

## BANKING AT A GLANCE IN GUJARAT STATE - SEPTEMBER, 2011

PARAMETERS	SEPT, 2010	MARCH, 2011	SEPT, 2011	GROWTH Y-o-Y (Sept., 10 to Sept., 11)	GROWTH OVER MARCH 2011
<b>TOTAL No. OF BRANCHES</b>	<b>6205</b>	<b>6433</b>	<b>6515</b>	<b>310</b>	<b>82</b>
<b>CATEGORY OF BRANCHES</b>					
RURAL SEMI - URBAN URBAN METRO TOTAL	2788	2847	2878	90	31
	1553	1587	1613	60	26
	1014	1099	1113	99	14
	850	900	911	61	11
	6205	6433	6515	310	82
<b>KEY INDICATORS</b> <span style="float: right;">(Amt. Rs.Crores)</span>					
DEPOSITS	2,39,316	2,72,076	2,91,967	52,651 (22.00%)	19,891 (7.31%)
ADVANCES	1,60,057	1,87,803	1,96,885	36,828 (23.00%)	9,082 (4.83%)
CREDIT DEPOSIT RATIO	66.88	69.03	67.43	0.55	(-1.60)
PS ADVANCES	63,817	71,975	77,795	13,978	5,820
(% Growth) (% to advances)	(41.02%)	(46.26%)	(41.42%)	(21.90%) (-) 0.40 %	(8.09%) (-) 4.84 %
AGRI ADVANCES	26,599	31,401	30,902	4,303	(-499)
(% Growth) (% to advances)	(17.10%)	(20.18%)	(16.45%)	(16.18%) (-) 0.65%	(-1.58%) (-) 3.73%
MSME ADVANCES	22,528	24,825	28,980	6,452 (28.64%) (0.95%)	4,155 (16.74%) (-) 0.53 %
WEAKER SEC.ADV	10,674	11,605	13,103	2,429	1,498
(% Growth) (% to advances)	(6.86%)	(7.46%)	(6.98%)	(22.76%) (0.12%)	(12.90%) (-) 0.48 %

<b>Position of Kisan Credit Cards for the period ended</b>					
	SEPT, 2010	MARCH, 2011	SEPT, 2011	Growth Y-o-Y (Sept., 10 to Sept., 11)	Growth over March, 2011
Accounts	24,04,978	25,27,514	27,02,206	2,97,228	174,692
Amount	12,763	12,684	16,067	3,304	3,383
<b>Fress KCCs Issued during the quarter</b>	<b>1,27,063</b>	<b>78,254</b>	<b>1,51,726</b>	<b>24,663</b>	<b>73,472</b>

## **AGENDA No.1**

### **Confirmation of the proceedings of last meeting.**

The proceedings of the 130<sup>th</sup> State Level Bankers' Committee (SLBC) Meeting for the quarter ended June, 2011 held on 18.08.2011 were circulated to all the members on 27th September, 2011. Since 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 DECISIONS TAKEN IN LAST MEETING :**

#### **2.1 Allotment of Land by State Government for Setting up of Rural Self Employment Training Institutes (RSETIs)**

In 130<sup>th</sup> State Level Bankers' Committee Meeting, the House was informed that the land for RSETI, Ahmedabad has been allotted and thus the land for all RSETIs in the State of Gujarat stands allotted.

However, Bank of Baroda vide its letter dtd. 9th November, 2011 has informed about status of land allocation for their RSETIs in the following districts.:

Sr.No.	Name of District	Status of allocation of land
1	Gandhinagar	Land is identified, but not allotted.
2	Panchmahals	Possession already taken, but plot is not suitable for construction of RSETI premises as part of the land is under acquisition of National Highway Authority of India for widening National Highway 59 and large part of the remaining plot is to be kept vacant as open margin due to the distance criteria from centre of the National Highway. Hence, request for allotment of another land.
3	Dangs	Land is identified and proposal put up before Dist. Collector, Dangs.

**Status of training programmes conducted by RSETIs upto the quarter ended September, 2011**

**Summary of training programmes & Settlement Ratio**

No. of training programmes conducted during the quarter ended Sep., 2011	Cumulative no. of training programmes since inception	No. of beneficiaries trained during the quarter ended Sept., 2011	Cumulative no. of beneficiaries trained	Cumulative no. of beneficiaries settled	
				Through Bank finance	Through own sources
210	2,485	7314	80,296	22,631	22,516
<b>Percentage</b>				<b>28.18%</b>	<b>28.04%</b>
<b>Categorywise Cumulative no. of trainees</b>					
SC	ST	OBC	Women	Handicapped	Minorities
15,228	14,856	26,327	53,440	596	4,397
<b>18.96%</b>	<b>18.50%</b>	<b>32.78%</b>	<b>66.55%</b>	<b>0.74%</b>	<b>5.47%</b>
					<b>19.01%</b>

Districtwise details are given as per **Annexure - A**.

**2.2 Conversion of Financial Literacy and Credit Counseling Centres (FLCCCs) as per model scheme circulated by RBI**

At present, there are 30 FLCCCs established in 24 districts, out of 26 districts in Gujarat, as per following details :

Sr.No.	Bank	No. of FLCCCs	No. of Districts	FLCCCs converted as per RBI Model Scheme
1	Dena Bank	5	5	
2	State Bank of India	7	7	
3	Bank of Baroda	17	11	4
4	ICICI Bank Ltd.	1	1	
	<b>Total</b>	<b>30</b>	<b>24</b>	<b>4</b>

In 129th State Level Review Meeting, **Shri S.K. Das**, General Manager, Bank of Baroda informed that by September, 2011, they would set up FLCCCs in Dangs and Tapi districts. The representative from Bank of Baroda is requested to apprise the House about the progress in the matter.

**Progress in conversion of FLCCCs as per RBI Model Scheme**

SLBC vide its e-mail dtd. 21.10.2011 requested concerned Banks to provide the latest status on conversion of FLCCCs as per RBI Model Scheme.

In response to the above mentioned e-mail, Bank of Baroda vide its e-mail dtd. 21.10.2011 informed that at present they have 5 FLCCCs at Vadodara, Surat, Godhra (Panchmahals), Rajpipla (Narmada) and Dohad, of which except FLCCC, Vadodara all the remaining 4 FLCCCs are as per RBI Model scheme. However, regarding FLCCC at Vadodara, it has been informed that it is housed in Bank's premises and as and when the premises of Baroda Swarojgar Vikas Sansthan is constructed, the FLCCC will be shifted to that premises.

As regards the conversion of FLCCCs set up by Dena Bank as per RBI Model, it has been informed that the job for preparation of bye-laws of the Trust / Societies has been entrusted to competent authority and the same is under process. On receipt of the same, further action would be initiated for conversion of FLCCCs as per RBI Model Scheme.

**The representative from State Bank of India is requested to apprise the House about the plan for conversion of FLCCCs as per RBI Model scheme.**

## **2.3 Interest Subsidy for Housing the Urban Poor (ISHUP)-the practice for implementation of ISHUP**

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In 130th State Level Bankers' Committee Meeting, Smt. Mona Khandhar, Addl. Secretary, Housing and Urban Development Department, Govt. of Gujarat had informed that the State has taken the stand that the scheme is not feasible for implementation in the State of Gujarat and the same has been informed to Govt. of India.

As advised by the Chairman, SLBC Secretariat vide its letter dtd. 4th October, 2011 requested to send the copy of the correspondence between the State Government and the Central Government so that a view can be taken and informed to the Govt. of India.

In absence of receipt of correspondence from the Housing and Urban Development Department, Govt. of Gujarat and as scheme is not being implemented, the House is requested to accord its approval for dropping of the issue.

## **2.4 Hindrance in selling the property belonging to Scheduled Tribes as part of recovery process**

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The captioned issue was first discussed In 128th SLBC meeting and SLBC was advised to send a formal request letter to District Development Officer, Narmada District. Accordingly, SLBC vide its letter dtd. 30th March, 2011 detailing therein the agenda item requested the District Development Officer for expediting in granting the permission for selling the secured property.

Again, due to non-receipt of any response from them, the issue was once again repeated in 130th SLBC Meeting held on 18th August, 2011 and SLBC was advised to once again take up the matter. Accordingly SLBC vide its letter dtd. 4th October, 2011 requested District Development Officer, Narmada to do the needful and inform SLBC regarding the same to apprise the House suitably. The copy of the said letter was also

endorsed to the Principal Secretary, Revenue Department, Govt. of Gujarat for their intervention in resolving the issue.

**As the captioned matter is related to single incidence and remains unresolved for the last three SLBC meetings, the House is requested to accord its approval for dropping of the same.**

## **2.5 Issue relating to waiver of Stamp Duty and Enhancement of Credit limits for exemption of Stamp Duty to all types of Self Help Groups (SHGs), including Sakhi Mandals**

As decided in 130th SLBC meeting, SLBC Secretariat vide its letter dtd. 4th October, 2011 requested the Addl. Suptd. of Stamps, Office of Suptd. of Stamps, Govt. Of Gujarat to expedite the issue of waiver of stamp duty and enhancement of credit limits upto Rs.5 lakhs for exemption of stamp duty to all types of Self Help Groups (SHGs), including Sakhi Mandals and Joint Liability Groups (JLGs) as the present exemption period expires on 19.12.2011. It may also be mentioned that the Commissioner & Principal Secretary, Rural Development Department, Govt. of Gujarat also endorsed the views and requested the concerned department vide their letter dtd. 9th May, 2011 for exemption of the stamp duty.

**The representative from Suptd. of Stamps, Office of Suptd. of Stamps, Govt. of Gujarat is requested to apprise the House about further developments in the matter.**

## **2.6 Delay faced by the Banks in obtaining order in Application filed before the District Magistrate under Section-14 of SARFAESI Act, 2002 for physical possession of secured assets**

SLBC is in receipt of Memorandum No.SAR/102011/CM-VIP-21/N dtd. 29th August, 2011 from Finance Department, Govt. of Gujarat with subsequent amendment vide letter No.SAR-10-2011-1330-N. Copies of same are as per **Annexure B**.

