

BANKING AT A GLANCE IN GUJARAT STATE - DECEMBER, 2012

PARAMETERS	DECE, 2011	MARCH, 2012	DECE., 2012	GROWTH Y- o-Y (Dece., 11 to Dece., 12)	GROWTH OVER MARCH 2012
TOTAL No. OF BRANCHES	6638	6867	7149	511	282
CATEGORY OF BRANCHES					
RURAL	2919	2999	3112	193	113
SEMI - URBAN					
URBAN					
METRO					
TOTAL					
	1653	1722	1820	167	98
	1129	1155	1177	48	22
	937	991	1040	103	49
	6638	6867	7149	511	282
KEY INDICATORS (Amt. Rs.Crores)					
DEPOSITS	2,99,879	3,17,264	3,48,156	48,277 (16.10%)	30892 (9.74%)
ADVANCES	2,10,961	2,26,760	2,55,360	44,399 (21.05%)	28,600 (12.61%)
CREDIT DEPOSIT RATIO	70.35	71.47	73.35	3.00	1.88
PS ADVANCES	78,371	87,108	98,801	20,430	11,693
(% Growth)				26.07%	13.42%
(% to advances)	(41.73%)	(46.38%)	(43.57%)	(1.84%)	(-)2.81%
AGRI ADVANCES	31,612	36,120	40,360	8748	4240
(% Growth)				27.67%	11.74%
(% to advances)	(16.83%)	(19.23%)	(17.80%)	(0.97%)	(-)1.43%
MSME ADVANCES	30,326	32,843	38,770	8444	5927
(% Growth)				27.84%	18.05%
(% to advances)	(16.15%)	(17.49%)	(17.10%)	(0.95%)	(-) 0.39%
WEAKER SEC.ADV	13,832	14,389	16,764	2932	2375
(% Growth)				21.20%	16.51%
(% to advances)	(7.37%)	(7.66%)	(7.39%)	(0.02%)	(-) 0.27%

(Amt. Rs.Crores)

Position of Kisan Credit Cards for the period ended					
	DEC., 2011	MARCH, 2012	DECE., 2012	Growth Y-o-Y (Dec., 11 to Dec., 12)	Growth over March, 2012
Accounts	27,65,190	28,62,024	28,85,730	1,20,540	23,706
Amount	16,647	14,594	20,313	3666	5719

AGENDA No.1

Confirmation of the proceedings of last meeting.

The proceedings of the 135th State Level Bankers' Committee (SLBC) meeting for the quarter ended Sept, 2012 held on 06.12.2012 were circulated to all the members on 22.12.2012. 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)

Allotment of land to RSETI, Navsari

GLPC Ltd, Gandhinagar vide their letter dtd.11.02.2013 informed that the matter has taken up with District Development Authority(DDO), Navsari and identification process for allotment of land is going on.

Allotment of land to RSETI, Narmada

GLPC Ltd, Gandhinagar vide their letter dtd.11.02.2013 informed that the identification process for allotment of another land is going on.

Allotment of Land to RSETI, Tapi

Bank of Baroda vide their letter dated 15.02.2013 informed that initially Land allotted to RSETI,Tapi district was already allotted to GETCO in 1971. They are following up with competent authority for allotment of Land. Allotment of Land to Tapi,RSETI is yet to be made.

GLPC may please look into above issues and allotment of land to be made on priority.

Progress under Construction of RSETIs premises

State Bank of India

State Bank of India vide e-mail dated 15.03.2013 has informed that out of 7 RSETIs set up by them, the construction work is under progress at Jamnagar and work order issued for Junagadh and Amreli districts and in 2 RSETIs viz. Rajkot and Surendranagar, the

permission for construction of RSETIs from concerned Municipalities is awaited. As regard RSETI, Porbandar re-tendering to be done. As regards RSETI, Bhavnagar, the same is housed in a Govt owned building.

Bank of Baroda

Out of 12 RSETIs set up by Bank of Baroda, Land is yet to allot to three RSETIs i.e. Tapi, Narmada, Navsari by State Government. Remaining 9 RSETI it is informed that appointment of Architect, preparation of plan and estimate, approval of higher authority is under process.

Dena Bank

Regarding RSETIs set up by Dena Bank, tenders for Mehsana, Ahmedabad, Patan, Sabarkantha and Palanpur have already been floated, but however the same were found above the stipulated MoRD budget of Rs.1 crore. The matter is recommended to Head Office for sanction.

In case of construction of RSETI at Sabarkantha, an advertisement was published in newspaper on 7.9.2012, in response to which only one bid was received and hence the Bank has again invited bids through advertisement given on 18.1.2013, to which no response is received. We shall again go for advertisement.

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

Summary of training programmes & Settlement Ratio

No. of training programmes conducted during the quarter ended Dece., 2012	Cumulative no. of training programmes since inception	No. of beneficiaries trained during the quarter ended Dece., 2012	Cumulative no. of beneficiaries trained	Cumulative no. of trained beneficiaries settled		
				Through Bank finance	Through own sources	
222	4008	8920	131401	42235	33158	
Percentage				56.02 %	43.98 %	
Categorywise Cumulative no. of trainees						
SC	ST	OBC	Women	Handicapped	Minorities	Others
25,984	31,471	43,058	100,872	666	12182	29,987
19.77	23.95	32.77	76.77	0.51	9.27	22.82

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

- **Settlement Ratio through bank finance stood at 56.02% which need to be improved.**
- **Total 222 training programmes were conducted during the quarter. The highest No. of Training programmes were conducted by RSETI, Kheda(32) followed by Patan(26), Banaskantha (24), Surendranagar (24), Panchmahals (12), Sabarkantha (11) and Ahmedabad (10).**

- RSETIs, Amreli, Anand Bharuch, Bhavnagar, Dahod, Dangs, Gandhinagar, Kutch, Mehsana, Narmada, Navsari, Porbandar, Rajkot, Surat, Vadodara, Valsad and Tapi during the quarter have conducted less than 10 training programmes during the quarter.
- RSETI, Jamnagar and Junagadh districts have not submitted the progress.

2.2 Financial Literacy and Credit Counseling Centres (FLCCCs)

At present, there are 25 FLCCCs established in 25 districts, out of 26 districts in Gujarat, as per following details :

Sr.No.	Bank	No. of Districts	No. of FLCCCs set up by the Lead Bank	Districts where FLCCC is yet to be set up
1	Dena Bank	7	7	-
2	State Bank of India	7	7	-
3	Bank of Baroda	12	11	Tapi
	Total	26	25	1

Bank of Baroda vide e-mail dated 19.02.2013 informed that FLCCC would be opened well before March, 2013 in Tapi (Vyara) district.

2.3 Setting up of Financial Literacy Centres (FLCs) with Lead District Manager's Office

As advised by Reserve Bank of India vide their circular dated 6th June, 2012, the captioned issue was taken in 134th SLBC meeting. The House requested three Lead Banks i.e. State Bank of India, Bank of Baroda and Dena Bank to functionalise FLC in their respective lead districts and to report progress every quarter as per the RBI prescribed format.

In the above context, State Bank of India vide its e-mail dtd. 23rd February, 2013 has informed that in Bhavnagar, Jamnagar, Junagadh and Rajkot districts FLCs have been set up in LDM's Office. Bank of Baroda vide email dated 19.02.2013 informed that there is Nil progress for the quarter ended December, 2012 in setting up FLCs in Lead District Manager's office, Dena Bank has already set up FLCs in LDM Office in all its 7 lead districts.

The Representative from State Bank of India and Bank of Baroda are requested to apprise the house about setting up FLCs in LDMs office for their remaining Lead Districts.

2.4 Districtwise and Insurance Companywise achievement under Micro Insurance Products

New India Assurance Co. Ltd (Nodal Agency) vide e-mail dtd. 27th September, 2012 has informed districtwise target of Micro Insurance Products which were circulated to all LDMs vide SLBC letter dtd. 28th September, 2012 with a request to review the progress in every DLCC meeting. Districtwise targets are as per **Annexure - A.**

As reported by the Nodal Agency (New India Assurance Co. Ltd.), the New India Assurance Co. Ltd have surpassed the target by 190% whereas United India Insurance Co. Ltd., have achieved the target by 94%, Oriental Insurance Co. Ltd. by 56% and National Insurance Co. Ltd. by 70%.

