

## BANKING AT A GLANCE IN GUJARAT STATE - MARCH, 2012

PARAMETERS	MARCH, 2011	MARCH, 2012	GROWTH OVER MARCH 2011
<b>TOTAL No. OF BRANCHES</b>	<b>6433</b>	<b>6867</b>	<b>434</b>
<b>CATEGORY OF BRANCHES</b>			
RURAL	2847	2999	152
SEMI - URBAN	1587	1722	135
URBAN	1099	1155	56
METRO	900	991	91
<b>TOTAL</b>	<b>6433</b>	<b>6867</b>	<b>434</b>
<b>KEY INDICATORS</b> <span style="float: right;">(Amt. Rs.Crores)</span>			
DEPOSITS	2,72,076	3,17,264	45,188 (16.61%)
ADVANCES	1,87,803	2,26,760	38,957 (20.74%)
CREDIT DEPOSIT RATIO	69.03	71.47	2.44
PRIORITY SECTOR ADVANCES (% to advances)	71,975 (46.26%)	87,108 (46.38%)	15,133 (21.03%) (0.12%)
AGRICULTURE ADVANCES (% to advances)	31,401 (20.18%)	36,120 (19.23%)	4719 (15.03%) (-0.95%)
SSI ADVANCES (% to advances)	24,825 (15.96%)	32,843 (17.49%)	8018 (32.30%) 1.53%
WEAKER SECTION ADVANCES (% to advances)	11,605 (7.46%)	14,389 (7.66%)	2784 (23.99%) (0.20%)

<b>Issuance of Kisan Credit Cards for the period ended</b>			
	March, 2011	March, 2012	Growth over March, 2011
Accounts	25,27,514	28,62,024	3,34,510
Amount	12,684	14,594	1910

## **AGENDA No.1**

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

The proceedings of the 132<sup>nd</sup> State Level Bankers' Committee (SLBC) Meeting for the quarter ended December, 2011 held on 28.03.2012 were circulated to all the members on 2nd April, 2012. 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)**

(a) The land for construction for RSETI premises is allotted in Panchmahals district, but the allotment is awaited in Gandhinagar district.

**The representative from Rural Development Department, Govt. of Gujarat is requested to apprise the House about the progress in the matter.**

(b) **Problems faced by the Lead Bank, Tapi District, Bank of Baroda with regard to encroachment upon the land allotted for construction of RSETI by Gujarat Energy Transmission Corporation Ltd., Vav, Taluka : Kamrej, Dist : Surat**

Deputy Zonal Head, Bank of Baroda, Gujarat Operations vide letter dtd. 24.4.2012 has requested to advise DRDA, Vyara to arrange to give the encroachment free piece of land at the earliest so as to enable to initiate the action for construction of RSETI premises.

(c) **Problems faced by the Lead Bank, Bhuj District, Dena Bank regarding opposition by the members of Gram Panchayat, Bhujodi and Villagers for approving building plan to construct of RSETI Premises**

Regional Manager, Dena Bank, Bhuj vide letter dtd. 28.02.2012 has taken up the matter with District Collector, Bhuj to advise the Gram Panchayat, Bhujodi to pass the building plan and resolve the problem of opposition from public so that construction of the RSETI building can be started.

**In view of the above, intervention of the State Government / District Authority is requested for the earliest resolution of both the above mentioned issues.**

**Status of training programmes conducted by RSETIs upto the quarter ended March, 2012**

**Summary of training programmes & Settlement Ratio**

No. of training programmes conducted during the quarter ended March, 2012	Cumulative no. of training programmes since inception	No. of beneficiaries trained during the quarter ended March, 2012	Cumulative no. of beneficiaries trained	Cumulative no. of trained beneficiaries settled	
				Through Bank finance	Through own sources
530	3,355	15,962	106,501	30,019	30,865
<b>Percentage</b>				<b>28.19%</b>	<b>28.98%</b>
<b>Categorywise Cumulative no. of trainees</b>					
SC	ST	OBC	Women	Handicapped	Minorities
18,431	25,102	34,849	82,586	263	10542
<b>17.31%</b>	<b>23.57%</b>	<b>32.72%</b>	<b>77.54%</b>	<b>0.25%</b>	<b>24.48%</b>

Districtwise details are given as **ANNEXURE - 34.**

- All RSETIs to achieve the target fixed by GLPC.
- Settlement Ratio through bank finance need to be improved.
- RSETIs Jamnagar, Porbandar and Surendranagar need to improve their coverage of trainees - beneficiaries as well as settlement ratio.

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

At present, there are 22 FLCCCs established in 22 districts, out of 26 districts in Gujarat, as per following details :

Sr.No.	Bank	No. of FLCCCs set up by the Bank	No. of Lead Districts	FLCCCs set up in Lead district	Districts where FLCCC is yet to be set up	FLCCCs converted as per RBI Model Scheme

1	Dena Bank	5	7	5*	Patan	-
2	State Bank of India	7	7	7	-	-
3	Bank of Baroda	9	12	9	Kheda Navsari Tapi	9
4	ICICI Bank Ltd.	1	-	1	-	-
	<b>Total</b>	<b>22</b>	<b>26</b>	<b>22</b>	<b>4</b>	<b>9</b>

\*ICICI Bank has opened FLCCC in Ahmedabad district which is the Lead District of Dena Bank and hence Dena Bank has now to set up FLCCC in Patan district only. Upon doing so, all the Lead Districts of Dena Bank will have FLCCCs and conversion of the same is under process.

The representative from State Bank of India and ICICI Bank are requested to apprise the House about conversion of FLCCCs as per RBI model Scheme.

Bank of Baroda vide its letter dtd. 26th March, 2012 has informed that they have initiated necessary steps to open 3 FLCCCs viz. in Kheda, Navsari and Tapi districts during the next quarter.

### **2.3 Enhancement of Credit limit for exemption of Stamp Duty to all types of Self Help Groups (SHGs), including Sakhi Mandals**

Regarding the captioned issue, it was mentioned in the 132nd SLBC meeting that Order dtd. 25.01.2012 is silent on enhancement of credit limit upto Rs.5 lakhs for exemption of stamp duty to all types of SHGs, including Sakhi Mandals and Joint Liability Groups (JLGs).

However, during the course of 132nd SLBC meeting, Shri A.K. Joti, Chief Secretary, Govt. of Gujarat had informed that the credit limit for exemption of stamp duty to all types of SHGs has been raised from Rs.1 lakh to Rs.2 lakh. SLBC has received the copy of Order No.GHM-2012-M-29-STP-122009-3041-H1 dtd. 2nd April, 2012 issued by Additional Secretary, Revenue Department, Govt. of Gujarat which was made available to all the Member Banks / Lead District Managers vide SLBC letter No.GMO/SLBC-49/392/2012 dtd. 20.04.2012.

### **2.4 1% Interest Subvention on Housing loans sanctioned to Public upto Rs.15.00 lakhs under Public Housing loan Schemes - sanctioned by RRBs**

The Finance Secretary vide their letter dtd. 2nd April, 2012 has informed that RRBs are entitled to draw the subsidy under the public Housing loan scheme as well as education loan scheme.

### **2.5 Subsidy in insurance premium for Cotton Crop growing farmers under National Agriculture Insurance Scheme (NAIS)**

Agriculture & Co-operation Department, Govt. of Gujarat vide letter dtd. 19.04.2012 has passed Resolution No.CIS-102012-326-K-7 regarding subsidy in insurance premium for

cotton crop growing farmers under NAIS and has allocated Rs.20 crores in the Budget for the year 2012-13.

SLBC Secretariat vide its letter dtd. 28.04.2012 has circulated the above mentioned Resolution to all the Member Banks / Lead District Managers with a request to take note of the same.

## **2.6 Implementation of Pilot Weather Based Crop Insurance Scheme (WBCIS) during 2012-13 (Kharif 2012 and Rabi 2012-13)**

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Indian Banks' Association vide their letter dtd. 21.04.2012 has forwarded letter of Ministry of Agriculture, Govt. of India dtd. 7th March, 2012 regarding continuation of implementation of the captioned scheme during 2012-13 on existing pattern. The copy of the letter from Ministry of Agriculture is as per **ANNEXURE - A**.

## **2.7 Financing Crop Loan in Tribal Belt through Formation & Credit Linkage of JLGs**

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In the key note address by Hon'ble Chief Minister in the 132nd SLBC, he expressed concern for low level of credit penetration in tribal areas particularly production credit in the form of KCC. NABARD called for a meeting of all major Banks operating in tribal belt of Gujarat.

After at length deliberation, it was decided that the banks having network in these areas should come out with specific plan of action for formation of JLG and extend crop loan through this model to overcome the issues related to clear title and joint land holding, etc. NGO working in this area will also help in tracking the farmers who are in need of production loan.

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

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A. The Districtwise and Bankwise details of 3502 identified villages allotted to different Bank as per the roadmap prepared, all the 3502 FIP village are to be covered within two Year 2010-2012. We are pleased to inform the house that all the 3502 villages are covered under FIP. The Bankwise, Modulewise progress up to March, 2012 are enclosed as **ANNEXURE - B**.

