

## **BANKING AT A GLANCE IN GUJARAT STATE - SEPTEMBER, 2014**

| PARAMETERS                       | SEPT.,<br>2013  | MARCH,<br>2014  | SEPT.,<br>2014  | GROWTH<br>Y-o-Y<br>(Sept., 13 to<br>Sept., 14) | GROWTH<br>OVER<br>MARCH 2014   |
|----------------------------------|-----------------|-----------------|-----------------|------------------------------------------------|--------------------------------|
| <b>TOTAL No. OF<br/>BRANCHES</b> | <b>7653</b>     | <b>8151</b>     | <b>8331</b>     | <b>678</b>                                     | <b>180</b>                     |
| <b>CATEGORY OF BRANCHES</b>      |                 |                 |                 |                                                |                                |
| <b>RURAL</b>                     | <b>3317</b>     | <b>3493</b>     | <b>3546</b>     | <b>229</b>                                     | <b>53</b>                      |
| <b>SEMI - URBAN</b>              | <b>1963</b>     | <b>2110</b>     | <b>2151</b>     | <b>188</b>                                     | <b>41</b>                      |
| <b>URBAN</b>                     | <b>1258</b>     | <b>1346</b>     | <b>1385</b>     | <b>127</b>                                     | <b>39</b>                      |
| <b>METRO</b>                     | <b>1115</b>     | <b>1202</b>     | <b>1249</b>     | <b>134</b>                                     | <b>47</b>                      |
| <b>TOTAL</b>                     | <b>7653</b>     | <b>8151</b>     | <b>8331</b>     | <b>678</b>                                     | <b>180</b>                     |
| <b>KEY INDICATORS</b>            |                 |                 |                 | <b>(Amt. Rs.Crores)</b>                        |                                |
| <b>DEPOSITS</b>                  | <b>3,93,091</b> | <b>4,28,744</b> | <b>4,56,065</b> | <b>62,974</b><br><b>(16.02%)</b>               | <b>27321</b><br><b>(6.37%)</b> |
| <b>ADVANCES</b>                  | <b>2,98,737</b> | <b>3,44,286</b> | <b>3,50,636</b> | <b>51,899</b><br><b>(17.37%)</b>               | <b>6350</b><br><b>(1.84%)</b>  |
| <b>CREDIT DEPOSIT<br/>RATIO</b>  | <b>76.00</b>    | <b>80.30</b>    | <b>76.88</b>    | <b>0.88</b>                                    | <b>(-) 3.42</b>                |
| <b>PS ADVANCES</b>               | <b>1,15,989</b> | <b>1,28,380</b> | <b>1,36,258</b> | <b>20,269</b>                                  | <b>7878</b>                    |
| (%Growth y- o- y )               | <b>(23.71%)</b> | <b>(16.99%)</b> | <b>(17.47%)</b> | <b>(17.47%)</b>                                | <b>(6.14%)</b>                 |
| (% to advances)                  | <b>(41.70%)</b> | <b>(46.16%)</b> | <b>(39.58%)</b> | <b>(-) 2.12%</b>                               | <b>(-) 6.58%</b>               |
| <b>AGRI ADVANCES</b>             | <b>44,649</b>   | <b>46,650</b>   | <b>50,798</b>   | <b>6,149</b>                                   | <b>4148</b>                    |
| (%Growth y -o- y )               | <b>(16.89%)</b> | <b>(8.34%)</b>  | <b>(13.77%)</b> | <b>(13.77%)</b>                                | <b>(8.89%)</b>                 |
| (% to advances)                  | <b>(16.05%)</b> | <b>(16.77%)</b> | <b>(14.75%)</b> | <b>(-) 1.30%</b>                               | <b>(-) 2.02 %</b>              |
| <b>MSME ADVANCES</b>             | <b>45,670</b>   | <b>55,834</b>   | <b>56482,</b>   | <b>10,812</b>                                  | <b>648</b>                     |
| (%Growth y- o- y )               | <b>(26.85%)</b> | <b>(23.63%)</b> | <b>(23.67%)</b> | <b>(23.67%)</b>                                | <b>(1.16%)</b>                 |
| (% to advances)                  | <b>(16.42%)</b> | <b>(20.08%)</b> | <b>(16.41%)</b> | <b>(-) 0.01%</b>                               | <b>(-) 3.67%</b>               |
| <b>WEAKER SEC.ADV</b>            | <b>18,527</b>   | <b>20,145</b>   | <b>21,565</b>   | <b>3038</b>                                    | <b>1420</b>                    |
| (%Growth y- o- y )               | <b>(16.46%)</b> | <b>(17.13%)</b> | <b>(16.40%)</b> | <b>(16.40%)</b>                                | <b>(7.05%)</b>                 |
| (% to advances)                  | <b>(6.66%)</b>  | <b>(7.24%)</b>  | <b>(6.26%)</b>  | <b>(-) 0.40%</b>                               | <b>(-) 0.98%</b>               |

| <b>Position of Kisan Credit Cards for the period ended</b> |                        |                        |                        |                                                          |                                    |
|------------------------------------------------------------|------------------------|------------------------|------------------------|----------------------------------------------------------|------------------------------------|
|                                                            | <b>Sept.,<br/>2013</b> | <b>March,<br/>2014</b> | <b>Sept.,<br/>2014</b> | <b>Growth<br/>Y-o-Y<br/>(Sept., 13 to<br/>Sept., 14)</b> | <b>Growth over<br/>March, 2014</b> |
| <b>Accounts</b>                                            | <b>28,18,343</b>       | <b>28,67,565</b>       | <b>28,76,865</b>       | <b>58,522</b>                                            | <b>9300</b>                        |
| <b>Amount</b>                                              | <b>23,576</b>          | <b>22,957</b>          | <b>28,929</b>          | <b>5,353</b>                                             | <b>5,972</b>                       |

**AGENDA No.1****Confirmation of the proceedings of last meeting**

The proceedings of the 142nd State Level Bankers' Committee (SLBC) meeting for the quarter ended June, 2014 held on 23.09.2014 were circulated to all the members on 15.10.2014. 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 and Progress under Construction of premises for Setting up of Rural Self Employment Training Institutes (RSETIs).****State Bank of India**

| Sr.No. | Centre        | Remarks                                                                                                                                  |
|--------|---------------|------------------------------------------------------------------------------------------------------------------------------------------|
| 1      | Surendranagar | Retendering is in process.                                                                                                               |
| 2      | Rajkot        | The building plan has been approved by the Rajkot Municipal Corporation. Detailed estimates are required to float the tendering process. |
| 3      | Jamnagar      | Construction work has been completed. Compound wall and furniture work is expected to be completed by 31.12.2014.                        |
| 4      | Junagadh      | Masonry work upto 1 <sup>st</sup> floor level is over and construction work will be completed by October, 2015.                          |
| 5      | Amreli        | Masonry work upto 1 <sup>st</sup> floor level is over and construction work will be completed by March, 2015.                            |
| 6      | Porbandar     | New plot of land has been allotted. Final lay out & estimates are in process.                                                            |
| 7      | Bhavnagar     | RSETI Bhavnagar is functioning in the District Panchayat building allotted by Govt. of Gujarat.                                          |
| 8      | Morbi         | Land is yet to be allotted.                                                                                                              |
| 9      | Gir Somnath   | Land is yet to be allotted.                                                                                                              |

**Bank of Baroda**

| Sr.No. | Centre / District   | Remarks                                                                                                                                |
|--------|---------------------|----------------------------------------------------------------------------------------------------------------------------------------|
| 1      | Godhra, Panchmahals | Retendering process is under consideration.                                                                                            |
| 2      | Dahod               | Work order issued.                                                                                                                     |
| 3      | Ahwa, Dangs         | Retendering process is under consideration.                                                                                            |
| 4      | Vadodara            | Validity of tender lapsed,however,Head Office of Bank of Baroda has authorized for retendering. NOC from Airport authority is awaited. |
| 5      | Navsari             | L1 proposal sent to HO of Bank of Baroda for final approval.                                                                           |
| 6      | Surat               | NOC is awaited from SUDA.                                                                                                              |
| 7      | Vyara, Tapi         | Land allotted, but there is encroachment,hence,possession not taken.                                                                   |
| 8      | Bharuch             | Bricks work,Slab work& plastering work completed, other finishing work is under progress.                                              |
| 9      | Rajpipla, Narmada   | <b>Land is not allotted even after regular follow up with Government department.</b>                                                   |
| 10     | Valsad              | Retendering process is under consideration.                                                                                            |
| 11     | Lunawada, Mahisagar | Land is not allotted, following up with Govt. Department.                                                                              |
| 12     | Chhota Udepur       | Land Identified, but till date not allotted.                                                                                           |
| 13     | Anand               | Building structure is completed,other finishing work is under progress.                                                                |
| 14     | Gandhinagar         | Foundation work is completed.                                                                                                          |

**Dena Bank**

| Sr. No. | Centre           | Present status                                                                                                                                                    |
|---------|------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1       | Ahmedabad        | Allotment letter for revised alternate land is received, however, possession of land yet to receive from DRDA,Ahmedabad.                                          |
| 2       | Banaskantha      | Construction work is completed.                                                                                                                                   |
| 3       | Patan            | Now RSETI started functioning in own building, which is inaugurated on 7 <sup>th</sup> August, 2014.                                                              |
| 4       | Mehsana          | DRDA suggested some changes in Plan submitted to them, which is not accepted to RSETI / Bank. <b>Matter is urgently to be sorted out between DRDA &amp; Bank.</b> |
| 5       | Sabarkantha      | Construction work is under progress.                                                                                                                              |
| 6       | Kutch            | Revised cost estimate is under approval at Bank's Head Office.                                                                                                    |
| 7       | Botad            | Land is yet to be allotted.                                                                                                                                       |
| 8       | Devbhoomi Dwarka | Land is yet to be allotted.                                                                                                                                       |
| 9       | Aravalli         | Land is yet to be allotted.                                                                                                                                       |

As regard allotment of land to the RSETI, Mehsana, the problem related to approval of the layout plan is pending with DRDA Director since January, 2014. Now Director DRDA, Mehsana vide their letter dated 6<sup>th</sup> February, 2014 advised RSETI, Mehsana to resubmit revised layout plan whereby construction of building start from west end of plot, so that DRDA Mehsana can construct building of **HAAT in front side of the allotted plot**. The matter was referred to Principal Secretary & Commissioner, Rural Development Department, GoG, Gandhinagar by SLBC vide letter dated 4<sup>th</sup> August, 2014 wherein SLBC have referred them the gist of signed Memorandum of Agreement (MoA) regarding two important aspects, as under :

1. The construction of the building for institute will be undertaken by the second party as per laid down guidelines for RSETI from Ministry of Rural Development, Govt. of India.
2. The Director, DRDA of the concerned district will act as representative of Principal Secretary, Rural Development Department, Govt. of Gujarat for the purpose of authorise signatory for obtaining the permission for local bodies or any State Govt. agencies for construction of the said RSETI infrastructure.