2.5 High Level Committee to review Lead Bank Scheme

(I) Implementation of FIP in villages having population above 2000

The summary of Bankwise, Modulewise progress as of December, 2012 in implementation of FIP in villages having population above 2000 is as under :

Total No. of Villages identified	Branches opened	Ultra Small Branches	Business Correspondents	Mobile Van	Total
3502	104	1203	2179	16	3502

The Bankwise, Modulewise progress is as per **Annexure - B**.

(ii) Extension of Swabhimaan (Villages having population between 1600-2000)

Under Secretary to the Govt of India, Department of Financial Services, Ministry of Finance vide their e-mail message F No.3/16/2011-FI (C-50016) dt 17.12.2012 informed that the progress report reveals that out of 1706 identified villages, only 241 villages have been covered till November 2012.

The summary of Bankwise, Modulewise progress in Extension of Swabhimaan as of December, 2012 is as under.

Total No. of villages identified	Branches Opened	Ultra Small Branches	Business Correspondents	Mobile Van	Total
1706	8	-	609	1	618

The Bankwise, Modulewise progress is as per **Annexure - C**.

As the target to cover all these villages is 31st March 2013, Banks are requested to put in all out efforts to ensure provide banking facilities in the remaining villages by the stipulated date.

The BCs should be assigned the entire area of Gram Panchayat in which Financial Inclusion village falls. In case the population and likely business volume is not adequate, any contiguous Gram Panchayat may also be allocated. The BC must be responsible for providing all services in the area thus allocated.

(iii) Roadmap – Provision of Banking Services in villages with population below 2000

The Regional Director, Reserve Bank of India Ahmedabad had advised to resubmit the roadmap in view of branches proposed to be opened during the plan period which is very less i.e. only 47 branches in comparison to 13,136 villages to be covered under the plan. Therefore, he advised to re-plan the roadmap and to ensure that at least 25 % of the total number of branches proposed to be opened during a year in unbanked rural (Tier 5 & Tier 6) centers of their Annual Branch Expansion Plan (ABEP) in terms of Master Cir on Branch Authorization – no. RBI /2012- 13/ 77. DBOD No.BLBC.26/22.01.001/2012-13 dt 2.07.2012.

As most of the banks have not submitted the revised Roadmap, Reserve Bank of India had again convened a meeting of Controlling Heads of the Major Banks and Regional Rural Banks on 31.01.2013. The issue was discussed in the meeting at length and Member Banks were advised to increase their projection for branch opening across the above area in terms of RBI guidelines and to resubmit the roadmap to SLBC latest by 15.02.2013.

Barring 5 Banks (Bank of Baroda, Dena Bank, Punjab National Bank, Saurashtra Gramin Bank and Dena Gujarat Gramin Bank), the Revised roadmap is yet to be received from remaining Banks.

Member Banks are once again requested to re-submit their revised plan to SLBC at the earliest so that the same can be sent to RPCD, RBI.

(iv) Preparation of Financial Inclusion Plan (FIP) -2013-2016- Disaggregation of FIP of Banks- from HOs to controlling of banks and bank branch level

Reserve Bank of India had advised the Banks to submit the disaggregation plan under FIPs as per the revised FIP monitoring format as per RBI circular no. RPCD.CO.FID.No 7052-7112 /12.01.011/2012-13 dt 14.01.2013 addressed to the Chairman / MD / CEO of all domestic / private sector banks.

RBI has advised to formulate the plan targets for next 3 years and should be disaggregated by the Controlling offices of the respective banks and should also percolate down to the branch level in the same format to enable understanding, commitment and involvement at each level. RBI has also advised granular monitoring of the progress under FIP at various level so as to have timely corrective action where required.

The above issue was also discussed in the meeting convened by RBI on 31.01.2013 wherein the Member Banks were advised to submit their Board approved disaggregation Plan for 3 years to RBI with a copy to SLBC. However, the said details are yet to be received from them.

Member Banks are requested to submit the Board approved Disaggregation Plan to RBI with a copy to SLBC.

(v) Uploading of Service Area Plan on the District websites

Department of Financial Services, Ministry of Finance vide their e-mail message dt 31.12.2012 requested the LDMs to verify the details entered in GIS data entry module and to take corrective action, wherever necessary. It was also advised that the data in GIS module should be updated periodically, at least on a monthly basis. As a continuous endeavour in the area of GIS data update it has been decided that system

will generate an automatic alert in case monthly update activity is not performed in GIS database at the end of month by LDM.

LDMs are requested to comply the above mentioned instructions regularly.

(vi) Roll out Plan for installation of Cash Dispensers (CDs) in state of Gujarat for the year 2012-13 & 2013-14

M/s Mphasis Ltd has been identified as a vendor for roll out plan for installation of Cash Dispensers (CDs) in the in the State of Gujarat for the year 2012-13 and 2013-14.

As per the plan total 255 Cash Dispensers (CDs) is to be installed in the State as of December 2012, 134 Cashlive ATMs have been installed by M/s. Mphasis. The Bankwise details are as per **Annexure - D.**

(vii) Account Opening Drive Particularly for migrant workers / labours / street vendors / street hawkers and each household in Semi-Urban, Urban and Metro areas

As directed by the Joint Secretary (BO), Department of Financial Services, Ministry of Finance and as decided in the sub-committee meeting of SLBC held on 5.11.2012 the Call Centre has been operationalized at Dena Bank, Dena Laxmi Bhavan, Mezzanine floor, Ashram Road Ahmedabad from 02.01.2013 to boost up the account opening drive in the state and to provide information/guidance to the general public particularly migrant labours / street hawkers and street vendors.

Following two retired Bank personnel have been engaged at the initial stage from 02.01.2013 for monthly remuneration of Rs.15,000/- per month to each of them.

Sr. No.	Name S/Shri	Contact No
1	Shah Nalin Ramanlal	9586434008
2	Mevada Jitendra Chhanalal	9687622309

The call centre is working in two shifts i.e. from 8.00 am to 2.00 pm (first shift) and 2.00 pm to 8.00 pm. (second shift). Total 927 calls have been reported by the Call Centre during the month January 2013, majority of which were respect to account opening procedure.

As decided in the last SLBC, advertisement with regard to account opening drive was given on the following dates in the leading newspapers

Sr.No.	Date	Name of Newspaper
1	02.01.2013	The Times of India
2	04.01.2013	Sandesh & Rajasthan Patrika
3	11.01.2013	1. Gujarat Samachar 2. Divya Bhaskar 3. Sandesh, 4. The Times of India and 5. Rajasthan Patrika

As regards sharing of expenses, the same shall be communicated to all the concerned Banks by SLBC separately for remitting their share.

(viii) Opening of Bank Account of each House Hold in Rural, Semi – Urban, Urban and Metro areas

The meeting of Controlling Head of Major Banks & Chairman of RRBs with Regional Director was held on 30.11.2012 at Conference Room, Reserve Bank of India, New RBI Building Ahmedabad to take stock of work done at grass root level with regard to preparation for launching of pilot project for cash initiatives in 4 pilot districts of Gujarat and UT of Daman & Diu.

The Regional Director advised the controller of the major banks to advise their branches to obtain the list of NAREGA beneficiaries from the concerned authority or to download the same from the MNREGA site and to map the same with the list of account holders of the branch.

He also advised the controllers to ensure that the account should be opened in the name of beneficiaries and to open as many as accounts in urban area and to complete the exercise by 10.12.2012.