Through the above mentioned Memorandum, the Finance Department, Govt. Of Gujarat has requested various authorities to expedite the process and take necessary action if requests are made as per Section 14 of SARFAESI Act, 2002.

**Thus, the issue stands resolved.**

## **2.7 Double Stamp Duty for the property taken in possession by Banks under SARFAESI Act, 2002**

As decided in 130th SLBC meeting, SLBC Secretariat vide its letter dtd. 4th October, 2011 requested the Revenue Department, Govt. of Gujarat to inform the action initiated on the above issue so that it can be placed before the house of next SLBC meeting.

**As no communication is received, the representative from Revenue Department, Government of Gujarat is requested to apprise the House about the action initiated by them on the above matters.**

## **2.8 1% Interest Subvention on Housing loans sanctioned to Public upto Rs.15.00 lakhs under Public Housing loan Schemes**

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As decided in 130th SLBC meeting, SLBC Secretariat vide its letter dtd. 4th October, 2011 requested RBI to inform further developments taken by their Central Office on the captioned issue.

RBI, Ahmedabad vide its letter dtd. 13th October, 2011 has informed that they the matter has been referred to Ministry of Finance, Govt. of India for examination and further developments in this regard would be communicated on receipt of the same from Govt. of India.

**The representative from RBI is requested to apprise the House, if any further developments are received by them in the matter.**

## **2.9 National Agriculture Insurance Scheme (NAIS) - Farmer wise details for Kharif - 2011**

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As advised by the Chairman, SLBC in 130th SLBC meeting, a Committee of 4-5 major banks including State Co-operative Bank met on 24th September, 2011 to work out the feasible solution and inform to the AIC of India / State Govt. Accordingly, the Committee after a detailed discussion decided to inform AIC of India that farmer wise, survey numberwise cropping pattern is not possible to provide. At present only the farmerwise, cropwise, total area sown and credit limit sanctions for that is available with the financing branches. So if such detail is required for a specific area, then that can be compiled and made available. The decision of the Committee was conveyed to Joint Director Agriculture (Account), Office of Director Agriculture, Govt. of Gujarat with a copy to AIC of India vide SLBC letter dtd. 30th September, 2011.

## **2.10 Request of Govt. of Gujarat for making BPL beneficiaries of State Sponsored Housing Schemes eligible for Housing Loans under DRI Scheme**

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In 130th SLBC meeting, the Commissioner & Principal Secretary, Rural Development Department, Govt. of Gujarat had informed that the beneficiaries of housing schemes of various departments of the State Government are from BPL families and therefore the preferential treatment to consider only SC/ST beneficiaries under DRI scheme needs to be re-examined and the Chairman of SLBC requested RBI to look into the matter.

RBI vide its letter dtd. 10th November, 2011 has informed that "our CO who have reiterated that in terms of the extant instructions only SC / ST beneficiaries are eligible for housing loan under DRI Scheme".

**The House is requested to take the note of the same.**

## **2.11. Review of progress under SACP - Agriculture Advances**

While reviewing the progress under SAC 2011-12 upto June, 2011, the Chairman of SLBC advised that to ensure the growth in Agriculture Sector, the progress needs to be monitored on monthly basis and advised for constitution of Agriculture Credit Committee under the leadership of NABARD consisting 5-6 major banks, RBI and various Departments of State Government as its members.

**Chief General Manager, NABARD is requested to apprise the House about the deliberations on the issue in the meeting of Sub-group held on 21.11.2011.**

## **2.12 Financial Inclusion - Awareness Campaign at the Ground Level - Meeting with Banks**

As advised in 130th SLBC meeting, SLBC Secretariat vide its letter dtd. 4th October, 2011 requested the Dy. Chief Executive, IBA, Mumbai to inform the convenient date for arranging meeting of Banks for creating awareness for Financial Inclusion at the Ground Level.

IBA vide its letter No. FI/AC/4373 dtd. 31st October, 2011 has informed that SLBC may be guided by the 'Swabhimaan' campaign material. The campaign kit consists of brand-book and DVDs contains the entire material that was released during the 'Swabhimaan' launch function at New Delhi on 10th February, 2011.

They have suggested to go ahead with the meeting and taking into account the local conditions make appropriate use of the campaign material for spreading awareness amongst the target audience.

**In view of the above suggestion, FIP Allottee Banks are requested to organise awareness campaign in their respective areas by making use of the DVDs already made available.**

## **2.13 High Level Committee to review Lead Bank Scheme - Providing banking services in village having population of over 2000 by March, 2012**

- A. The Districtwise and Bankwise details of 3502 identified villages allotted to different Bank is produced as per **Annexure - C**.
- B. The modulewise roadmap to provide banking services in the 3,502 identified villages in the State of Gujarat is as under:

Full-fledged branch	Satellite Office	Mobile Van banking	BC model	Total
38	11	9	3,444	3,502

### **C. The modulewise target and achievement as of March, 2011.**

Particular	Full-fledged branch	Satellite Office	Mobile Van banking	BC model	Total
Target	29	6	9	963	1,007
Achievement	29	4	16	1267	1316

The target for the state as a whole for the previous year was surpassed by 309 villages. However in case of individual performance of banks there was gap of 101 villages to be covered. Out of the gap of 101 villages Indian bank has already covered their 3 villages and still 98 villages remains to be covered by 5 Banks. viz. Allahaba Bank (1), Baroda Gujarat Gramin Bank (36), Central Bank of India (40), Saurashtra Gramin Bank (15), and Uco Bank (6). SLBC has already take-up the matter with concerned Banks.

**D. The summary of modulewise bifurcation for providing banking services by March, 2012 is as under :**

Full-fledged branch	Satellite Office	Mobile Van banking	BC model	Total
9	5	0	2,172	2,186

**E. The summary of quarterwise / modulewise bifurcation for providing banking services by March, 2012 is as under :**

First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total
491	669	664	362	2,186

The districtwise and bankwise details of villages allotted are placed on SLBC website : [slbcgujarat.com](http://slbcgujarat.com).

**The cumulative progress in implementing the roadmap committed by FIP Allottee Banks upto SEPT, 2011 is as under :**

Sr. No.	Name of Bank	Total No. of villages allotted	Achievement upto March, 2011	Villages to be covered by March, 2012	Achievement upto Sept, 2011	Gap
1	Allahabad Bank	2	-	2	-	2
2	Bank of Baroda	733	361	372	142	230
3	Bank of India	191	76	115	100	15
4	Bank of Maharastra	16	-	16	-	16
5	Baroda Guj. Gr. Bank	350	-	350	-	350
6	Canara Bank	2	1	1	-	1
7	Central Bank of India	167	35	132	36	96
8	Corporation Bank	8	8	-	-	-
9	Dena Bank	504	214	290	31	259
10	Dena Guj. Gr. Bank	245	13	232	47	185
11	Develop. Credit Bank	1	1	-	-	-
12	HDFC Bank Ltd.	2	0	2	-	-
13	Indian Bank	14	12	2	-	2
14	Indian overseas Bank	26	8	18	18	0
15	Kotak Mahindra Bank	2	-	-	-	2
16	Oriental Bank of Com.	3	-	3	-	3
17	Punjab National Bank	23	-	23	-	23
18	Saurashtra Gr. Bank	139	6	133	54	79

19	State Bank of India	904	502	402	55	347
20	Syndicate Bank	11	4	7	6	1
21	UCO Bank	26	9	17	-	17
22	Union Bank of India	133	62	73	49	24
23	Amreli DCCB	0	1	-	-	-
24	Mehsana DCCB	0	2	-	-	-
25	Ahmedabad DCCB	0	1	-	-	-
<b>Total</b>		<b>3,502</b>	<b>1316</b>	<b>2190 *</b>	<b>538</b>	<b>1652*</b>

\*Four villages covered by DCCBs is to be substracted from total villages ie 2190- 4 = 2186 and 1652-4 =1648

**Modulewise progress in implementation of Roadmap for providing Banking Services in villages having population over 2,000 - as of Sept, 2011**

**Bankwise Summary :**

**Cumulative position**

Sr. No.	Bank	Branch	S.O.	Mobile Van Banking	B.C.	Total
1	Allahabad Bank	-	-	-	-	-
2	Bank of Baroda	1	-	6	496	503
3	Bank of India	3	-	1	172	176
4	Bank of Maharastra	-	-	-	-	-
5	Baroda Guj. Gr. Bank	-	-	-	-	-
6	Canara Bank	-	-	-	1	1
7	Central Bank of India	-	-	-	71	71
8	Corporation Bank	-	-	-	8	8
9	Dena Bank	3	4	-	238	245
10	Dena Guj. Gr. Bank	-	-	-	60	60
11	Develop. Credit Bank	-	-	-	1	1
12	HDFC Bank Ltd.	-	-	-	-	-
13	Indian Bank	-	-	-	12	12
14	Indian overseas Bank	-	-	-	26	26
15	Kotak Mahindra Bank	-	-	-	-	-
16	Oriental Bank of Com.	-	-	-	-	-
17	Punjab National Bank	-	-	-	-	-
18	Saurashtra Gr. Bank	7		-	53	60
19	State Bank of India	8	-	-	549	557
20	Syndicate Bank	7	3	-	-	10
21	UCO Bank	-	-	9	-	9
22	Union Bank of India	2	-	-	109	111
23	Amreli DCCB	1	-	-	-	1
24	Mehsana DCCB	2	-	-	-	2
25	Ahmedabad DCCB	1	-	-	-	1
<b>Total</b>		<b>35</b>	<b>7</b>	<b>16</b>	<b>1796</b>	<b>1854</b>

Amreli DCCB have opened one branch at village Devala having population over 2000 in Amreli district allotted to SBI Dhari.

Mehsana DCCB have opened two branches at village Mankaj and Varvada having population over 2000 in Mehsana district allotted to SBI and Dena Bank respectively.

Ahmedabad DCCB have opened one branch at village Dhanap having population over 2000 in Gandhinagar district allotted to Dena Bank.