**The summary of Bankwise, Modulewise progress in implementation of Financial Inclusion Plan as of March, 2012 is as under.**

<b>Branches Opened</b>	<b>Ultra Small Branches</b>	<b>Business Correspondents</b>	<b>Mobile Van</b>	<b>Total</b>
101	673	2712	16	3502

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

As per **Master Circular on Strategy and Guidelines on Financial Inclusion** issued by the, Department of Financial Services, Ministry of Finance, Govt. of India vide their letter F. No. 21/13/2009-FI (Vol II-Pt.) dtd. 4<sup>th</sup> April, 2012 following issues need to be addressed.

**B. (i) Banking responsibility :**

Service area approach would be adopted for the coverage of the entire country for financial inclusion. So far the SLBCs have allocated specific villages among the banks. As Gram Panchayats are at the centre of the various developmental and welfare schemes and would play an important role in the electronic benefit transfer, service area of the banks needs to be defined in terms of the Gram Panchayats. All the Lead District Managers were requested to allocate the service area villages in terms of the Gram Panchayats and Reallocate the villages as per the revised guidelines. All the Lead District Managers have already completed this exercise.

**(ii) District Service Area Plan:**

**Preparation & Placement of District Service Area Plan on Website of concerned district**

SLBCs have to prepare the Service Area Plan in a format. Changes in existing allocation, wherever required, could be finalised at the level of the SLBCs and Service Area Plan updated regularly. Service Area Plan for all the 26 district have been prepared and uploaded at the state/ district website.

(iii) Area to be served by the existing and to be opened branches should also be specified in term of the Gram Panchayats and the other areas may be covered through the BC model, as stated above. All Lead District Managers were request to adhere to the above guidelines and ensure that all service area villages allocated in term of Gram panchyat.

**(C) Coverage Plan & Preparation of State/ District Financial Service Plan :**

Banks must, with their service areas, assign the existing BCs the area of the entire Gram Panchayat or, if required, also the adjoining Gram Panchayat even if population is below 2000.

In order to develop a comprehensive frame work for delivery of financial services and, to promote Financial Inclusion, it is necessary that comprehensive Financial Services Plan for the entire District and State is also prepared.

The Lead District Manager, Officer In charge of NABARD and Nodal Officers of Public Sector Insurance Companies, both life and non life, would prepare a comprehensive

Annual District Financial Services Plan covering banking, rural development, insurance, etc. These officers would also meet once every month to review the progress and resolve inter agency issues.

At the State Level, SLBC Convener, NABARD in-charge for the State and State In-charge of Public Sector Insurance Companies, both life and non life, would prepare similar Annual State Financial Services Plan. At the State level also, these officers would meet once every month to review the progress and resolve inter-agency issues.

The objective of the exercise is to ensure Financial Inclusion by ensuring bank account for every household, Kisan Credit Card to every farmer's family, General Credit Card to other households and extensive coverage under micro-insurance and micro-pension scheme besides looking at the critical gap in infrastructure in terms of rural warehousing etc.

Lead District Manager and the State SLBC Convener would be responsible for the aforementioned committees at the District and the State Level respectively. SLBC has already taken-up this matter with LIC and 4 Non life insurance companies for providing Districtwise plan of life and non life insurance for incorporating in Plan of concerned district but SLBC have received only plan from LIC and which was circulated to all the Lead District Managers for incorporation in District Service Area Plan.

**(D) Branch expansion plan of the district for population beyond 5000 in underbanked districts and 10000 and above in non-underbanked district.**

In continuation to the Circular dated 21st October on the Financial Inclusion Department of financial Services, Ministry of Finance, Govt. of India vide their letter F No. 21/13/2009- FI(Pt) dated 28th December, 2011 has issued revised guidelines on opening of branches/ Ultra small branches in rural area. SLBC has requested all the concerned banks to submit the name of the village where brick and mortar branches to be opened. The Bankwise/Districtwise/Centewise details received from banks for opening of 31 branches by September, 2012 are furnished in the **ANNEXURE - C.**

**The summary of Bankwise , progress in implementation of opening of Brick and mortar branches as per 5.3 of Strategy and Guidelines on Financial Inclusion as of March, 2012 is as under.**

Name of Bank	No of branches to be opened	Branches opened as of 31.03.2012	Gap
Bank of Baroda	4	1	3
Bk of Maharashtra	1	-	1
Dena Bank	7	2	5
State Bank of India	12	2	10
Baroda Guj. Gramin Bank	2	-	2
Dena Guj. Gramin Bank	3	1	2
Saurashtra Guj.	2	-	2

Gramin Bank			
Total	31	6	25

All above banks were requested to adhere to timeline for opening of branches i.e. 30.09.2012.

**(E) Setting Up of Ultra Small Branches:**

- (I) As per **Master Circular on Strategy and Guidelines on Financial Inclusion** the Banks shall within their service area, open a regular brick and mortar branch in larger habitations with population of 5000 and above by September 2012. Such a branch would be assigned a service area by the DCC/SLBC covering one or more Gram Panchayats.
- (ii) In other districts, the banks must try to open as many brick and mortar branches, in their service areas, in habitations having population of 10,000 and above by September 2012.
- (iii) For furthering the Financial Inclusion efforts of banks, to minimize the cost of the financial inclusion initiative , to see that the cost has a relationship to the growth in business and, hence, the profitability of the bank, considering the need of close supervision and monitoring of the business correspondent agents (BCAs) by the respective bank branch and to ensure that a range of banking services are available to the residents of such villages, therefore it has been decided that Ultra Small Branch be set up:

**At all places where opening of a brick and mortar branch is presently not viable and as well as In all FI villages covered or to be covered through BC agents**

**(F) Characteristics of an Ultra Small Branch:**

- (a) The Ultra Small Branch will have an area of 100-200 square feet.
- (b) The bank shall identify a place in the village for the Ultra Small Branch. Since such a branch shall function only on fixed day and time, local bodies may be requested to provide such place free of cost till such time the business grows to a viable level justifying setting up of a regular branch. Since all such villages would also have a BCA, the BCA shall also operate from such premises.
- (c) A BC Agent should be appointed for the service area to deal with all cash transaction and other routine work. The BCA shall operate from the Ultra Small branch.
- (d) The bank branch responsible for financial inclusion of the village in its Service Area would designate a specific officer to visit such villages on pre-notified fixed day and time every week. The periodicity and duration of visits can be progressively enhanced depending upon business potential and reviewed periodically.
- (e) The officer would not be dealing with cash transactions, which would be handled by the BCA.

- (f) The designated officer of the bank will visit the ultra small branch on a predetermined day, at least once a week, along with a laptop which should have VPN connectivity to the CBS. He would clear applications for new account opening, loans, recovery follow-up and business development. He can give information to the account holders about the account balance or a print out of the bank statement, etc. The officer shall also undertake various verification, field inspections, etc., for allowing undertaking of banking functions by the person concerned.
- (g) The frequency and periodicity of visit by the bank officer can be progressively enhanced depending upon the business growth in the service area of the bank.
- (h) When the branch reaches the desired level of business, the Ultra Small branch can be upgraded into a regular brick & mortar branch.
- (i) Banks have been already been advised to strengthen their rural branches so that adequate manpower is available to take care of the need of bank officers as per (d) above.
- (j) These guidelines are in tune with the Master Circular of the RBI on Branch Authorisation dated 01/7/2011 ( para 3 of the same) .
- (k) The network security guidelines given in Master Circular on Strategy and Guidelines on Financial Inclusion
- (l) While planning for branch expansion, it may be seen that in the unbanked areas the branches are available within a radial distance of 5 km.
- (m) It is clarified that in underbanked districts, all villages with population of 5000 or more need to have a bank branch. However, banks can start with an Ultra Small Branch (USB) in these villages where opening of a regular brick & mortar branch is not considered viable at present and then convert it into a full-fledged branch when the branch reaches the desired level of business. Banks may keep higher frequency of visit of staff in these USBs.

SLBC Vide letter No.GMO/SLBC-79/367/2012 dtd. April 10, 2012 alongwith copies of letter from DDO Anand and Kheda addressed to Talati/ Sarpanch of FIP village for providing space of 100-200 sq.ft. in gram Panchyat office to accommodate a Table and Chair for Business Correspondent and visiting Branch Manager requested all the Lead District Manager to take-up the matter with District Development Officer for passing necessary instruction to concerned Sarpanch /Talati for allotment of space. Lead District Manager are requested to inform the status to house.

#### **(G) Business Correspondents (BC):**

- (i) In habitations without a bank branch, the Business Correspondent would be the main instrument of delivery of financial services. It is necessary to ensure that the business model of BCs is commercially sound and that they become financially viable in a reasonable time, say 2 years. This would require that each BC handles a reasonable number of household accounts, keeping the geographical coverage in consideration.

- (ii) Based on the feedback from the various Institutions, it is felt that the BC/Agent should be dealing with 1000-1500 households, or cater to a population of about 5000-8000. In the hilly, tribal and desert areas or where distance is large, the banks could have lesser number of accounts keeping the geographical and other conditions under consideration. DLCC will take a decision in such cases and get it ratified from SLBC. However, it must be ensured that each BC Agent is assigned a sub-service area within the service area of the branch. Gram Panchayat shall be retained as a unit and BCA could be assigned more than one Gram Panchayats.
- (iii) Requirement of BC/BCA may be worked out in such a manner that the BCA is available within a radial distance of 2 km.

