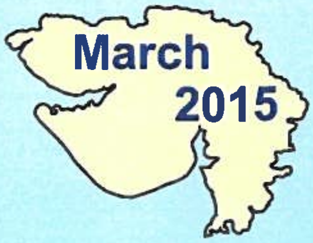
राज्य स्तरीय समीक्षा बैठक –गुजरात

STATE LEVEL REVIEW MEETING

मार्च 2015 को समाप्त वर्ष के लिए 145 वीं बैठक की कार्यसूची एवं पृष्ठभूमि कागजात



Agenda & Background Papers

145 th Meeting for Year Ended March - 2015

प्रधानमंत्री सुरक्षा बीमा योजना

अटल पेन्शन योजना

प्रधानमंत्री जीवन ज्योति बीमा योजना

महात्मा मंदिर, गांधीनगर
Mahatma Mandir, Gandhinagar

शनिवार, 09 मई, 2015
Saturday, 09th May, 2015

प्रधानमंत्री जन-धन योजना
मेरा खाता भाग्य विधाता

दिनांक Date : 29.06.2015 सोमवार : Monday	समय Time : 11.30 A.M.	स्थान : सभागृह, स्किप तल, देना लक्ष्मी भवन, आश्रम रोड, अहमदाबाद.	Venue : Auditorium, Skip Floor, Dena Laxmi Bhavan, Ashram Road, Ahmedabad - 380 009.

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STATE LEVEL BANKERS' COMMITTEE – GUJARAT

INDEX

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STATE LEVEL BANKERS' COMMITTEE - GUJARAT

ANNEXURES

BANKING AT A GLANCE IN GUJARAT STATE - MARCH, 2015

PARAMETERS	MARCH, 2013	MARCH, 2014	GROWTH OVER MARCH 2013	MARCH, 2015	GROWTH OVER MARCH 2014
TOTAL No. OF BRANCHES	7395	8151	756	8631	480
CATEGORY OF BRANCHES					
RURAL	3234	3493	259	3685	192
SEMI - URBAN	1887	2110	223	2199	89
URBAN	1204	1346	142	1438	92
METRO	1070	1202	132	1309	107
TOTAL	7395	8151	756	8631	480
KEY INDICATORS					(Amt. Rs.Crores)
DEPOSITS	3,69,547 (16.48%)	4,28,744 (16.02%)	59,197	4,90,208 (14.33%)	61,464
ADVANCES	2,78,121 (22.65%)	3,44,286 (23.79%)	66,165	3,87,703 (12.61%)	43,417
CREDIT DEPOSIT RATIO	75.26	80.30	5.04	79.09	(-) 1.21
PS ADVANCES (% Growth) (% to advances)	1,09,738 (25.98%) (48.39%)	1,28,380 (16.99%) (46.16%)	18,642	1,52,137 (18.51%) (44.19%)	23,757
AGRI ADVANCES (% Growth) (% to advances)	43,057 (19.21%) (18.99%)	46,650 (8.34%) (16.77%)	3,593	54,288 (16.37%) (15.77%)	7,638
MSE ADVANCES (% Growth) (% to advances)	45,164 (37.51%) (19.92%)	55,834 (23.63%) (20.08%)	10,670	64,084 (14.78%) (16.53%)	8,250
WEAKER SEC.ADV (% Growth) (% to advances)	17,198 (19.52%) (7.58%)	20,145 (17.13%) (7.24%)	2,946	24,221 (20.23%) (7.04%)	4,076

Position of Kisan Credit Cards for the period ended					
	March, 2013	March, 2014	Growth over March, 2013	March, 2015	Growth over March, 2014
Accounts	27,48,624	28,67,565	1,18,941	28,55,008	(-) 12,557
Amount	18,889	22,957	4,068	26,669	3,712

AGENDA No.1

Confirmation of the proceedings of last meeting

The proceedings of the 144th meeting of State Level Bankers' Committee (SLBC) for the quarter ended December, 2014 held on 20.03.2015 were circulated to all the members on 09.04.2015. 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)

Lead Bank : State Bank of India

Sr.No.	Centre / District	Present Status
1	Surendranagar	The old contractor is not ready to continue the construction work of building. Re-tendering is in process.
2	Rajkot	The building plan has been approved by the Rajkot Municipal Corporation. Construction work is expected to be started shortly after tendering process.
3	Jamnagar	Construction work of RSETI building has been completed.
4	Junagadh	Construction of building is in progress and is expected to be completed by September, 2015.
5	Amreli	Construction work is in progress. Flooring work has started and is expected to be completed by September, 2015.
6	Porbandar	The building plan has been sent to Dharampur Gram Panchayat for their approval.
7	Bhavnagar	RSETI Bhavnagar is functioning in the District Panchayat building allotted by the State Government.

