank Group	80.07	67.19	72.77	5.58
Nationalised Banks	66.09	58.90	61.38	2.48
RRBs	56.38	53.26	59.66	6.40
GSCB / DCCBs	68.80	64.71	64.52	(-) 0.19
Pvt. Sector Banks	127.05	125.25	139.76	14.51
Conventional CD Ratio	80.19	73.75	81.43	7.68

The CD Ratio as of March, 2018 increased by 7.68% over March, 2017 and stood at 81.43%.

As per the RBI guidelines, the **CD Ratio, inclusive of RIDF**, for the State as a whole is as under:

(Rs./ Crores)				
Advances	RIDF	Total	Deposits	CD Ratio
5,39,392	24,210	5,63,602	6,23,787	90.35

CD Ratio Below 40%

As of March, 2018, the CD Ratio in the following 10 (Ten) districts is below 40% where the all Stakeholders are required to put in special efforts to increase the same.

Sr.	Name of District	CD Ratio March, 2016	CD Ratio March, 2017	CD Ratio March, 2018	Variation over March, 2017
1	Dangs	13.75	10.87	10.96	0.09
2	Navsari	19.60	20.61	22.68	0.07
3	Anand	22.72	22.61	30.80	8.19
4	Porbandar	22.93	24.23	25.89	1.66
5	Kheda	31.47	29.17	35.23	6.06
6	Tapi	34.77	29.72	29.83	0.11
7	Mahisagar	36.20	30.46	34.52	4.06
8	Dahod	38.86	33.18	34.96	1.78
9	Kutch	38.24	36.45	36.04	(-) 0.41
10	Devbhoomi Dwarka	33.31	33.45	37.08	3.57

From the above table, it can be seen that CD Ratio in 9 districts is increased over March, 2017 except Kutch district, it has marginally decreased over March 2017. The

Lead District Managers of the above ten districts are requested to initiate immediate action to improve CD Ratio.

As of March 2018, the Dangs (10.96%) in the State is having CD Ratio below 20%.

PRIORITY SECTOR LENDING :

An analysis of the performance in terms of the targets is presented as under :

- I. The % wise growth under various areas of priority sectors in respect of **All Banks (Excluding RRBs)** was as under :

(Rs./Crores)

Parameter	Bench-mark	Outstanding as of				Absolute Growth over March, 2017	% increase over March, 2017
		March, 2017	% Achi. of NBC	March, 2018	% Achi. of NBC		
Priority Sectors	40%	2,14,453	50.31	2,20,260	48.25	5,807	2.71
Agri. Adv.	18%	68,087	15.97	74,649	16.35	6,562	9.64
Weaker Section Adv.	10%	33,651	7.89	38,385	8.41	4,734	14.07

(% of achievement based on total advances of previous year, as per RBI guidelines)

It reveals from the above data that the Priority Sector Advances have surpassed the benchmark. Though there is an increase in absolute growth in Agriculture Advances, but the benchmark level could not be achieved in Agriculture Advances and Weaker Section.

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

(Rs. /Crores)

Parameter	Bench-mark	Outstanding as of				Absolute Growth over March, 2017	% increase over March, 2017
		March, 2017	% Achi. of NBC	March, 2018	% Achi. of NBC		
Priority Sectors	75%	5,765	108.61	6,748	106.27	983	17.05
Agri. Adv.	18%	4,125	77.71	4,840	76.21	715	17.33
Weaker Section Adv.	15%	2,250	42.40	2,915	45.90	665	29.56

(% of achievement based on total advances of previous year, as per RBI guidelines)

Bankwise / Districtwise details are given in **Annexure - 2 & 3.**

RRBs have achieved / surpassed the stipulated benchmarks of 75%, 18% and 15% under Priority Sectors, Agriculture Advances and Weaker Sections respectively.

III. The **Bank groupwise** percentage share of various components of Priority Sector advances as of March, 2018 is as under :

Sector	State Bank of India	Nationalised Banks	Private Banks	Co-op Banks	RRBs	All Banks
PS ADVs	33.22%	54.29%	46.24%	92.65%	106.27%	49.73%
AGRI. ADVs	11.42%	17.66%	11.22%	79.76%	76.21%	17.41%
WS ADVs	8.50%	9.77%	4.94%	26.81%	45.90%	9.05%

From the above table, it can be observed that except the benchmark under PS Advances, Banks have not reached to stipulated benchmark under Agriculture Advances, Weaker Section Advances. Performance of SBI Group requires to be improved under all segments, whereas Nationalised Banks and Private Sector Banks need much improvement under Agriculture and Weaker Section advances.