#### **(H) Geographical Information System:**

Geographical Information System (GIS) can be effectively used to assist the decision makers in planning for expansion of infrastructure of the Banks and Insurance Companies by highlighting the pockets of the hinterland which are yet to have access to these facilities. A web based application to develop a GIS for the bank branch and insurance network in the country has been launched by the Department of Financial Services. The project envisages capturing existing information about bank branches, ATMs, Business Correspondents, Clearing houses and Currency chests of Scheduled Commercial Banks and branches of Insurance Companies at village level. This would enable the Banks to easily identify the areas where expansion of branch/ ATM/BCA network needs to be carried out as envisaged under para 5.3(v) and 5.4(iii) in Master Circular on Strategy and Guidelines on Financial Inclusion. SLBC/DLCC convener banks must ensure data entry in the package by 15<sup>th</sup> April 2012 and thereafter regular updating. The package should be used for finalising the location of new bank branches/ BCs and other banking facilities. SLBC has circulated the guidelines issued by Department of Financial Services to all the Lead District Manager with a request to complete the task before 15.04.2012. However the task could not be completed by LDMs. The Department of Financial Services communicated to all the Chairman/CMDs of PSBs bank vide letter F.No.8/26/2011-FIdtd. 8th May 2012 to ensure that the necessary data entry is completed by 15th May,2012 by each bank in their Lead Districts.

**All Lead District Manager were again requested to complete the task and confirm to SLBC.**

#### **(I) Financial Inclusion drive to open bank accounts of migrant labour and street vendors / hawkers in Urban areas**

Department of Financial Services, Ministry of Finance, Govt. of India vide letter F. No. 7/13/2012-BO.II dtd. 26th April, 2012 addressed to all the Chief Executive of Public Sector Banks outlined the details regarding Financial Inclusion drive to open bank accounts of migrant labour and street vendors / hawkers in Urban areas as under:

1. To inculcate saving habits and to extend banking facilities to the migrant labour and street vendors / hawkers in urban areas, account opening drive of migrant labour and street vendors / hawkers in urban areas needs to be initiated.

2. Government desires that to begin with, accounts of all migrant labour and street vendors / hawkers who are working within 500 metres of the branches in **urban and metro areas**, should be opened. To achieve this marketing staff of branches should contact personally all street vendors / hawkers who are working **within 500 metres of the branches** to open their accounts. Thereafter, the branches should extend this process of opening of accounts beyond 500 metres so that all such persons get financially included.
3. The Financial Inclusion is high on the Agenda of the Government. This measure is one of the financial inclusion initiatives of the Government. Therefore, it is requested to issue directions to all the branches and subordinate offices of your bank to launch a special campaign in all the urban centres. Kindly ensure that the instructions of the Government are acted upon in 'letter and spirit'.
4. The outcome of the drive may be monitored at Zonal and Apex levels in the bank, on a regular basis, and the progress in terms of accounts opened by the bank may be reported to this Department on a monthly basis.
5. The progress of the drive and the issues in this regard may also be discussed in each meeting of the SLBC, as a standard Agenda Item, also for sharing of learning and experiences.

**Lead District Managers are requested to take note of the above and are requested to closely monitor the progress in each DLCC and BLBC meeting as a standard agenda item. All the member Banks are requested to submit the monthly progress report to LDM and SLBC as desired by Department of Financial Services, Ministry of Finance.**

**(J) Availability of Connectivity in FI Villages:**

Department of Financial Services (DFS), Ministry of Finance (MOF), Govt. of India vide letter F. No. 6/6/2012-FI dtd. 26th April, 2012 addressed to all the CMDs of PSBs, SLBC Convener Banks informed the contact details of the offices of BSNL and advised to take-up the matter with concerned authorities of BSNL at State level. In case the matter remains unresolved in any case, details thereof along with the specific reason may be sent to DFS and be ensured that the consultation and resolution of difficulties is completed by 15<sup>th</sup> May 2012.

On receipt of said communication SLBC have collected the full contact details from concerned authorities of BSNL (**Copy enclosed as ANNEXURE - D** ). SLBC has requested all the FIP allottee banks to send the list of FIP villages where connectivity problem exist. However some of banks have provided the information. We once again request to all concerned to send the information and may directly take-up the matter with concerned officials of BSNL.

**(K) Launch of Campaign to ensure at least one bank Account for each family in FI village**

Recently we have received the communication dtd.15.05.2012 from Department of Financial Services, Ministry of Finance addressed to the all the CMDs of PSBs and

chairman, RRBs regarding launching of Campaign to ensure at least one bank Account for each family in FI village.

The detailed guidelines is as per **ANNEXURE - E.**

**All member banks are requested to closely monitor the branchwise progress. Similarly, all the Lead District Managers are requested to monitor the progress in BLBC and DLCC meeting to compete the task of opening of New account and changes in existing account by June, 2012.**

#### **Visits by Nodal Officers to State Level Bankers' Committee (SLBC)**

As stated in action points to monitor the progress in respect of various issues for which directions have been issued by the Department from time to time. On 18.02.2012, and 24.03.2012 Ms Sreya Guha, Director (FI) has visited the FIP village and its base branch of three banks namely Bank of Baroda, Dena bank, and State bank of India for first hand information on implementation of directions and to get feed back on implementation in FIP villages. She has also reviewed the various issues through video conference with banks viz Bank of Baroda, Dena Bank, State Bank of India, Central Bank of India, Bank of India and Union Bank of India on 29.02.2012, 13.03.2012 and 10.04.2012.

#### **ACTION TAKEN ON ISSUES TO BE MONITORED BY SLBC NODAL OFFICERS**

<b><u>Sl. No.</u></b>	<b><u>Issues</u></b>	<b><u>Action</u></b>	<b><u>Action Taken</u></b>
1.	<b>No bank to charge any fees for crop loan which include documentation fee, inspection, advocate, processing and renewal.</b>	Banks to issue orders	All major Banks have issued the circulars to their branches for not charging any fees for crop loan up to 3 lacs include documentation fee, inspection, advocate, processing and renewal.  As regards the Co-op. Banks, the Registrar, Cooperatives has issued the instructions that the board of individual co-op bank may pass on the resolution for waiving such charges in their ensuing board meetings.
2.	<b>Bank to sanction a permanent cash credit limit to be renewed</b>	Banks to issue orders	KCC limit is being issued for three years subject to renewal of the same every year and the

	each year on the verification of land holding. Since land records have been put online, this will be verified by the bank themselves.		fresh land records to be produced every three years or at the time of change in land holdings. Recently NABARD has issued revised guidelines in which KCC limit being issued for 5 years which include investment credit requirement.
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3.	Whether each non-defaulter farmer living in the village falling in the service area of the branch has got a <b>Kisan Credit Card</b> .  Whether each Family has a <b>GCC</b> .	Each ZO	As per the progress received from Member Banks as of 31st March 2012, under KCC campaign, 2,15,556 KCC have been issued with an amount of Rs.1866.89 crores. However, the pace is likely to be improved in the ensuing Kharif season.  As of March, 2012 46422 GCCs have been issued by member Banks.  The progress under issuance of GCC and KCC is regularly reviewed in each quarterly held SLBC meetings.
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4.	Whether each <b>non-farmer</b> family living in rural area falling in the service area of the bank has got a <b>Savings-cum-OD Account</b> .	Each ZO	As per the information, some of the Banks have issued the instructions for opening Savings cum OD account upto Rs.10,000/- to the non-farmer family living in rural area. However, the wide spread implementation is to be ensured. This issue was deliberated in 132nd SLBC meeting and again requested to ensure for compliance the instruction.
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5	Whether each village of 2000 more population is <b>visited once a week on a fixed date, time and place</b> .	HO/ZO	Yes, each FIP village is visited once a week on fixed date, time and place. However, they should display fixed schedule of visit to FIP village.
6.	Whether <b>Branch Manager</b>	ZO	The branch managers are regularly visiting the

	<b>himself visits one village in a week <u>with Laptop.</u></b>	villages. However, they should display fixed schedule of visit to FIP village. Procurement of Laptop for all the USB villages is under process.
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7.	Whether <b>schedule for opening new branches as per the new guidelines</b> on Financial Inclusion has been prepared and being implemented	ZO/HO	Total 31 centres have been identified for opening brick and mortar branches and in 36 villages Banks will start Ultra Small branches as per new guidelines on FIP in villages having population of 5000 and above in 12 underbanked district in State. Where as villages having population of 10000 and above no identified centre is eligible for opening of branch as per new guidelines on FIP. <b>Further instruction dtd. 20.03.2012 regarding clarification for opening of branch, wherein Ultra Small Branches would</b>
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			required to be opened in all the identified villages if another branch already exist within a radius of 5 kms having population above 5000 in under bank district. 74 such centres have been identified for opening of USB and 36 centres identified non viable for opening of branch would be covered by Ultra Small Branch. Thus, total 110 Ultra Small branches to be opened in State of Gujarat. Out of 31 centres identified for opening of full-fledged branches 6 branches are opened namely Dantral , Aniod (Dena Bank), Vadgam (BOB) and Kankrol (Dena Guj. Gramin bank) and Nani Naroli and Bamansa(Ghed) State Bank of India.
8.	<p>(a) Whether accounts are being opened as per guidelines on KYC issued by DFS</p> <p><b>(b) No of Houses without a/c within 500 M of Semi-Urban/Urban/Metro Branch</b></p>	HO/ZO	Member Banks have been informed to comply to the instructions.