Lead Bank : Bank of Baroda

Sr.No.	Centre / District	Present Status
8	Vadodara	L1 bidder selected and consent of the L1 bidder is awaited, As per architect opinion, the NOC is required to be obtained after the construction completed up to the plinth level.
9	Panchmahal	Re-tendering process is under consideration
10	Dahod	Work order issued. Foundation laying ceremony performed on 14-05-2015. Construction work will be started shortly.

11	Anand	Construction completed. Interior, flooring, side development, etc. are in progress.
12	Surat	Government has decided to allot different land for RSETI building construction. Land has been identified and proposal has been put up through DRDA, Surat to Collector Office and Bank is awaiting for the same.
13	Tapi	Land allotted, but there is encroachment. Hence, possession not taken.
14	Bharuch	Construction work completed and other finishing work is under progress
15	Narmada	Land is not allotted even after regular follow up with Government department
16	Valsad	Re-tendering process is under consideration.
17	Dangs	Re-tendering process is under consideration.
18	Navsari	Construction work up to 1st slab completed.
19	Gandhinagar	Work completed up to 1st slab level i.e. steel work and centring work is completed.

Lead Bank : Dena Bank

Sr.No.	Centre / District	Present status
20	Ahmedabad	Allotment letter for revised alternate land is received on 07.07.2014. However, due to Hi-tension electric line passes over the land allotted DRDA, has not taken the possession of allotted land. SLBC vide its letter dtd. 17.12.2014 and letter dtd. 14.05.2015 has requested to the Director, DRDA, Ahmedabad to accord priority for taking necessary steps to hand over possession of the allotted land for construction of RSETI. However, possession of the land is yet to be received from DRDA, Ahmedabad. Further, Zonal Manager of Dena Bank, Ahmedabad Zone along with Director-DRDA have undertaken joint visit of the allotted land on 06.06.2015 and the Director-DRDA, Ahmedabad has given assurance to take possession of the said land very soon and hand over the same to the Bank for construction of RSETI building.
21	Patan	Started functioning in own building since 7th August, 2014.
22	Banaskantha	Started functioning in own building since 30th March, 2015.
23	Mehsana	DRDA, Mehsana has forwarded the Plan for approval of Mehsana Municipal Corporation. Reply is awaited.
24	Sabarkantha	Construction work is under progress.
25	Kutch	Work Order issued on 28th May, 2015. Construction work is expected to start soon.

Pending issues related to various RSETIs

In 144th meeting of SLBC held on 20th March, 2015, the Chairman, SLBC advised the Convenor, SLBC (Gujarat) to get an appointment of the Chief Secretary, Govt. of Gujarat to resolve the various issues relating to RSETIs in the State of Gujarat. SLBC Secretariat vide their letter dtd. 16th April, 2015 sought the convenient date of the Chief Secretary so as to enable SLBC to inform the same to the Lead Banks of Gujarat to remain present with issues relating to the RSETIs being run by them.

Since nothing has been heard in the matter from the Office of the Chief Secretary, Govt. of Gujarat, SLBC vide its letter dtd. 3rd June, 2015 requested the Director (IF) & Addl. Secretary, Finance Department, Govt. of Gujarat to arrange a meeting with the Chief Secretary, for discussion on various pending issues related to various RSETIs in the State.

The Director (IF) & Addl. Secretary(Ex-officio), Finance Department, Govt. of Gujarat vide his e-mail dtd. 10th June, 2015 has informed that Addl. Chief Secretary (Finance Department), Govt. of Gujarat has desired to hold the concerned preliminary discussion meeting on 16th June, 2015 at Gandhinagar.