Further in this context, Department of Financial Services vide e-mail message dt 10.01.2013 advised the CEOs of all the Public Sector Banks and Chairman of all RRBs through their sponsor Banks as under:

1. To ensure that every family in the country has access to banking facilities and banks have been conducting this campaign for the past 6 to 8 months.
2. It has been reported that a few banks are insisting that benefits under Direct Benefit Transfer scheme have to be received only in a joint family account. It is clarified that while the campaign for one account per family shall continue, banks have to ensure that wherever the beneficiary wants, a separate bank account in the name of beneficiary should be opened.
3. As already advised, the beneficiaries may also be encouraged to add their name in the existing account of the family members, if any.
4. All banks are accordingly, requested to ensure opening of bank accounts of beneficiaries as per these guidelines.

(ix) Direct Cash Transfer in Pilot Districts

The Director (FI), Department of Financial Services, Ministry of Finance, Government of India reviewed the progress on implementation of Direct Cash Transfer with Lead District Managers of 4 pilot districts and LDM, UT of Daman & Diu in the meeting held on 29.01.2013 at Ambaji, Dist : Banaskantha, Gujarat State and advised them to initiate the following action :

- (1) Lead District Managers to obtain list of beneficiaries of various schemes which are to be implemented under DCT from the respective state government

department and handover the same to the concerned bank branches for mapping purpose and opening of remaining beneficiary's account.

- (2) There are huge gap in appointment of BCs. LDMs to follow up with the concerned Bank branches and ensure to complete the task of appointment of VCEs as BCs at the earliest.
- (3) Settlement account of the concerned BCs should be opened immediately on appointment as BCs by the concerned bank branches and operator code of the concerned BCs to be obtained from FI Cell/ Head Offices of the concerned banks.
- (4) On receipt of the operator code of the VCEs/BCs, all the details of the VCEs/BCs are to be forwarded to the CSC e-Governance Services India Limited who has been appointed as Business Correspondent Agent (BCA) with regard to Common Service Centres (CSCs) to be set up in the country by the Department of Electronics and Information Technology, Gov. of India under the National e-Governance Plan to provide hardware.

Member Banks are requested to appoint BC at the earliest and obtain Operator Code of the appointed BC and send the same to the CSC, e-Governance Services India Limited.

The progress made in opening of accounts per family in the identified 4 districts is as per **Annexure - E**.

Further Section Officer (FI), Department of Financial Services vide their e-mail communication dt.27.12.2012 circulated a plan of action to commence the roll out of DBT scheme finalized by the Planning Commission, Government of India vide OM No.I-11011/40/2012 – DCT dt 26.12.2012 along with the Standardized Formats for collection of Basic Data. In turn, SLBC has circulated the same to the Member Banks vide e-mail dt 29.12.2012 for their information and necessary action.

(x) Mapping of Gram Panchayats and Planning for BCA/CSCs for Direct Cash Transfer- Sub Service Area Approach

Director, FI, Department of Financial Services vide communication dt 20.12.2012 addressed to CMDs of all the Public Sector Banks, Chairman of all RRBs and all SLBC convenors and subsequent communication dt. 21.12.2012 advised Mapping of Gram Panchayats and Planning for BCA / CSCs for Direct Cash Transfer on Sub Service Area Approach as it has become necessary to prepare comprehensive plan for coverage of the entire State through banking services to enable Direct Cash Transfer.

In the communication received through the Department of Financial Services the exercise regarding mapping of Gram Panchayats and Planning for BCAs/ CSCs in the service area villages and assignment of sub - service areas be completed by 28.12.2012 in Pilot districts selected for Direct Cash Transfers and in remaining districts the exercise is to be completed by 15.01.2013 so as to smooth implementation of the Direct Cash Transfer.

Despite the above advice of DFS, MoF, GoI, the information from the districts other than the Pilot Districts are not received from the Lead District Managers till the end of first week of March, 2013.

The Director, (FI), Department of Financial Services, Ministry of Finance, Govt of India had also conducted a Video Conference on 5th March, 2013 and reviewed the progress for mapping of Gram Panchayats.

LDMs are requested to immediately complete the mapping exercise for Gram Panchayats and submit the information in the prescribed format made available by SLBC.

(xi) Unique Identification Authority of India (UIDAI) - Implementation of Aadhaar enabled payments

Reserve Bank of India has since informed vide letter No. RPCD.CO.LBS.No /02.01.01/2012-13 dt 03.10.2012 that UIDAI has selected 51 districts all over India for Aadhaar enabled payments including 4 districts of Gujarat.

RBI has advised all the LDMs of the respective districts to coordinate with the concerned authorities for its successful implementation. The status of roll out of Aadhaar enabled payments is to be included in the agenda discussed in SLBC meeting as part of Financial Inclusion / EBT implementation.

SLBC has advised all the LDMs vide letter dt 13.10.2012 in this regard and requested to submit the of roll out every quarter to SLBC so as to review the progress made in this regard.

So far SLBC has not received the information for the quarter ended December -2012 from any Lead District Office.

<u>AGENDA No.3</u>

OTHER AGENDA

3.1 Hon'ble Union Finance Minister's meeting with CEOs of PSBs / FIs on 15.11.2012 - issues concerning SHGs

Department of Financial Services, Ministry of Finance, Govt of India vide their letter dtd. 6.12.2012 advised SLBC Convenor banks to monitor the status in respect of credit flow to Self Help Groups (SHGs), to examine the problems, sensitise the branch level officers and to take corrective steps to address the imbalance.

In view of the above, Member Banks are requested as under :

1. All SHGs having completed six months, should be graded immediately and to link with bank finance with minimum of Rs.1.00 lakh.
2. All SHGs who have been sanctioned credit limit to be provided cheque book after execution of required documentation.
3. Member Banks are requested to reiterate their branches to observe 1.00 p m to 3.00 p m every Tuesday related to issues / work of SHGs / Sakhi Mandals. The same was communicated vide SLBC letter dtd. 24.12.2011.
4. SHGs may be encouraged to avail limit sanctioned to them.

5. A village level awareness programme for benefit of SHGs members to be conducted by the Branch Managers in their respective service area in association with GLPC staff. In order to encourage this initiative of banks, NABARD has announced a grant support upto Rs.1000/- towards the cost of one awareness programme per service area branch.
6. All Member Banks are requested to sensitise their branch level officers for promotion and credit linkage of SHGs / Sakhi Mandals.

3.2 Prime Minister's 15 point programme - Minority Community

Department of Financial Services, Ministry of Finance, Govt of India forwarded a feedback received on PMO website that on approaching banks in Bharuch District, informed that no one is aware of this programme.

In Gujarat State, 14 towns and 10 districts are identified Minorities concentration districts / towns, in which Bharuch is also one of the identified districts. Member Banks were also requested to achieve target under Minority Community Lending (MCL).

Member Banks are requested to take the note of the same and to reiterate to their branches regarding Prime Minister's new 15 point programme so as to achieve the stipulated target of 15% of their Priority Sector lending to Minority Community. Similarly, as directed by Govt of India, Minority finance should increase atleast 20% over and above the previous year.

3.3 Stamp Duty on Deed of Mortgage executed by the borrower in favour of Security Trustee - Judgement by High Court of Gujarat - Agenda referred by Bank of Baroda

Bank of Baroda (R&AB), North Gujarat Zone Office, Ahmedabad vide its letter No.NGZ:R&AB:01/682 dtd. 2nd February, 2013 has forwarded a copy of the judgement of High Court of Gujarat in Coastal Gujarat Power Ltd V. Chief Controlling Revenue Authority wherein it has been held that a single Deed of Mortgage executed by the borrower in favour of a Security Trustee, to secure the loans granted by various lending banks, does not amount to either "distinct matters" or "distinct transactions" so as to attract Section 5 of the Bombay Stamp Act 1958 (as applicable to State of Gujarat).

The Hon'ble High Court in the said judgement further held that it did not find any substance in the contention of the learned advocate for the State duty is to be paid as if separate mortgage deeds have been created in favour of all the lending Banks.