9.	<b>E-payment and Electronic Benefit Transfers under 32 schemes</b>	SLBC Convener in consultation with all other Banks and State Government	The matter was discussed in SLBC meeting held on 1.12.2011 where Chief Secretary, GoG was also present. The State Govt. is now working on the request made and in the meantime the matter is also being followed up by SLBC as well as RBI/NABARD level. The list of 32 schemes is made available to the concerned State Govt. Departments as well as the LDMs and the Banks.
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			Recently, MD, GLPC advised all the DRDA Directors in the State to make e-payment in all the 7 schemes being implemented by Rural Development Department of the State Govt. The matter was also deliberated in 132nd SLBC and Sub- Group was formed to streamline the process and finalisation of modalities
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10	List of villages having <b>connectivity problem</b> (block, name, census code of village-2001 census)	Interaction with CGM BSNL to resolve it	
11	Whether officials of Public Sector Insurance Companies are attending SLBC meetings.		Officials from LIC are regularly attending the meetings but official from all the 4 Public Sector Insurance Companies are not attending SLBC meetings regularly.
12	Has any review of the performance of the branches in loan sanctioning /recoveries/CASA etc. In FIP villages been conducted.		Member Banks have been informed to review of the performance of the branches in loan sanctioning / recoveries /CASA etc. In FIP villages.

### **Coverage of all uncovered eligible farmers for providing crop loan - KCC**

As per 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 for coverage of all uncovered eligible farmer under KCC.

Chief Secretary, Govt. of Gujarat had also issued necessary guidelines to the State Govt. Field functionaries for their active involvement in agriculture Campaign. LDMs are also in touch with District and Block authorities for Agri. KCC campaign.

Banks have taken up the issue at their own in campaign mode and up to 31st March 2012 , 215556 KCCs have been issued. The progress in issuance of Kisan Credit Cards (KCCs) to uncovered eligible farmers is as per **ANNEXURE - F.**

In pursuance of the announcement made by Finance Minister in his Budget Speech 2012–13, NABARD has issued guidelines for modifying KCC Scheme *inter-alia* to make KCC a smart card which could be used at ATMs/ PoS/ Mobile Handsets. Banks

have been advised to ensure KCC to every eligible farming household by June 2012. While doing so, the financial inclusion account and the KCC account scheme should be merged into a single saving-cum- overdraft account. The Central Office of NABARD has issued circular on the revised guidelines on KCC to all Commercial Banks, RRBs, State Cooperative Banks and District Central Cooperative bank vide circular No. 71/PCD-04/2011-12 dtd. 30.03.2012.

### **Action taken on - Green initiative - e- payments**

Immediately after receipt of Communication regarding Green Initiative - e- payments, following measures were initiated by SLBC, and the present status is as under:

- 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.
- The matter was also discussed in SLBC meeting held on 1.12.2011 where Chief Secretary Govt. Of Gujarat was also present. The State Govt. Is now working on the request made and the matter is also being followed up by SLBC as well as RBI level.
- Recently, MD, GLPC advised all the DRDA Directors in the state to make e-payment in all the 7 Scheme being implemented by Rural Development Department of the State govt.
- The matter was also deliberated in 132nd SLBC and a Sub- Group was formed to streamline the process and finalisation of modalities.

### **Action taken on Computerisation of land records in Gujarat State- Online verification of land records and creation & release of charge**

Shri D. K. Mittal, Secretary, Department of Financial Services, Ministry of Finance, Govt. Of India vide letter No. D.O. No. 18/Secy(DFS)/2012 dtd. 9th February, 2012 addressed to our Chairperson and Managing Director on the captioned matter, wherein

it is informed that the land records in the State are available online and further advised that all the banks in the State of Gujarat to initiate following actions:

- a. No documentation of land records must be sought from the farmers while they submit an application for loan. Concerned bank must download it online.
- b. Creation of mortgage charge must be done online by Branch Managers.
- c. Release of charge must also be done online by banks.
- d. This matter is taken up in special SLBC meeting and all bank to implement the above action before 31st March, 2012.
- e. The State govt. to organise training in all districts for the staff of the banks and provide them necessary support for digital certification.
- f. The special SLBC meeting is held before 20th February, 2012 and action taken is intimated.

SLBC vide its letter dtd. 14th February, 2012 requested the Chief Secretary, Govt. Of Gujarat to take suitable decision in the matter so as to take the matter forward for implementation. A meeting of subgroup of SLBC was convened on 28.02.2012 to arrive at workable solution. However in absence of representative from Agri. Cooperation Dept., Revenue Dept. and Finance Dept. the issue could not be deliberated. The issue was also deliberated in 132nd SLBC and it was suggested to have a meeting of Sub-Group again. The meeting of Sub- Group was held on 18.04.2012 however again in absence of representative from Agri. Co-operation Dept., Revenue Dept. and Finance Dept. the issue could not be deliberated. The members are opinion that next meeting of Sub- Group should be fixed after obtaining the confirmation of the convenient date & time of officials of concerned Govt. Department . The SLBC vide letter dtd. 23rd April , 2012 requested to concerned Govt. Departments for convenient date & time so next meeting of Sub-Group can be convened. Reply is awaited from concerned departments.

### **AGENDA No.3**

#### **OTHER AGENDA**

##### **3.1 Issuance of Weaver Credit Card (WCC)**

Cottage & Rural Industries, Govt. of India vide its letter dtd. 7th May, 2012 has forwarded guidelines / instructions for issuance of Weaver Credit Card (WCC). The copy of the guidelines are attached as per **ANNEXURE - G** with a request to instruct the branches for implementation of WCC.

##### **3.2 Partnering for Voter Registration Programme**

General Administration Department, Govt. of Gujarat vide letter dtd. 4th May, 2012 has informed that the General Election to the State Legislative Assembly are to be held

before December, 2012. To make the Electoral Roll clean and error free the Election Commission has ordered revision of Electoral Rolls w.r.t 1.1.2012 as the qualifying date which will commence from 1.6.2012.

This Electoral Roll will be used during the forthcoming General Election. Therefore, it is necessary that all eligible voters are enrolled in the roll and all voters can use their franchise. In the recently held elections at Uttar Pradesh, partnerships with Banks across the State for voter education has yielded excellent results.

During the meeting with SLBC Convenor on 11.5.2012, the Chief Electoral Officer & Secretary expressed the desire to address the Bankers in ensuing SLBC meeting scheduled to be held on 24th May, 2012 on the captioned matter.

### **3.3 Report of High Level Committee to review the Lead Bank Scheme - Implementation of the recommendation No.56**

Bank of Baroda vide their letter dtd. 23.04.2012 has informed that in response to their ATR for the quarter ended December, 2011 submitted to Reserve Bank of India, Ahmedabad, they have advised them as under :

Recommendation No.56	Observation of RBI
Bank officials posted as Lead District Manager may be given two to three weeks attachment of Zilla Parishad / Collectorate for familiarization with Government's role and functioning with regard to developmental programmes	The Lead Bank is advised to confirm that LDMs of Bank of Baroda have been given such attachments.

As requested by Bank of Baroda, the above item is placed before the House with a view to examine the same and for the views / suggestion of Government Officials, Banks, more particularly, Lead District Managers.

### **3.4 Construction of unsafe well periphering Gir and Girnar areas**

Principal Chief Conservators of Forests, Gujarat State has requested SLBC to inform the Member Banks that all the wells financed by them are safe for Lions, animals and human beings. It is informed that they have observed that the wells in area are unsafe as these wells do not have parapet built around the well and as a result, many animals as well as human lives have been lost. In order to safeguard the lives of animals as well as human beings, it is suggested that while financing for construction of wells, Banks should ensure that the wells are having atleast 3 ft. parapet around the well so that the valuable lives both human and animals can be saved.

**Member Banks are requested to instruct their branches to act as suggested hereinabove.**

### **3.5 Progress under financing to Indira Awas Yojana (IAY) - DRI Loan Scheme - as of March, 2012**

The Districtwise & Bankwise progress received from Rural Development Department, Govt. of Gujarat upto the quarter ended March, 2012 is as under :

#### **Districtwise Progress**

Sr. No.	District	Appl. Sponsored	Appl. Sanc.	Appl. Rejected	Appl. Pending
1	Ahmedabad	1097	613	33	451
2	Amreli	1487	532	510	445
3	Anand	12564	6540	2904	3120
4	Banaskantha	11180	558	7594	3028
5	Bharuch	7399	2121	0	5278
6	Bhavnagar	926	688	94	144
7	Dangs	216	120	0	96
8	Dahod	21559	1513	0	20046
9	Gandhinagar	353	186	4	163
10	Jamnagar	471	242	139	90
11	Junagadh	763	120	337	306
12	Kheda	14949	4195	71	10683
13	Kutch	402	200	0	202
14	Mehsana	3442	465	1326	1651
15	Narmada	6772	1184	635	4953
16	Navsari	533	99	127	307
17	Panchmahals	9475	4618	0	4857
18	Patan	5476	783	2735	1958
19	Porbandar	139	8	8	123
20	Rajkot	2902	706	62	2134
21	Sabarkantha	12074	3832	0	8242
22	Surat	3729	2901	706	122
23	Surendranagar	3018	579	174	2265
24	Tapi	2718	1287	0	1431
25	Vadodara	13135	2677	4279	6179
26	Valsad	2621	0	11	2610
<b>Total</b>		<b>139400</b>	<b>36767</b>	<b>21749</b>	<b>80884</b>

## Bankwise Progress

Sr. No.	Bank	Appl. Sponsored	Appl. Sanc.	Appl. Rejected	Appl. Pending
1	State Bank of India	35253	6736	5770	22747
2	Dena Bank	28200	9261	4935	14004
3	Punjab National Bank	772	177	71	524
4	Bank of India	9670	2026	2361	5283
5	Bank of Baroda	48052	14372	5266	28414
6	Central Bank of India	6485	1506	1379	3600
7	Syndicate Bank	516	83	241	192
8	Union Bank of India	3402	697	868	1837
9	United Bank of India.	3327	1457	339	1531
10	Bank of Maharashtra	78	31	4	43
11	UCO Bank	1034	152	218	664
12	Indian Bank	243	48	22	173
13	Canara Bank	107	1	0	106
14	Indian Overseas Bank	455	93	103	259
15	Allahabad Bank	304	14	0	290
16	Other Banks	1502	113	172	1217
<b>Total</b>		<b>139400</b>	<b>36767</b>	<b>21749</b>	<b>80884</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.**

It is informed that as per RBI observations, Bank branches are returning the loan applications on very flimsy grounds like beneficiaries would be unable to repay the loan, etc. Member Banks are requested to instruct their branches suitably in this regard.