The Member Banks which are below the benchmark (**as per Annexure-2**) are requested to improve their performance under Priority Sector, Agriculture and Weaker Section advances, so as to achieve the National Goals.

As per revised guidelines of RBI for Priority Sector, the sub-target for Small & Marginal farmers is 8% and for Micro Enterprise is 7.5% of ANBC against which, as of March, 2018, all banks together stood at Rs.25,249 crores i.e. 5.48% and Rs.33,342 crore i.e.7.25 % respectively.

AGENDA No.6

PROGRESS UNDER SERVICE AREA CREDIT PLAN (SACP) 2017-18:

The Statement LBS-MIS-I, II & III for achievement under Annual Credit Plan 2017-18 for the year ended March 2018 of the State is given in **Annexure - 4.**

The summary of target vis-a-vis achievement for the year ended March 2018 under Priority Sector Annual Credit Plan 2017-18 is presented hereunder.

(Amount in Rs. Crores)

No.	Priority Sector	Target 2017-18		Disbursement during the year 2017-18		% Achievement	
		A/c	Amt.	A/c	Amt.	A/c	Amt.
1	Agriculture	5675028	65503	2593943	61467	45.71	93.84
	Of which Farm Credit	5466837	60577	2524769	53425	46.18	88.19
2	MSME	471222	28254	550745	50521	116.88	178.81
3	Export Credit	5846	1142	472	1102	8.07	96.56
4	Education	53044	1580	13425	438	25.31	27.71
5	Housing	102478	8465	110338	10625	107.67	125.51
6	Other PSA	304337	6837	63500	1487	20.87	21.75
7	Total PSA	6611955	111781	3332423	125640	50.40	112.40

The overall achievement in disbursement under Annual Credit Plan (ACP) for Priority Sectors by all the Banks was 50.40% in respect of targets in number of accounts and

112.40% in respect of targets in amount for the year ended March, 2018. The highest percentage achievement in terms of amount was recorded in MSME – 178.81% followed by Housing – 125.51%, Export Credit – 96.56%, Agriculture – 93.84%, Education – 27.71% and Other PSA – 21.75%.

Out of 33 districts in the State, upto the year ended March, 2018, as many as 23 districts remained below the State average of 112.40% under ACP 2017-18.

The sector-wise, bankwise and districtwise details under Priority Sector Advances are given in **Annexure – 5, 5(A) to 5(H)**. Moreover, agency wise & sub-sector wise Ground Level Credit Disbursement under Agriculture for the year ended March 2018 is given in **Annexure - 6**.

AGENDA No.7

POSITION OF CASES FILED UNDER GUJARAT STATE RECOVERY ACT, 1979

(Rs. in Crores)

No.	Particulars	March, 2018	
		Accounts	Amount
1	Cumulative certificates filed	1,20,275	346.74
2	Cumulative Recovery effected	45,114	73.62
	Of which, cases closed	(44,562)	(73.07)
3	Cases pending	75,713	273.67
	Of which, cases pending for more than 3 years	55,547	157.79
	more than 2 years to 3 years	6,680	33.07
	more than 1 year to 2 years	8,457	52.30
	cases pending for less than 1 year	5,029	30.51

District wise details are given in **Annexure - 7**.

All Lead District Managers are requested to incorporate the Agenda on Recovery Certificates, if not done, and critically review the position of pending Recovery Certificates in every DLCC meetings and pursue the matter with the District Authorities for immediate disposal of the same.

The Revenue Department is requested to issue instructions to the District Authorities for quick disposal of pending Recovery Certificates and extend necessary help and support to the Banks in recovery in chronic cases.

Bankwise position of Outstanding, NPA, Percentage of NPA to Outstanding at the year ended March, 2018.

The Gross Advances of the Banks in the State of Gujarat is Rs.5,39,392 crores and Gross NPA is Rs. 35,220 crores i.e 6.53% as of March, 2018. Consolidated details are as per **Annexure - 8**.