Further, according to Article 6 of the Schedule I of Bombay Stamp Act 1958 (as applicable in State of Gujarat), stamp duty payable on pawn, pledge, hypothecation and mortgage by deposit of title deeds, if such loan or debt is repayable on demand or more than three months from the date of the instrument evidencing the agreement, is as under :

Where the amount of loan or debt does not exceed Rs.10,00,00,000/=	Subject to maximum of one lakh rupees, twenty-five paise for every hundred rupees or part thereof
Where it exceeds Rs.10,00,00,000/=	Subject to maximum of three lakh rupees, fifty paise for every hundred rupees or part thereof

But in consortium accounts, stamp authorities in Gujarat are demanding stamp duty by treating sanction of each Bank as separate transaction which goes beyond the prescribed rate as stated under Article 6 of the above Act.

The above judgement is placed for information of the Banks and concerned Govt. Authorities as per Annexure - F.

3.4 Progress under financing to Indira Awas Yojana (IAY) - DRI Loan Scheme - as of December, 2012

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

Districtwise Progress

Sr. No	District	Target	Appl. Sponsored	Appl. Sanc.	Appl. Rejected	Appl. Pending
1	Ahmedabad	1739	1097	676	32	389
2	Amreli	1715	391	61	47	283
3	Anand	2689	8612	4291	1375	2946
4	Banaskantha	6160	3553	296	842	2415
5	Bharuch	4716	1922	0	0	1922
6	Bhavnagar	1739	248	37	89	122
7	Dangs	4963	58	0	0	58
8	Dahod	36827	19198	719	5195	13284
9	Gandhinagar	748	161	16	0	145
10	Jamnagar	1790	151	23	23	105
11	Junagadh	1869	563	49	187	327
12	Kheda	1857	3317	3317	0	0
13	Kutch	4088	305	75	26	204
14	Mehsana	2022	1875	661	110	1104
15	Narmada	5821	4952	25	0	4927
16	Navsari	1339	307	5	0	302
17	Panchmahals	21446	8105	2244	0	5861
18	Patan	2032	2333	191	265	1877
19	Porbandar	823	114	0	0	114
20	Rajkot	2739	2370	372	786	1212
21	Sabarkantha	5729	12410	782	0	11628
22	Surat	2739	122	0	62	60
23	Surendranagar	2976	2916	9	0	2907
24	Tapi	3615	1878	1287	0	591
25	Vadodara	9670	8609	1006	0	7603
26	Valsad	4619	2617	0	0	2617
Total		136470	88184	16142	9039	63003

The achievement against the target during the period under review is only 9.41%. The sponsoring agency and Banks to co-ordinate to dispose off the pending applications.

Bankwise Progress

Sr.No.	Bank	Appl. Sponsored	Appl. Sanc.	Appl. Rejected	Appl. Pending
1	State Bank of India	23963	3354	1625	18984
2	Dena Bank	20004	3676	602	15726
3	Punjab National Bank	652	58	18	576
4	Bank of India	5015	1245	560	3210
5	Bank of Baroda	27916	5934	5585	16397
6	Central Bank of India	4042	733	247	3062
7	Syndicate Bank	129	79	9	41
8	Union Bank of India	1887	32	131	1723
9	United Bank of India.	2078	772	43	1264
10	Bank of Maharashtra	41	10	0	31
11	UCO Bank	431	81	192	158
12	Indian Bank	150	42	1	107
13	Canara Bank	162	0	0	162
14	Indian Overseas Bank	328	43	8	277
15	Allahabad Bank	287	0	0	287
16	Other Banks	1099	83	18	998
Total		88184	16142	9039	63003

The pace of sanction against the applications sponsored is very slow as in percentage terms it works out to only 18.30%. Three Lead Banks (viz. State Bank of India, Bank of Baroda and Dena Bank) in particular need to improve the rate of sanction.

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.

3.5 Formation of Sub-Committee of SLBC to monitor SHGs issues

During the course of 135th SLBC meeting held on 6 December 2012, the Chairperson of SLBC advised to keep close co-ordination with GLPC staff and Bank officials so that the utilisation of sanctioned limit to SHGs / Sakhi Mandals can be improved. Accordingly, a sub-committee of SLBC under the Chairmanship of NABARD was formed. The Sub-Committee consists of 14 members (RBI, NABARD and members from major Banks, three RRBs, ICICI Bank and Gujarat State Co-op. Bank). The sub-committee met twice since its formation first on 24 December 2012 and second on 28 February 2013. In the 2nd meeting, uniform procedure for opening Savings Bank account of SHG / Sakhi Mandals and for documentation for credit linkage for SHGs was finalised which is given hereunder:

PROCEDURES FOR OPENING SAVINGS BANK ACCOUNT OF SHG / SAKHI MANDALS AND FOR DOCUMENTATION FOR CREDIT LINKAGE FOR SHGs AS FINALISED DURING THE SUB COMMITTEE MEETING OF SLBC HELD ON 28 FEBRUARY 2013

The following documents need to be obtained while opening savings bank account of SHGs / Sakhi Mandals.

1. The SHG has to pass a resolution in the group meeting, signed by all members, indicating their decision to open SB account with the bank . This resolution should be filed with the bank.
2. The SHG should authorize at least three members, of which any two can jointly operate upon their account.
3. Address proof and identity proof of the only authorized members of the group to be obtained under KYC norms.(There is no need of obtaining address proof and ID proof of other members of the group)
4. As regards account opening forms for savings account of SHGs signature of authorized members only to be obtained and not of all the members .

The following documents need to be obtained while credit linking the Self- Help Group.

1. At the time of availing Credit, photo ID and address proof of all members of the group is to be furnished by the authorized members.
2. Loan Application to be signed by authorized signatories.
3. Loan Agreement to be signed by authorized signatories.
4. Inter-Se agreement to be signed by all members of the Group.

Branch Manager should not insist that all members should come to branch for opening of savings account or for execution of inter-se agreement.

For execution of loan agreement the authorized signatories must sign the loan agreement in presence of Branch Official either in Branch or in the village at the time of visit of branch officials.

GLPC/DRDA/NGO etc. will assist the group members in getting the address proof and photo identity proof. In case of these documents, in respect of any member/members are not available, certificate with attested photograph from Sarpanch/Talati/ Public Servant would suffice.

Member Banks are requested to advise their branches to strictly follow the above procedures so as to speed up the sanction and disbursement process.

The minutes of the 2nd meeting of sub-committee of SLBC on SHG issues is enclosed as per **Annexure - G**.

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.45,833.57** crores upto the quarter ended December, 2012.

Sectorwise figures of finance extended are as under :

MSME Sector	:	Rs. 22,584.07 crores (including Genset)
Housing Sector	:	Rs. 15,527.36 crores
Auto Sector	:	<u>Rs. 7,722.14 crores</u>
Total	:	<u>Rs. 45,833.57 crores</u>

The summary of the progress under various stimulus packages upto December, 2012 is as under : (Rs. in crores)

Particulars	During the quarter December, 2012		Cumulative at the end of quarter Dec., 2012 (since 01.12.2008)	
	No. of A/cs	Amt.	No. of A/cs	Amt.
(1) Credit flow to MSME				
Sanction of working capital loans (New)	1934	512.63	52,683	16,529.43
Sanction of incremental working capital loans (Existing units)	591	238.72	14,975	6053.46
Restructuring of MSME accounts	4	9.82	6865	1156.31
Sanction of loans for purchase of Gen Sets on soft terms	9	0.04	128	1.18
(2) Sanction of Housing Loans				
Loans upto Rs.5 lakh	1277	24.31	56,976	2318.52
Loans from Rs.5 lakh to Rs.20 lakh	1840	154.69	63,671	7763.43
Loans above Rs.20 lakh	432	126.50	14,242	5445.41
(3) Sanction of Auto Loans	7994	364.20	1,95,824	7722.14

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 December, 2012	Amount of bills pending with STPSE and Elec. Boards at the end of December, 2012
1	Gujarat State Electricity Corp. Ltd. (Vadodara)	32.48	NIL
2	Gujarat Energy Trans. Corp. Ltd. (Vadodara)	142.13	33.94*
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

* payment due in January, 2013.