### **3.6 Introduction of 5% Interest Subsidy Scheme to the Women SHGs on credit facilities extended by Banks**

Panchayat, Rural Housing and Rural Development Department, Govt. of Gujarat vide its Resolution : IDB-102012 - Mission Mangalam - SFS-263214 / KH 1 dtd. 23.04.2012 has announced the scheme known as "The Interest Subsidy Scheme on credit extended to Women Self Help Groups / Sakhi Mandals". The same will commence from 01.04.2012 and valid for one year till further order. It is envisaged to provide interest subsidy at a flat rate of 5% per annum to all Women SHGs financed by the Banks irrespective of the interest rate being charged by the Banks. The modalities for calculation and claiming interest subsidy claims along with the other salient features of the scheme are narrated in the enclosed Scheme as **ANNEXURE - H**.

### **Micro Finance campaign**

We have been informed by the Managing Director, GLPC vide their letter dtd. 05.05.2012, among others, the main thrust is given to the utilisation of the sanctioned limits by the Sakhi Mandals and for that all the District level functionaries of GLPC and

others officials from the Banks, Lead Banks have to closely supervise and monitor the utilisation of the sanctioned cash credit limits by the Sakhi Mandals. The copy of the letter is enclosed as **ANNEXURE - I.**

### **3.7 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.40,321.85 crores upto the quarter ended March, 2012.** Sectorwise figures of finance extended are as under :

MSME Sector	:	Rs. 19,485.67 crores (including Genset)		
Housing Sector	:	Rs. 14,267.75 crores		
Auto Sector	:	Rs. <u>6,568.43</u> crores		<b>Total</b>
	:	<b><u>Rs. 40,321.85 crores</u></b>		

The summary of the progress under various stimulus packages upto March, 2012 is as under :

Particulars	(Rs. in crores)			
	During the quarter <b>March, 2012</b>	Cumulative at the end of <b>quarter March, 2012</b> <b>(since 01.12.2008)</b>		
	No. of A/cs	Amt.	No. of A/cs	Amt.
<b>(1) Credit flow to MSME</b>				
Sanction of working capital loans (New)	1195	321.51	39,646	13,992.88
Sanction of incremental working capital loans (Existing units)	264	150.11	12,628	5491.66
Restructuring of MSME accounts	3	6.39	6855	1130.28
Sanction of loans for purchase of Gen Sets on soft terms	5	0.03	118	1.13
<b>(2) Sanction of Housing Loans</b>				
Loans upto Rs.5 lakh	293	10.70	51,886	2122.48
Loans from Rs.5 lakh to Rs.20 lakh	1048	152.57	57,103	6944.73
Loans above Rs.20 lakh	105	41.37	13,609	5200.54
<b>(3) Sanction of Auto Loans</b>	1792	53.45	1,70,902	6568.43

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

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

The Bankwise details on **interest rate (range) charged** on loans sanctioned under Stimulus package is as **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 Boards during <b>March, 2012</b>	Amount of bills pending with STPSE and Elec. Boards at the end of <b>March, 2012</b>
1	Gujarat State Electricity Corp. Ltd. (Vadodara)	<b>56.42</b>	NIL
2	Gujarat Energy Trans. Corp. Ltd. (Vadodara)	<b>2,004.26</b>	NIL
3	Uttar Gujarat Vij. Co. Ltd (Mehsana).	Not Received	Not Received
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)	Not Received	Not Received

\* Not becoming due.

## **AGENDA No.4**

### **REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE YEAR ENDED MARCH, 2012 :**

During the year 2011-12, total number of bank branches increased by 434 taking the total network of branches from 6433 as of March, 2011 to 6867 as of March, 2012 in the State as per the details given in **Annexure- 1.**

#### **BRANCH EXPANSION**

Particulars	For the year ended <b>March</b>			
	<b>2009-10</b>	<b>2010-11</b>	<b>2011-12</b>	<b>Variation over March, 2011</b>
Bank Group				
State Bank Group	1107	1139	1160	21
Nationalised Banks	2,654	2819	3038	219
RRBs	463	475	521	46
DCCBs	1174	1186	1190	4
GSCARDB	181	181	181	0
Private Banks	512	633	777	144
<b>Total</b>	<b>6091</b>	<b>6433</b>	<b>6867</b>	<b>434</b>

During the year under review, 434 new branches were added (Metro - 91, Urban - 56, Semi-Urban - 135 and Rural - 152 ) in the State.

Further, 116 licences were pending Ahmedabad (Metro - 65, Urban - 22, Semi-urban - 29 & Rural - 0) for opening of new branches at the end of March, 2012 as per the information received from Reserve Bank of India, Department of Banking Supervision (DBS).

### **DEPOSITS GROWTH :**

The aggregate deposits of the banks in Gujarat increased by Rs.45,188 crores in absolute terms from Rs.2,72,076 crores as of March, 2011 to Rs.3,17,264 crores as of March, 2012 registering a growth of 16.61% as against 20.76% for the previous year.

The banks groupwise details as of March, 2012 are given in the following table.

(Rs./ Crores)

<b>FOR THE YEAR ENDED MARCH</b>				
<b>Bank Group</b>	<b>2009-10</b>	<b>2010-11</b>	<b>2011-12</b>	<b>Absolute growth over March, 2011</b>
State Bank Group	53,357 (17.10%)	61,662 (15.56%)	72,944 (18.30%)	11,282
Nationalised Banks	1,21,679 (13.78%)	1,46,036 (20.02%)	1,74,608 (19.57%)	28,572
RRBs	3949 (13.15%)	4,589 (16.21%)	5638 (22.86%)	1,049
GSCB	11,783 (21.00%)	12,733 (8.06%)	13,678 (7.42%)	945
GSCARDB	139 (34.95%)	131 (- 5.76%)	150 (14.50%)	19
Pvt. Sector Banks	34,392 (32.14%)	46,925 (36.44%)	50,246 (7.08%)	3321
<b>TOTAL</b>	<b>2,25,299 (17.42%)</b>	<b>2,72,076 (20.76%)</b>	<b>3,17,264 (16.61%)</b>	<b>45,188</b>

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

The bankwise and districtwise details are given in **Annexure - 2.**

The highest percentagewise growth was registered by Regional Rural Banks (22.86%) followed by Nationalised Banks (19.57%) SBI Group (18.30%), GSCARDB (14.50%), GSCB (7.42%) and Private Sector Banks (7.08%) over the previous year.

**The NRI deposits stood at Rs.25,400 crores forming 8.01% of the total deposits, as against Rs.22,976 crores (8.44%) as at last year.**

### **CREDIT EXPANSION :**

During the period under review, the aggregate credit increased by Rs.38,957 crores in absolute terms from Rs. 1,87,803 crores as of March, 2011 to Rs.2,26,760 crores as of March, 2012 registering a growth of 20.74%, as against 20.72% for the previous year.

**The bank groupwise details are given in the following table :**

**(Rs./ Crores)**

<b>Particulars</b>	<b>FOR THE YEAR ENDED MARCH</b>			
	<b>2009-10</b>	<b>2010-11</b>	<b>2011-12</b>	<b>Absolute growth over March, 2011</b>
State Bank Group	38,009 (31.26%)	45,575 (19.91%)	55,436 (21.64%)	9861
Nationalised Banks	73,722 (18.61%)	89,900 (21.94%)	1,10,425 (22.83%)	20,525
RRBs	1,839 (7.11%)	2,053 (11.64%)	2545 (23.96%)	492
GSCB	6,777 (4.13%)	7,007 (3.39%)	8392 (19.77%)	1385
GSCARDB	594 (-2.78%)	563 (- 5.22)	560 (- 0.53)	(- 3
Pvt. Sector Banks	34,634 (8.59%)	42,705 (23.30%)	49,402 (15.68%)	6697
<b>Total</b>	<b>1,55,575 (18.00%)</b>	<b>1,87,803 (20.72%)</b>	<b>2,26,760 (20.74%)</b>	<b>38,957</b>

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

The bankwise and districtwise details are given in **Annexure - 2.**

The above data reveal that the overall growth in outstanding advances was 20.74% during the year, which was contributed mainly by Regional Rural Banks -23.96%, followed by Nationalised Banks - 22.83%, SBI group - 21.64%, GSCB - 19.77%, Private Sector Banks 15.68%, whereas GSCARDB has shown negative growth (-) 0.53% over the previous year .