**Districtwise Summary : Cumulative position as of 30.09.2011**

Sr. No.	District	Branch	S.O.	Mobile Van Banking	B.C.	Total
1	Ahmedabad	1	-	-	81	82
2	Amreli	6	-	-	46	52
3	Anand	2	-	-	122	124
4	Banaskantha	-	-	9	117	126
5	Bharuch	-	-	-	32	32
6	Bhavnagar	1	-	-	103	103
7	Dahod	-	-	-	83	83
8	Dang	-	-	-	1	1
9	Gandhinagar	1	2	6	63	72
10	Jamnagar	1	-	-	35	36
11	Junagadh	4	-	-	104	108
12	Kheda	3	-	-	179	182
13	Kutch	1	2	1	58	62
14	Mehsana	3	-	-	75	78
15	Narmada	-	-	-	8	8
16	Navsari	-	-	-	33	33
17	Panchmahals	-	-	-	63	63
18	Patan	1	-	-	72	73
19	Porbandar	-	-	-	4	4
20	Rajkot	2	-	-	68	70
21	Sabarkantha	-	-	-	79	79
22	Surat	3	2	-	65	70
23	Surendranagar	4	-	-	66	70
24	Vadodara	2	-	-	132	134
25	Valsad	-	1	-	77	78
26	Tapi	-	-	-	30	30
<b>Total</b>		<b>35</b>	<b>7</b>	<b>16</b>	<b>1796</b>	<b>1854</b>

**(I) Coverage of all uncovered eligible farmers for providing crop loan - KCC**

Immediately after the 130th SLBC meeting which was held on 18th August, 2011, SLBC received the communication dtd. 19th August, 2011 from the Secretary, Department of Financial Services, Ministry of Finance, Govt. of India regarding action plan for coverage of all eligible farmers for providing crop loan - Kisan Credit Card by 30th September, 2011. Accordingly, two meetings on 20/08/2011 and 24.08.2011 were

convened to chalk out action plan for implementation of Govt. of India's guidelines. In the said meetings, the Plan was finalised and circulated amongst the members for its implementation.

SLBC Convenor met the Chief Secretary on 29/08/2011 and briefed him of the action initiated by SLBC for implementation of Govt. of India's guidelines. He also requested for issuance of letters to Dist. Administration from State level for activation of field machinery and the same was issued on 06.09.2011.

The progress in issuance of Kisan Credit Cards (KCCs) to uncovered eligible farmers is as per **Annexure - 34.**

### **(II) Action taken on - Green initiative - e- payments**

SLBC on receipt of the communication on 29th August, 2011 from Secretary, Ministry of Finance, Govt. of India regarding Green Initiative - e- payments, following measures were initiated by SLBC.

- Special Sub-Committee meeting of SLBC was convened on 5th September, 2011 to discuss the various issues. The meeting was Chaired by Shri A.K. Dutt, Executive Director, Dena Bank. On the same day i.e. 5th September, 2011 evening, after the meeting, Shri A.K. Dutt, Executive Director, Dena Bank along with the Chief General Manager, NABARD and the Convenor, SLBC had met Shri A.K. Joti, Chief Secretary, Govt. of Gujarat and briefed him about the Govt. of India's guidelines and to request for the necessary action.
- All Member Banks were also requested during the meeting to open No Frills Accounts for making e-payment to cover all beneficiaries.
- On 1st November, 2011, a Special Sub-Committee meeting of SLBC was again convened along with Lead District Managers of all districts of Gujarat State and the members were once again requested to take further the process of opening No Frills Accounts and the State Govt. was also requested for drawing up action plan for ensuring e-payment initiative for the schemes.
- Based on the discussion, a separate communication along with the list of 32 schemes were sent to respective department of Govt. of Gujarat vide SLBC reference No.GMO/SLBC-100/1115/2011 dtd. 9th November, 2011.

### **(III) District Service Area Plan**

SLBC received D.O. letter No.1(4)/20112011-CP dtd. 7th September, 2011 from the Secretary, Department of Financial Services, Ministry of Finance, Govt. of India advising to prepare District Service Area Plan and approved plan should be put in SLBC meeting. Accordingly, SLBC advised all the Lead District Managers to convene a special DLCC meeting for approval of the said plan and send the approved District Service Area Plan to SLBC.

The approved district Service area Plan submitted by LDMs was discussed in special SLBC held on 20.09.2011. Based on the approved plans submitted by LDMs, there is

no change in service area villages above 2000 populations as well as in revenue villages and panchayats villages.

As regards the Micro Insurance product a separate meeting with Executives of life and non life Public Sector Insurance companies was held on 18.11.2011 and explained the guidelines and requirements for District Service Area Plan. All the insurance companies have agreed to provide the District wise targets of their Micro Insurance Schemes including Swavlamban Pension Scheme. On receipt of the same it would be made available to all LDMs.

Copy of approved District Service Area Plan is as per **Annexure - D.**

#### **(IV) Strategy and guidelines on Financial Inclusion – Opening of Bank Branches**

The strategy and guidelines on Financial Inclusion issued by the Ministry of Finance, Govt. of India vide their letter dtd. 21<sup>st</sup> October, 2011 was placed in the Sub-Committee meeting of SLBC which was held on 1<sup>st</sup> November, 2011 which was also attended by all Lead District Managers. Subsequently, we are also in receipt of letter F.No.21/13/2009-FI (Pt.) dtd. 8<sup>th</sup> November, 2011 and as advised therein, from the data base available with us, prepared districtwise and blockwise villagewise provisional branch expansion plan for the villages having population 5000 and above which works out to 141 Rural branches to be opened by 11 banks in their service area in 10 underbanked districts. The same is summarised as under and the districtwise / blockwise / bankwise and villagewise details are available in **Annexure -E.** Out of 12 underbanked districts as identified by RBI, in 2 underbanked districts there are no such villages.

##### **Districtwise and Bankwise proposed branch expansion plan (Provisional):**

Name of Bank.	Amreli	Banas kantha	Bhavn agar	Dahod	Junag adh	Panch mahals	Patan	Sabark antha	Surat	Surend ranagar	Total
SBI	2	1	7	4	7	6	1	1	1	2	32
Dena Bank	-	3	1	1	1	1	1	8	-	3	19
BoB	-	-	-	9	2	14	2	1	4	-	32
Corp.Bank	-	-	-	-	-	-	-	-	1	-	1
UCO Bank	-	1	-	-	-	-	-	-	-	-	1
Bk of M'rashtra	-	-	-	-	-	-	-	1	-	-	1
Bol	-	-	-	-	-	-	-	-	1	-	1
CBI	-	-	2	7	-	-	-	1	1	-	11
BGGB	-	-	-	23	-	10	-	-	-	-	33
DGGB	-	3	-	-	-	-	-	2	-	-	5
SGB	1	-	2	-	-	-	-	-	-	2	5
<b>Total</b>	<b>3</b>	<b>8</b>	<b>12</b>	<b>44</b>	<b>10</b>	<b>31</b>	<b>4</b>	<b>14</b>	<b>8</b>	<b>7</b>	<b>141</b>

##### **Branch expansion plan under Non underbanked districts (Provisional) :**

In case of remaining 14 districts which are not underbanked, there are still 7 centers in 7 districts having no branches in villages with population more than 10,000. The same is summarised as under and the districtwise / blockwise / bankwise and villagewise details are available in **Annexure- F**.

Name of Bank	Vadodara	Jamnagar	Kheda	Mehsana	Anand	Bharuch	Valsad	Total
BoB	1	-	-	-	1	-	-	2
SBI	-	1	-	1	-	-	-	2
Bol	-	-	1	-	-	-	-	1
BGGB	-	-	-	-	-	1	1	2
<b>Total</b>	<b>1</b>	<b>7</b>						

Communication along with the tentative villagewise plan was sent to all the Service area banks / LDMs along with the list of villages having population 5000 and above for their verification, confirmation in the context to the guidelines contained in letter dtd. 21<sup>st</sup> October, 2011. If there is any disagreement with the tentative villagewise plan, they may inform us with their views and reasoning in either case i.e. Addition or deletion to enable us to report the final branch expansion plan to the Ministry of Finance, Govt. of India.

### **AGENDA No.3**

#### **OTHER AGENDA**

#### **3.1 Disposal of Applications seeking finance from Public Sector Banks - Pending for want of State Government's clearance**

Finance Department, Govt. of Gujarat vide its letter dtd. NIL has forwarded a copy of letter dated 22nd September, 2011 received by them from the Under Secretary to Government of India, Ministry of Finance, Department of Financial Services, New Delhi regarding Disposal of Applications seeking finance from Public Sector Banks.

Accordingly, SLBC vide its letter dtd. 30.09.2011 requested Member Banks to provide the details of proposals lying pending with them for disbursement for want of State Govt. Clearance. However, as informed by Member Banks, no project proposal is pending with them for disbursement for want of State Govt. Clearance.

It may be mentioned that Ministry of Finance, Govt. of India in its letter dtd. 22nd September, 2011 has, among others, advised that "Chief Executives of the SLBC, lead banks shall periodically ascertain the position of the pending projects from all the member banks and take action as envisaged to expedite the clearance of such projects. This exercise shall be carried out on regular basis."

Lead District Managers of all the districts are also advised to collect the information of project proposals pending for disbursements for want of clearance of any district level authority / Departments and review the same in DLCC meetings.

In view of the above, Member Banks are requested to inform SLBC regarding project proposals lying pending for disbursement with them for State Govt. Clearance so that a meeting with State agencies / departments can be held accordingly. Member Banks are also requested to submit these details on periodical basis.

### **3.2 Viewing Rights for Land Records**

Lead District Manager, Vadodara, Anand, Kheda and Dahod districts vide letter dtd. 19th October, 2011 have represented that a CD containing the list of villagewise farmers in each village is received from NIC. However, due to the following deficiencies banks are unable to complete the task of issuance of KCC to the farmers left out of the fold of KCC.

- Apart from short names, surnames are not available.
- It is very long and difficult process to get land records from e-dhara centers.

In view of the above, they have suggested that Govt. of Gujarat should allow Banks to view these records on net as the revenue records are fully computerised by NIC in the State. They are also of the view that it will facilitate Banks to verify the original records which would result in speedy appraisal and sanction of credit facilities.