Status of establishment of RSETIs in newly carved districts

Sr.No.	Centre / District	Name of Lead Bank	Present status
1	Botad	Dena Bank	Feasibility report and approval of DLCC dtd. 29th May, 2015 is submitted by LDM, Botad.
2	Devbhoomi Dwarka	-do-	Feasibility report and approval of DLCC dtd. 26th February, 2015 is submitted by LDM, Devbhoomi Dwarka.
3	Aravalli	-do-	Feasibility report and approval of DLCC dtd. 4th December, 2014 is submitted by LDM, Aravalli.
4	Chhota Udepur	Bank of Baroda	Feasibility report and approval of DLCC dtd. 23rd March, 2015 is submitted by LDM, Chhota Udepur.
5	Mahisagar	-do-	Feasibility report and approval of DLCC dtd. 26th May, 2015 is submitted by LDM, Mahisagar.
6	Morbi	State Bank of India	Feasibility Report and approval of DLCC for opening of RSETI in the district is pending. SBI vide its e-mail dtd. 2nd June, 2015 has informed that in the light of recent development, approach for opening of RSETI in newly carved district will be revisited by their Corporate Office. Once the approach is finalized, the same will be informed to SLBC.
7	Gir Somnath	-do-	- As above -

The House is requested to approve the setting up of RSETI in the abovementioned 5 districts, i.e. Botad, Devbhoomi Dwarka, Aravalli, Chhota udepur & Mahisagar.

Quarterwise & Cumulative Number of training programmes conducted by RSETIs and Settlement Ratio upto the quarter ended March, 2015

Quarter ended March	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	Total
2014	308	4,839	8,847	1,56,778	39,455 (25.17%)	54,695 (34.88%)	94,150 (60.05%)
2015	309	5,566	8,907	1,78,161	45,000 (25.26%)	62,207 (34.91%)	1,07,207 (60.17%)
Remarks : Till March-2015,Out of total 1,07,207 trained beneficiaries settled, 45,000 (41.98%) settled through Bank finance and 62,207 (58.02%) settled through own sources.							

Categorywise Cumulative no. of trainees							
March	**SC**	**ST**	**OBC**	**Women**	**Handicapped**	**Minorities**	**Others**
2014	28,849 (18.40%)	39,942 (25.48%)	51,893 (33.10%)	1,20,285 (76.72%)	855 (0.55%)	14,540 (9.27%)	24,393 (15.54%)
2015	32,191 (18.07%)	45,669 (25.63%)	59,176 (33.21%)	1,38,012 (77.46%)	996 (0.56%)	16,554 (9.29%)	34,722 (19.49%)

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

Districtwise details are given as ANNEXURE - 28.

Total Settlement Ratio stood at 60%, against the total settled beneficiaries, as at the end of March, 2015.

2.2 Financial Literacy Centres (FLCs)

The State has 49 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	95	1672
2	State Bank of India	9	165	11167
3	Bank of Baroda	14	208	7890
4	Baroda Gujarat Gramin Bank	05	99	3612
5	Dena Gujarat Gramin Bank	05	10	631
6	Saurashtra Gramin Bank	05	112	4563
7	ICICI Bank	01	10	800
	Total	**49**	**699**	**30335**

Out of the above 49 FLCs, 2 FLCs are in Metro, 32 are in Semi-urban and 15 FLCs are in Urban areas, whereas no FLC is opened in Rural Areas.

RBI in its Meeting of Controlling Heads held on 5th December, 2014 advised SLBC to obtain the programme calendar of each FLC and same should be posted on SLBC Website. Accordingly, SLBC has requested all FLCs to submit the calendar for F.Y. 2015-16 by 16th February, 2015 to upload the same on SLBC website.

Only 19 FLCs have submitted the calendar programme. Remaining FLCs are advised to submit the same immediately to enable SLBC to comply with the RBI instructions.

As advised by RBI, Ahmedabad vide its letter RPCD (AH) No.326/09.07.01/2014-15 dtd. 24th 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 Branches as of March, 2015	No. of Financial Literacy Camps held	No. of persons participated	Impact of Financial Literacy Camps
3,685	5,053	1,37,316	Out of 1,37,316 persons, 90,237 persons were already having Bank accounts at the time of attending the camps and 32,586 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 March, 2015 quarter i.e. 3,685, total 11,055 (i.e. 3685 x 3 months = 11,055) camps should have been conducted during the quarter under review. However, the number of camps fell short by 6,002. **Moreover, it has also been observed from the quarterly FLC reports that all Banks are not complying the RBI guidelines.**

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

2.3 Implementation of Financial Inclusion Plan

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

As per the District-wise Quarterly Progress Report, the progress in coverage of villages with population below 2000, total 12,577 villages have been covered by all banks with Banking Services upto quarter ended March-2015. As per year-wise plan submitted to RBI, Banks have to cover total 10,428 villages upto the year ended March, 2015. Thus, the banks are leading ahead the target. The Bank wise and District wise achievement upto quarter ended March, 2015 is given in **ANNEXURE – A & B.**

RBI in its letter No.FIDD.CO.LBS.No.10146/02.20.005/2014-15 dtd. 21st May, 2015 has adivsed the Banks to speed up the efforts to ensure coverage of banking services in all villages having population less than 2,000 within the prescribed timeline and also ensure that atleast 5% of the unbanked villages identified in a State are covered through Branch mode as per extant guidelines.