#### **CREDIT DEPOSIT RATIO:**

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

**( Rs./ Crores )**

<b>Year ended March</b>	<b>Advances</b>	<b>RIDF</b>	<b>Total</b>	<b>Deposits</b>	<b>CD Ratio</b>
2010	1,55,575	6269	1,61,844	2,25,299	<b>71.84</b>
2011	1,87,803	7155	1,94,958	2,72,076	<b>71.66</b>
2012	2,26,760	7935	2,34,695	3,17,264	<b>73.97</b>

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

<b>Particulars</b>	<b>FOR THE YEAR ENDED MARCH</b>
--------------------	---------------------------------

<b>Bank Group</b>	<b>2009-10</b>	<b>2010-11</b>	<b>2011-12</b>	<b>Variation over March, 2011</b>
State Bank Group	71.23	73.91	76.00	2.09
Nationalised Banks	60.59	61.56	63.24	1.68
RRBs	46.56	44.74	45.15	0.41
GSCB	57.52	55.03	61.35	6.32
Pvt. Sector Banks	100.70	91.01	98.32	7.31
<b>CD Ratio for State as a whole</b>	<b>69.05</b>	<b>69.03</b>	<b>71.47</b>	<b>2.44</b>

The CD Ratio of banks as of March, 2012 increased by 2.44% over March, 2011 and stood at 71.47%. During the year under review, all 5 Bank group have shown increase in growth in CD Ratio i.e. from 0.41% to 7.31%.

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

As of March, 2012, the CD Ratio in the following eight districts is below 40% where the Banks are required to put in special efforts to increase the same. During the quarter ended March, 2012, the CD ratio of Tapi district slipped below the 40%.

<b>Sr. No.</b>	<b>Name of District</b>	<b>CD Ratio as of March, 2011</b>	<b>CD Ratio as of March, 2012</b>	<b>Variation over March, 2011</b>
1	Anand	24.22	23.48	(-) 0.74
2	Dangs	26.64	24.34	(-) 2.30
3	Kheda	27.42	28.04	0.62
4	Kutch	28.40	30.39	1.99
5	Navsari	18.73	17.47	(-) 1.26
6	Porbandar	22.95	21.86	(-) 1.09
7	Dahod	34.24	38.75	4.51
8	Tapi	33.82	39.56	5.74

All above districts, except Kheda, Kutch, Dahod and Tapi districts have shown negative trend in the range of 0.74% to 2.30% over March, 2011. The Lead District Managers of the above eight districts having CD Ratio below the benchmark of 60% need to initiate immediate action to improve CD Ratio.

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

As of March, 2012, Navsari district in the State is continuing 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)**

<b>Bank Group</b>	<b>Credit</b>	<b>Investment</b>	<b>Total</b>	<b>%</b>
State Bank group	55,436	8565	64,001	87.74
Nationalised Banks	1,10,425	9142	1,19,567	68.48

All Banks	2,26,760	22,191	2,48,951	78.47
All Banks + RIDF	* 2,34,695	22,191	* 2,56,886	80.97

**\*(includes RIDF of Rs.7935 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	64,001	19,254	83,255	114.14
Nationalised Banks	1,19,567	19,876	1,39,443	79.86
All Banks	2,48,951	39,134	2,88,085	90.80
All Banks + RIDF	* 2,56,886	39,134	* 2,96,020	93.30

**\* (includes RIDF of Rs.7935 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 over March, 2011	% INCREASE over March, 2011
		MARCH, 2011	% Achi. of NBC	MARCH, 2012	% Achi. of NBC		
PRIORITY SECTOR	40%	71,975	46.26	87,108	46.38	15,133	21.03
AGRI. ADVANCES	18%	31,401	20.18	36,120	19.23	4719	15.03
WEAKER SECT. ADVs	10%	11,605	7.46	14,389	7.66	2784	23.99
DRI ADVs	1%	24.32	0.0156	30.00	0.0168	5.68	23.36

It reveals from the above data that the Priority Sector Advances and Agril. Advances surpassed the benchmark, whereas though there is an increase in absolute growth in Weaker Section and DRI advances, but it could not reach the stipulated benchmark.

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	% INCREASE over Mar, 2011
		MARCH, 2011	% Achi. of NBC	MARCH, 2012	% Achi. of NBC		
PRIORITY	60%	1839	90.20	2181	106.21	342	18.60

SECTOR							
WEAKER SECT. ADVs	15%	812	44.17	892	43.43	80	9.85

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

RRBs have achieved / surpassed the targets under Priority Sectors (106.23%) and Weaker Sections (43.45%) as against the benchmark of 60% and 15% respectively.

III. The **Bank groupwise** percentage share of various components of Priority Sector advances as of March, 2012 is as under :

SECTOR	BENCH MARK	STATE BANK GROUP	NATIONALISED BANKS	ALL BANKS
PRIORITY SECTORS	40%	39.19	47.89	46.38
AGRI. ADVANCES	18%	13.27	16.71	19.23
WEAKER SECTIONS	10%	11.31	6.55	7.66
DRI ADVANCES	1%	0.0264	0.0199	0.0168
% OF W.S. ADV. TO P.S. ADV.	25%	28.84	13.67	16.52

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 year ended March, 2012 under Service Area Credit Plan 2011-12 is presented hereunder. The bankwise and districtwise details are given in **ANNEXURE - 4 & 4/A.**

**(Rs./Crores)**

SECTOR	TARGET	ACHIEVE	%	TARGET	ACHIEVE	%
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	2010-11	MENT (2010-11)	ACHIEVE MENT AS OF MARCH, 2011	2011-12	MENT (2011-12)	ACHIEVE MENT AS OF MARCH, 2012
Total Agri. & Allied	21,198	17,724	83.61	25,391	20,469	80.61
(a) Of which, Crop Loan	15,168	11,264	74.26	17,618	14,920	84.69
(b) Of which, Term Loan	6030	6460	107.13	7773	5549	71.39
AVCI & SSI	5883	7241	123.08	5851	8414	143.81
Trade & Services	5666	6614	116.73	7199	6968	96.78
<b>Total</b>	<b>32,747</b>	<b>31,579</b>	<b>96.43</b>	<b>38,441</b>	<b>35,850</b>	<b>93.26</b>

The overall achievement in disbursement under Service Area Credit Plan by all the Banks was 93.26% for the year ended March, 2012 as against 96.43% achievement as of March, 2011. The highest percentage achievement was recorded in AVCI & SSI - 143.81% followed by Trade & Services - 96.78% and Agriculture - 80.61%.

### **Percentage Achievement**

Achievement	Name of the District
Above State Average (93.26%)	Sabarkantha (134.91%), Surat (127.79%), Vadodara (125.73%), Jamnagar (109.84%), Rajkot (108.20%), Narmada (103.88%), Valsad (103.47%), Anand (95.53%) and Gandhinagar (95.18%)
Between 80% to below 93%	Banaskantha (92.36%), Patan (91.25%), Kutch (91.02%), Bhavnagar (90.69%), Mehsana (86.31%), Bharuch (80.79%), Surendranagar (80.45%) and Navsari (80.10%)
Between 60% to below 80%	Kheda (79.05%), Ahmedabad (78.05%), Amreli (75.99%), Porbandar (74.02%), Tapi (73.36%) and Panchmahals (68.16).
Below 60%	Junagadh (57.36%), Dahod (46.93%) and Dangs (36.22%)

The Lead District Managers in general and LDMs of the districts where the performance remained between 60% to 80% 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 next year i.e. 2012-13. All the other districts which have not achieved the target should put in all efforts so that targets are achieved in the coming year.

All the Member Banks are also simultaneously requested to monitor the Branchwise / Districtwise performance of their Bank and to 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.

### **SERVICE AREA CREDIT PLAN (SACP) FOR THE YEAR 2012-13**

As per the SACP submitted to SLBC by all the Lead District Managers of the State, the total SACP for the State comes to Rs.44,892 crores, whereas as per State Focus Paper of NABARD, it is Rs.47,431 crores. As per the SACP, the target for financing to Agriculture Sector comes to Rs.29,105 crores as against Rs.31,763 crores as per NABARD State Focus Paper. The Sub-Group of Steering Committee of SLBC in its meeting held on 3rd May, 2012 proposed the target of Rs.31,000 crores for Agriculture Sector, keeping in view the budget announcement for increasing Rs.1,00,000 crores under Agriculture Sector. The revised target for SACP would be Rs.46,803 crores (98.68% of the PLP).

The revised target under SACP for the year 2012-13 are as per **ANNEXURE - J.**

**The Lead District Managers are requested to make necessary changes in their Plan accordingly and monitor the same in DCC meetings during the year 2012-13.**

**Agency wise & Sub-sector wise Ground Level Credit Disbursement under Agriculture - year ended March, 2012**

As against the target of Rs.25,391 crores for disbursement under Agriculture Sector for the year 2011-12, Banks have disbursed Rs.20,468.58 crores i.e. 80.61% of the target. The major share of 72.90% is under Short Term Crop Loan sector and the remaining 27.10% under Term Loan Sector.