**The representative from Revenue Department, Govt. of Gujarat is requested to offer views on the above suggestion so that the process of covering remaining farmers into KCC fold can gain further momentum without any hassle.**

### **3.3 Minutes of the meeting taken by Hon'ble Union Finance Minister with Chief Ministers of West Zone States and CEOs of Public Sector Banks / Financial Institutions on 17th September, 2011 - Follow up action**

Chief General Manager, PS & RRB, Dena Bank, Dena Corporate Centre, Mumbai vide e-mail dtd. 18th October, 2011 has provided a copy of minutes of the above mentioned meeting (copy enclosed as **Annexure - G** wherein among others, the following points needs immediate action from Banks' end.

- Banks should concentrate on districts with lower CD Ratio even their CD Ratio of the State is high.
- CD Ratio in Gujarat has been declining over the past 5 years. While deposits have been growing at a rapid pace, advances have not been matching.
- Banks needs to address the qualitative aspects of Financial Inclusion and concentrate on unbanked blocks / villages in the States.

As it is known to the Members that as of June, 2011, there were 7 districts where CD Ratio was below 40% and despite reviewing the same in every DLCC / SLBC meetings, no perceptible improvement is seen in CD Ratio of these districts.

Further, the CD Ratio for the State as a whole has shown static and marginal improvement in the last five years. It was 65.68 as of March, 2006 which only reached to 69.03 as of March, 2011. The concern of the State Government as well as Central Government may be in context to the pace with which the State is emerging as one of the fastest developing states in the country.

FIP Allottee Banks are requested to ensure qualitative aspects such as coverage of 100% households by opening No Frill Accounts with Overdraft facility, providing KCCs to uncovered farmers, GCC to the remaining households and other entrepreneurship credit in identified villages. Member Banks will co-ordinate with the agencies viz. LIC and non-life insurance companies for Micro insurance, animal insurance, crop insurance and micro pension. However, the progress made in this regard need much improvement.

### **3.4 Directions for implementation of PMEGP Scheme as per norms set up under PMEGP guidelines**

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The State Director, KVIC vide letter dtd. 29.09.2011 has forwarded a copy of circular No.PMEGP/PV.Gen.Corr./2011-12 dtd. 19.09.2011 regarding operational directives in implementation of PMEGP scheme as per norms specified under its guidelines. The copy of the Circular is enclosed as per **Annexure - H**. Member Banks are requested to circulate the same amongst their branches for compliance of the same.

### **3.5 Issuance of Artisan Credit Card - Target for the year 2011-12**

Commissioner, Cottage & Rural Industries, Govt. of Gujarat vide its letter dtd. 22nd September, 2011 has, amongst other, informed that Indext - C, Gandhinagar is assigned with the job of surveying, identifying and preparing applications of Artisans for extending the facility of Artisan Credit Card (ACC). Accordingly, Indext - C has identified 31 centres at 10 districts, which are as per **Annexure - I**.

The Indext - C in consultation with GLPC has already sponsored 50025 applications (the districtwise and bankwise are as per **Annexure - J**. It is also informed that Indext - C is in process of sponsoring of additional 15000 applications which will take the total to about 65000 applications in 31 identified centres in 10 districts. Cottage & Rural Industries has worked out the physical target of 50000 artisans to be covered both in identified and other districts which are as per **Annexure - K**.

**The House is requested to deliberate on the issue for disposal of the applications as well as the districtwise target.**

### **3.6 SHG Bank Linkage Programme - Rate of Interest**

Gujarat Livelihood Promotion Company (GLPC) vide its letter dtd. 3rd September, 2011 has informed that financing to SHGs of Women is one of the priority areas for the Banks in view of the inherent advantages. As the members of SHGs are from the poor strata of the society, it is necessary that rate of interest charged by the Banks are also reasonable as interest rates being charged by some of the Banks as collected by GLPC reveals that it ranges from 11.50% to 13.00%. In view of the varied interest rate, it is suggested that Banks may rationalise the interest rate on lending to SHGs. GLPC has

also requested for waiver of other charges like processing charges, ledger folio charges, supervision / inspection charges, etc.

**The representative from GLPC is requested to put forth their views and the House is requested to deliberate on the same.**

**3.7 A meeting of all SLBC Convenors on Financial Inclusion convened by the Ministry of Finance, Govt. of India on 3rd November, 2011- Various action points emerged are as under**

1. District Service Area Plan and Branch Expansion Plans needs to be put on the website of the concerned districts.
2. The banks need to become PoP for the Swavalamban scheme of the Government and this should be synergized with the accounts opening of the poor so that the cash flow from the bank account to the pension contribution can be smooth. One person in the respective Zonal Office of the bank should be made responsible for this.
3. One person in the Zonal office should be made responsible for driving the e-payments in the banks.
4. The concept of one district many banks, one leader bank which can open the account under the Service Area approach of the beneficiaries should be strictly followed. Wherever this is not being done, SLBCs should correct the anomaly.
5. SLBC will send a monthly statement on the financial inclusion progress as per format by the 5th of every month from this month onwards for the information of Hon'ble FM.
6. All SLBC Conveners assured that the targets will be made before the scheduled date.
7. It need to be emphasized that the priority in financial inclusion is to having an account for at least one member in the family.

The minutes of the said meeting is as per **Annexure - L.**

**3.8 Progress under financing to Indira Awas Yojana (IAY) - DRI Loan Scheme - as of September, 2011**

The Districtwise & Bankwise progress received from Rural Development Department, Govt. of Gujarat upto the quarter ended September, 2011 is as under :

**Districtwise Progress**

Sr. No.	District	Appl. Sponsored	Appl. Sanc.	Appl. Rejected	Appl. Pending
1	Ahmedabad	944	75	1	868
2	Amreli	1161	379	197	585

3	Anand	10,099	3834	2117	4138
4	Banaskantha	9175	191	3218	5766
5	Bharuch	5500	0	0	5500
6	Bhavnagar	871	605	75	191
7	Dangs	216	0	0	216
8	Dahod	5162	998	0	4164
9	Gandhinagar	341	86	0	262
10	Jamnagar	444	236	23	185
11	Junagadh	555	186	159	210
12	Kheda	13,526	1229	71	12,226
13	Kutch	326	185	0	141
14	Mehsana	3442	416	976	2050
15	Narmada	5935	0	2203	3732
16	Navsari	481	16	79	386
17	Panchmahals	8105	2244	0	5861
18	Patan	5543	436	2339	2768
19	Porbandar	127	0	0	127
20	Rajkot	2762	201	0	2561
21	Sabarkantha	11,604	2872	0	8732
22	Surat	4534	1041	823	2670
23	Surendranagar	2913	494	122	2297
24	Tapi	2121	1321	0	800
25	Vadodara	10,180	785	16	9379
26	Valsad	2896	96	11	2789
<b>Total</b>		<b>1,08,970</b>	<b>17,926</b>	<b>12,440</b>	<b>78,604</b>

### **Bankwise Progress**

Sr. No.	Bank	Appl. Sponsored	Appl. Sanc.	Appl. Rejected	Appl. Pending
1	State Bank of India	26,852	3468	2815	20,569
2	Dena Bank	24,846	5814	3974	15,058
3	Punjab National Bank	639	66	46	527
4	Bank of India	8029	1226	1375	5428
5	Bank of Baroda	33,637	5429	2186	26,022
6	Central Bank of India	5223	825	581	3817
7	Syndicate Bank	600	82	241	277
8	Union Bank of India	2725	194	539	1992
9	United Bank of India.	2806	574	289	1943
10	Bank of Maharashtra	78	4	0	74
11	UCO Bank	1169	77	217	875
12	Indian Bank	230	47	25	158
13	Canara Bank	103	0	0	103
14	Indian Overseas Bank	447	26	0	421
15	Allahabad Bank	297	6	0	291
16	Other Banks	1289	88	152	1049
<b>Total</b>		<b>1,08,970</b>	<b>17,926</b>	<b>12,440</b>	<b>78,604</b>

All the Member Banks (excluding RRBs, Private Sector Banks, DCCBs & GSCARDB) are requested to closely monitor the branchwise progress under the Scheme. Similarly, all the Lead District Managers are requested to closely monitor the progress in BLBC and DLCC meetings.

### **3.9 Monitoring of progress under finance extended to MSMEs, Housing and Auto Sectors under IBA Package**

Since the introduction of Stimulus Package, the Banks in Gujarat have extended finance to the tune of **Rs.36,362.60 crores upto the quarter ended September, 2011**. Sectorwise figures of finance extended are as under :

MSME Sector : Rs. 17,255.03 crores (including Genset)  
 Housing Sector : Rs. 13,655.54 crores  
 Auto Sector : Rs. 5,452.03 crores  
**Total : Rs. 36,362.60 crores**

The summary of the progress under various stimulus packages upto September, 2011 is as under : **(Rs. in crores)**

Particulars	During the quarter September, 2011		Cumulative at the end of quarter September, 2011 (since 01.12.2008)	
	No. of A/cs	Amt.	No. of A/cs	Amt.
<b>(1) Credit flow to MSME</b>				
Sanction of working capital loans (New)	3292	1148.26	35,444	12,274.62
Sanction of incremental working capital loans (Existing units)	465	295.44	10,151	4979.35
Restructuring of MSME accounts	19	15.73	6848	1104.28
Sanction of loans for purchase of Gen Sets on soft terms	2	0.01	108	1.06
<b>(2) Sanction of Housing Loans</b>				
Loans upto Rs.5 lakh	1154	40.15	50,430	2062.27
Loans from Rs.5 lakh to Rs.20 lakh	2427	234.24	53,286	6518.24
Loans above Rs.20 lakh	341	94.84	13,230	5175.03
<b>(3) Sanction of Auto Loans</b>	15,364	471.99	1,47,297	5452.03

The Bankwise progress report in respect of **MSME Sector** is enclosed as per **Annexure - 30.**

The Bankwise progress report in respect of **Housing Sector and Auto Sector** is enclosed as per **Annexure - 31.**

The Bankwise details on **interest rate (range)** charged on loans sanctioned under Stimulus package is as per **Annexure - 32.**

#### **Details of action taken by STPSEs and Electricity Boards**

The details received from Electricity Companies are as under :			(Rs. in lakhs)
Sr.No.	Name of Vij Company	Amount of bills paid by the STPSEs and Electricity	Amount of bills pending with STPSE and Elec.