(Amt. Rs. in crores)

Particulars	Amt. Outstanding	Amt. of Gross NPA	% NPA to Outstanding
Crop Loan	43,594	1,370	3.14
Agri. Term Loan	35,894	2,602	7.25
Total Agriculture	79,488	3,972	5.00
MSME	94,871	6,726	7.09
Other PS	52,649	1,978	3.76
Total Priority Sector	2,27,008	12,676	5.58
Non Priority Sector	3,12,384	22,544	7.22

Total Advances	5,39,392	35,220	6.53
Others			
Housing Loan	64,642	519	0.80
Education Loan	2,199	61	2.77

All Member Banks are requested to ensure accurate reporting of NPA so as to present factual position.

<u>AGENDA No.8</u>

REVIEW OF PROGRESS UNDER VARIOUS GOVT. SPONSORED PROGRAMMES FOR THE YEAR ENDED MARCH, 2018.

The Summary of performance for the year ended March, 2018 in implementation of various bankable schemes sponsored by Central / State Government is presented hereunder.

The schemewise / districtwise details are furnished in the **Annexure - 9 to 16.**

Comparative performance under Central Govt. Sponsored Programmes

Period ended	PMEGP	DAY-NULM
March, 2017	58.13% (No.) 161.75% (M.M.)	30.73%
March, 2018	30.40% (No.) 105.31% (M.M.)	34.66%

(Rs./ Lakhs)

PARTICULARS	BANKABLE SCHEMES	
	PMEGP	DAY-NULM
Target (2017-18)	6165 (No) 12,223 MM (Amt.)	11,250 (Beneficiaries) 5750 (Individual cases)
Sponsored (No.)	7069	4024
Sanctioned (No.)	1874	1993
Sanctioned (Amt)	M.M. 12872	1474.87
Retd./Rejtd. (No.)	1939	799
Pending (No.)	3256	1232
% achievement (No.)	30.40	34.66
% achievement (Amt.)	M.M. 105.31	-

(M.M. = Margin Money)

Prime Minister Employment Generation Programme (PMEGP)

As per the progress report for the year ended March, 2018, against the physical target of 6165, Banks have sanctioned 1874 applications, i.e. 30.40% achievement. Similarly, against the Margin Money target of Rs.12223 lakhs, Banks have sanctioned projects having Margin Money of Rs.12872 lakhs (105.31% achievement) for the year ended March, 2018. KVIC, State Office, Ahmedabad vide their e-mail dated 30.05.2018 and 05.06.2018 has submitted Bank/District wise targets under PMEGP scheme for FY 2018-19 which is attached as **Annexure-R.**

Modification in existing PMEGP scheme guidelines

KVIC, State Office, Ahmedabad vide their letter no. SO/GUJ/PMEGP New guideline/2018-19 dated 01.06.2018 has informed about modification in existing scheme guidelines. The same was informed by SLBC to all the Banks and LDMs vide e-mail dated 02.06.2018. Among the others, following are the major modification elaborated **for up gradation of existing PMEGP/ Mudra units:**

1. Margin money claimed under PMEGP has been successfully adjusted.
2. First loan under PMEGP/ MUDRA has been successfully repaid in stipulated time.
3. The unit is profit making with good turnover and having potential for growth in turnover and profit with modernization/upgrading the technology.

A uniform subsidy @ 15% (Max. Rs.15 Lakhs) of project cost (Max. Rs.100 Lakhs Manufacturing and Rs.25 Lakhs for service/trading activity) would be provided for upgradation of existing PMEGP / MUDRA units on above criteria.

Banks are requested to take note of the modification in scheme guidelines and inform the branches accordingly.

Deendayal Antyodaya Yojana – National Urban Livelihood Mission (DAY-NULM)

Against the target of 5750 loan applications, Banks have sanctioned 1993 applications i.e. 34.66% achievement for the year ended March, 2018. Banks are requested to dispose of 1232 applications pending at their level.