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

**AGENDA No .6**

**COMPARATIVE POSITION OF CASES FILED UNDER GUJARAT STATE RECOVERY ACT, 1979 AS OF MARCH, 2012**

**(Rs./ Crores)**

SR. NO.	PARTICULARS	March, 2011		March, 2012	
		Accounts	Amount	Accounts	Amount
1	Cumulative certificates filed	2,33,649	460.60	2,37,428	722.01
2	Cumulative Recovery effected	62,488	91.35	66,228	122.90
	Of which, cases closed	(57,214)	(59.22)	(63,022)	(96.20)
3	Cases pending	1,76,435	369.25	1,74,406	599.11
	Of which, cases pending for more than 3 years	89,075	214.96	80,798	277.53
	more than 2 years to 3	31,303	49.76	32,690	63.50

years					
more than 1 year to 2 years	27,844	61.98	32,014	102.08	
cases pending for less than 1 year	28,213	42.55	28,904	156.00	

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

Large number of pending cases are found in district like Ahmedabad (No.29,614 - Amt. Rs.102.51 crores), Sabarkantha (No.27,366-Amt. Rs.70.10 crores), Banaskantha (No.15,144 - Amt. Rs.18.29 crores) and Vadodara (No.11,823 - Amt. Rs.12.78 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 March, 2012**

**The Gross Advances of the Banks in the State of Gujarat as of March, 2012 is Rs.2,26,760 crores.** (Amt. Rs. in crores)

Particulars	Amt. Outstanding	Amt. of NPA	% NPA to Outstanding
<b>Priority Sector Advances</b>			
Crop Loan	21,910.00	350.13	1.60
Agri. Term Loan	14,210.00	641.50	4.51
MSEs	32,844.00	1582.40	4.82
Other PS	18,144.00	252.54	1.39
<b>TOTAL PS</b>	<b>87,108.00</b>	<b>2826.57</b>	<b>3.24</b>
<b>Central Govt. Sponsored schemes</b>			
SGSY	308.11	41.48	1.35
PMEGP	247.37	15.53	6.27
SJSRY	75.13	12.77	16.99
SRMS	1.40	0.54	38.50
<b>State Govt. Sponsored programmes</b>			
VBS	317.47	54.93	17.30
GSCDC	64.89	13.11	20.20
DCWD	70.00	13.24.	18.9
GWEDC	91.90	2.92.	3.18
JGVY	0.48	0.01	2.05
<b>Others</b>			
Housing Loans	14,766.16	128.91	0.87
Education Loans	1175.00	37.15	3.16

Consolidated details are as **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**

**REVIEW OF PROGRESS UNDER GOVT. SPONSORED PROGRAMMES FOR THE YEAR ENDED MARCH, 2012**

The Summary of performance for the year ended March, 2012 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**

<b>% Achievement</b>			
Period ended	SGSY	PMEGP	SJSRY
March, 2011	78%	104%(No.) 159%(M.M.Amt.)	284%(No.) 237%(Amt.)
March, 2012	51.48%	146.70%(No.) 359.96%(M.M.Amt.)	99.83%(No.) 254.30%(.Amt.)

(M.M. = Margin Money)

(Rs./ Lakhs)

<b>PARTICULARS</b>	<b>BANKABLE SCHEMES</b>		
	<b>SGSY</b>	<b>PMEGP</b>	<b>SJSRY</b>
Target (2011-12) .	Rs.12,090.00 (Amount)	1,816 (No) Rs.2541.97 M. M. (Amount)	3607 (No) Rs.942.90 (Amount)
Sponsored (No.)	30,620	4775	21,531
Sanctioned (No.)	14,153	2664	3601
Sanctioned (Amt)	6223.44	9150.05 (M.M.)	2397.83
Disbursed (No.)	14,153	2664	3244
Disbursed (Amt)	6223.44	9150.05 (M.M.)	1954.32
Retd./Rejtd. (No.)	4295	731	11959
Pending (No.)	12,172	1380	5971
% achievement (No.)	N.A.	146.70	99.83

% achievement (Amt.)	51.48	(M.M)359.96	254.30
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### **SWARNA JAYANTI GRAM SWAROJGAAR YOJANA (SGSY) :**

The financial targets have been achieved by 51.48% for the year ended March, 2012 as against the achievement of 78% for the corresponding period of the the previous year. As informed by GLPC, the achievement of the funds utilisation is 81.23% as against the allotted funds.

In all 27,678 Swarojgaris (15,250) SHGs Members & (12,428) individuals) were assisted during the year 2011-12 for economic activities. Out of 27,678 Swarojgaris assisted, SC beneficiaries were 3191 (11.05%), ST were 10,027 (36.20%), Women were 12,280 (44.40%), Minorities were 2741 (9.90%) and Disabled were 461 (1.70%).

The total percentage of assistance to SC & ST Swarojgaris comes to 47.80% against the stipulation of 50%.

There were 982 loan applications of SHGs and 11,190 loan applications of individuals pending at the end of March, 2012. Besides individual finance, group finance is required to be encouraged by the Banks which ultimately improve the credit linkage of SHGs.

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	Anand	63.29	1	Ahmedabad	9.17
2	Jamnagar	64.71	2	Amreli	33.69
3	Kheda	98.14	3	Banaskantha	30.15
4	Mehsana	72.77	4	Bharuch	45.9
5	Navsari	71.09	5	Bhavnagar	20.73
6	Porbandar	131.77	6	Dangs	29.72
7	Sabarkantha	83.52	7	Dahod	46.63
8	Surendranagar	120.35	8	Gandhinagar	50.09
9	Tapi	147.70	9	Junagadh	22.09
<b>51.48%</b>			10	Kutch	42.60
			11	Narmada	19.60
			12	Panchmahals	44.33
			13	Patan	34.03
			14	Rajkot	38.80
			15	Surat	19.01
			16	Vadodara	32.94
			17	Valsad	47.67

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

As per the districtwise progress report received from KVIC for the year ended March, 2012, 4775 loan applications were sponsored to Bank branches by all the three implementing agencies viz. KVIC, KVIB and DIC. Out of 4775 applications sponsored to Banks, 2664 loan applications were sanctioned by Banks involving loan amount of Rs.31,529.47 lakhs and Margin Money amounting to Rs.9150.05 lakhs. 3,198 loan applications remained pending as at the year ended March, 2011.

The target of Margin Money is surpassed i.e. 359.96%. The target in terms of number of project also surpassed i.e. 146.70%.

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

The achievement of target in terms of percentage stood at 99.83% in physical terms and 254.30% in financial terms for the year ended March, 2012. There were 5971 loan applications pending at the year ended March, 2012.

**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</b>					
<b>Period</b>	<b>VBS</b>	<b>GSCDC</b>	<b>DCWD</b>	<b>GWEDC</b>	<b>JGVY</b>
March, 2011	101.82	59.07	84.51	79.20	6.00
March, 2012	87.01	61.49	74.46	113.70	27.33

**(Rs. Lakhs)**

<b>PARTICULARS</b>	<b>BANKABLE SCHEMES</b>				
<b>Target (2011-12)</b>	<b>VBS (DIC)</b>	<b>GSCDC</b>	<b>DCWD</b>	<b>GWEDC</b>	<b>JGVY</b>
Number	36,200	7500	10,000	1000	150
Sponsored (No)	67,354	10,413	19,714	4038	175
Sanctioned (No)	31,499	4612	7446	1137	41
Sanctioned (Amt)	24,216.16	1423.95	2627.54	359.52	467.20
Retd./Rejtd. (No)	25,534	5534	7686	996	36
Pending (No)	10,321	267	4582	1905	98
% achievement	87.01	61.49	74.46	113.70	27.33

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

The achievement of the target stood at 87.01% for the year ended March, 2012 against the 101.82% achievement for the corresponding period of the previous year. Out of the total sanction of 31,499 applications, 4308 (13.68%) applications sanctioned to S.T. beneficiaries, 5080 (16.13%) applications to S.C. beneficiaries.

**However, 10,321 applications were reported pending at the year ended March, 2012 which 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 61.49% for the year ended March, 2012 as against 59.07% for the corresponding period of the previous year. The performance in the districts like Panchmahals, Dahod, Mehsana, Patan, Kheda, Gandhinagar, Jamnagar, Junagadh, Sabarkantha and Valsad was above the average performance.

**The Lead District Managers are requested to discuss the performance in District Level and Block Level quarterly meetings so as to achieve the targets.**

Member Banks are also requested to accord priority to dispose off pending 267 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 74.46% of the target as against 84.51 during the corresponding period of the previous year. The performance in Ahmedabad, Anand, Banaskantha, Jamnagar, Junagadh, Kheda, Mehsana, Panchmahals, Patan, Rajkot, Sabarkantha and Valsad 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 2012-13.

**Banks are requested to ensure that 4582 pending applications are disposed off by their branches on merits at the earliest.**

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

The achievement was 113.70% of the target as against 79.20% for the corresponding period of the previous year. The districts like Ahmedabad (192%), Banaskantha (143.33%), Sabarkantha (250.00%), Navsari (118%), Panchmahals (352%), Dahod (167.50%), Gandhinagar (152%), Tapi (175%), Narmada (200%), Mehsana (214.29%) and Kutch (237%) surpassed the target with considerable margin.

The performance in the districts like Valsad (22.50%), Porbandar (12.50%), Junagadh (22.50%), Bhavnagar (32%), Bharuch (30%) and Anand (22.50%) was very poor.

**Banks are requested to ensure that 1905 pending applications are disposed off by their branches on merits at the earliest.**

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

As per the report submitted by the Cottage & Rural Industries Department, Gujarat State, sponsoring under the Scheme was only 175 applications (as against the target of 150 applications), of which 41 applications were sanctioned to the tune of Rs.467.20 lakhs. The achievement stood at 27.33% only as against 6% for the corresponding period.