Banks are requested to provide banking services in remaining 559 villages through any of the Banking outlet, well before August, 2015 which is the revised timeline for coverage of villages under Roadmap.

Under Pradhan Mantri Jan-Dhan Yojana (PMJDY), all households in the State have been provided with banking services by opening of atleast one account per household by 10th December, 2014. Many Banks have covered the households in their allotted SSAs / Wards by holding of camps, but for providing the regular banking services, the outlets in each village are still required to be provided.

(ii) Disaggregation v/s Achievement under Financial Inclusion Plan

Progress made under the Financial Inclusion Plan up to the quarter ended March, 2015 has already been submitted to RBI by SLBC vide its e-mail dtd. 25th April, 2015 and the same is shown in **ANNEXURE - C.** The highlights of the performance in FIP villages upto March, 2015 are summarised as under :

- 1,52,36,250 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 1,52,36,250 BSBDA accounts, overdraft facility has been extended in 17,18,966 accounts.
- Total 14,52,405 KCCs have been issued by FIP villages allotted banks, excluding District Central Co-operative Banks (DCCBs).

RBI in its letter No.FIDD.CO.LBS.No.10146/02.20.005/2014-15 dtd. 21st May, 2015 has informed that an analysis of All India Financial Inclusion data of BSBD accounts indicates that the number of transactions per account through BC outlet is very low. The success of financial inclusion depends on efficiency of BC mechanism at the ground, so Banks have been requested to increase the transactions through BC outlet..

2.4 Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)

I. Progress under SSA and Ward Survey : **(as of 31.03.2015)**

Total Number of SSAs / Wards allotted		Number of SSAs / Wards where survey is completed		Number of SSAs / Wards where survey is yet to be completed	
SSA (Rural)	WARD (Urban)	SSA (Rural)	WARD (Urban)	SSA (Rural)	WARD (Urban)
7882	2131	7882	2131	-	-

II. Progress under coverage of Households: (as of 31.03.2015)

	Total Households	Covered	% Coverage
Rural	69,11,581	69,11,581	100%
Urban	54,16,067	54,16,067	100%
Total	1,23,27,648	1,23,27,648	100%

III. Progress under Opening of Accounts, issuance of RuPay Cards, Pass-Books and Aadhaar Seeding :

(as of 15.06.2015)

Bank	No. of Accounts opened			Out of which, total Aadhaar Seeded Accounts	Total number of RuPay Cards issued	Balance in A/cs (Rs. In crores)	Number of Pass-Books issued
	Rural	Urban	Total (Rural+Urban)				
PSBs	26,90,306	27,07,475	53,97,781	15,92,915	44,75,836	49,529.30	32,03,850
RRBs	5,71,718	79,012	6,50,730	1,13,942	6,03,325	5,488.03	6,10,620
Private Banks	67,454	1,32,829	2,00,283	50,515	1,82,847	2,581.61	1,18,637
GSCB	515	0	515	0	0	3.60	515
Total	33,29,993	29,19,316	62,49,309	17,57,372	52,62,008	57,602.54	39,33,622

From the above table, it can be observed that progress under issuance of RuPay Cards and Pass-Books can be termed as satisfactory. However, the Aadhaar seeding by all Banks is done only in 28.83% accounts (PSBs – 29.51%, RRBs – 17.50%, Private Banks – 25.24%).

SLBC vide its e-mail dtd. 15th May, 2015 has informed all member banks about the gap in Aadhaar Seeding, RuPay Card issuance and Pass Book issuance in all the accounts opened under PMJDY and has also requested to ensure to provide all the banking facilities to all the account holders.

Bankwise details of account opening as of 15th June, 2015 are as per **ANNEXURE - D.**

IV. Engagement of Bank Mitras/BCs

SLBC vide letter dated 23rd December, 2014 has informed all Member Banks regarding the Video Conference organized by Department of Financial Services, Ministry of Finance, Govt. of India on 13th December, 2014 to review progress under implementation of PMJDY. In the action points emerged from the minutes of the meeting, Member Banks have been requested to complete the deployment of Bank Mitras / BCs, preferably the fixed point BC, by 31st December, 2014. The complete details of Bank Mitras/BCs shall be displayed on the Website of respective Bank and also copy to be provided to SLBC, so that it can also be displayed on SLBC website.