Further, under general provision of MoA, one of the important provision is that **“land has been allotted for the limited and specific purpose of setting up of and running of RSETI”**.

**Here, the purpose of allotted land is getting changed, in case the HAAT (as proposed by DRDA) is allowed to be constructed and for change of purpose for which land is allotted, even the District Collector is not the competent authority.**

In view of the above, we have represented Rural Development Department that in case of building of HAAT is allowed to be constructed in front side of allotted plot then the very purpose of constructing RSETI building with the fund of MoRD & Dena Bank is defeated, as the allotted land is for limited and specific purpose of setting up of and running of RSETI only and under the allotted land no other agency is allowed to construct other building like HAAT as proposed by DRDA, Mehsana.

**The response from Rural Development Department, GoG, Gandhinagar is still awaited.**

GLPC vide its letter dtd. 11<sup>th</sup> September, 2014 addressed to District Development Officer, Mehsana has requested for permanent solution by discussing the issue with all the concerned. **However, there is no development in the matter.**

**The representative from GLPC Ltd. and Rural Development Department, GoG are requested to resolve various issues such as land allotment, possession of land & approval of layout plan particularly for RSETI-Mehsana, NOC from SUDA, NOC from Airport Authority-Vadodara, encroachment in allotted land to Tapi RSETI etc., to enable the respective Sponsor Banks for starting construction work at the earliest. Simultaneously, concerned Sponsor Banks are also requested to ensure speedy completion of construction work.**

As advised by the Chairperson in 141st SLRM, SLBC requested Lead Banks to explore the possibilities of running RSETIs from rented premises in newly seven formed districts till RSETI premises are constructed.

In response to the above, Bank of Baroda has informed that RSETI, Chhota Udepur has started functioning in rented premises since 31.3.2014 and RSETI, Mahisagar (Lunawada) since 24-03-2014 and started conducting training programmes since 25.07.2014.

Sponsor Banks are requested to immediately start RSETIs in remaining districts from rented premises. Further, Sponsor Banks are also requested to initiate necessary action for obtaining approval from respective DLCC and then at SLBC level also. After getting approval from SLBC level, sponsor bank has to approach MoRD for getting final approval which is prior requirement for claiming initial grant of Rs.1.00 crore.

Representative from State Bank of India, Bank of Baroda and Dena Bank are requested to take note of above.

**Status of training programmes conducted by RSETIs upto the quarter ended September, 2014**

**Summary of training programmes & Settlement Ratio**

| Quarter ended | No. of training programmes conducted | Cumulative no. of training programmes since inception | No. of beneficiaries trained | Cumulative no. of beneficiaries trained | Cumulative no. of trained beneficiaries settled |                     |
|---------------|--------------------------------------|-------------------------------------------------------|------------------------------|-----------------------------------------|-------------------------------------------------|---------------------|
|               |                                      |                                                       |                              |                                         | Through Bank finance                            | Through own sources |
| Sept.,2013    | 132                                  | 4,313                                                 | 4,113                        | 1,41,770                                | 39,229<br>(27.67%)                              | 46,670<br>(32.92%)  |
| Sept.,2014    | 166                                  | 5,104                                                 | 4,511                        | 1,64,903                                | 41,577<br>(25.21%)                              | 57,181<br>(34.68%)  |

(Figures in brackets show % of settled beneficiaries to total trained beneficiaries)

| Categorywise Cumulative no. of trainees |                    |                    |                    |                      |                |                   |                    |
|-----------------------------------------|--------------------|--------------------|--------------------|----------------------|----------------|-------------------|--------------------|
| September                               | SC                 | ST                 | OBC                | Women                | Handicapped    | Minorities        | Others             |
| 2013                                    | 24,821<br>(17.51%) | 37,119<br>(26.18%) | 46,525<br>(32.82%) | 1,07,948<br>(76.14%) | 782<br>(0.55%) | 13,339<br>(9.41%) | 20,686<br>(14.59%) |
| 2014                                    | 29,955<br>(18.17%) | 42,478<br>(25.76%) | 55,635<br>(33.74%) | 1,28,807<br>(78.11%) | 893<br>(0.54%) | 15,344<br>(9.30%) | 25,989<br>(15.76%) |

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

**Districtwise details are given as ANNEXURE - 28.**

- Settlement Ratio through bank finance stood at 42.10% against the total settled beneficiaries, as at the end of September, 2014.

## 2.2 Financial Literacy Centres (FLCs)

The State has 44 Financial Literacy Centres (FLCs) set up in all districts by respective Lead Banks and RRBs sponsored by them.

| Sr. No. | Bank                       | No. of Districts where FLC opened by the Bank | No. of camps organised by FLCs during the quarter under review | No. of persons participated in such camps |
|---------|----------------------------|-----------------------------------------------|----------------------------------------------------------------|-------------------------------------------|
| 1       | Dena Bank                  | 10                                            | 78                                                             | 1,707                                     |
| 2       | State Bank of India        | 9                                             | 124                                                            | 9,854                                     |
| 3       | Bank of Baroda             | 14                                            | 205                                                            | 8,216                                     |
| 4       | Baroda Gujarat Gramin Bank | 5                                             | 74                                                             | 3,484                                     |
| 5       | Dena Gujarat Gramin Bank   | 2                                             | 6                                                              | 155                                       |
| 6       | Saurashtra Gramin Bank     | 4                                             | 76                                                             | 1,834                                     |
|         | <b>Total</b>               | <b>44</b>                                     | <b>563</b>                                                     | <b>25,250</b>                             |

As advised RBI vide its letter RPCD (AH) No.326/09.07.01/2014-15 dtd. 24<sup>th</sup> July, 2014, SLBC has procured the information regarding financial literacy activities undertaken by rural branches through Financial Literacy Camps during the quarter under review. The information furnished by Member Banks is as under :

| Total No. of Rural Branch as of September, 2014 | No. of Financial Literacy Camps held | No. of persons participated | Impact of Financial Literacy Camps                                                                                                                                                          |
|-------------------------------------------------|--------------------------------------|-----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3,546                                           | 4,690                                | 1,25,404                    | Out of 1,25,404 persons, 65,882 persons were already having Bank accounts at the time of attending the camps and 49,620 persons associated themselves with Banks after attending the camps. |

Each Rural Branch is supposed to hold atleast one camp per month and taking that into consideration the total rural branches at the end of September, 2014 quarter i.e. 3,546, total 10,638 camps should have been conducted during the quarter under review. However, these branches fell short by 5,948 camps.

Member Banks are requested to ensure holding Financial Literacy Camps (FLCs) as per RBI guidelines.

## **2.3 Study Group to examine and find out the specific problems / issues impending the progress under SHGs**

Chairperson, SLBC in her address in 141<sup>st</sup> SLRM advised to form a study group to examine and find out the specific problems / issues impending the progress under SHGs. Accordingly, SLBC vide its letter dtd. 8<sup>th</sup> August, 2014 requested Managing Director, GLPC to form a study group and submit the report for incorporating the same in ensuing SLBC meeting.

Accordingly, the group meeting under the Chairmanship of NABARD was held on 22<sup>nd</sup> October, 2014. The members of the committee were advised to visit the branches of three districts i.e. Banaskantha, Surendranagar and Dangs and put up their observation in the 9<sup>th</sup> sub-committee meeting of SHG. The detail report from the committee is awaited. The observation of the committee on the subject will be communicated to all member banks in due course.

## **2.4 Implementation of Financial Inclusion Plan**

### **(i) Roadmap – Provision of Banking Services in villages with population below 2000**

As per the Quarterly Progress Report of District wise progress in coverage of villages with population below 2000, total 8419 villages have been covered by all banks with Banking Services upto quarter ended September-2014. As per year-wise plan submitted to RBI, Banks have to cover total 10,428 upto the year ended March, 2015, so the banks still need to cover remaining 2009 villages in the remaining period. The Bank wise achievement upto quarter ended September -2014 is given as **ANNEXURE - A**.

Banks like Allahabad Bank, BGGB, Bank of India, DGGB, Indian Overseas Bank, State Bank of India, Saurashtra Gramin Bank and Union Bank of India have major gap in coverage of village against the target. The Bank wise gap in coverage of village is given as **ANNEXURE - B**.

Under PradhanMantri Jan DhanYojana (PMJDY), Banks have been advised to cover all unbanked villages before 31<sup>st</sup> December-2014, as discussed and decided in the 2<sup>nd</sup> meeting of State Level Implementation Committee on PMJDY held on 17.11.2014.

### **(ii) Disaggregation v/s achievement under Financial Inclusion Plan**

Progress made under the Financial Inclusion Plan up to the quarter ended September-2014 has already been submitted to RBI vide SLBC e-mail dtd. 21/10/2014 and the same is shown in **ANNEXURE - E**. The highlights of the performance in FIP villages upto September, 2014 are summarised as under :

- 1,15,40,850 number of Basic Savings Bank Deposit A/cs (BSBDA) have been opened by FIP villages allotted banks, excluding District Central Co-operative Banks (DCCBs).
- Out of 1,15,40,850 BSBDA accounts, overdraft facility has been extended in 24,13,195 accounts.