		Boards during September, 2011	Boards at the end of September, 2011
1	Gujarat State Electricity Corp. Ltd. (Vadodara)	66.00	NIL
2	Gujarat Energy Trans. Corp. Ltd. (Vadodara)	862.51	NIL
3	Uttar Gujarat Vij. Co. Ltd (Mehsana).	NIL	NIL
4	Madhya Gujarat Vij Co. Ltd. (Vadodara)	Not Received	Not Received
5	Paschim Gujarat Vij Co. Ltd. (Rajkot)	Not Received	Not Received
6	Dakshin Gujarat Vij Co. Ltd. (Surat)	933.09	NIL

Industries Commissionerate, Govt. of Gujarat vide its letter dtd. 21st October, 2011 has submitted the details of Districtwise number of Micro, Small and Medium Enterprises registered from **2.10.2006 to 30.09.2011** in the State of Gujarat.

#### Rs. In Crores

Micro			Small			Medium		
No. of units	Investment	Employment	No. of units	Investment	Employment	No. of units	Investment	Employment
88,380	16.328	6,91,305	16,077	23,567	4,42,439	709	6656	71,846

Districtwise details is given as per **Annexure - M.**

#### AGENDA No.4

#### REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE QUARTER ENDED SEPTEMBER, 2011 :

During the quarter ended September, 2011, total number of bank branches increased by 54 taking the total network of branches from 6,461 as of June, 2011 to 6,515 as of September, 2011 in the State as per the details given in **Annexure- 1.**

#### BRANCH EXPANSION

Bank Group	For the period ended				
	September, 2010	March, 2011	September, 2011	Growth Y-o-Y	Variation over March'11
State Bank Group	1,121	1,139	1,140	19	1
Nationalised Banks	2,704	2,819	2,871	167	52
RRBs	463	475	481	18	6
DCCBs	1,181	1,186	1,184	3	(-) 2
GSCARDB	181	181	181	0	0
Private Banks	555	633	658	103	25
<b>Total</b>	<b>6,205</b>	<b>6,433</b>	<b>6,515</b>	<b>310</b>	<b>82</b>

During the quarter under review, 54 new branches were added ( Metro - 4, Urban - 11, Semi-Urban -23 and Rural - 16) in the State.

Further, 146 licences were pending for opening of new branches at the end of September, 2011 as per the information received from Reserve Bank of India, Department of Banking Supervision (DBS), Ahmedabad (Metro - 79, Urban - 36 & Semi-urban - 31).

**Member Banks are requested to expedite opening of Branches.**

**DEPOSITS GROWTH :**

The aggregate deposits of the banks in Gujarat increased by Rs.12,207 crores in absolute terms from Rs.2,79,760 crores as of June, 2011 to Rs.2,91,967 crores as of September, 2011 registering a growth of 4.36% as against 4.06% growth for the corresponding period of the previous year. However, the growth over March, 2011 is 7.31% and y-o-y growth stood at 22%.

The bank wise and district wise details are given in Annexure - 2. The Bank group wise details are given in the following table:

**(Rs./ Crores)**

BANK GROUP	FOR THE PERIOD ENDED				
	Sept., 2010	March, 2011	Sept., 2011	Growth Y-o-Y	Absolute growth over March, 2011
State Bank Group	56,869 (6.03%)	61,662 (15.56%)	67,021 (4.04%)	10,152 (17.85%)	5359 (6.69%)
Nationalised Banks	1,28,994 (3.25%)	1,46,036 (20.02%)	1,61,527 (6.62%)	32,533 (25.22%)	15,491 (10.61%)
RRBs	4,122 (4.09%)	4589 (16.21%)	4,787 (4.57%)	665 (16.13%)	198 (4.31%)
DCCBs	12,498 (4.28%)	12,733 (8.06%)	13,270 (1.25%)	772 (6.18%)	537 (4.22%)
GSCARDB	158 (8.22%)	131 (-5.76%)	139 (2.96%)	(-) 19 (-12.03)	8 (6.11%)
Private Banks	36,675 (3.86%)	46,925 (36.44%)	45,223 (-1.75%)	8548 (25.01%)	(-) 1702 (-3.63%)
<b>TOTAL</b>	<b>2,39,316 (4.06%)</b>	<b>2,72,076 (20.76%)</b>	<b>2,91,967 (4.36%)</b>	<b>52,651 (22.00%)</b>	<b>19,891 (7.31%)</b>

(Figures in the brackets for the quarter ended September, 2010 & September 2011 indicate % growth over previous quarter, whereas figures in the brackets for the period ended March 2011 indicate % growth over previous year).

The highest percentagewise growth during the quarter was registered by Nationalised Bank (6.62%) followed by RRBs (4.57%), SBI Group (4.04%), GSCARDB (2.96%) and DCCB (1.25%) whereas Private Sector Banks have registered negative growth by 1.75%.

During the quarter under review, the **NRI deposits** increased by Rs.1201 crores and stood at Rs.23,990 crores forming 8.22% of the total deposits as of September, 2011 as against Rs.22,251 crores (9.30%) as of June, 2011.

### **CREDIT EXPANSION :**

**The aggregate advances of the Banks in Gujarat increased by Rs. 4255 crores in absolute terms from Rs. 1,92,630 crores as of June, 2011 to Rs.1,96,885 crores as of September, 2011 registering a growth of 2.21% as against 2.41% growth for the corresponding period of the previous year. However, the growth over March, 2011 is 4.83% and y-o-y growth stood at 23.00%.**

The bank wise and district wise details are given in **Annexure - 2.**

The Bank group wise details are given in the following table:

<b>BANK GROUP</b>	<b>FOR THE PERIOD ENDED</b>					<b>(Rs./ Crores)</b>
	<b>Sept., 2010</b>	<b>March, 2011</b>	<b>Sept., 2011</b>	<b>Growth Y-o-Y</b>	<b>Absolute Growth over March 2011</b>	
State Bank Group	39,210 (0.72%)	45,575 (19.91%)	47,962 (2.50%)	8752 (22.32%)	2387 (5.23%)	
Nationalised Banks	76,116 (4.22%)	89,900 (21.94%)	94,794 (2.63%)	18,678 (24.53%)	5894 (5.44%)	
RRBs	2,016 (5.66%)	2053 (11.64%)	2,368 (8.28%)	352 (17.46%)	315 (15.34%)	
DCCBs	7,643 (5.80%)	7007 (3.39%)	8420 (4.48%)	777 (10.16%)	1413 (20.16%)	
GSCARDB	575 (2.49%)	563 (-)(5.22%)	553 (0.55%)	(-22 (-) (3.82%)	(-) 10 (-) (1.77%)	
Private Banks	34,497 (-)(0.39%)	42,705 (23.30%)	42,788 (0.26%)	8291 (24.03%)	83 (0.19%)	
<b>Total</b>	<b>1,60,057 (2.41%)</b>	<b>1,87,803 (20.72%)</b>	<b>1,96,885 (2.21%)</b>	<b>36,828 (23.00%)</b>	<b>9082 (4.83%)</b>	

(Figures in the brackets for the quarter ended September, 2010 & September, 2011 indicate % growth over previous quarter, whereas figures in the brackets for the period ended March, 2011 indicate % growth over previous year).

The data reveal that the overall growth in outstanding advances was 2.21% during the quarter, which was contributed mainly by RRBs (8.28%) followed by DCCBs (4.48%), Nationalised Banks (2.63%), SBI Group (2.50%), GSCARDB (0.55%) and Private Sector Banks (0.26%).

### **CREDIT DEPOSIT RATIO:**

As per 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
1,96,885	7311	2,04,196	2,91,967	69.93

The Bank groupwise CD Ratio (**without RIDF**) is given below:

Bank Group	FOR THE PERIOD ENDED			
	Sept., 2010	March, 2011	Sept., 2011	Variation over March, 2011
State Bank Group	68.95	73.91	71.56	(-) 2.35
Nationalised Banks	59.01	61.56	58.69	(-) 2.87
RRBs	48.91	44.74	49.46	4.72
DCCBs	61.16	55.03	63.45	8.42
Pvt. Sector Banks	94.06	91.01	94.62	3.61
<b>CD Ratio for State as a whole</b>	<b>66.88</b>	<b>69.03</b>	<b>67.43</b>	<b>(-) 1.60</b>

The CD Ratio of banks in general decreased by 1.60% over March, 2011 and stood at 67.43%.

### **CD Ratio BELOW 40%**

As of September, 2011, the CD Ratio in the following seven districts is below 40% where the Banks are required to put in special efforts to increase the same.

Sr. No.	Name of District	CD Ratio as of Sept., 2011	CD Ratio as of March, 2011	Variation over March, 2011
1	Anand	22.25	24.22	(-) 1.97
2	Dangs	24.85	26.64	(-) 1.79
3	Kheda	26.86	27.42	(-) 0.56
4	Kutch	28.25	28.40	(+) 0.15
5	Navsari	17.58	18.73	(-) 1.15
6	Porbandar	22.72	22.95	0.23
7	Dohad	37.60	52.19	(-)14.59

All the above districts, except Porbandar and Kutch district, have shown negative growth within the range of 0.56 to 14.59% over March, 2011. The Lead District Managers of the districts having CD Ratio below the benchmark of 60% need to initiate immediate action to reach atleast to the stipulated benchmark of 60%.

### **CD Ratio BELOW 20%**

As of September, 2011, Navsari district (17.58%) in the State is having CD Ratio below 20%.

### **CREDIT + INVESTMENT TO DEPOSIT RATIO :**

Further, if investment/other forms of finance i.e. non-convertible debentures, commercial papers, bonds, etc. are also taken into account, the position is as under

(Rs./ Crores)				
Bank Group	Credit	Investment	Total	%
State Bank group	47,962	8,643	56,605	84.46
Nationalised Banks	94,793	8,807	1,03,600	64.14
All Banks	1,96,885	21,609	2,18,494	74.84
All Banks + RIDF	* 2,04,196	21,609	* 2,25,805	77.34

**\*(includes RIDF of Rs.7,311 crores)**

If the figures of advances granted to units in Gujarat by Bank branches outside Gujarat are taken into account, the CD Ratio stands as under :

(Rs./ Crores)				
Bank Group	Credit + Investment	Credit from outside Gujarat	Total	%
State Bank group	56,605	21,737	78342	116.89
Nationalised Banks	1,03,600	14,665	1,18,265	73.22
All Banks	2,18,494	36,414	2,54,908	87.31
All Banks + RIDF	* 2,25,805	36,414	* 2,62,219	89.81

**\* (includes RIDF of Rs.7,311 crores)**

Bankwise details are given in Annexure - 1.