AGENDA No.4

REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE QUARTER ENDED DECEMBER, 2012 :

During the quarter ended December, 2012, total number of bank branches increased by 110 taking the total network of branches from 7039 as of September, 2012 to 7149 as of December, 2012 in the State as per the details given in **Annexure- 1.**

BRANCH EXPANSION

Bank Group	For the period ended				
	December, 2011	March, 2012	December, 2012	Growth Y-o-Y	Variation over March'12
State Bank Group	1144	1160	1182	38	22
Nationalised Banks	2932	3038	3242	310	204
RRBs	489	521	550	61	29
DCCBs	1180	1190	1221	41	31

GSCARDB	181	181	181	0	0
Private Banks *	712	777	773	61	(-) 4
Total	6638	6867	7149	511	282

***IDBI Bank is shown in Nationalised Bank Group.**

During the quarter under review, 110 new branches were added (Metro - 16, Urban - 9, Semi-Urban - 28 and Rural - 57) in the State.

Further, 117 licences were pending for opening of new branches at the end of December, 2012 as per the information received from Reserve Bank of India, Department of Banking Supervision (DBS), Ahmedabad (Metro - 66, Urban - 35 & Semi-urban - 16).

Member Banks are requested to expedite opening of Branches.

DEPOSITS GROWTH :

The aggregate deposits of the banks in Gujarat increased by Rs.5019 crores in absolute terms from Rs.3,43,137 crores as of September, 2012 to Rs.3,48,156 crores as of December, 2012 registering a growth of 1.46% as against 4.15% growth for the corresponding period of the previous year. However, the growth over March, 2012 is 9.74% and y-o-y growth stood at 16.10%.

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				
	December, 2011	March, 2012	December, 2012	Growth Y-o-Y	Absolute growth over March, 2012
State Bank Group	69,144 (3.17%)	72,944 (18.30%)	80359 (0.84%)	11,215 (16.22%)	7415 (10.17%)
Nationalised Banks	1,64,999 (2.15%)	1,74,608 (19.57%)	1,94,653 (1.23%)	29,654 (17.97%)	20,045 (11.48%)
RRBs	4927 (2.92%)	5638 (22.86%)	5888 (-)0.96%	961 (19.50%)	250 (4.34%)
DCCBs	12,464 (-)6.07%	13,678 (7.42%)	14,528 (-)2.08%	2064 (16.56%)	850 (6.21%)
GSCARDB	131 (-)5.76%	150 (14.50%)	199 (6.99%)	68 (51.91%)	49 (32.67%)
Private Banks	48,214 (6.61%)	50,246 (7.08%)	52,529 (4.67%)	4315 (8.95%)	2283 (4.54%)
TOTAL	2,99,879 (2.71%)	3,17,264 (16.61%)	3,48,156 (1.46%)	48,277 (16.10%)	30,892 (9.74%)

(Figures in the brackets for the quarter ended December, 2011 & December, 2012 indicate % growth over previous quarter, whereas figures in the brackets for the period ended March 2012 indicate % growth over previous year).

The highest percentagewise growth during the quarter was registered by GSCARDB (6.99%) followed Private Sector Banks (4.67%), Nationalised Banks (1.23%) and SBI

Group (0.84%) whereas DCCBs (2.08%) and RRBs (0.96%) have shown negative growth.

During the quarter under review, the **NRI deposits** increased by Rs.1237 crores and stood at Rs.31,179 crores forming 8.96% of the total deposits as of December, 2012 as against Rs.29,942 crores (8.73%) as of September, 2012.

CREDIT EXPANSION :

The aggregate advances of the Banks in Gujarat increased by Rs. 17,842 crores in absolute terms from Rs. 2,37,518 crores as of September, 2012 to Rs.2,55,360 crores as of December, 2012 registering a growth of 7.51% as against 2.76% growth for the corresponding period of the previous year. However, the growth over March, 2012 is 12.61% and y-o-y growth stood at 21.05%. 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				
	December, 2011	March, 2012	December, 2012	Growth Y-o-Y	Absolute Growth over March
State Bank Group	51,887 (8.18%)	55,436 (21.64%)	59,886 (9.05%)	7999 (15.42%)	4450 (8.03%)
Nationalised Banks	1,02,381 (8.00%)	1,10,425 (22.83%)	1,24,150 (6.27%)	21,769 (21.26%)	13,725 (12.43%)
RRBs	2507 (5.87%)	2545 (23.96%)	3200 (4.37%)	693 (27.64%)	655 (25.74%)
DCCBs	8515 (1.13%)	8392 (19.77%)	11,764 (6.10%)	3249 (38.16%)	3372 (40.18%)
GSCARDB	562 (1.63%)	560 (-) 0.53	580 (1.58%)	18 (3.20%)	20 (3.57%)
Private Banks	45,109 (5.42%)	49,402 (15.68%)	55,780 (9.27%)	10,671 (23.66%)	6378 (12.91%)
Total	2,10,961 (7.15%)	2,26,760 (20.74%)	2,55,360 (7.51%)	44,399 (21.05%)	28,600 (12.61%)

(Figures in the brackets for the quarter ended December, 2011 & December, 2012 indicate % growth over previous quarter, whereas figures in the brackets for the period ended March, 2012 indicate % growth over previous year).

The data reveal that the overall growth in outstanding advances was 7.51% during the quarter, which was contributed mainly by Public Sector Banks (9.27%) followed by SBI Group (9.05%), Nationalised Banks (6.27%), DCCBs (6.10%), RRBs (4.37%) and GSCARDB (1.58%).

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
2,55,360	8962	2,64,322	3,48,156	75.92

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

Bank Group	FOR THE PERIOD ENDED				
	Dec., 2011	March, 2012	Dec., 2012	Growth Y-o-Y	Variation over March, 2012
State Bank Group	75.04	76.00	74.52	(-) 0.52	(-) 1.48
Nationalised Banks	62.05	63.24	63.78	1.73	0.54
RRBs	50.88	45.15	54.35	3.47	9.20
DCCBs	68.31	61.35	80.98	12.67	19.63
Pvt. Sector Banks	93.56	98.32	106.19	12.63	7.87
CD Ratio for State as a whole	70.35	71.47	73.35	3.00	1.88

The CD Ratio of banks increased by 1.88 over March, 2012 and stood at 73.35.

CD Ratio BELOW 40%

As of December, 2012, 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 Dec., 2011	CD Ratio as of March, 2012	CD Ratio as of Dec., 2012	Variation over March, 2012
1	Anand	21.70	23.48	23.12	(-)0.36
2	Dangs	24.71	24.34	21.56	(-)2.78
3	Dahod	38.81	38.75	35.52	(-)3.23
4	Kheda	27.32	28.04	27.11	(-)0.93
5	Kutch	29.15	30.39	31.27	0.88
6	Navsari	17.44	17.47	17.05	(-)0.42
7	Porbandar	21.95	21.86	21.84	(-)0.02
8	Tapi	40.57	39.56	36.29	(-)3.27

All the above districts, except Kutch district, have shown negative growth within the range of 0.02% to 3.27% over March, 2012. 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 December, 2012, Navsari district (17.05%) 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	59,886	8590	68,476	85.21
Nationalised Banks	1,24,150	7,831	1,31,981	67.80
All Banks	2,55,360	19,998	2,75,358	79.09
All Banks + RIDF	2,64,322	19,998	2,84,320	81.66

***(includes RIDF figures of Rs.8962 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	68,476	23,346	91,822	114.26
Nationalised Banks	1,31,981	24,710	1,56,691	80.50
All Banks	2,75,358	48,057	3,23,415	92.89
All Banks + RIDF	2,84,320	48,057	3,32,377	95.47

*** (includes RIDF figures of Rs.8962 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	BENC H MAR K	OUTSTANDING AS OF	ABSOLUTE GROWTH	% INCREASE over March, 2012
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		MARCH , 2012	% Achi. of NBC	DEC., 2012	% Achi. of NBC		
PRIORITY SECTORS	40%	87,108	46.38	98,801	43.57	11,693	13.42
AGRI. ADVANCES	18%	36,120	19.23	40,360	17.80	4240	11.74
WEAKER SECT. ADVs	10%	14,389	7.66	16,764	7.39	2375	16.51
DRI ADVs	1%	30.00	0.0139	32.27	0.0149	2.27	7.57

It reveals from the above data that the Priority Sector Advances is stood at 43.57% and achieved the benchmark i.e. 40%. However, there is growth in Agriculture Advances, Weaker Section advances and DRI advances, but stood at below benchmark i.e. 17.80%, 7.39% and 0.0149% respectively.