- Total 14,57,330 KCCs have been issued by FIP villages allotted banks, excluding District Central Co-operative Banks (DCCBs).
- On an average, 32 accounts per month per BC were opened through BC-ICT model in the month of September- 2014.
- On an average, 65 transactions are being done per month per BC .

**iii) Continuation of the Call Centre Services for Pradhan Mantri Jan-Dhan Yojana (PMJDY)**

Member Banks have been informed in 142<sup>nd</sup> SLBC meeting that the services of the Call Centre has been continued for attending the enquiries and for grievance redressal of the general public under Pradhan Mantri Jan-Dhan Yojana (PMJDY) in Gujarat.

Expenses to the tune of Rs. 95,108/- as per the following details have been incurred for the quarter ended September -2014.

| Sr. No. | Details                                                                   | Expenses (Rs.) |
|---------|---------------------------------------------------------------------------|----------------|
| 1       | Remuneration ( For 3 months)                                              | 90,000         |
| 2       | Advertisement expenses - awareness of Education Loan Scheme/Other schemes | 0              |
| 3       | Telephone expenses                                                        | 5,108          |
|         | Total                                                                     | 95,108         |

The bank wise expenses for the quarter ended September -2014 has been conveyed to Member Banks by SLBC vide letter No. GMO/SLBC-Call-Centre/929/2014 dtd. 07.10.2014. The details are as per **ANNEXURE - C**.

Still 1 bank (**Kotak Mahindra Bank Ltd.**) has not remitted its share for the quarter ended March 2013, 4 banks have not submitted their share for the quarter ended June 2013, 7 banks have not submitted their share for the quarter ended Sept.2013, 7 banks have not submitted their share for the quarter ended Dec-2013, 8 banks have not remitted their share for the quarter ended March-2014 and 18 banks have not remitted their share for the quarter ended June-2014 . The details are as per **ANNEXURE - D**.

Member Banks are requested to remit their share to SLBC in the following accounts through NEFT/RTGS:

**Account Holder – SLBC call Centre**

**Account with: Dena Bank, Ashram Road Branch, Ahmedabad.**

**A/C No.057111011376**

**IFSC Code: BKDN0110571**

Details of quarter wise numbers of calls received during last four quarters :

| Name of the Month                | Dec-2013  | March-2014 | June-2014 | September - 2014 | Total     |
|----------------------------------|-----------|------------|-----------|------------------|-----------|
| Number of Calls received         | 964       | 379        | 292       | 38               | 1673      |
| Total Expenses incurred (in Rs.) | 14,81,631 | 97,193     | 65,650    | 95,108           | 17,39,582 |



Number of calls in the month of September-2014 were less because as per decision taken in 141<sup>st</sup> SLBC meeting, the services of Call Centre had to be discontinued w.e.f. 31<sup>st</sup> August, 2014, but with the launching of PradhanMantri Jan-DhanYojana (PMJDY) on 28<sup>th</sup> August, 2014 and as per guidelines provided by Department of Financial Services, Ministry of Finance, Govt. of India to establish the Call Centre for attending the enquiries and grievance redressal of the general public under PradhanMantri Jan-DhanYojana (PMJDY) in Gujarat, the services of Call Centre has been again continued w.e.f. 12<sup>th</sup> September, 2014.

**The Toll Free Number is 1800-233-1000.**

Further, Indian Banks' Association has referred the Toll Free No. for enquiry purpose in the advertisement of PradhanMantri Jan-DhanYojana (PMJDY) given in the "Gujarat Samachar" newspaper on 28<sup>th</sup> October, 2014. Subsequent to this advertisement, total 295 calls were received in the month of October-2014. The major number of enquiries were related to account opening procedure under PMJDY, issuance of RuPay Card and services of the Business Correspondents (BCs) in the allotted villages.

### **AGENDA No.3**

## **OTHER AGENDA**

### **3.1 Implementation of PradhanMantri Jan DhanYojana (PMJDY) - Comprehensive Financial Inclusion (CFI) in the State**

#### **I. Progress under SSA and Ward Survey : (as of 08.11.2014)**

| Total Number of SSA/Wards allotted |              | Number of SSA/wards where survey is completed |              | Number of SSA/wards where survey is yet to be completed |              |
|------------------------------------|--------------|-----------------------------------------------|--------------|---------------------------------------------------------|--------------|
| SSA (Rural)                        | WARD (Urban) | SSA (Rural)                                   | WARD (Urban) | SSA (Rural)                                             | WARD (Urban) |
| 7882                               | 2131         | 7006                                          | 1543         | 876                                                     | 588          |

As per the progress report on survey of SSAs and Wards, the survey work in 7006 SSAs and 1543 Wards is completed. Hence, the Banks have to complete the survey work in remaining 876 SSAs and 588 Wards by 30.11.2014.

The Bank-wise progress under SSAs and Wards Survey as of 08.11.2014 is given in **ANNEXURE – F.**

**II. Progress under Opening of Accounts:****(as of 14.11.2014)**

| Bank          | No. of Accounts opened |           |                     | Out of which, total Aadhaar Seeded Accounts | Total number of RuPay Card issued |
|---------------|------------------------|-----------|---------------------|---------------------------------------------|-----------------------------------|
|               | Rural                  | Urban     | Total (Rural+Urban) |                                             |                                   |
| PSBs          | 11,89,745              | 12,76,901 | 24,66,646           | 4,73,464                                    | 14,10,850                         |
| RRBs          | 2,56,482               | 36,527    | 2,93,009            | 21,680                                      | 1,06,712                          |
| Private Banks | 18,919                 | 41,579    | 60,498              | 5,784                                       | 23,030                            |
| Total         | 14,65,146              | 13,55,007 | 28,20,153           | 5,00,928                                    | 15,40,592                         |

Banks are required to ensure that persons already having accounts with Banks are issued RuPay Card and complete their Aadhaar seeding in existing accounts.

Banks to ensure that every Savings Bank account holder, opening new account under PMJDY is issued Personalised RuPay Debit Card immediately and also make aware them to activate and use RuPay Card within a period of 45 days, in order to get the Insurance Coverage. Further, Banks have to explore and expedite Aadhaar seeding in all the accounts.

Banks' branches to organize / conduct Camps for account opening, Aadhaar seeding etc. on every Saturday from 8.00 AM to 8.00 PM. Banks to organize / conduct one Mega Camp on last Saturday of the every month. As far as possible, Camps are to be conducted in each village of the SSA.

The Bank-wise details of account opening under PMJDY as of 14.11.2014 are given as **ANNEXURE - G.**

**III. Progress under coverage of Households:****(as of 31.10.2014)**

|       | Total Households | Covered     | % Coverage |
|-------|------------------|-------------|------------|
| Rural | 68,97,304        | 59,44,299   | 86.18      |
| Urban | 53,50,920        | 42,22,815   | 78.92      |
| Total | 1,22,48,224      | 1,01,67,114 | 83.01      |

Against the total of 122.48 lakhs households, all Banks have covered 101.67 lakhs households i.e. 83.01% coverage by opening atleast one account per household, upto the month ended October, 2014. Banks have to ensure that remaining 20.81 lakhs uncovered households are approached and atleast one account per household is opened at the earliest.

Three districts - viz. Porbandar, Mehsana and Gandhinagar have declared 100% coverage of households by 30.09.2014. Further, three districts – viz. Aravalli, Sabarkantha and Valsad have also covered 100% households as of 31.10.2014.

The Districtwise and Bankwise status of Households coverage as of 31.10.2014 is given in **ANNEXURE - H**.

#### **IV. Telecom Connectivity issues in BC-ICT model implemented by the Banks under PMJDY.**

All Banks have been requested by SLBC to submit the BC-ICT connectivity issues vide e-mail dated 9<sup>th</sup> September, 2014 and subsequent reminder on 13<sup>th</sup> September, 2014. However, only SBI, BOI, BOB, CBI, Dena Bank and HDFC Bank have reported the issues in the prescribed format. Accordingly, there are 726 Centres in the State, where Banks are facing telecom connectivity issues.

Banks are requested to report the name of Villages/SSAs having data connectivity issues to SLBC in the prescribed format from time to time.

#### **V. State Level Implementation Committee on PMJDY**

The 2<sup>nd</sup> meeting of State Level Implementation Committee was held on 17<sup>th</sup> November, 2014 under the Chairmanship of Dr. V. Thiruppugazh, IAS, Secretary & Commissioner, Rural Development Department, Govt. of Gujarat and State Mission Director, PMJDY for the State. The proceedings of the said meeting are given in **ANNEXURE - I**.

### **3.2 Implementation of the Modified Rejuvenation, Modernization and Technology Upgradation (REMOT) Scheme :**

Coir Board, Ministry of MSME, Govt. of India, vide letter No.CB/REMOT/2012-13/35/1-Vol.II dated 26.08.2014 informed that the Ministry of Micro, Small and Medium Enterprises (MSME), Govt. of India vide letter No.5(17)2013-Coir/231 dated 25<sup>th</sup> June, 2014 has conveyed approval of the competent for continuation of the on-going plan scheme '**Rejuvenation, Modernization and Technology Upgradation (REMOT)**' during the XIIth Five Year Plan with a modified operational guidelines at an outlay of Rs.80.00 crores.

The major modifications in the operational guidelines are as under:

- i) The scheme would cover projects for production of coir fibre/yarn/products etc. coming under coir sector. The maximum admissible cost of the project is Rs.10 lakhs plus working capital, which shall not exceed 25% of the project cost. The Bank shall consider composite loan instead of term loan to cater to the working capital requirements. The working capital shall not be considered for subsidy. The quantum and nature of financial assistance under the scheme will be 40% of the project cost as Govt. subsidy, 55% as Bank credit and 5% as beneficiary contribution. The loan for working capital shall be sanctioned and released only after setting up of the unit.
- ii) The assistance will be made available through all the Scheduled Commercial Banks listed in the 2<sup>nd</sup> schedule of the RBI Act, Regional Rural Banks, Co-operative Banks, SC/ST/OBC Finance and Development Corporations.