#### **PRIORITY SECTOR LENDING :**

An analysis of the performance in terms of the targets set forth by the Ghosh Committee is presented as under :

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

(Rs./Crores)							
PARAMETER	BENCH MARK	OUTSTANDING AS OF				ABSOLUTE GROWTH	% INCREASE over March, 2011
		MARCH, 2011	% Achi. of NBC	SEPT., 2011	% Achi. of NBC		
PRIORITY SECTORS	40%	71,975	46.26	77,795	41.42	5820	8.09
AGRI. ADVANCES	18%	31,401	20.18	30,902	16.45	(-)499	(-)1.58
WEAKER SECT. ADVs	10%	11,605	7.46	13, 103	6.98	1498	12.90
DRI ADVs	1%	24.32	0.016	33.32	0.018	9	37

It reveals from the above data that the Priority Sector Advances increased in absolute terms over March, 2011. Agril. Advances has marginally declined & advances to Weaker Sections have increased in absolute terms during the quarter under review, whereas DRI advances have increased in both the terms i.e. In absolute and percentage.

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

PARAMETER	BENCH MARK	OUTSTANDING AS OF				ABSOLUTE GROWTH	% INCREASE over Mar, 2011
		MARCH, 2011	% Achi. of NBC	SEPT, 2011	% Achi. of NBC		
PRIORITY SECTORS	60%	1,839	90.20	2,051	99.90	212	11.53
WEAKER SECT. ADVs	15%	812	44.17	957	46.61	145	17.86

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

RRBs have achieved / surpassed the targets under Priority Sectors (99.90%) and Weaker Sections (46.61%) as against the benchmark of 60% and 15% respectively.

III. The **Bank groupwise** percentage share of various components of Priority Sector advances as of September, 2011 is as under :

SECTOR	BENCH MARK	STATE BANK GROUP	NATIONALISED BANKS	ALL BANKS
PRIORITY SECTORS	40%	36.42	41.29	41.42
AGRI. ADVANCES	18%	11.28	13.52	16.45
WEAKER SECTIONS	10%	9.49	6.23	6.98
DRI ADVANCES	1%	0.028	0.022	0.018
% OF W.S. ADV. TO P.S. ADV.	25%	26.07	15.08	16.84

The Member Banks which are below the benchmark are requested to improve their performance under Agriculture, Weaker Section and DRI advances so as to achieve the National Goals.

**AGENDA No.5**

**REVIEW OF PROGRESS UNDER SERVICE AREA CREDIT PLAN (SACP) 2011-12 FOR FRESH LENDING TO PRIORITY SECTOR :**

The summary of target vis-a-vis achievement for the half year ended September, 2011 under Service Area Credit Plan 2011-12 is presented hereunder. The bankwise and districtwise details are given in **Annexures - 4 & 4/A.**

(Rs./Crores)			
SECTOR	TARGET	ACHIEVEMENT	% ACHIEVEMENT AS

		UPTO SEPTEMBER, 2011	OF SEPTEMBER, 2011
Total Agri. & Allied	25,391	12,290	48.40
(a) Of which, Crop Loan	17,618	10,031	56.93
(b) Of which, Term Loan	7773	2259	29.06
AVCI & SSI	5851	3653	62.43
Trade & Services	7199	2799	38.88
<b>Total</b>	<b>38,441</b>	<b>18,742</b>	<b>48.76</b>

The overall achievement in disbursement under Service Area Credit Plan by all the Banks was 48.76% upto the half year ended September, 2011. The highest percentage achievement was recorded in MSEs - 62.43% followed by Agriculture - 48.40% and Trade & Services - 38.88%.

The analysis of the achievement is as under :

<b>Sr.No.</b>	<b>District above the State Average</b>	<b>Percentage (%)</b>	<b>Sr.No.</b>	<b>District below the State Average</b>	<b>Percentage (%)</b>
1	Jamnagar	76.60	1	Dangs	17.31
2	Sabarkantha	66.69	2	Dahod	25.00
3	Rajkot	66.03	3	Navsari	28.24
4	Surat	62.89	4	Tapi	28.42
5	Vadodara	59.19	5	Panchmahals	28.89
6	Amreli	57.66	6	Junagadh	32.05
7	Surendranagar	53.54	7	Narmada	32.72
<b>STATE AVERAGE : 48.76%</b>			8	Gandhinagar	38.06
			9	Kutch	38.53
			10	Valsad	39.67
			11	Bharuch	40.20
			12	Patan	40.22
			13	Anand	40.29
			14	Bhavnagar	40.99
			15	Mehsana	41.75
			16	Porbandar	42.24
			17	Ahmedabad	45.41
			18	Kheda	46.25
			19	Banaskantha	47.63

From the above table, it can be seen that the performance under SACP upto the half - year ended September, 2011 in respect of 7 districts was found to be satisfactory, whereas in respect of 19 districts the performance remained below average. The performance in Dangs (17.31%), Dahod (25.00%), Navsari (28.24%), Tapi (28.42%) and Panchmahals (28.89%) districts remained below 30%.

All the Lead District Managers in general and LDM of above mentioned 19 districts in particular are requested to gear up their machinery and monitor the Bankwise / Branchwise performance effectively in DLCC / BLBC meetings to ensure achievement of set targets for the year 2011-12.

All the Member Banks are also simultaneously requested to monitor the Branchwise / Districtwise performance of their Bank branches in these 19 districts and also advise their branches / controlling offices to ensure 100% submission of LBR-2 / LBR - U2 Returns to respective Lead District Manager positively, so that correct / actual position of achievement is reflected for the Bank and the concerned district.

**Agency wise & Sub-sector wise Ground Level Credit Disbursement under Agriculture - half year ended September, 2011**

As against the target of Rs.25,391 crores for disbursement under Agriculture Sector for the year 2011-12, Banks have disbursed Rs.12,290 crores i.e. 48.40% of the target as against Rs.10,755 crores (41.46%) during the corresponding period of the previous year. The major share of 81.61% is under Short Term Crop Loan sector and the remaining 18.39% under Term Loan Sector. In the first quarter, majority of credit outflow goes towards for production credit and it is expected that in the remaining period the investment credit will pick up. In order to build up the farm

assets and to have consistency in the Agriculture finance at the year end, Banks need to concentrate on investment credit for the various farm activities.

**Agencywise and Sub-sector wise details are given as per Annexure - 24.**

**AGENDA No .6**

**COMPARATIVE POSITION OF CASES FILED UNDER GUJARAT STATE RECOVERY ACT, 1979 AS OF SEPTEMBER, 2011**

**(Rs./ Crores)**

SR. NO.	PARTICULARS	March, 2011		September, 2011	
		Accounts	Amount	Accounts	Amount
1	Cumulative certificates filed	2,33,649	460.60	2,39,259	478.64
2	Cumulative Recovery effected	62,488	91.35	65,470	100.39
	Of which, cases closed	(57,214)	(59.22)	(61,472)	(74.32)
3	Cases pending	1,76,435	369.25	1,77,787	378.25
	Of which, cases pending for more than 3 years	89,075	214.96	87,302	217.64
	more than 2 years to 3	31,303	49.76	34,686	53.21

years					
more than 1 year to 2 years	27,844	61.98	27,209	62.92	
cases pending for less than 1 year	28,213	42.55	28,590	44.48	

District wise details are given in **Annexure - 5.**

Large number of pending cases are found in district like Ahmedabad (No.29,788 - Amt. Rs.105.07 crores), Sabarkantha (No.25,117-Amt. Rs.22.94 crores), Banaskantha (No.15,144 - Amt. Rs.18.29 crores) and Vadodara (No.11,786 - Amt. Rs.11.78 crores).

**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 upto the half year ended September, 2011**

**The Gross Advances of the Banks in the State of Gujarat as of September, 2011 is Rs.1,96,855 crores.**

**(Amt. Rs. in lakhs)**

Particulars	Amt. Outstanding	Amt. of NPA	% NPA to Outstanding
<b>Priority Sector Advances</b>			
Crop Loan	14,39,570.70	31,410.84	2.18
Agri. Term Loan	12,67,090.60	54,393.86	4.29
MSEs	26,93,777.50	1,06,766.82	3.96
Other PS	9,79,099.10	69,441.59	7.09
<b>Central Govt. Sponsored schemes</b>			
SGSY	21808.20	7444.13	34.13
PMEGP	18,965.73	2086.69	11.00
SJSRY	6190.10	1239.76	20.03
SRMS	114.35	46.04	40.26
<b>State Govt. Sponsored programmes</b>			
VBS	18,553.26	2,316.07	12.48
GSCDC	4374.45	599.42	13.70

DCWD	13,154.76	604.06	4.59
GWEDC	1,979.92	186.92	9.44
JGVY	49.27	0	0.00
<b>Others</b>			
Housing Loans	13,16,084.10	15,753.47	1.20
Education Loans	1,03,998.95	3441.65	3.31

Consolidated details are as per **Annexure - 33.**

It may be noted that the above figures does not represent the position for the banking industry as a whole as despite our best efforts, number of Banks did not submit the details. All Member Banks are once again requested to submit the same from next quarter onwards.

### **AGENDA No.7**

#### **A. REVIEW OF PROGRESS UNDER GOVT. SPONSORED PROGRAMMES FOR THE QUARTER ENDED SEPTEMBER, 2011**

The Summary of performance for the half year ended September, 2011 in implementation of various bankable schemes sponsored by Central / State Government is presented hereunder.