Comparative performance under State Govt. Sponsored Programmes

% Achievement						
Period	VBS	GSCDC	DCWD	GWEDC	JGVY	DTAISY
March, 2017	105.87	18.52	41.25	30.48	56.50	12.42
March, 2018	117.91	21.66	38.83	33.43	37.50	57.20

(Amt. in Rs. Lakhs)

PARTICULARS	BANKABLE SCHEMES					
	VBS	GSCDC	DCWD	GWEDC	JGVY	DTAISY
2017-18						
Target (Number)	36,800	5000	5334	2300	200	1000
Sponsored (No)	119093	3845	6527	2070	198	5524
Sanctioned (No)	43391	1083	2071	769	75	572
Sanctioned (Amt)	85653	470	1059	281	1412	415
Retd./Rejtd. (No)	54599	1294	1013	1301	14	3013
Pending (No)	21103	1468	3443	0	109	1939
% achievement	117.91	21.66	38.83	33.43	37.50	57.20

VAJPAYEE BANKABLE SCHEME (VBS) :

The achievement against the target stood at 117.91% at the year ended March, 2018 as against 105.87% achievement for the corresponding period of the previous year, which is higher than the previous year.

GUJARAT SCHEDULED CASTES DEVELOPMENT CORPORATION (GSCDC) :

The achievement of target in terms of cases sanctioned stood at 21.66% for the year ended March, 2018 as against 18.52% for the corresponding period of the previous year, which is higher than the previous year.

Sponsoring of applications was only 3845 as against the target of 5000 for the current year. Implementing agency is requested to sponsor adequate number of applications.

Member Banks are requested to improve their performance during FY 2018-19.

BANKABLE SCHEME OF DEVELOPING CASTES WELFARE DEPARTMENT

The achievement stood at 38.83% of the target at the year ended March, 2018 as against 41.25% for the corresponding period of the previous year. Banks need to improve their performance under the Scheme. **Banks are requested to gear up the performance under the scheme during current financial year.**

GUJARAT WOMEN ECONOMIC DEVELOPMENT CORPORATION (GWEDC) :

The achievement was 33.43% of the target at the year ended March, 2018 as against 30.48% for the corresponding period of the previous year.

JYOTI GRAM VIKAS YOJANA (MARGIN MONEY SCHEME)- JGVY:

The achievement stood at 37.50% at the year ended March, 2018 as against 56.50% during the corresponding period of the previous year, which shows a significant reduction in performance. Banks are requested to analyse their performance of FY 2017-18 and improve the same in current financial year.

Dattopant Thengadi Artisan Interest Subsidy Yojana (DTAISY)

The achievement stood at 57.20% at the year ended March, 2018 as against 12.42% achievement for the corresponding period of the previous year. Though the performance has been improved significantly, but the desired performance is still far from satisfactory level. Banks are requested to improve the same.

Overall performance under all the Govt. Sponsored Programmes for the year 2017-18 except PMEGP, VBY and DTAISY is far from satisfactory. All the Banks and various Govt. agencies sponsoring the loan applications are required to work in close co-ordination to achieve the targets.

Also, the Block / District level Govt. agencies should invariably attend the BLBC meeting at each Taluka and use that platform for effective implementation of respective Govt. Spon. Programmes.

AGENDA No.9

FINANCING UNDER OTHER PROGRAMMES / SCHEMES

(i) FINANCING TO MINORITY COMMUNITIES & WOMEN ENTREPRENEURS

The summary of fresh loans disbursed during the year and the outstanding at the year ended March, 2018 to Minority Communities & Women Entrepreneurs by Banks are given in following table, while the Bankwise fresh disbursements during the quarter have been given in **Annexure - 17 & 18.**

MINORITY COMMUNITIES :

(Rs. in crores)

Particulars	March, 2017		March, 2018	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	85,534	2,440	1,13,463	2,656
Outstanding	3,09,090	8,418	3,32,866	8,537

Fresh loans of Rs.2,656 crores were disbursed by the Banks to 1,13,463 beneficiaries belonging to Minority Communities during the year ended March, 2018. The outstanding reached the level of Rs.8,537 crores in 3,32,866 accounts as of March, 2018.

The share of advances to Minority Community to Priority Sector Advances stood at 3.76% at the year ended March, 2018.

WOMEN ENTREPRENEURS

(Rs. in crores)

Particulars	March, 2017		March, 2018	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	3,34,160	6,823	3,91,585	11,530
Outstanding	8,87,592	30,354	9,53,288	32,942

Fresh credit to the tune of Rs.11,530 crores to 3,91,585 beneficiaries was extended in the State during the year ended March, 2018. The outstanding advances reached at the level of Rs.32,942 crores in 9,53,288 accounts and stood at 6.11% of Net Bank Credit.

Member Banks are requested to boost up the financing to the Women Entrepreneurs.