- iii) Assistance under the scheme will be made available to Individuals, Companies, Self Help Groups, Non Governmental Organizations, Institutions registered under Societies' Registration Act 1860, Production Co-operative Societies, Joint Liability Groups and Charitable Trusts.
- iv) The identification of beneficiaries at different regions will be done by a committee as per the parameters set out in the operational guidelines of the scheme. Entrepreneurship Development Programme will be mandatory for all beneficiaries of the scheme. The Regional level selection committee will scrutinize the applications received for its consideration. The Regional level selection committee will also review the status of the applications already forwarded to the Banks. Evaluation and Steering Committee headed by Chairman, Coir Board will review the implementation of the scheme on all India basis.
- v) With a view to provide handholding support towards efforts of the REMOT beneficiaries, an allocation of Rs.10 crores has been earmarked as marketing support assistance under the scheme. The assistance will be disbursed for establishing marketing consortiums, participation in fairs/exhibitions, hiring of showroom/godown, etc.
- vi) The Coir Board, Coir House, M.G. Road, Kochi is the Nodal Agency at national level for implementation of the scheme. At the State level the scheme will be implemented through the Field Officers of the Board, viz. Regional Office/Sub Regional Offices/Coir Mark Scheme Office/Showroom & Sales depots and all other sub offices of the Coir Board situated in different parts of the Country. The field offices of the Board will coordinate with DICs, Coir Project Offices, Panchayati Raj Institutions and other NGOs of repute and such others for the identification of the beneficiaries under the scheme.

A copy of the modified operational guidelines of the REMOT scheme is placed as **ANNEXURE - J**, which is already circulated earlier by SLBC to all the Member Banks vide letter No.GMO/SLBC-77/926/2014 dated 7<sup>th</sup> October, 2014.

All the Member Banks are once again requested to pass on necessary instructions to their branches in Gujarat State to extend support to the Field Officers of the Coir Board for implementation of the scheme in the State as a priority sector.

|                           |
|---------------------------|
| <b><u>AGENDA No.4</u></b> |
|---------------------------|

#### **REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS UPTO THE QUARTER ENDED SEPTEMBER, 2014 :**

During the quarter ended September, 2014, total number of bank branches increased by 135 taking the total network of branches from 8,196 as of June, 2014 to 8,331 as of September, 2014 in the State as per the details given in **Annexure- 1.**

## **BRANCH EXPANSION**

| Bank Group         | For the period ended |             |                 |              |                         |
|--------------------|----------------------|-------------|-----------------|--------------|-------------------------|
|                    | September, 2013      | March, 2014 | September, 2014 | Growth Y-o-Y | Variation over March'14 |
| State Bank Group   | 1229                 | 1338        | 1345            | 116          | 7                       |
| Nationalised Banks | 3475                 | 3637        | 3700            | 225          | 63                      |
| RRBs               | 571                  | 624         | 641             | 70           | 17                      |
| DCCBs              | 1245                 | 1273        | 1289            | 44           | 16                      |
| GSCARDB            | 181                  | 181         | 181             | 0            | 0                       |
| Private Banks      | 952                  | 1098        | 1175            | 223          | 77                      |
| <b>Total</b>       | <b>7653</b>          | <b>8151</b> | <b>8331</b>     | <b>678</b>   | <b>180</b>              |

**During the quarter under review, 135 new branches were added ( Metro - 38, Urban -36, Semi-Urban -34 and Rural -27 ) in the State.**

Further, 24 licences were pending for opening of new branches at the end of September, 2014 as per the information received from Reserve Bank of India, Department of Banking Supervision (DBS), Ahmedabad (Metro 11 & Urban 13).

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

## **DEPOSITS GROWTH :**

The aggregate deposits of the banks in Gujarat increased by Rs.19,005 crores in absolute terms from Rs.4,37,060 crores as of June, 2014 to Rs.4,56,065 crores as of September, 2014 registering a growth of 4.35% as against 4.24% growth for the corresponding period of the previous year. However, the growth over March, 2014 is 6.37% and y-o-y growth stood at 16.02%.

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

| BANK GROUP         | FOR THE PERIOD ENDED        |                              |                             |                            |                                  |
|--------------------|-----------------------------|------------------------------|-----------------------------|----------------------------|----------------------------------|
|                    | Sept., 2013                 | March, 2014                  | Sept., 2014                 | Growth Y-o-Y               | Absolute growth over March, 2014 |
| State Bank Group   | 87,759<br>(3.16%)           | 93,253<br>(11.88%)           | 99,321<br>(3.67%)           | 11,562<br>(13.17%)         | 6,068<br>(6.51%)                 |
| Nationalised Banks | 2,21,448<br>(5.34%)         | 2,41,682<br>(16.42%)         | 2,57,175<br>(4.03%)         | 35,727<br>(16.13%)         | 15,493<br>(6.41%)                |
| RRBs               | 6356<br>(2.12%)             | 7,083<br>(13.47%)            | 7,642<br>(8.30%)            | 1,286<br>(20.23%)          | 559<br>(7.89%)                   |
| DCCBs              | 16,357<br>(4.62%)           | 17,981<br>(18.58%)           | 18,898<br>(2.90%)           | 2,541<br>(15.53%)          | 917<br>(5.10%)                   |
| GSCARDB            | 186<br>(-)10.58%            | 191<br>(-) 6.83%             | 242<br>(6.14%)              | 56<br>(30.11%)             | 51<br>(26.70%)                   |
| Private Banks      | 60,985<br>(2.07%)           | 68,554<br>(20.28%)           | 72,787<br>(6.43%)           | 11,802<br>(19.35%)         | 4,233<br>(6.17%)                 |
| <b>TOTAL</b>       | <b>3,93,091<br/>(4.24%)</b> | <b>4,28,744<br/>(16.02%)</b> | <b>4,56,065<br/>(4.35%)</b> | <b>62,974<br/>(16.02%)</b> | <b>27,321<br/>(6.37%)</b>        |

(Rs./ Crores)

(Figures in the brackets for the quarter ended September, 2013 & September 2014 indicate % growth over previous quarter, whereas figures in the brackets for the period ended March 2014 indicate % growth over previous year).

The highest percentagewise **growth during the quarter** was registered by RRBs (6.43%) followed by Private Sector Banks (6.43%), GSCARDB (6.14%), Nationalised Banks (4.03%), SBI Group (3.67%) and DCCBs (2.90%).

During the quarter under review, the **NRI deposits** increased by Rs.12,187 crores and stood at Rs.59,612 crores forming 13.08% of the total deposits as of September, 2014 as against Rs.47,445 crores (10.86%) as of June, 2014.

### **CREDIT EXPANSION :**

The aggregate advances of the Banks in Gujarat increased by Rs. 1969 crores in absolute terms from Rs. 3,48,667 crores as of June, 2014 to Rs.3,50,636 crores as of September, 2014 registering a growth of 0.56% as against 4.52% growth for the corresponding period of the previous year. However, the growth over March, 2014 is 1.84% and y-o-y growth stood at 17.37%. The bank wise and district wise details are given in **Annexure - 2**.

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

| <b>BANK GROUP</b>  | <b>FOR THE PERIOD ENDED</b> |                              |                             |                            |                                         |
|--------------------|-----------------------------|------------------------------|-----------------------------|----------------------------|-----------------------------------------|
|                    | <b>Sept., 2013</b>          | <b>March, 2014</b>           | <b>Sept., 2014</b>          | <b>Growth Y-o-Y</b>        | <b>Absolute Growth over March, 2014</b> |
| State Bank Group   | 63,889<br>(-1.29%)          | 73,405<br>(11.45%)           | 75,181<br>(3.83%)           | 11,292<br>(17.67%)         | 1,776<br>(2.42%)                        |
| Nationalised Banks | 1,47,584<br>(3.01%)         | 1,69,279<br>(25.59%)         | 1,72,938<br>(1.02%)         | 25,334<br>(17.18%)         | 3,659<br>(2.16%)                        |
| RRBs               | 3806<br>(6.40%)             | 3,833<br>(19.97%)            | 4,169<br>(6.73%)            | 363<br>(9.54%)             | 336<br>(8.77%)                          |
| DCCBs              | 13,172<br>(1.48%)           | 11,629<br>(11.41%)           | 14,679<br>(7.09%)           | 1,507<br>(11.44%)          | 3,050<br>(26.23%)                       |
| GSCARDB            | 584<br>(4.66%)              | 597<br>(4.92%)               | 580<br>(3.76%)              | (-) 4<br>(-) 0.68%         | (-) 17<br>(-) 2.85%                     |
| Private Banks      | 69,702<br>(14.84%)          | 85,543<br>(34.83%)           | 83,089<br>(-) 4.38%         | 13,387<br>(19.21%)         | (-) 2,454<br>(-) 2.87%                  |
| <b>Total</b>       | <b>2,98,737<br/>(4.52%)</b> | <b>3,44,286<br/>(23.79%)</b> | <b>3,50,636<br/>(0.56%)</b> | <b>51,899<br/>(17.37%)</b> | <b>6,350<br/>(1.84%)</b>                |

(Figures in the brackets for the quarter ended September, 2013 & September, 2014 indicate % growth over previous quarter, whereas figures in the brackets for the period ended March, 2014 indicate % growth over previous year).

The data reveal that the overall growth in outstanding advances was 0.56% during the quarter, which was contributed mainly by DCCBs – Rs.14,679 crores (7.09%) followed by RRBs – Rs.4169 crores (6.73%), SBI Group – Rs.75,181 crores (3.83%), GSCARDB – Rs.580 crores (3.76%), Nationalised Banks – Rs.1,72,938 crores (1.02%) whereas Private Sector Banks registered negative growth of 4.38%.