The schemewise/districtwise details are furnished in the **Annexure - 6 to 13 (A).**

#### **CENTRAL GOVERNMENT SPONSORED PROGRAMMES :**

##### **Comparative performance under Central Govt. Sponsored Programmes**

% Achievement during the quarter			
Period ended	SGSY	PMEGP	SJSRY
September, 2010	37.86%	50.44%(No.) 77.77%(M.M. Amt.)	95.14%(No.) 76.63%(Amt.)
September, 2011	25.45%*	107.21%(No.) 234.88% (M.M. Amt.)	23.12%(No.) 69.71%(Amt.)

(M.M. = Margin Money)

\* Upto the month ended October, 2011

(Rs./ Lakhs)

PARTICULARS	BANKABLE SCHEMES		
	SGSY	PMEGP	SJSRY
Target (2011-12) .	Rs.12,090.00 (Amount)	1,816 (No) Rs.2541.97 M. M. (Amount)	3607 (No.) 942.90 (Amt.)
Sponsored (No.)	22,671	4,526	16,119
Sanctioned (No.)	9348	1,947	834
Sanctioned (Amt)	N.A.	5970.48 (M.M.)	657.29

Disbursed (No.)	7679	1,947	559
Disbursed (Amt)	3077.13	5970.48 (M.M.)	382.33
Retd./Rejtd. (No.)	948	588	1084
Pending (No.)	12,375	1991	14,201
% achievement (No.)	N.A.	107.21	23.12
% achievement (Amt.)	25.45	(M.M)234.88	69.71

### **SWARNA JAYANTI GRAM SWAROJGAAR YOJANA (SGSY) :**

The financial targets have been achieved by 25.45% upto the month ended October, 2011 as against the achievement of 37.86% for the corresponding period of the the previous year. 1669 sanctioned applications are pending for disbursement.

There were 1069 loan applications of SHGs and 11,316 loan applications of individuals pending at the month ended October, 2011. Besides individual finance, group finance is required to be encouraged by the Banks which ultimately improve the credit linkage of SHGs.

Out of 16,132 swarojgaris assisted, SC beneficiaries were 1654 (10.25%), ST were 5985 (37.10%), Women were 6142 (38.07%), Minorities were 1389 (8.61%) and Disabled were 116 (0.72%).

The total percentage of assistance to SC & ST Swarojgaris comes to 47.35% against the stipulation of 50%.

Districtwise performance under the scheme is as under :

<b>Sr.No.</b>	<b>Above Average</b>	<b>Percentage (%)</b>	<b>Sr.No.</b>	<b>Below Average</b>	<b>Percentage (%)</b>
1	Ahmedabad	31.77	1	Amreli	9.79
2	Dahod	25.53	2	Anand	24.05
3	Jamnagar	31.39	3	Banaskantha	20.51
4	Kheda	56.83	4	Bharuch	21.59
5	Mehsana	39.68	5	Bhavnagar	13.6
6	Navsari	28.94	6	Dangs	0.00
7	Panchmahals	29.03	7	Gandhinagar	5.25
8	Patan	25.48	8	Junagadh	10.81
9	Sabarkantha	41.98	9	Kutch	19.89
10	Tapi	34.19	10	Narmada	16.83
11	Valsad	35.18	11	Porbandar	6.96
<b>Average : 25.45%</b>			12	Rajkot	23.61
<b>Average : 25.45%</b>			13	Surat	17.62
<b>Average : 25.45%</b>			14	Surendranagar	18.70
<b>Average : 25.45%</b>			15	Vadodara	12.05

## **PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)**

Against the target of 1816 (physical) and Rs.2541.97 lakhs (Margin Money Amount) for the year 2011-12, Banks at the end of the quarter under review extended finance to 1947 beneficiaries with Margin Money amount of Rs.5970.48 lakhs (Total Project cost Rs.22900.88 lakhs). Thus, the target of Margin Money amount achieved by 234.88% and physical target by 107.21%.

As per the districtwise progress report received from KVIC upto the half year ended September, 2011, 4526 loan applications were sponsored to Bank branches by all the three implementing agencies viz. KVIC, KVIB and DIC. Out of 4526 applications sponsored to Banks, 1947 loan applications were sanctioned by Banks involving total project cost amount of Rs.22900.88 lakhs and Margin Money amounting to Rs.5970.48 lakhs. 1991 loan applications remained pending as at the end of September, 2011.

KVIC is also requested to ensure release of subsidy in all the sanctioned and disbursed cases.

Since the target for the year 2011-12 is already achieved, KVIC is requested to inform their views regarding clearance of the pending applications.

### **SWARNA JAYANTI SHAHERI ROJGAAR YOJANA (SJSRY) :**

Out of 16,119 applications sponsored to Banks, 834 applications were sanctioned with an amount of Rs.657.29 lakhs. There were 14,201 loan applications pending at the end of September, 2011.

**Member Banks are requested to dispose off these applications at the earliest.**

## **STATE GOVT. SPONSORED PROGRAMMES**

### **Comparative performance under State Govt. Sponsored Programmes**

<b>% Achievement during the quarter</b>					
Period	VBS	GSCDC	DCWD	GWEDC	JGVY
September, 2010	43.86	22.81	30.08	28.56	2.00
September, 2011	37.04	14.80	30.87	40.80	0.67

**(Rs. Lakhs)**

PARTICULARS	BANKABLE SCHEMES				
Target (2011-12)	VBS (DIC)	GSCDC	DCWD	GWEDC	JGVY
Number	36,200	10,000	10,000	1000	150
Sponsored (No)	43,532	5934	13,470	2984	51
Sanctioned (No)	13,408	1480	3087	408	1

Sanctioned (Amt)	10,365.72	448.84	1077.04	130.10	2.20
Retd./Rejtd. (No)	8407	702	2374	363	15
Pending (No)	21,717	3752	8009	2213	35
% achievement	37.04	14.80	30.87	40.80	0.67

#### **VAJPAYEE BANKABLE SCHEME (VBS) :**

The achievement of the target stood at 37.04% for the quarter ended September, 2011 against the 43.86% achievement for the corresponding period of the previous year.

Out of the total sanction of 13,408 applications (Rs. 103.65 crores), 1903 applications (Rs.11.54 crores) sanctioned to S.T. beneficiaries, 2090 applications (Rs.12.74 crores) to S.C. beneficiaries. **However, 21,717 applications were reported pending at the end of the September, 2011 quarter required to be disposed off expeditiously by the banks.**

#### **GUJARAT SCHEDULED CASTES DEVELOPMENT CORPORATION (GSCDC) :**

The achievement of target in terms of cases sanctioned stood at 14.80% upto the quarter ended September, 2011 as against 22.81% for the corresponding period of the previous year. The performance in the districts other than Ahmedabad (Rural), Dahod, Navsari and Panchmahals need to be reviewed critically.

Member Banks are also requested to accord priority to dispose off pending 3752 loan applications at the earliest, since financing the loan applications sponsored by GSCDC forms a part of Weaker Section advances. The performance under Weaker Section finance is below the stipulated benchmark in Gujarat State and, therefore, financing to SC beneficiaries will help in improving the same.

#### **BANKABLE SCHEME OF DEVELOPING CASTES WELFARE DEPARTMENT (DCWD)**

The achievement stood at 30.87% of the target as against 30.08% during the corresponding period of the previous year. The performance in Anand, Banaskantha, Jamnagar, Junagadh, Kheda, Panchmahals, Rajkot, Sabarkantha, Surendranagar, Valsad and Tapi was above the average performance of the State as a whole. Lead District Managers of remaining districts are requested to take-up the matter in DLCC / BLBC meetings with the Banks' branches to improve upon their performance in the financial year 2011-12.

**Banks are requested to ensure that 8009 pending applications are disposed off by their branches on merits at the earliest.**

#### **GUJARAT WOMEN ECONOMIC DEVELOPMENT CORPORATION (GWEDC) :**

The achievement was 40.80% of the target as against 28.56% for the corresponding period of the previous year. **Panchmahals and Sabarkantha district have achieved the target, whereas the performance in Ahmedabad, Dahod, Gandhinagar, Kutch, Mehsana, Patan and Vadodara districts was above the average performance.**

The Lead District Managers are requested to critically review the performance under the said Scheme at BLBC and DLCC meetings so that in coming quarters the same can be improved and targets allotted may be achieved by the end of the year.

**Banks are requested to ensure that 2213 pending applications are disposed off by their branches on merits at the earliest.**

**JYOTI GRAM VIKAS YOJANA (MARGIN MONEY SCHEME) - JGVS:**

Out of total 51 applications shown as sponsored upto the quarter ended September, 2011, of which only 1 application in Anand district has been sanctioned. The sponsoring agency as well as Member Banks need to find out the ways to improve the performance so as to reach the given target in the remaining period of the year.

**AGENDA No.8**

**FINANCING UNDER OTHER PROGRAMMES / SCHEMES**

**(i) FINANCING TO MINORITY COMMUNITIES & WOMEN ENTREPRENEURS**

The summary of the position of fresh loans disbursed during the quarter under review and the outstanding as of September, 2011 to Minority Communities & Women Entrepreneurs by banks are given in following table, while the bankwise details have been given in Annexure - 14 & 15.

**MINORITY COMMUNITIES :** **(Rs. in crores)**

Particulars	September, 2010		March, 2011*		September, 2011	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	17,844	145.93	48,120	952.73	8218	196.51
Outstanding	1,95,670	2072.86	2,07,365	2494.85	2,17,407	2847.38

\* Whole year figures

Fresh loans of Rs.196.51 crores were disbursed by the banks to 8218 beneficiaries belonging to Minority Communities during the quarter ended September, 2011. The outstanding reached the level of Rs. 2847.38 crores in 2,17,407 accounts as of September, 2011.

The share of advances to Minority Community to Priority Sector Advances stood at 3.66% as at the end of quarter ended September, 2011 which was 3.49% for the year ended March, 2011. Y-o-Y growth in outstanding is Rs.774.52 crores i.e. 37.36%.

**Member Banks are requested to step up finance to Minority Community so as to reach the benchmark of 15% of Priority Sector advances.**

**WOMEN ENTREPRENEURS**

**(Rs. in crores)**

Particulars	September, 2010		March, 2011*		September, 2011	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.