(ii) REVIEW OF PROGRESS UNDER HOUSING FINANCE

(Rs. in crores)

Particulars	March, 2017		March, 2018	
	A/cs	Amt.	A/cs	Amt.
Disb. of Fresh loans	1,10,259	13,760	1,70,748	25,837
Outstanding	6,03,836	63,031	6,47,507	68,914

As per the information made available by the member banks, fresh loans worth Rs.25,837 crores have been granted to 1,70,748 beneficiaries during the year ended March, 2018 under Housing Finance.

The outstanding level reached to Rs.68,914 crores in 6,47,507 accounts as of March, 2018. Bankwise details are given in **Annexure - 19**.

(iii) SELF HELP GROUPS (SHGs) :

The summary of various parameters under SHGs as furnished by Member Banks for the year ended March, 2018 is as under :

(A) Savings Bank account details

(Amt. in Rs.lakh)

Savings linkage	Savings Bank A/Cs opened during the quarter ended March, 2018			Total No. of Savings Bank accounts as on March, 2018		
	No. of SHG Accounts	No. of Members	Savings Amt.	No. of SHG Accounts	No. of Members	Savings Amt.
Total No. of SHG Savings A/Cs	3,783	38,001	574	2,44,150	25,79,952	26,080
Out of above, Women SHG	3,504	36,206	549	2,27,523	23,95,718	23,871

(B) SHG Grading and Sanction

(Amt. in Rs.lakh)

Grading and	Accounts Graded and Sanctioned	Cummulative	A/cs	Graded and
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Sanction	during the quarter ended March, 2018			Sanctioned during the FY 2017-18		
	Total accounts Graded	A/cs sanctioned	Sanctioned Amt.	Total accounts Graded	A/cs sanctioned	Sanctioned Amt.
No .of Account	3,382	3,934	3,976	14,206	15,156	14,477
Out of above, Women SHG	--	3,705	3,850	-	14,357	13,828

(C) Disbursement Details :

(Amt. in Rs.lakh)

Disbursement of Loans	Disbursement made during the quarter ended March, 2018				Total loans disbursed during the year 2017-18			
	A/c disb.	Amt. disb.	Out of total a/c disb.no. of new a/c	Amt.disb. to new a/c	A/c disb.	Amt. disb.	Out of total a/c disb. no.of new a/c	Amt. disb. to new a/c
Total SHGs	4,981	4,796	2,278	2,047	15,199	14,649	8,250	7,463
Of above, Women SHG	4,349	4,519	2,273	1,983	14,024	14,008	7,916	7,189

(D) Loan Outstanding and NPA

(Amt. in Rs.lakh)

Loans Outstanding	Loans outstanding as of March, 2018		Out of which, Women SHGs	
	Accounts	Amount	Accounts	Amount
Total SHG Loans outstanding	47,218	24,744	44,660	23,141

(Amt. in Rs.lakh)

NPA	NPAs as on March, 2018		Out of which, Women SHGs	
	Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	6,025 (12.76%)	3,005 (12.14%)	5,460 (12.23%)	2,557 (11.05%)

Bankwise details have been given in **Annexure - 20.**

(iv) REVIEW OF PROGRESS UNDER EDUCATION LOAN :

(Rs. in crores)

Particulars	March, 2017		March, 2018	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	15,860	447	16,937	590
Outstanding	55,192	1,863	56,046	2,201

During the year, Banks have disbursed Education loans to 16,937 students to the tune of Rs.590 crores. The outstanding under Education loans stood at Rs.2,201 crores in 56,046 accounts as of March, 2018.

Bankwise details are given in **Annexure - 21.**

(v - a) KISAN CREDIT CARD (KCC) :

The number of outstanding KCCs in the State has decreased from 27,37,900 as of December, 2017 to 27,30,010 as of March, 2018 showing net decrease of 7,890 KCCs during the quarter ended March, 2018.

The bank group wise break up is : Nationalised Banks - 8,63,056, State Bank Group - 3,69,785, RRBs - 3,04,643, Private Sector Banks – 1,25,143 and DCCBs -10,67,383.