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, 2012
		MARCH, 2012	DEC. . 2012		
PRIORITY SECTORS	60%	2181	2784 (109.38%)*	603	27.64
WEAKER SECT. ADVs	15%	892	1205 (47.33%)*	313	35.10

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

* Indicates % PS advances.

RRBs have achieved / surpassed the stipulated benchmark of 60% under Priority Sectors and Weaker Sections stipulated benchmark of 15%.

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

SECTOR	BENCH MARK	STATE BANK GROUP	NATIONALISED BANKS	ALL BANKS
PRIORITY SECTORS	40%	33.63	40.93	43.57
AGRI. ADVANCES	18%	11.45	13.59	17.80
WEAKER SECTIONS	10%	8.83	6.04	7.39
DRI ADVANCES	1%	0.0174	0.0194	0.0149
% OF W.S. ADV. TO P.S. ADV.	25%	26.26	14.74	16.97

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

REVIEW OF PROGRESS UNDER SERVICE AREA CREDIT PLAN (SACP) 2012-13 FOR FRESH LENDING TO PRIORITY SECTOR :

The summary of target vis-a-vis achievement upto the quarter ended December, 2012 under Service Area Credit Plan 2012-13 is presented hereunder. The bankwise details are given in **Annexures - 4 & 4/A.** (Rs./Crores)

SECTOR	TARGET	ACHIEVEMENT UPTO DECE., 2012	% ACHIEVEMENT AS OF DECE., 2012
Total Agri. & Allied	33,900	23142	68.27
(a) Of which, Crop Loan	24,371	18219	74.76
(b) Of which, Term Loan	9529	4923	51.66
AVCI & SSI	6710	6670	99.40
Trade & Services	9077	5459	60.14
Total	49,687	35271	70.99

The overall achievement in disbursement under Service Area Credit Plan by all the Banks was 70.99% upto the quarter ended December, 2012. The highest percentage achievement was recorded in AVCI & SSI - 99.40%, followed by Agriculture - 68.27% and Trade & Services - 60.14%.

Sr.No.	District above the State Average	Percentage (%)	Sr.No.	District below the State Average	Percentage (%)
1	Bhavnagar	94.77	1	Amreli	69.62
2	Jamnagar	92.26	2	Surat	67.64
3	Sabarkantha	91.98	3	Patan	64.95
4	Rajkot	87.85	4	Banaskantha	63.18
5	Kutch	84.84	5	Mehsana	60.73
6	Ahmedabad	83.86	6	Gandhinagar	59.59
7	Valsad	75.48	7	Panchmahals	55.74
8	Narmada	74.82	8	Bharuch	51.75
9	Vadodara	74.10	9	Anand	50.96
10	Junagadh	73.93	10	Kheda	45.15
11	Surendranagar	72.03	11	Porbandar	41.25
			12	Navsari	37.53
			13	Dahod	33.23
			14	Tapi	23.58
			15	Dangs	6.90

From the above table, it can be seen that the performance under SACP upto the quarter ended December, 2012 in respect of 11 districts was found to be satisfactory, whereas in respect of 15 districts the performance remained below average. The performance in Dangs (6.90%) remained below 10%.

All the Lead District Managers in general and LDM of above mentioned 15 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 2012-13.

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.

Agency wise & Sub-sector wise Ground Level Credit Disbursement under Agriculture - Quarter ended December, 2012

As against the target of Rs.33,900 crores for disbursement under Agriculture Sector for the year 2012-13, Banks have disbursed Rs.23,141.94 crores i.e. 68.26% of the target. 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 as at the end of the quarter under review, against the target of Rs.9529 crores, Banks have disbursed Rs.4923 crores i.e. 51.66%

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 DECEMBER, 2012

(Rs./ Crores)

SR. NO.	PARTICULARS	March, 2012	December, 2012
		Accounts Amount	Accounts Amount
1	Cumulative certificates filed	2,37,428 722.01	2,36,290 682.31
2	Cumulative Recovery effected	66,228 122.90	66,453 87.32
	Of which, cases closed	(63,022) (96.20)	(61,716) (63.54)
3	Cases pending	1,74,406 599.11	1,74,574 594.99
	Of which, cases pending for more than 3 years	80,798 277.53	85,494 197.24
	more than 2 years to 3 years	32,690 63.50	27,012 76.05

	more than 1 year to 2 years	32,014 102.08	28,205 158.75
	cases pending for less than 1 year	28,904 156.00	33,863 162.95

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

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 quarter ended December, 2012

The Gross Advances of the Banks in the State of Gujarat as of December, 2012 is Rs. 2,55,360 crores.
(Amt. Rs. in crores)

Particulars	Amt. Outstanding	Amt. of NPA	% NPA to Outstanding
Priority Sector Advances			
Crop Loan	23863.32	409.00	1.71
Agri. Term Loan	14073.72	758.37	5.39
MSEs	34666.00	1026.57	2.96
Other PS	19728.79	223.44	1.13
TOTAL PS	88381.69	2442.45	2.76
Central Govt. Sponsored schemes			
SGSY	243.10	55.40	22.79
PMEGP	246.77	22.09	8.95
SJSRY	98.55	16.03	16.26
SRMS	1.17	0.53	44.97
State Govt. Sponsored programmes			
VBS	329.27	53.36	16.20
GSCDC	62.38	12.47	19.99
DCWD	76.86	13.97	18.17
GWEDC	35.54	4.37	12.29
JGVY	1.75	0.01	0.57
Others			

Housing Loans	18825.71	113.90	0.61
Education Loans	1475.02	41.88	2.84

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 QUARTER ENDED DECEMBER , 2012

The Summary of performance for the quarter ended December, 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

% Achievement during the quarter			
Period ended	SGSY	PMEGP	SJSRY
December, 2011	52.62%	135.08%(No.) 341.23(M.M. Amt.)	24.18%(No.) 57.65%(Amt.)
December, 2012	21.75	No sponsoring due to pending Margin Money claims for the year 2011-12	42.06(No.) 137.44(Amt.)

(M.M. = Margin Money)(Rs./ Lakhs)

PARTICULARS	BANKABLE SCHEMES		
	SGSY	PMEGP	SJSRY
Target (2012-13)	Rs.12,550.02 (Amount)	Rs.3140.04 M. M. (Amount)	4724(No.) Rs.1191.12 (Amount)
Sponsored (No.)	20,914	No fresh applications	11,862

		generated during the current year by all the three implementing agencies i.e. KVIC, KVIB & DIC in order to clear the sanctioned / disbursed projects of the previous year i.e. 2011-12.	
Sanctioned (No.)	7710		1987
Sanctioned (Amt)	2730.09		1637.08
Disbursed (No.)	7710		1845
Disbursed (Amt)	2730.09		1431.49
Retd./Rejtd. (No.)	2092		2304
Pending (No.)	11,112		7571
% achievement (No.)	N.A.		42.06%
% achievement (Amt.)	21.75%		137.44%

SWARNA JAYANTI GRAM SWAROJGAAR YOJANA (SGSY) :

The financial targets have been achieved by 21.75% the quarter ended December, 2012 as against the achievement of 52.62% for the corresponding period of the the previous year.