### **CREDIT DEPOSIT RATIO:**

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

| <b>( Rs./ Crores )</b> |             |              |                 |                 |
|------------------------|-------------|--------------|-----------------|-----------------|
| <b>Advances</b>        | <b>RIDF</b> | <b>Total</b> | <b>Deposits</b> | <b>CD Ratio</b> |
| 3,50,636               | 11,812      | 3,62,448     | 4,56,065        | 79.47           |

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

| <b>Bank Group</b>                                   | <b>FOR THE PERIOD ENDED</b> |                    |                    |                                   |
|-----------------------------------------------------|-----------------------------|--------------------|--------------------|-----------------------------------|
|                                                     | <b>Sept., 2013</b>          | <b>March, 2014</b> | <b>Sept., 2014</b> | <b>Variation over March, 2014</b> |
| State Bank Group                                    | 72.80                       | 78.72              | 75.70              | (-) 3.02                          |
| Nationalised Banks                                  | 66.65                       | 70.04              | 67.25              | (-) 2.79                          |
| RRBs                                                | 59.88                       | 54.12              | 54.55              | 0.43                              |
| DCCBs                                               | 80.53                       | 64.68              | 77.67              | 12.99                             |
| Pvt. Sector Banks                                   | 114.29                      | 124.78             | 114.15             | (-) 10.63                         |
| <b>CD Ratio for State as a whole (without RIDF)</b> | <b>76.00</b>                | <b>80.30</b>       | <b>76.88</b>       | <b>(-) 3.42</b>                   |

The CD Ratio of banks in general decreased by 3.42% over March, 2014 and stood at 76.88%, as at the end of September-2014.

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

As at the end of September, 2014, the CD Ratio in the following seven districts remained below 40%, where the Banks are required to put in special efforts to increase the same.

| <b>Sr. No.</b> | <b>Name of District</b> | <b>CD Ratio as of Sept., 2013</b> | <b>CD Ratio March, 2014</b> | <b>CD Ratio as of Sept., 2014</b> | <b>Variation over March, 2014</b> |
|----------------|-------------------------|-----------------------------------|-----------------------------|-----------------------------------|-----------------------------------|
| 1              | Anand                   | 23.98                             | 24.77                       | 22.65                             | (-) 2.12                          |
| 2              | Dangs                   | 21.18                             | 22.03                       | 17.89                             | (-) 4.14                          |
| 3              | Kheda                   | 26.82                             | 25.33                       | 25.46                             | 0.13                              |
| 4              | Kutch                   | 34.44                             | 35.04                       | 35.08                             | 0.04                              |
| 5              | Mahisagar               | -                                 | 34.69                       | 23.89                             | (-) 10.80                         |
| 6              | Navsari                 | 17.42                             | 17.90                       | 17.05                             | (-) 0.85                          |
| 7              | Porbandar               | 29.35                             | 24.27                       | 23.29                             | (-) 0.98                          |
| 8              | Tapi                    | 36.24                             | 35.72                       | 34.23                             | (-) 1.49                          |
| 9              | Dev. Dwarka             | -                                 | 32.42                       | 34.62                             | 2.20                              |
| 10             | Dahod                   | 35.27                             | 37.55                       | 39.74                             | 2.19                              |

It is a matter causing concern that CD Ratio in Mahisagar District has more particularly reduced to a great extent (i.e. 10.80%) during last six months in Financial Year 2014-15. Sub-Committee of DCC must be formed, if not formed, for improving CD Ratio in all the above-mentioned 10 districts to review the Bankwise situation critically.

**Summary of major findings and suggestions made by sub-committee of DLCC on implementation of Monitorable Action Plan to improve CD Ratio in district having CD Ratio below 40%**

| Sr. No. | District | CD Ratio as of Sept., 2014 | Major findings of the meeting of sub-committee of DLCC on improving CD Ratio of the district                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Actions to be initiated based on the recommendations of the sub-committee                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|---------|----------|----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1       | Anand    | 22.65                      | <p>CD ratio is low because of poor industrial growth &amp; high ratio of NRI deposits and lack of big industries.</p> <p>The district is basically agriculture potential district.</p> <p>4 banks having 42 branches in Anand District are having CD Ratio less than 10 %.</p> <p>Poor growth of industrial sector is the main reason of the poor credit off take.</p>                                                                                                                                                                                                                                      | <p>CD Ratio can be improved by applying more thrust on loans like housing loan, education loan, KCC and big agriculture loan like rural godown, greenhouse, big dairy projects.</p>                                                                                                                                                                                                                                                                                                                                 |
| 2       | Navsari  | 17.05                      | <p>28% of the total deposits is NRI deposits.</p> <p>Average growth in deposits y-o-y is Rs.2200 crores against which advances growth is only Rs.300-350 crores.</p> <p>Absence of heavy industries and viable agriculture projects.</p> <p>Diamond, textile and other units working in the district avail credit facilities from Mumbai, Surat and Vapi districts where they have their Registered Offices.</p> <p>Financial soundness of farmers / individuals restrict growth in CD Ratio.</p> <p>5 Banks having CD Ratio below 10%. Dena Bank, UCO Bank, Indian Bank, IDBI and Kotak Mahindra Bank.</p> | <p>Finance to investment credit in Agri. Sector be increased.</p> <p>Part limits to be parked in the district where unit is located.</p> <p>Banks and State Govt. to commit creation of rural infrastructure / special port at coastal area and declaration of SEZ with support in creating an enabling environment for banks to lend and to recover their dues.</p> <p>Collateral free advance upto Rs.10 lakhs be extended to Agriculture Sector with coverage under Guarantee Scheme similar to MSME Sector.</p> |



|   |                  |       |                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|---|------------------|-------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3 | Mahisagar        | 23.89 | Only reviewed the CD Ratio                                                                                                                                                                                                                                                                                                                                                                       | AGM, RBI appealed banks to increase their CD Ratio.                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 4 | Devbhoomi Dwarka | 34.62 | <p>Punjab National Bank, UCO Bank and Yes Bank, despite having presence since long time, have not extended any type of finance.</p> <p>Non-issuance of permission for construction of houses by Nagar palika impedes Housing Finance.</p>                                                                                                                                                        | <p>Benefit of 6% Interest subvention scheme of State Govt. for Agri. Term Loan be fully explored.</p> <p>Services of Business Correspondents be also availed for canvassing good borrowers for financing.</p>                                                                                                                                                                                                                                                                                                                    |
| 5 | Tapi             | 34.23 | CD Ratio of Major Banks like Bank of Baroda (39%), SBI (19%), Bank of India (33%), Dena Bank (36%) and BGGB (62%).                                                                                                                                                                                                                                                                               | SBI was advised to improve their CD Ratio.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 6 | Kutch            | 35.08 | <p>CD Ratio of Canara Bank and Development Credit Bank was only 7.07% and 11.48% respectively against 22.58% (Nationalised Banks) and 132.78% (Private Sector Banks) in the district.</p> <p>50% of the Banks in the districts was having CD Ratio below average. Bulk deposits of KPT, SRC and BHADA brings the CD Ratio down.</p> <p>Rs.820 crores upcountry advances to major industries.</p> | <p>All Banks must achieve targets fixed under Annual Credit Plan every year as it is based on the Potential Linked Plan prepared by NABARD.</p> <p>All Banks to ensure that no any eligible bank finance needy person / unit are facing any difficulty in getting bank finance.</p>                                                                                                                                                                                                                                              |
| 7 | Dang             | 17.89 | <p>Hilly and forest areas.</p> <p>Absence of heavy industries.</p> <p>Bleak chances of financing housing loans.</p> <p>People avail small amount loans from Rs.50,000/- to Rs.1,00,000/- for agri. Purposes, SHGs, Govt. Sponsored Programmes.</p>                                                                                                                                               | <p>Milk Co-op. societies should be contacted for financing for milch animals.</p> <p>Scheme of 6% interest subvention of State Govt. for Agri. Term loan be publicized amongst farmers. SHGs be encouraged to utilize maximum cash credit limit.</p> <p>Special focus should be given on irrigation and land development activities.</p> <p>SACP targets should be achieved.</p> <p>Irrigation and Horticulture Departments of the State Govt. be contacted for promotion of their subsidy oriented schemes in the district.</p> |

|    |           |       |                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|----|-----------|-------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 8  | Porbandar | 23.29 | <p>SBI, Dena Bank, CBI and Bank of India having 45% of total branches in the districts should take lead in improving CD Ratio.</p> <p>Allahabad Bank, Canara Bank, Syndicate Bank, IOB, OBC, ICICI, AXIS Bank and IDBI Bank have CD Ratio below 15% should improve their CD Ratio.</p>                                                                                                                   | <p>100% achievement of ACP for the year 2014-15 by all Banks.</p> <p>To achieve targets under all Govt. Sponsored Programmes.</p> <p>All farmers to be covered under KCC.</p> <p>All pending loan applications to be disposed off.</p> <p>All city branches should finance minimum 5 SME and Cottage &amp; Industries accounts.</p>                                                                                                                                                                                                                                                                                                                                                                                         |
| 9  | Dahod     | 39.74 | <p>Deposit of 18 banks was Rs.2327.77 crores as of June, 2014 and outstanding advances were Rs.869.76 crores.</p>                                                                                                                                                                                                                                                                                        | <p>RBI representative advised all bankers to improve CD Ratio at least above 60% by increasing advances during 2014-15.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 10 | Kheda     | 25.46 | <p>The district is dominated by NRI and share of NRI deposit is high. NRIs most do not avail finance. Inflow of deposit and interest mostly reinvested.</p> <p>Lack of corporate / big industries.</p> <p>Credit intake poor.</p> <p>District is mainly agriculture base and lack of agro based industries.</p> <p>Seasonal intake and off take of credit occurred due to agriculture base district.</p> | <p>Implementation of FIP and linkage of all eligible family with credit facility.</p> <p>Awareness meeting in all villages to be arranged.</p> <p>Credit linkage of 11,419 Sakhi Mandals by 31.12.2014.</p> <p>For KCC finance, public notices to be displayed at prominent places of villages / Gram Panchayat Dudh Mandali for KCCs campaign.</p> <p>Financing under Indira Awas Yojana @ 4%</p> <p>Awareness of lending schemes to be created through Gram Sabha, Night Meetings, etc.</p> <p>For Agri. term lending, proposals for drip irrigation thru GGRC, high tech project like green house / net house thru NHB / NHM.</p> <p>Good scope for rural godowns, drip irrigation scheme and agro processing units.</p> |

|  |  |  |  |                                                                                                                                                                                                                                                                                                |
|--|--|--|--|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  |  |  |  | <p>Branches to arrange meeting of farmers at service area villages with experts from Agri. university and Govt. departments for technical knowhow and latest technological.</p> <p>Clusterwise / Quarterwise credit camps and Districtwise Mega Credit Campa may be arranged by the Banks.</p> |
|--|--|--|--|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

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

As at the end of September, 2014, Dangs (17.89%) and Navsari districts (17.05%) in the State are having CD Ratio below 20%.