**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 March, 2012 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 :**

<b>Particulars</b>	<b>March, 2011</b>		<b>March, 2012</b>	
	<b>A/cs</b>	<b>Amt.</b>	<b>A/cs</b>	<b>Amt.</b>
Fresh loans disbursed during the year	48,120	952.73	43,383	984.39
Outstanding	2,07,365	2494.85	2,39,425	3045.90

Fresh loans of Rs.984.39 crores were disbursed by the banks to 43,383 beneficiaries belonging to Minority Communities during the year ended March, 2012. The outstanding reached the level of Rs. 3045.90 crores in 2,39,425 accounts as of March, 2012.

The share of advances to Minority Community to Priority Sector Advances stood at 3.52% as at the end of year ended March, 2012 which was 3.49% for the year ended March, 2011. The year on year growth is 22.09%.

**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**

<b>Particulars</b>	<b>March, 2011</b>		<b>March, 2012</b>	
	<b>A/cs</b>	<b>Amt.</b>	<b>A/cs</b>	<b>Amt.</b>
Fresh disbursements during the year	1,47,123	2305.53	1,16,344	1885.48
Outstanding	5,22,518	7249.48	6,08,972	7461.47

In case of Women Entrepreneurs, the fresh credit to the tune of Rs.1885.48 crores to 1,16,344 beneficiaries in the State during the year March, 2012. The outstanding advances reached the level of Rs.7461.47 crores in 6,08,972 accounts and stood at 3.30% as against target of 5% of Net Bank Credit, which was 3.87% as of 31.03.2011.

**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 March, 2012, total 2,00,418 SHGs have been formed, of which 1,71,122 i.e. 85.38 % have been promoted exclusively for Women in the State. Out of 2,00,418 SHGs, 1,09,279 SHGs have been extended Bank finance to the tune of Rs.627.37 crores.

SHGs are having a total membership of 22,53,417 of which women were 19,49,830 i.e. 86.53%.

**The bankwise details have been given in Annexure - 16.**

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

The bankwise and districtwise details of Sakhi Mandals as of March,2012 provided by the Principal Secretary & Commissioner, Rural Development Department are as per Annexure - 16 (A) & 16 (B).

**SUMMARY OF BANKWISE / DISTRICTWISE SAKHI MANDALS**

**(Rs. in lakhs)**

No. of SMs formed	No. of SMs grading completed	% SM graded against 6 months completed	No. of SMs given credit linked	Amt. of credit linkage	% SM credit linked out of the graded SMs
2,01,697	1,82,744	90.60	1,63,634	1,06,858	89.54

From the above, it can be seen that out of total 2,01,697 Sakhi Mandals, 1,82,744 Sakhi Mandals have graded, i.e. 90.60%. Out of total 1,82,744 Sakhi Mandals graded, 1,63,634 Sakhi Mandals have been credit linked (89.54%) involving credit amount of Rs.1068.58 crores as of March, 2012.

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

**(Rs./ in crores)**

Particulars	March, 2011		March, 2012	
	A/cs	Amt.	A/cs	Amt.
Fresh loans disbursed during the year	51,030	5300.28	91,684	5638.84
Outstanding	2,37,033	12,352.08	2,80,376	16,087.36

As per the information made available by the member banks, fresh loans worth Rs.5638.84 crores have been granted to 91,684 beneficiaries during the year March, 2012 under Direct Housing Finance.

The outstanding level reached to Rs.16,087.36 crores in 2,80,376 accounts as of March, 2011. Bankwise details are given in Annexure - 17.

Under Golden Jubilee Rural Housing Finance (GJRH) Scheme, during the year March, 2012, fresh loans worth Rs.94.54 crores have been granted to 2447 beneficiaries and the outstanding level reached at Rs.390.47 crores in 14,251 accounts as of March, 2012. Bankwise details are given in Annexure - 18.

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

<b>Particulars</b>	<b>March, 2011</b>		<b>March, 2012</b>	
	<b>A/cs</b>	<b>Amt.</b>	<b>A/cs</b>	<b>Amt.</b>
Fresh loans disbursed during the year	10,642	312.96	10,603	244.72
Outstanding	47,730	1265.43	48,453	1281.88

During the year, the Banks have disbursed Education loans to 10,603 students to the tune of Rs. 244.72 crores. The outstanding under Education loans reached to Rs.1281.88 crores in 48,453 accounts as of March, 2012. 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 28,62,024 as of March, 2012 against total land holdings of about 42.39 lakhs in the State, showing net increase of 3,34,510 KCCs during the year 2011-12.

The bank groupwise break up is : Nationalised Banks - 5,92,757, State Bank Group - 6,19,975, RRBs - 2,23,543, Private Sector Banks - 3337 and DCCBs -14,22,412.

The categorywise coverage of Farmers to total KCCs outstanding upto the quarter ended March, 2012 is as under :

<b>Category</b>	<b>No. of KCCs outstanding</b>	<b>% to total KCCs issued</b>
Small & Marginal Farmers	13,54,448	47.32
SC Farmers	1,02,788	3.59
ST Farmers	1,93,929	6.78
OBC Farmers	3,13,288	10.95
Minority Community Farmers	75,462	2.64

Though the Banks during the year have issued fresh 3,34,510 KCCs, the progress under issuance of KCCs needs to be improved further.. The Member Banks are

requested to cover the uncovered eligible farmers in a campaign mode by June, 2012 and obtain the certificate from the Sarpanch / Talati to that effect as directed by the Govt. of India.

The Lead District Managers are also requested to co-ordinate the efforts with the district authorities in obtaining the list of uncovered eligible farmers to enable Service Area Bank Branches to extend KCCs to such farmers.

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

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

The progress under formation of JLGs and its credit linkage received from Member Banks for the year ended March, 2012, out of 24 Banks, only 7 Banks (Bank of Baroda, Dena Bank, Union Bank of India, DCCBs and 3 RRBs) have initiated to form JLGs. These Banks have formed 2411 under Farm Sector , of which 1724 JLGs credit linked to the tune of Rs.1531 lakhs. 751 JLGs have been formed under Non-Farm Sector and provided credit linkage to 745 JLGs with an amount of Rs.482.00 lakhs.

All Member banks are requested to explore all possibilities to form JLGs and provide credit linkages which may boost up weaker section advances.

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

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

Banks have issued 621 SCCs to the tune of Rs.1.93 crores during the quarter. In all 12,230 SCCs have been issued and the amount outstanding is Rs.32.38 crores.

RRBs have issued 5107 SCCs whereas the remaining Banks have issued only 7023 SCCs. Bankwise details are given in **Annexure - 21.**

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

During the quarter, 90 ACCs were issued by Banks amounting to Rs.39.01 lakhs. Thus, upto the end of March, 2012, the outstanding ACCs were 3402 amounting to Rs.2341.00 lakhs. There are huge number of applications lying pending with the Banks at the identified centres which need to be disposed off and the details to be sent to the Commissioner, Cottage & Rural Industries, Govt. of Gujarat. Moreover, the sanctioned cases need to be disbursed immediately.

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) :**

SSI advances stood at Rs.32,843.90 crores at the quarter ended March, 2012, of which Rs.1188.46 crores were extended to 4827 units for technology upgradation under

CLCSSTU. During the quarter under review, banks have disbursed Rs.178.13 crores to 345 units under CLCSSTU.

Bankwise details are given in Annexure - 23.

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

The outstanding advances to SC beneficiaries as of March, 2012 was Rs.1626.08 crores in 1,89,188 accounts, forming 11.30% of Weaker Section advances, which was 9.31% as of March, 2011.

Similarly, the outstanding advances to ST beneficiaries as of March, 2012 was Rs.1716.71 crores in 2,14,035 accounts, forming 11.93% of Weaker Section advances, which was 12.67% as of March, 2011.

Bankwise and Districtwise details as of March, 2012 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, 1,47,645 "No Frills A/cs" have been opened during the quarter ended March, 2012. Banks have provided overdraft facility to 3,26,068 a/cs amounting to Rs.10.29 crores. Total number of "No Frills Accounts" reached 25,64,354 as of March, 2012 with an amount of Rs.167.88 crores in these accounts.

During the quarter, 4522 amounting to Rs.3.13 crores have been issued by Member Banks. The cumulative position as of March, 2012 reached 46,422 GCCs amounting to Rs.43.56 crores.

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

**AGENDA No.9**

**GROUP REPORT**

As decided in Steering Committee meeting of SLBC held on 28.04.2011, the following two groups - Group 1 : Leader : Bank of Baroda and Group 2 : Leader : NABARD were formed on following issues.

<b>Group</b>	<b>Subject - issues related</b>
1	Issues related to implementation of FIP - Opening of Ultra Small Branches (USBs).
1a.	Suggest the ways for improving number and value of transactions in No Frills accounts.
2a	Issuance of Kisan Credit Card to all the remaining eligible land holders / farmers by June, 2012
2b	Increasing Ground Level Credit under Agriculture Sector as announced in the Budget Speech for the F.Y. 2012-13.

The detailed Group Reports are as per **Annexure - E & F.**

The Member Banks and concerned Govt. Departments are requested to examine the various suggestions made in the Group Reports and initiate necessary action, wherever required. Action initiated and final outcome may please be informed to SLBC for informing the same to all the concerned.

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