There were 901 loan applications of SHGs and 10,211 loan applications of individuals pending at the end of December, 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 :

Sr.No.	Above Average	Percentage (%)	Sr.No.	Below Average	Percentage (%)
1	Sabarkantha	42.21	1	Dangs	17.94
2	Jamnagar	41.57	2	Mehsana	15.41
3	Tapi	40.32	3	Amreli	14.81
4	Gandhinagar	37.57	4	Banaskantha	14.59
5	Valsad	36.01	5	Patan	14.54
6	Kheda	30.94	6	Surendranagar	12.95
7	Anand	27.96	7	Junagadh	12.49
8	Porbandar	26.83	8	Surat	11.79
9	Navsari	26.80	9	Vadodara	8.20
10	Rajkot	26.00	10	Bhavnagar	3.53
11	Dahod	25.06	11	Narmada	3.47
12	Bharuch	24.47			
13	Ahmedabad	23.81			

14	Kutch	22.02			
15	Panchmahals	21.90			

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

The State Director, KVIC, Ahmedabad vide copy of letter No.SO/GUJ/PMEGP/Corres/2012-13 dtd. 08.02.2013 has stated that as against the target allocated of Rs.3140.04 lakhs during the current Financial Year, Margin Money pending claims to the tune of Rs.3037.36 lakhs of previous financial year 2011-12 need to be settled first.

SWARNA JAYANTI SHAHERI ROJGAAR YOJANA (SJSRY) :

Out of 11,862 applications sponsored to Banks, 1987 applications were sanctioned with an amount of Rs.1637.08 lakhs. There were 7571 loan applications pending at the of December, 2012.

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

STATE GOVT. SPONSORED PROGRAMMES

Comparative performance under State Govt. Sponsored Programmes

% Achievement during the quarter					
Period	VBS	GSCDC	DCWD	GWEDC	JGVY
December, 2011	56.87	25.44	50.39	70.70	6.67
December, 2012	50.04	30.16	44.94	7.64	78.00

(Rs. Lakhs)

PARTICULARS	BANKABLE SCHEMES				
Target (2012-13)	VBS (DIC)	GSCDC	DCWD	GWEDC	JGVY
Number	36,850	7500	10,000	8250	150
Sponsored (No)	49,865	7121	14,881	4671	310
Sanctioned (No)	18,440	2262	4494	630	117
Sanctioned (Amt)	16,233.50	780.95	1678.12	191.17	2086.60
Retd./Rejtd. (No)	11,670	1015	4348	583	38
Pending (No)	19,755	3844	6039	3458	155
% achievement	50.04	30.16	44.94	7.64	78.00

VAJPAYEE BANKABLE SCHEME (VBS) :

The achievement of the target stood at 50.04% upto the quarter ended December, 2012 against the 56.87% achievement for the corresponding period of the previous year.

Out of the total sanction of 18,440 applications (Rs. 162.33 rores), 2454 applications (Rs.17.31 crores) sanctioned to S.T. beneficiaries, 2937 applications (Rs.22.18 crores) to S.C. beneficiaries. **However, 19,755 applications were reported pending at the end of the December, 2012 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 30.16% upto the quarter ended December, 2012 as against 25.44% for the corresponding period of the previous year.

Member Banks are also requested to accord priority to dispose off pending 3844 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 44.94% of the target as against 50.39% the corresponding period of the previous year.

Banks are requested to ensure that 6039 pending applications are disposed off by their branches on merits at the earliest.

GUJARAT WOMEN ECONOMIC DEVELOPMENT CORPORATION (GWEDC) :

The achievement was 7.64% of the target as against 70.70% for the corresponding period of the previous year. The target under the Scheme has been hiked from 1000 as of 2011-12 to 8250 for the year 2012-13. Moreover, till the end of three quarters of 2012-13 i.e. at the end of December, 2012, the sponsoring was about 57% of the target and barring Sabarkantha, Banaskantha and Panchmahal districts, in no other districts the sponsoring is more than the target. During the quarter under review, only 554 fresh applications were sponsored to the Banks, of which Banks sanctioned 289 applications. However, if Banks dispose off pending applications on merits in the remaining period of the current financial year, the performance under the Scheme can definitely be improved.

Banks are requested to ensure that 3458 pending applications are disposed off by their branches on merits at the earliest.

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

The achievement stood at 78% of the target as against 6.67% during the corresponding period of the previous year.

As against the target of 150, the implementing agency sponsored 310 applications of which the Banks have sanctioned 117 applications to the tune of Rs.20.86 crores at the end of December, 2012. Member Banks are requested to dispose off 155 pending applications on merits and should strive for reaching 100% achievement till the end of current financial year.

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 December, 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 :**(Rs. in crores)**

Particulars	December, 2011		March, 2012*		December, 2012	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	10,623	285.95	43,383	984.39	11,585	283.25
Outstanding	2,28,225	2909.47	2,39,425	3045.90	2,06,349	3414.86

* Whole year figures

Fresh loans of Rs.283.25 crores were disbursed by the banks to 11,585 beneficiaries belonging to Minority Communities during the quarter ended December, 2012. The outstanding reached the level of Rs. 3414.86 crores in 2,06,349 accounts as of December, 2012.

The share of advances to Minority Community to Priority Sector Advances stood at 3.48% as at the end of quarter ended December, 2012 which was 3.52% for the year ended March, 2012. Y-o-Y growth in outstanding is Rs.505.39 crores i.e.17.37%.

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	December, 2011		March, 2012*		December, 2012	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	20,536	357.44	1,16,344	1885.48	26,567	1255.57
Outstanding	5,60,696	7602.16	6,08,972	7461.47	5,23,906	10,457.71

* Whole year figures

In case of Women Entrepreneurs, the fresh credit to the tune of Rs.1255.57 crores to 26,567 beneficiaries in the State during the quarter ended December, 2012. The outstanding advances reached the level of Rs.10,457.71 crores in 5,23,906 accounts and stood at 4.10% as against target of 5% of Net Bank Credit, which was 3.30% as of 31.03.2012. Y-o-Y growth in outstanding credit to Women beneficiaries is Rs.2855.55 crores i.e. 37.56%.

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

(ii - a) Self Help Groups (SHGs) :

The Bankwise summary of various parameters under SHGs as furnished by Member Banks is as under :

Rs. In lakhs			
Savings linkage	No. of SHGs (Savings Bank A/Cs) opened during the quarter ended December 2012	Total No. of SHGs with SB accounts as on 31.12.2012	Amount of savings outstanding as on 31.12.2012
(A) Total No of SHGs Savings A/Cs	4682	215958	21447.29
Of (A) above SGSY	390	25084	2533.82
Of (A) above Sakhi Mandals	3150	152332	15578.32
Of (A) above Other SHGs	1142	38542	3335.15

Rs. In lakhs						
Limit Sanction	Sanction as of 31/03/2012		Sanction During the Current Quarter		Sanction from 01/04/2012 to 31/12/2012	
	No	Amt.	No	Amt.	No.	Amt.
Limit Sanctioned to Total SHGs	99187	47971.78	2853	2802.57	11265	9866.09
Of (A) above SGSY	10510	5915.71	400	405.36	1348	1027.34
Of (A) above Sakhi Mandals	78558	38360.57	1789	1207.78	8264	5716.70
Of (A) above Other SHGs	10119	3695.50	664	1189.43	1653	3122.05

Rs. In lakhs				
Disbursement of Loans	Disbursement made during the quarter ended December 2012		Total loans disbursed during the year 2012-13- As on 31/12/2012	
	No.	Amt	No.	Amt
(A) Loans disbursed to Total SHGs	2817	2969.76	14822	9599.36
Of (A) above SGSY	302	292.16	1253	957.52
Of (A) above Sakhimandals	1922	1527.05	11944	5744.36
Of (A) above Other SHGs	593	1150.55	1625	2897.48

Rs. In lakhs		
Loans Outstanding	Loans outstanding as on 31/12/2012	
	No.	Amt
(A) Loans outstanding against Total SHGs	67777	22806.55
Of (A) above SGSY	9083	4036.56
Of (A) above Sakhi Mandals	53302	14912.16
Of (A) above Other SHGs	5392	3857.83

Rs. In lakhs		
Position of NPAs	Gross NPAs as on 31 /12/2012.	
	No.	Amt
(A) Gross NPAs against bank loans to SHGs	4933	1492.98
Of (A) above SGSY	1579	542.03
Of (A) above Sakhi Mandals	2793	714.36
Of (A) above Other SHGs	561	236.59

The bankwise details have been given in **Annexure - 16 (i) to 16 (v).**

(ii - b) Districtwise / Bankwise information on Sakhi Mandals

The districtwise details of Sakhi Mandals as of December, 2012 provided by the GLPC are as per **Annexure - 16 (A).**

SUMMARY OF BANKWISE / DISTRICTWISE SAKHI MANDALS

(Rs. in lakhs)			
No. of SMs with Bank's savings	No. of SMs grading completed	No. of SMs credit linked	Amt. of credit linkage
2,02,650	1,84,420	1,62,861	1,10,204.08

1.84,420 Sakhi Mandals with Bank's Savings are graded, of which, 1,62,861 Sakhi Mandals have been credit linked with an amount of Rs.1,102.04 crores i.e. 88.31% as of December, 2012. The average amount of credit linkage is Rs.68,000/-.