Disbursement of Fresh loans	16,365	410.24	1,47,123	2305.53	24,653	591.54
Outstanding	4,75,194	6257.50	5,22,518	7249.48	5,49,533	7320.14

\* Whole year figures

In case of Women Entrepreneurs, the fresh credit to the tune of Rs.591.54 crores to 24,653 beneficiaries in the State during the quarter ended September, 2011. The outstanding advances reached the level of Rs.7320.14 crores in 5,49,533 accounts and stood at 3.72% as against target of 5% of Net Bank Credit, which was 3.87% as of 31.03.2011. Y-o-Y growth in outstanding credit to Women beneficiaries is Rs.1062.64 crores i.e. 16.98%.

**Member Banks are requested to boost up the financing to the Women Entrepreneurs in order to reach this stipulation.**

**(ii) Self Help Groups (SHGs) :**

**(a)** As per the information received from Member Banks, upto September, 2011, total 1,83,273 SHGs have been formed, of which 1,55,359 i.e. 84.76 % have been promoted exclusively for Women in the State. Out of 1,83,273 SHGs, 95,838 SHGs have been linked with Bank finance with an outstanding of Rs.353.01 crores. SHGs are having a total membership of 20,79,793 of which women were 17,85,088 i.e. 85.83%. The bankwise details are as per **Annexure - 16.**

**(b) Districtwise information on Sakhi Mandals**

The districtwise details of Sakhi Mandals as of September, 2011 provided by the Principal Secretary & Commissioner, Rural Development Department are as per **Annexure - 16 (A).**

**SUMMARY OF DISTRICTWISE SAKHI MANDALS**

**(Rs. in lakhs)**

No. of SMs formed	No. of SMs - 6 months completed	No. of SMs grading completed	% SM graded against 6 months completed	No. of SMs given credit linked	Amt. of credit linkage	% SM with credit linkage to total 6 months completed
1,91,934	1,82,351	1,64,637	90.29	1,33,808	83,262.26	73.38

Out of total 1,91,934 Sakhi Mandals, 1,82,351 Sakhi Mandals which have completed six months, 1,64,637 Sakhi Mandals are graded i.e. 90.29%. Out of total 1,64,637 Sakhi Mandals graded, 1,33,808 Sakhi Mandals have been credit linked (73.38%) involving credit amount of Rs.832.62 crores as of September, 2011 as against 230.61 Crores as of March, 2011.

**(iii) REVIEW OF PROGRESS UNDER DIRECT HOUSING FINANCE & GJRHF**

**Director Housing Finance**

**(Rs. in crores)**

Particulars	September, 2010	March, 2011*	September, 2011
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	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	13,293	1940.65	51,030	5300.28	29,885	2373.90
Outstanding	2,64,774	12,372.39	2,37,033	12,352.08	2,68,385	15,122.32

\* Whole year figures

As per the information made available by the member banks, fresh loans worth Rs.2373.90 crores have been granted to 29.885 beneficiaries during the quarter ended September, 2011 under Direct Housing Finance.

The outstanding level reached to Rs.15,122.32 crores in 2,68,385 accounts as of September, 2011. Y-o-Y growth in outstanding housing finance is Rs.2749.93 crores i.e. 22.22%. Bankwise details are given in Annexure - 17.

#### **Golden Jubilee Rural Housing Finance**

**(Rs. in crores)**

Particulars	September, 2010		March, 2011*		September, 2011	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	980	21.24	1331	109.31	599	21.43
Outstanding	15,578	468.75	15,078	449.73	14,863	451.90

\* Whole year figures

Under Golden Jubilee Rural Housing Finance (GJRH) Scheme, during the quarter ended September, 2011, fresh loans worth Rs.21.43 crores have been granted to 599 beneficiaries and the outstanding level reached at Rs.451.90 crores in 14,863 accounts as of September, 2011. Bankwise details are given in Annexure - 18.

#### **(iv) REVIEW OF PROGRESS UNDER EDUCATION LOAN :**

**(Rs. in crores)**

Particulars	September, 2010		March, 2011*		September, 2011	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	4728	164.75	10,642	312.96	3216	72.45
Outstanding	47,081	1242.47	47,730	1265.43	48,116	1288.17

\* Whole year figures

During the quarter, the Banks have disbursed Education loans to 3216 students to the tune of Rs. 72.45 crores. The outstanding under Education loans reached to Rs.1288.17 crores in 48,116 accounts as of September, 2011. Y-o-Y growth in outstanding education loans is Rs.45.70 crores i.e. 3.67%. Bankwise details are given in Annexure - 19.

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

The number of outstanding KCCs in the State has increased from 25,27,514 as of March, 2011 to 27,02,206 as of September, 2011 against total land holdings of about

42.39 lakhs in the State, showing net increase of 1,74,692 KCCs upto the quarter ended September, 2011.

The categorywise coverage of Farmers to total KCCs outstanding upto the quarter ended September, 2011 is as under :

Category	No. of KCCs outstanding	% to total KCCs issued
Small & Marginal Farmers	13,60,426	50.35
SC Farmers	1,28,432	4.75
ST Farmers	1,86,244	6.89
OBC Farmers	2,72,319	10.08
Minority Community Farmers	67,264	2.49

Bankwise details regarding issuance of KCCs are given in **Annexure - 20.**

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

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The Joint Liability Group (JLG) was explained in detail to all the Member Banks and the scheme was also circulated to them. The targets were also decided in the meeting held at NABARD. The Bankwise target were given in 130th SLBC meeting also.

As per the progress received from Member Banks for the quarter ended September, 2011, out of 24 Banks, only 7 Banks have initiated to form JLGs and so far 739 JLGs have been formed under Farm Sector and 418 JLGs have been formed under Non-Farm Sector.

The Bankwise progress is given in **Annexure - 20-A.**

**(vi) SWAROJGAR CREDIT CARD (SCC) :**

Banks have issued 3876 SCCs to the tune of Rs.8.84 crores during the quarter. In all, 12,692 SCCs have been issued and the amount outstanding is Rs.29.94 crores. DCCBs has issued the highest number of SCCs i.e. 3410, followed by RRBs. Bankwise details are given in **Annexure - 21.**

**(vii) ARTISAN CREDIT CARD (ACC) :**

During the quarter, 1173 ACCs were issued by Banks amounting to Rs.43.46 lakhs. Thus, upto the end of September, 2011, the outstanding ACCs were 5026 amounting to Rs.7796.00 lakhs. Bankwise details are given in **Annexure - 22.**

**(viii) REVIEW OF FLOW OF CREDIT TO SSI SECTOR AND CREDIT LINKED CAPITAL SUBSIDY SCHEME FOR TECHNOLOGY UPGRADATION OF SSI (CLCSSTU) :**

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SSI advances stood at Rs.28,980.51 crores at the quarter ended September, 2011. During the quarter under review, banks have disbursed Rs.105.96 crores to 296 units under CLCSSTU taking the outstanding level to Rs.831.18 crores in 4152 accounts. Bankwise details are given in Annexure - 23.

**(ix) ADVANCES TO SC & ST BENEFICIARIES :**

The outstanding advances to SC beneficiaries as of September, 2011 was Rs.1289.00 crores in 1,70,292 accounts, forming 9.83% of Weaker Section advances, which was 9.31% as of March, 2011.

Similarly, the outstanding advances to ST beneficiaries as of September, 2011 was Rs.1543.16 crores in 2,02,307 accounts, forming 11.77% of Weaker Section advances, which was 12.67% as of March, 2011. Bankwise and Districtwise details as of September, 2011 are given in Annexure-2 &3.

**(X) Progress under "No Frills Accounts" with overdraft facility and issuance of General Purpose Credit Cards (GCC)**

As per the information received from Member Banks, 3,13,248 "No Frills A/cs" have been opened during the quarter ended September, 2011. Banks have provided overdraft facility to 2,57,468 a/cs amounting to Rs.9.19.crores. Total number of "No Frills Accounts" reached 23,25,476 as of September, 2011 with an amount of Rs.124.87 crores in these accounts.

During the quarter, 8091 GCCs amounting to Rs.1918 lakhs have been issued by Member Banks. The cumulative position as of September, 2011 reached 44,278 GCCs amounting to Rs.45.54 crores.

The bankwise progress as of September, 2011 is given as per Annexure - 25 & 25 (A).

**(xi) Progress under Finance extended to Farmers under "Debt Swap Scheme" as of September, 2011**

During the quarter under review, the Banks have disbursed loans amounting to Rs.12.56 crores to 2553 farmer beneficiaries under Debt Swap Scheme. The cumulative disbursement comes to Rs.158.81 crores to 47,258 farmer beneficiaries. Bankwise details are given in Annexure - 26.

**(xii) Progress under Finance extended to Farmers under "Agriculture Debt Waiver & Debt Relief Scheme, 2008" as of September, 2011**

During the quarter under review, the Banks have disbursed loans amounting to Rs.26.66 crores to 2651 farmers, who have been extended debt waiver / relief benefit under ADW & DR Scheme, 2008. The cumulative disbursements under the scheme comes to Rs.450.54 crores to 82,820 farmers. Bankwise details are given in Annexure - 27.

**(xiii) Progress under "Artificial Recharge of Groundwater through Dugwells" Scheme as of 31.10.2011**

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As per the progress report upto the month ended October, 2011 submitted by the Gujarat State Water Management Agency (GSWMA) at Commissionerate of Rural Development, Govt. of Gujarat, there are 2,23,116 farmer beneficiaries identified (eligible) under the scheme, of which 1,81,376 beneficiaries have opened their Savings Bank Account. Nodal departments have forwarded the applications of 1,71,637 beneficiaries to NABARD and NABARD has released subsidy in 1,57,419 cases. Subsidy has been credited in 1,28,078 accounts and 8,669 dugwell recharge structures have been completed. **The Districtwise details are given in Annexure - 28.**

**(xiv) Reverse Mortgage Loan (RML) Scheme**

The RML Scheme has been notified by Govt. of India on 30.09.2008. Ministry of Finance, Department of Financial Services, Govt. of India has advised to monitor the performance under the scheme on quarterly basis.

During the quarter, banks have disbursed Rs.13.17 crores in 220 accounts and total outstanding loan amount stood at Rs.101.99 crores in 678 accounts as of September, 2011. This scheme is not implemented by all the Banks. **Bankwise details are given in Annexure - 29.**

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