Bankwise details regarding issuance of KCCs are given in **Annexure - 22.**

(v - b) Progress under formation of Joint Liability Groups (JLGs) & credit linkage

As per the information received from Member Banks, 1,19,799 JLGs are formed till the year ended March, 2018. Out of total JLGs formed, 44,821 are under Farm Sector of which 33,598 JLGs are credit linked with an amount of Rs.290 crores, whereas, 74,978 JLGs are formed under Non-Farm Sector, of which 35,670 JLGs are credit linked with an amount of Rs.283 crores. The Bankwise progress is given in **Annexure - 23.**

(vi) SWAROJGAR CREDIT CARD (SCC) :

Banks have issued 88 SCCs to the tune of Rs. 282 lakhs during the quarter. In all, 9,866 SCCs have been issued and the amount outstanding is Rs.74.45 crores till the year ended March, 2018. RRBs have issued 2,715 SCCs whereas the remaining Banks have issued only 7,151 SCCs. Bank wise details are given in **Annexure - 24.**

(vii) ARTISAN CREDIT CARD (ACC) :

During the quarter, 460 ACCs were issued by Banks amounting to Rs.289 lakhs. Thus, at the year ended March 2018, the outstanding ACCs were 4,358 amounting to Rs.29.63 crores. Bankwise details are given in **Annexure - 25.**

(viii) Weavers Credit Card (WCC)

As per the information provided by Member Banks, during the quarter ended March, 2018, 13 WCCs amounting to Rs.9 lakhs have been issued. Thus, at the year ended March 2018, the outstanding WCCs were 316 amounting to Rs.106 lakhs. The details are given in **Annexure - 26.**

Member Banks are requested to monitor the applications pending at their Branch level and dispose of the same at the earliest.

(ix) REVIEW OF CREDIT FLOW TO MSME SECTOR AND CREDIT LINKED CAPITAL SUBSIDY SCHEME FOR TECHNOLOGY UPGRADATION OF MSE

MSME advances stood at Rs.94,871 crores at the year ended March, 2018, of which Rs.1,642.97 crores were extended to 11,285 units for technology upgradation under CLCSSTU. During the quarter ended March, 2018, banks have disbursed Rs.128.74 crores to 3,937 units under CLCSSTU. Bankwise details are given in **Annexure - 27.**

(x) ADVANCES TO SC & ST BENEFICIARIES :

The outstanding advances to SC beneficiaries as of March, 2018 was Rs.3,475 crores in 2,27,693 accounts, forming 8.41% of Weaker Section advances, which was 9.63% as of March, 2017. Similarly, the outstanding advances to ST beneficiaries as of March, 2018 was Rs.3,264 crores in 2,78,976 accounts, forming 7.90% of Weaker Section advances, which was 7.51% as of March, 2017. Bank wise and District wise details are given in **Annexure - 2 & 3.**

(xi) Progress under "Basic Savings Bank Deposit Account (BSBDA)" with overdraft facility and issuance of General Purpose Credit Cards (GCC)

As per the information received from Member Banks, 3,70,014 "Basic Savings Bank Deposit Accounts" have been opened during the quarter ended March, 2018. Banks have provided overdraft facility to 41,314 accounts amounting to Rs.5.91 crores. Total number of "Basic Savings Bank Deposit Accounts" reached to 1,50,43,244 as of March, 2018 with an amount of Rs.4,328.08 crores in these accounts.

During the quarter ended March, 2018, 36,250 GCCs amounting to Rs.7,657.04 crores have been issued by Member Banks. The cumulative position as of March, 2018 reached 2,47,890 GCCs amounting to Rs.6,782.63 crores.

The Bankwise progress is given as per **Annexure - 28 & 29.**

(xii) Centrewise availability of ATMs

As per the information provided by Member Banks, there were 11,427 ATMs in the State of Gujarat as of March, 2018. The centrewise / categorywise details of ATMs vis-a-vis number of branches is as under:

Category	No. of Branches as of March 2018	No. of ATMs	
		March 2017	March 2018
Metro	2178	4395	4375
Urban	1330	2332	2071
Semi-urban	2249	2691	2804
Rural	3596	2045	2177
Total	9353	11463	11427

Banks have set up good number of ATMs in Metro, Urban and Semi-urban centres, whereas there is a need to set up more number of ATMs in Rural Areas to help the villagers in availing basic banking services at ease.

The Districtwise / Bankwise details are given in **Annexure – 30.**

(xiii) Pledge financing against Negotiable Warehouse Receipts to farmers

As per the information provided by the Member Banks, finance against NWRs to farmers in Gujarat as of March, 2018 was **NIL.**