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

Director Housing Finance (Rs. in crores)

Particulars	December, 2011		March, 2012*		December, 2012	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	18,412	1186.57	91,684	5638.84	44,495	3013.46
Outstanding	2,78,224	15,808.74	2,80,376	16,087.36	3,58,820	21,677.80

* Whole year figures

As per the information made available by the member banks, fresh loans worth Rs.3013.46 crores have been granted to 44,495 beneficiaries during the quarter ended December, 2012 under Direct Housing Finance. **Whatever figures reported by ICICI Bank as outstanding shown as disbursed during the quarter because earlier (March 2012), they have reported NIL figure under the Housing Finance. HDFC Bank reported purchase of securitisation advances of Rs.1759.57 crores under**

Housing advances. The said figures are not included in disbursement figures during the quarter.

The outstanding level reached to Rs.21,677.80 crores in 3,58,820 accounts as of December, 2012. Bankwise details are given in Annexure - 17.

Golden Jubilee Rural Housing Finance

(Rs. in crores)

Particulars	December, 2011		March, 2012*		December, 2012	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	542	22.89	2447	94.54	763	17.07
Outstanding	14,189	379.32	14,251	390.47	13,452	408.51

* Whole year figures

Under Golden Jubilee Rural Housing Finance (GJRHF) Scheme, during the quarter ended December, 2012, fresh loans worth Rs.17.07 crores have been granted to 763 beneficiaries and the outstanding level reached at Rs.408.51 crores in 13,452 accounts as of December, 2012. Bankwise details are given in Annexure - 18.

(iv) REVIEW OF PROGRESS UNDER EDUCATION LOAN :

(Rs. in crores)

Particulars	December, 2011		March, 2012*		December, 2012	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	2768	85.13	10,603	244.72	1919	47.48
Outstanding	48,478	1292.29	48,453	1281.88	47,571	1273.02

* Whole year figures

During the quarter, the Banks have disbursed Education loans to 1919 students to the tune of Rs. 47.48 crores. The outstanding under Education loans reached to Rs.1273.02 crores in 47,571 accounts as of December, 2012. Bankwise details are given in Annexure - 19.

As against the outstanding target of Rs.1666.44 crores stipulated by the Ministry of Finance for the year 2012-13, the achievement at the end of quarter ended December, 2012 was Rs.1273.02 crores. Member Banks are still short of Rs.393.42 crores to reach the target and are requested to ensure achievement as stipulated by the Ministry of Finance within the given period.

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

The number of outstanding KCCs in the State has increased from 28,62,024 as of March, 2012 to 28,85,730 as of December, 2012 against total land holdings of about 46.61 lakhs in the State as per 8th Agri Census 200-06, showing net increase of 23,706 KCCs during the quarter ended December, 2012.

The bank groupwise break up is : Nationalised Banks - 6,15,048, State Bank Group - 6,14,025, RRBs - 2,375,386, Private Sector Banks - 11424, GSCARDB - 4652 and DCCBs -14,03,195.

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

Category	No. of KCCs outstanding	% to total KCCs issued
Small & Marginal Farmers	13,11,174	45.44
SC Farmers	1,21,296	4.20
ST Farmers	2,19,068	7.59
OBC Farmers	3,03,328	10.51
Minority Community Farmers	79,588	2.76

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

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

As per the progress received from Member Banks under formation of JLGs and its credit linkage upto the quarter ended December, 2012, Banks have formed 4138 JLGs, of which 1897 JLGs have been credit linked to the tune of Rs.2123.12 lakhs under Farm Sector and 858 JLGs with Rs.620.03 lakhs under Non-Farm Sector. Only Bank of Baroda, Dena Bank, Syndicate Bank, Union Bank of India, Gujarat State Co-op. Bank and three RRBs have contributed in forming and credit linking of JLGs.

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

Bankwise targets are given in **Annexure - 20-A.**

(vi) SWAROJGAR CREDIT CARD (SCC) :

Banks have issued 279 SCCs to the tune of Rs.85 lakhs during the quarter. In all 13,298 SCCs have been issued and the amount outstanding is Rs.2836 lakhs.

RRBs have issued 5366 SCCs and GSCBs have issued 4481, whereas the remaining Banks have issued only 3451 SCCs. Bankwise details are given in **Annexure - 21.**

(vii) ARTISAN CREDIT CARD (ACC) :

During the quarter, 56 ACCs were issued by Banks amounting to Rs.42 lakhs. Thus, upto the end of December, 2012, the outstanding ACCs were 2365 amounting to Rs.1882.01 lakhs. Bankwise details are given in **Annexure - 22.**

(viii) Weavers Credit Card (WCC)

As per the information provided by Member Banks, during the quarter ended December, 2012, not a single WCC has been issued by any of the member Banks. Of the total 125 outstanding WCCs at the end of December, 2012, Dena Bank has 8 WCC and State Bank of India has 117 WCC as outstanding. The details are given in **Annexure - 22 (A)**.

INDEXT-C vide its letter dtd. 8th February, 2013 has submitted the bankwise and districtwise position of applications sponsored under the captioned Scheme, according to which at the end of December, 2012, against the target of 1500 for the year 2012-13, total 2026 applications were sponsored, of which only 204 applications to the tune of Rs.61.97 lakhs have been sanctioned. Banks rejected 439 applications and 1383 applications remained pending at the end of the quarter under review. The Bankwise and Districtwise details are as per **Annexure - 22 (B)**.

(ix) 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.38,769.51 crores at the quarter ended December, 2012. During the quarter under review, banks have disbursed Rs.50.97 crores to 169 units under CLCSSTU taking the outstanding level to Rs.972.55 crores in 3932 accounts. Bankwise details are given in **Annexure - 23**.

(x) ADVANCES TO SC & ST BENEFICIARIES :

The outstanding advances to SC beneficiaries as of December, 2012 was Rs.1720.99 crores in 1,85,328 accounts, forming 10.27% Weaker Section advances, which was 11.30% as of March, 2012.

Similarly, the outstanding advances to ST beneficiaries as of December, 2012 was Rs.1826.06 crores in 2,14,932 accounts, forming 10.89% of Weaker Section advances, which was 11.93% as of March, 2012. Bankwise and Districtwise details as of December, 2012 are given in **Annexure-2&3**.

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

As per the information received from Member Banks, 2,85,001 "No Frills A/cs" have been opened during the quarter ended December, 2012. Banks have provided overdraft facility to 4,90,230 a/cs amounting to Rs.1511.63 lakhs. Total number of "No Frills Accounts" reached 30,26,777 as of December, 2012 with an amount of Rs.32,434.57 lakhs in these accounts.

During the quarter, 2264 GCCs amounting to Rs.181.93 lakhs have been issued by Member Banks. The cumulative position as of December, 2012 reached 45,893 GCCs amounting to Rs.4231.01 lakhs.

The bankwise progress as of December, 2012 is given as per **Annexure - 25 & 25 (A)**.

(xii) Bankwise progress in opening of ATMs

As per the information provided by Member Banks, there are 4282 ATMs in the State of Gujarat as of December, 2012, out of which, 1995 are in Metro, 875 in Urban, 1065 in Semi-urban and 347 in Rural Centres.