Bankwise details are given in **Annexure - 1**.

### **PRIORITY SECTOR LENDING :**

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

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

(Rs./Crores)

| Parameter | Bench-mark | Outstanding as of |                |             |                | Absolute Growth over March, 2014 | % Increase over March, 2014 |
|-----------|------------|-------------------|----------------|-------------|----------------|----------------------------------|-----------------------------|
|           |            | MARCH, 2014       | % Achi. of NBC | SEPT., 2014 | % Achi. of NBC |                                  |                             |
| P.S.Adv.  | 40%        | 1,28,380          | 46.16          | 1,36,258    | 39.58          | 7,878                            | 6.14                        |
| Agri.Adv  | 18%        | 46,650            | 16.77          | 50,798      | 14.75          | 4,148                            | 8.89                        |
| W.S.Adv.  | 10%        | 20,145            | 7.24           | 21,565      | 6.26           | 1,420                            | 7.05                        |

Though there is absolute growth over March, 2014 in case of advances to Priority Sector Advances, Agriculture and Weaker Section Advances for Rs.7,878 crores (6.14%) and Rs.4,148 crores (8.89%) and Rs.1,420 crores (7.05%), however, it could not reach to the stipulated benchmark and remained at 39.58%, 14.75% and 6.26% respectively.

**All Member Banks are requested to explore all possibilities to extend the finance under all parameters of Priority Sector Advances, so as to achieve 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 over March, 2014 | % Increase over March, 2014 |
|-----------|------------|-------------------|----------------|-------------|----------------|----------------------------------|-----------------------------|
|           |            | MARCH, 2014       | % Achi. of NBC | SEPT., 2014 | % Achi. of NBC |                                  |                             |
| P.S.Adv.  | 60%        | 3,378             | 105.72         | 3,745       | 97.69          | 367                              | 10.86                       |
| W.S.Adv.  | 15%        | 1,266             | 39.63          | 1,427       | 37.23          | 161                              | 12.72                       |

All the 3 RRBs taken together have not only achieved the stipulated benchmark, but the same are surpassed with greater margin.

Bank wise / District wise details are given in **Annexure - 2 & 3**.

- III. The **Bank groupwise** percentage share of various components of Priority Sector advances as at the end of September, 2014 is as under :

| Sector               | Bench-mark | State Bank Group | Nationalised Banks | Private Banks | Co-op Banks | RRBs  | All Banks |
|----------------------|------------|------------------|--------------------|---------------|-------------|-------|-----------|
| P.S.Adv.             | 40%        | 28.79            | 38.79              | 38.39         | 105.24      | 97.69 | 39.58     |
| Agri.Adv.            | 18%        | 12.18            | 11.27              | 9.54          | 97.31       | 70.97 | 14.75     |
| W.S.Adv.             | 10%        | 6.18             | 5.92               | 2.25          | 29.84       | 37.23 | 6.26      |
| % of W.S.Adv. to PSA | 25%        | 21.46            | 15.27              | 5.86          | 28.36       | 38.11 | 15.83     |

The Member Banks which are below the benchmark are requested to improve their performance under all parameters of Priority Sector Advances, so as to achieve the stipulated benchmark.

Private Sector Banks are requested to contribute more towards Agriculture Sector and Weaker Section advances, so as to enabling achievement of overall Banks' stipulated benchmark.

**AGENDA No.5****REVIEW OF PROGRESS UNDER SERVICE AREA CREDIT PLAN (SACP) 2014-15 FOR FRESH LENDING TO PRIORITY SECTOR & NON PRIORITY SECTOR :**

The summary of target vis-a-vis achievement up to the quarter ended September, 2014 under Service Area Credit Plan 2014-15 is presented hereunder. The purpose-wise, bankwise and districtwise details under Priority Sector Advances are given in **ANNEXURE - 4 (a) to 4 (k)**.

| Priority Sector         | Target         |              | Disbursement up to the quarter ended Sept., 2014 |              | % achievement |              | Outstanding at the end of the current quarter Sept., 2014 |               |
|-------------------------|----------------|--------------|--------------------------------------------------|--------------|---------------|--------------|-----------------------------------------------------------|---------------|
|                         | A/c            | Amt.         | A/c                                              | Amt.         | A/c           | Amt.         | A/c                                                       | Amt.          |
| Direct Agri. & Allied   | 4322825        | 47547        | 1454470                                          | 20962        | 33.65         | 44.09        | 2608998                                                   | 39558         |
| Indirect Agri. & Allied | 92779          | 2342         | 223876                                           | 3959         | 241.30        | 169.06       | 310442                                                    | 9352          |
| <b>Total Agri.</b>      | <b>4415604</b> | <b>49889</b> | <b>1678346</b>                                   | <b>24921</b> | <b>38.01</b>  | <b>49.95</b> | <b>2919440</b>                                            | <b>48910</b>  |
| MSE                     | 241296         | 12064        | 55572                                            | 7993         | 23.03         | 66.25        | 498931                                                    | 55195         |
| Education               | 42607          | 1516         | 3691                                             | 472          | 8.66          | 31.13        | 45715                                                     | 1599          |
| Housing                 | 89983          | 5649         | 21130                                            | 2270         | 23.48         | 40.18        | 337381                                                    | 22780         |
| Other PSA               | 316008         | 7509         | 38441                                            | 2587         | 12.16         | 34.45        | 231931                                                    | 8157          |
| <b>Total PSA</b>        | <b>5105498</b> | <b>76627</b> | <b>1797180</b>                                   | <b>38243</b> | <b>35.20</b>  | <b>49.91</b> | <b>4033398</b>                                            | <b>136641</b> |

The overall achievement in disbursement under Service Area Credit Plan for Priority Sector by all the Banks was 35.20% in respect of targets in number of accounts and 49.91% in respect of target in amount upto the quarter ended September, 2014. The highest percentage achievement in terms of amount was recorded in MSE–66.25%, followed by Agriculture–49.95%, Housing – 40.18%, Other PSA – 34.45%, and Education – 31.39%.

**Agency wise & Sub-sector wise Ground Level Credit Disbursement under Agriculture –quarter ended September, 2014**

As against the target of Rs.49,889 crores for disbursement under Agriculture Sector for the year 2014-15, Banks have disbursed Rs.24,921 crores, i.e.49.95% achievement against the target.

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

The Bank-wise/Purpose-wise achievement under Agriculture Sector (SACP-2014-15) upto the quarter ended September, 2014 are as per **ANNEXURE-24 A(i) to 24A(iv)**.

**AGENDA No .6****COMPARATIVE POSITION OF CASES FILED UNDER GUJARAT STATE RECOVERY ACT, 1979 AS OF SEPTEMBER, 2014**

| (Rs./ Crores) |                                                      |             |         |             |         |
|---------------|------------------------------------------------------|-------------|---------|-------------|---------|
| No.           | Particulars                                          | March, 2014 |         | Sept., 2014 |         |
|               |                                                      | Accounts    | Amount  | Accounts    | Amount  |
| 1             | Cumulative certificates filed                        | 2,29,537    | 536.08  | 2,27,651    | 547.30  |
| 2             | Cumulative Recovery effected                         | 62,938      | 90.40   | 60,124      | 80.56   |
|               | Of which, cases closed                               | (57,590)    | (65.81) | (54,775)    | (56.70) |
| 3             | Cases pending                                        | 1,71,947    | 445.68  | 1,72,876    | 466.74  |
|               | Of which, cases pending for more than <b>3 years</b> | 66,138      | 125.86  | 73,608      | 131.71  |
|               | more than <b>2 years to 3 years</b>                  | 26,915      | 73.96   | 27,898      | 58.08   |
|               | more than <b>1 year to 2 years</b>                   | 41,760      | 162.04  | 48,240      | 199.66  |
|               | cases pending for less than <b>1 year</b>            | 37,134      | 83.85   | 23,130      | 77.29   |

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 year ended September, 2014**

The Gross Advances of the Banks in the State of Gujarat is Rs.3,50,636 crores and Gross NPA is Rs.12,234 crores i.e 3.49 % as of September, 2014. Consolidated details are as per **ANNEXURE - 27**.

| (Amt. Rs. in crores)                   |                  |             |                      |
|----------------------------------------|------------------|-------------|----------------------|
| Particulars                            | Amt. Outstanding | Amt. of NPA | % NPA to Outstanding |
| <b>Priority Sector Advances</b>        |                  |             |                      |
| Crop Loan                              | 27100            | 630         | 2.32                 |
| Agri. Term Loan                        | 23698            | 853         | 3.60                 |
| MSEs                                   | 56482            | 1962        | 3.47                 |
| Other PS                               | 28978            | 244         | 0.84                 |
| TOTAL PS                               | 136258           | 3689        | 2.71                 |
| <b>Central Govt. Sponsored schemes</b> |                  |             |                      |
| PMEGP                                  | 208              | 27          | 12.98                |
| SJSRY                                  | 67               | 11          | 16.42                |
|                                        |                  |             |                      |

| State Govt. Sponsored programmes |       |      |       |
|----------------------------------|-------|------|-------|
| VBS                              | 476   | 62   | 13.03 |
| GSCDC                            | 50    | 7    | 14.00 |
| DCWD                             | 44    | 7    | 15.91 |
| GWEDC                            | 18    | 3    | 16.67 |
| JGVY                             | 12    | 0.19 | 1.58  |
| Others                           |       |      |       |
| Housing Loan                     | 27770 | 142  | 0.51  |
| Education Loan                   | 1488  | 41   | 2.76  |

It may be noted that above figures do not represent the position for the banking industry as a whole as despite requests in each SLBC meeting, **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 SEPTEMBER, 2014**

The Summary of performance for the quarter ended September, 2014 in implementation of various bankable schemes sponsored by Central / State Government is presented hereunder. The schemewise / districtwise details are furnished in the **ANNEXURE- 6 (A) to 11.**

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

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

| Period ended    | PMEGP                         | SJSRY / NULM             |
|-----------------|-------------------------------|--------------------------|
| September, 2013 | 7.8% (No.)<br>19.77% (M.M.)   | Target not allotted      |
| September, 2014 | 18.81% (No.)<br>76.17% (M.M.) | No application sponsored |

(Rs./ Lakhs)

| PARTICULARS           | BANKABLE SCHEMES                 |                                                                                                                  |
|-----------------------|----------------------------------|------------------------------------------------------------------------------------------------------------------|
|                       | PMEGP                            | SJSRY / NULM                                                                                                     |
| Target (2014-15)      | 3988(No)<br>Rs.5044.43 MM (Amt.) | <b>SJSRY replaced by NULM. However, No application is sponsored under NULM, during 2014-15 upto Sept., 2014.</b> |
| Sponsored (No.)       | 2951                             |                                                                                                                  |
| Sanctioned (No.)      | 750                              |                                                                                                                  |
| Sanctioned (Amt) M.M. | 3842.57                          |                                                                                                                  |
| Retd./Rejtd. (No.)    | 421                              |                                                                                                                  |
| Pending (No.)         | 1780                             |                                                                                                                  |
| % achievement (No.)   | 18.81                            |                                                                                                                  |
| % achievement (Amt.)  | 76.17                            |                                                                                                                  |

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

As per the progress for the quarter ended September, 2014, against the physical target of 3988, Banks have sanctioned 750 applications, i.e. 18.81% achievement. Similarly, against the Margin Money target of Rs.5044.43 lakhs, Banks have sanctioned project having Margin Money of Rs.3842.57 lakhs (76.17% achievement) during the period under review. **Banks are requested to consider 1780 pending applications on merits, at the earliest.**

## **STATE GOVT. SPONSORED PROGRAMMES**

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

| % Achievement   |       |       |       |       |       |
|-----------------|-------|-------|-------|-------|-------|
| Period          | VBS   | GSCDC | DCWD  | GWEDC | JGVY  |
| September, 2013 | 19.94 | 16.14 | 13.60 | 30.50 | 51.33 |
| September, 2014 | 28.11 | 30.68 | 15.10 | 17.62 | 5.00  |

(Rs. Lakhs)

| PARTICULARS       | BANKABLE SCHEMES |        |        |        |        |
|-------------------|------------------|--------|--------|--------|--------|
| Target (2014-15)  | VBS (DIC)        | GSCDC  | DCWD   | GWEDC  | JGVY   |
| Number            | 36,800           | 5,000  | 10,000 | 2,100  | 200    |
| Sponsored (No)    | 36,049           | 5,515  | 6,377  | 3,693  | 120    |
| Sanctioned (No)   | 10,343           | 1,534  | 1,510  | 370    | 10     |
| Sanctioned (Amt)  | 9643.15          | 529.04 | 582.87 | 115.16 | 108.12 |
| Retd./Rejtd. (No) | 6,375            | 720    | 974    | 808    | 18     |
| Pending (No)      | 19,331           | 3,261  | 3,893  | 2,515  | 92     |
| % achievement     | 28.11            | 30.68  | 15.10  | 17.62  | 5.00   |

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

The achievement against the target stood at 28.11% at the quarter ended September, 2014 as against the 19.94% achievement for the corresponding period of the previous year.

**There were 19,331 applications reported pending required to be disposed off expeditiously, by various Banks.**

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

The achievement of target in terms of cases sanctioned stood at 30.68% as of September, 2014 as against 16.14% for the corresponding period of the previous year.

Member Banks are requested to accord priority to dispose off pending 3,261 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 15.10% of the target at the quarter ended September, 2014 as against 13.60% the corresponding period of the previous year.

**Banks are requested to disposed off 3,893 pending applications on merits at the earliest.**

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

The achievement was 17.62% of the target at the quarter ended September, 2014 as against 30.50% for the corresponding period of the previous year.

**Banks are requested to disposed off 2,515 pending applications on merits at the earliest.**

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

The achievement stood at 5.00% at the quarter ended September, 2014 as against 51.33% during the corresponding period of the previous year.

**Overall performance under all the State Govt. sponsored programmes, except VBS and GSCDC, shows that the performance under the Schemes like DCWD, GWEDC and JGVY desires much improvement in the coming quarters of the current Financial Year. All the Banks and various Govt. agencies sponsoring the loan applications are required to work in close co-ordination to achieve the set targets. Also, the Block / District level Govt. agencies should invariably attend the BLBC meetings at each taluka and use that platform for effective implementation of respective Govt. Programmes.**

### **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 year under review and the outstanding as of September, 2014 to Minority Communities & Women Entrepreneurs by banks are given in following table, while the bankwise fresh disbursement during quarter have been given in **ANNEXURE - 12 & 13.**

### **MINORITY COMMUNITIES :**

(Rs. in crores)

| Particulars                 | September, 2013 |          | March, 2014 |          | September, 2014 |          |
|-----------------------------|-----------------|----------|-------------|----------|-----------------|----------|
|                             | A/cs            | Amt.     | A/cs        | Amt.     | A/cs            | Amt.     |
| Disbursement of Fresh loans | 15,220          | 357.31   | 79,421      | 2623.85  | 18,940          | 440.31   |
| Outstanding                 | 1,97,170        | 3,486.67 | 2,31,865    | 5,213.72 | 2,44,858        | 5,709.63 |

Fresh loans of Rs.440.31 crores were disbursed by the banks to 18,940 beneficiaries belonging to Minority Communities during the quarter ended September, 2014. The outstanding reached the level of Rs. 5,709.63 crores in 2,44,858 accounts as of September, 2014.

The share of advances to Minority Community to Priority Sector Advances stood at 4.19% as at the quarter ended September, 2014 which was 4.06% as of 31.03.2014 and 3.84% as of 30.06.2014.

**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**

| Particulars                 | September, 2013 |          | March, 2014 |           | (Rs. in crores) |           |
|-----------------------------|-----------------|----------|-------------|-----------|-----------------|-----------|
|                             | A/cs            | Amt.     | A/cs        | Amt.      | A/cs            | Amt.      |
| Disbursement of Fresh loans | 51,952          | 831.27   | 1,87,804    | 3630.56   | 98,976          | 1,309.97  |
| Outstanding                 | 5,37,689        | 9,913.87 | 5,48,820    | 18,925.86 | 6,17,802        | 12,556.32 |

In case of Women Entrepreneurs, the fresh credit to the tune of Rs.1,309.97 crores to 98,976 beneficiaries was made in the State during the quarter ended September, 2014. The outstanding advances reached at the level of Rs.12,556.32 crores in 6,17,802 accounts and stood at 3.58% of Net Bank Credit which was 5.50% as of 31.03.2014. Outstanding has reduced from Rs.18,925.86 crores as of March, 2014 to Rs.12,556.32 crores at the end of September, 2014 due to decrease in outstanding figures reported by State Bank of India i.e. from Rs.10,033.32 crores as of March, 2014 to Rs.2,924.35 crores as of June, 2014 i.e. decrease of Rs.7,108.97 crores.

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

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

The Bankwise summary of various parameters under SHGs as furnished by Member Banks for quarter ended September, 2014 is as under :

#### **(A) Savings Bank account details**

| Savings linkage                  | Savings Bank A/Cs opened during the quarter ended September, 2014 |               |              | (Amt.in Rs.lacs)                                    |               |              |
|----------------------------------|-------------------------------------------------------------------|---------------|--------------|-----------------------------------------------------|---------------|--------------|
|                                  |                                                                   |               |              | Total No. of Savings Bank accounts as on 30.09.2014 |               |              |
|                                  | No.of SHG accounts                                                | No.of Members | Savings amt. | No.of SHG accounts                                  | No.of Members | Savings amt. |
| Total No.of SHG Savings A/Cs (A) | 6,186                                                             | 66,941        | 986.42       | 2,11,459                                            | 23,67,257     | 1,77,94.60   |
| Out of (A), Women SHG            | 5,815                                                             | 63,352        | 967.95       | 1,81,350                                            | 20,12,699     | 1,45,66.95   |

**(B) SHG Grading and Sanction****(Amt.in Rs.lacs)**

| Grading and Sanction              | Accounts Graded and Sanctioned during the quarter ended Sept.,2014 |                                                   |                 | Accounts Graded and Sanctioned during the current FY 2014-15 |                                                   |                 |
|-----------------------------------|--------------------------------------------------------------------|---------------------------------------------------|-----------------|--------------------------------------------------------------|---------------------------------------------------|-----------------|
|                                   | Total Graded accounts                                              | Out of total graded accounts, accounts sanctioned | Sanctioned Amt. | Total Graded accounts                                        | Out of total graded accounts, accounts sanctioned | Sanctioned Amt. |
| Account Graded and Sanctioned (A) | 8,865                                                              | 5,827                                             | 6,328.47        | 16,671                                                       | 9,132                                             | 10,364.16       |
| Out of (A), Women SHG             | -                                                                  | 5,420                                             | 6,198.90        | -                                                            | 8,272                                             | 9,728.08        |

**(C) Disbursement Details :****(Amt.in Rs.lacs)**

| Disbursement of Loans            | Disbursement made during the quarter ended Sept., 2014 |            |                                      |                      | Total loans disbursed during the year 2014-15(as on 30/09/2014) |            |                                      |                      |
|----------------------------------|--------------------------------------------------------|------------|--------------------------------------|----------------------|-----------------------------------------------------------------|------------|--------------------------------------|----------------------|
|                                  | Total a/c disb.                                        | Amt. disb. | Out of total a/c disb. no.of new a/c | Amt.disb. to new a/c | Total a/c disb.                                                 | Amt. disb. | Out of total a/c disb,no. of new a/c | Amt.disb. to new a/c |
| (A)Loans disbursed to Total SHGs | 4,086                                                  | 5,042.77   | 2,656                                | 3,600.88             | 8,393                                                           | 9,837.51   | 4,111                                | 5,000.59             |
| Of (A) above, Women SHG          | 4,061                                                  | 4,974.59   | 2,626                                | 3,575.70             | 8,079                                                           | 9,264.21   | 4,029                                | 4,937.91             |

**(D) Loan Outstanding and NPA****(Amt.in Rs.lacs)**

| Loans Outstanding                        | Loans outstanding as on 30.09.2014 |           |
|------------------------------------------|------------------------------------|-----------|
|                                          | Accounts                           | Amount    |
| (A) Loans outstanding against Total SHGs | 58,732                             | 29,743.83 |
| Of (A) above, Women SHG                  | 53,172                             | 27,511.35 |

**(Amt.in Rs.lacs)**

| NPA                                  | NPA as on 30.09.2014 |                     |
|--------------------------------------|----------------------|---------------------|
|                                      | Accounts             | Amount              |
| Loans outstanding against Total SHGs | 4,773<br>(8.12%)     | 1,995.25<br>(6.70%) |

Bankwise details have been given in **ANNEXURE 16 (i) to 16 (iv)**.

## **9<sup>th</sup> meeting of sub-committee of SLBC on SHG issues**

The captioned meeting will be convened on 24<sup>th</sup> November, 2014 under the Chairmanship of Chief General Manager, NABARD to discuss various issues like ratio of sanction vis-à-vis graded SHGs, coding of SHGs, etc.. The Agenda and proceedings of the said meeting will be circulated as Table Agenda, in the meeting on 26.11.2014.

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

#### **Direct Housing Finance :**

(Rs. in crores)

| Particulars                 | September, 2013 |           | March, 2014 |           | September, 2014 |           |
|-----------------------------|-----------------|-----------|-------------|-----------|-----------------|-----------|
|                             | A/cs            | Amt.      | A/cs        | Amt.      | A/cs            | Amt.      |
| Disbursement of Fresh loans | 22,299          | 2,125.04  | 81,556      | 7,028.95  | 18,907          | 1,997.28  |
| Outstanding                 | 3,48,779        | 23,125.93 | 3,64,423    | 25,305.50 | 3,77,040        | 27,359.73 |

As per the information made available by the member banks, fresh loans worth Rs.1,997.28 crores have been granted to 18,907 beneficiaries during the quarter ended September, 2014 under Direct Housing Finance.

The outstanding level reached to Rs.27,359.73 crores in 3,77,040 accounts as of September, 2014. Bankwise details are given in **ANNEXURE - 14**.

#### **Golden Jubilee Rural Housing Finance (GJRHF) :**

(Rs. in crores)

| Particulars                 | September, 2013 |        | March, 2014 |        | September, 2014 |        |
|-----------------------------|-----------------|--------|-------------|--------|-----------------|--------|
|                             | A/cs            | Amt.   | A/cs        | Amt.   | A/cs            | Amt.   |
| Disbursement of Fresh loans | 1,067           | 38.63  | 5053        | 225.93 | 662             | 43.22  |
| Outstanding                 | 9,754           | 354.62 | 11,687      | 434.19 | 10,698          | 411.82 |

Under Golden Jubilee Rural Housing Finance (GJRHF) Scheme, during the quarter ended September, 2014, fresh loans worth Rs.43.22 crores have been granted to 662 beneficiaries and the outstanding level reached at Rs.411.82 crores in 10,698 accounts as of September, 2014. Bankwise details are given in **ANNEXURE - 15**.

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

(Rs. in crores)

| Particulars                 | September, 2013 |          | March, 2014 |          | September, 2014 |          |
|-----------------------------|-----------------|----------|-------------|----------|-----------------|----------|
|                             | A/cs            | Amt.     | A/cs        | Amt.     | A/cs            | Amt.     |
| Disbursement of Fresh loans | 7,336           | 137.64   | 20,115      | 372.60   | 3,620           | 75.87    |
| Outstanding                 | 49,042          | 1,359.52 | 50,656      | 1,438.59 | 50,264          | 1,488.13 |

During the quarter under review, the Banks have disbursed Education loans to 3,620 students to the tune of Rs. 75.87 crores. The outstanding under Education loans reached to Rs.1,488.13 crores in 50,264 accounts as of September, 2014. Bankwise details are given in **ANNEXURE - 17**.

As against the target of 47,605 for the year 2014-15 (Priority Sector and Non-Priority Sector as per Annual Credit Plan), at the end of the period under review, Banks have disbursed education loans to 3,620 students amounting to Rs.75.87 crores, against the disbursement to 7,336 students during the corresponding period of the previous year.

Department of Financial Services, Ministry of Finance, Govt. of India vide its e-mail dtd. 23<sup>rd</sup> June, 2014 had allocated the outstanding target of 55,722 accounts and Rs.1,654.00 crores for the year 2014-15 for the State of Gujarat as a whole. Against the said target, the outstanding number has reached to 50,264 with outstanding of Rs.1488.13 crores as of September, 2014 i.e. 90.21% achievement numberwise and 89.97% amountwise.

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

The number of outstanding KCCs in the State has increased from 28,59,390 as of June, 2014 to 28,76,865 against total land holdings of about 46.61 lakhs in the State, showing net increase of 17,475 KCCs during the quarter ended September 2014.

The bank group wise break up is : Nationalised Banks - 7,23,390, State Bank Group - 3,82,081, RRBs - 2,50,734, Private Sector Banks - 35,331 and DCCBs -14,85,329.

As decided in 141<sup>st</sup> SLRM held on 26.06.2014, SLBC collected number of landholders extending loans facilities through KCC. As per the information provided by Member Banks, the State has 28,76,865 outstanding KCCs covering 37,99,974 land holders at the end of September, 2014, against the total landholding of 46.61 lakhs, **i.e. 81.51% coverage of total landholdings.**

The categorywise coverage of Farmers to total KCCs outstanding upto the quarter ended September, 2014 is as under :

| Category                   | No. of KCCs outstanding | % to total KCCs issued |
|----------------------------|-------------------------|------------------------|
| Small & Marginal Farmers   | 15,24,270               | 52.98                  |
| SC Farmers                 | 1,03,481                | 3.60                   |
| ST Farmers                 | 2,41,313                | 8.39                   |
| OBC Farmers                | 3,08,528                | 10.72                  |
| Minority Community Farmers | 82,060                  | 2.85                   |

Member Banks are requested to cover the uncovered eligible farmers in a campaign mode. **Bankwise details regarding issuance of KCCs are given in ANNEXURE - 18.**

**Only Bank of India has reported having issued 13 KCCs under NABARD's Wadi Project.**

**(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 upto the quarter ended September, 2014, total 19,857 JLGs have been formed, of which 6,467 were under Farm Sector and credit linkage to 6308 JLGs with an amount of Rs.62.84 crores. 13,390 JLGs have been formed under Non-Farm Sector and provided credit linkage to 13357 JLGs with an amount of Rs.98.77 crores.

The Bankwise progress is given in **ANNEXURE - 19.**

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

Banks have issued 721 SCCs to the tune of Rs.4.11 crores during the quarter. In all, 9,784 SCCs have been issued and the amount outstanding is Rs.25.53 crores.

RRBs have issued 5,319 SCCs whereas the remaining Banks have issued only 4,465 SCCs. Bank wise details are given in **ANNEXURE - 20.**

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

During the quarter, 60 ACCs were issued by Banks amounting to Rs.23 lakhs. Thus, upto the end of September, 2014, the outstanding ACCs were 1,450 amounting to Rs.5.44 crores.

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

**(viii) Weavers Credit Card (WCC)**

As per the information provided by Member Banks, during the quarter ended September, 2014, 12 WCC amounting to Rs.6 lakh have been issued. Thus, upto the end of September, 2014, the outstanding WCCs were 357 amounting to Rs.133.00 lakhs.

The details are given in **ANNEXURE - 22.**

**(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.56,482 crores at the quarter ended September, 2014, of which Rs.1,189.18 crores were extended to 7,969 units for technology upgradation under CLCSSTU. During the quarter under review, banks have disbursed Rs.415.62 crores to 836 units under CLCSSTU.

Bankwise details are given in **ANNEXURE - 23.**

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

The outstanding advances to SC beneficiaries as of September, 2014 was Rs.1,852 crores in 1,90,307 accounts, forming 8.59% of Weaker Section advances, which was 8.75% as of March, 2014.

Similarly, the outstanding advances to ST beneficiaries as of September, 2014 was Rs.2,618 crores in 2,56,793 accounts, forming 12.14% of Weaker Section advances, which was 11.75% as of March, 2014.

Bank wise and Districtwise details are given in **ANNEXURE – 2 & 3.**

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

As per the information received from Member Banks, 20,39,345 "Basic Savings Bank Deposit Account" have been opened during the quarter ended September, 2014. Banks have provided overdraft facility to 4,87,227 a/cs amounting to Rs.12.96 crores. Total number of "Basic Savings Bank Deposit Account" reached 79,79,028 as of September, 2014 with an amount of Rs.1158.02 crores in these accounts.

During the quarter, 18,730 GCC amounting to Rs.341.24 crores have been issued by Member Banks. The cumulative position as of September, 2014 reached 1,89,319 GCCs amounting to Rs.3,498.60 crores.

The bankwise progress is given as per **ANNEXURE - 25 & 26**.

**(xii) Bankwise progress in opening of ATMs**

As per the information provided by Member Banks, there are 10,162 ATMs in the State of Gujarat as of September, 2014. The centrewise / categorywise details of ATMs vis-a-vis number of branches is as under :

| Category     | No. of Branches | No. of ATMs   |
|--------------|-----------------|---------------|
| Metro        | 1,249           | 3,877         |
| Urban        | 1,385           | 1,935         |
| Semi-urban   | 2,151           | 2,411         |
| Rural        | 3,546           | 1,939         |
| <b>Total</b> | <b>8,331</b>    | <b>10,162</b> |

Banks have set up 313 ATMs during the quarter ended September, 2014. However, Member Banks are requested to explore possibility of setting up adequate number of ATMs in Semi-urban and Rural Centres.

As per the RBI guidelines, each branch should have an onsite ATM. Member Banks are, therefore, requested to install an onsite ATM at their each and every branch.

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