However, among the 6,274 Bank Mitras / BCs required by all Banks to provide the services in allotted SSAs, Banks could engage 6,254 Bank Mitras / BCs (Gap – 20) as of 30th May, 2015. The details of Bank-wise statement on Bank Mitras and Infrastructure report are given in **ANNEXURE - E.**

Allahabad Bank (4), Bank of Maharashtra (7), Bank of India (5) and, Vijaya Bank (4) have yet not engaged Bank Mitras despite being requested from time to time.

V. Launching of Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY)

Department of Financial Services, Ministry of Finance, Govt. of India vide its letter F.No.6/5/2015-FI(C-74167) dtd. 27th April, 2015 has informed that the Hon'ble Prime Minister will launch, **on 9th May, 2015**, three new Social Security Schemes viz. (i) PMSBY (ii) PMJJBY and (iii) APY, as announced by the Union Finance Minister in his Budget speech 2015-16.

A video conference by the Department of Financial Services, MoF, Govt. of India was conducted under the Chairmanship of the Secretary (FS), DFS, MoF, Govt. of India with State Mission Directors of PMJDY in the State, General Managers of all SLBC Convenors, Executive Directors (FI) of all Public Sector Banks, Life and Non-life insurance companies, CGM, SBI and Chief Executives, IBA on 30th April, 2015 regarding preparedness of all the stakeholders for the launching of the above three schemes. The main action points deliberated to the Bankers and Life & Non-life insurance companies were as under:

a. The enrollment of PMSBY and PMJJBY to be started from 1st May, 2015 and for APY, enrollment to be started from 9th May, 2015.

b. The enrollment form and publicity materials of these three schemes in Hindi, English and vernacular language to be posted on respective Bank's website and SLBC website.

c. The information of all these three schemes also to be made available to the public through Call Centre established at SLBC **(Toll Free No. 1800 233 1000).**

d. Banks were advised to organise camps for mass mobilization under these schemes.

The State Level launching function of these three schemes was organized at Mahatma Mandir, Gandhinagar on 9th May, 2015. Parallel functions were also organized in 7 other districts of Gujarat-viz. Bharuch, Mehsana, Bhavnagar, Rajkot, Surat, Vadodara and Valsad. Banks in Gujarat enrolled total 24.22 lakhs policies in PMSBY and PMJJBY till the launching date of these schemes i.e. 9th May, 2015.

Progress in enrollment under PMSBY, PMJJBY and APY as of 15.06.2015 :

Particulars	PMJJBY	PMSBY	APY	Total
Total enrollment	13,43,216	33,98,049	1,791	47,43,056

SLBC vide its e-mail dtd. 25th May, 2015 and subsequent reminder dtd. 4th June, 2015 requested all Member Banks to submit the progress report for enrollment / subscription of all these three schemes on regular basis to SLBC, so that actual progress may be made available for review purpose. However, it has been observed that many Member Banks are not adhering to the same.

Pension Fund Regulatory and Development Authority (PFRDA) also organized a training programme for Bank officials on 26th May, 2015 at Dena Bank, Dena Laxmi Bhavan, Ashram Road, Ahmedabad for operationalization and implementation of Atal Pension Yojana.

VI. Call Centre Services – Toll Free Number at State Level for PMJDY :
Toll Free Number is 1800-233-1000.

Member Banks have been informed in 142nd meeting of SLBC held on 23rd September, 2014 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 in this regard to the tune of Rs.1,45,260/- as per the following details have been incurred for the quarter ended March, 2015.

Sr. No.	Details	Expenses (Rs.)
1	Remuneration	1,20,000
2	Advertisement expenses - awareness of Education Loan Scheme/Other schemes	-
3	Telephone expenses	25,260
	Total	**1,45,260**

The bank wise details of proportionate expenses for the quarter ended March-2015 has been conveyed to Member Banks by SLBC vide letter No. GMO/SLBC-Call-Centre/542/2015 dtd. 15.04.2015.

Still 7 Banks have not remitted their share for the quarter ended December, 2014 and 8 Banks for the quarter ended March, 2015. The details of total due remittance of all Member Banks are given as per **ANNEXURE - F.**

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 number of calls received during last four quarters :

Name of the Month	June-2014	September-2014	December - 2014	March-2015	Total
Number of Calls received	292	38	5,191	4,622	10,143
Total Expenses incurred (in Rs.)	65,650	95,108	88,155	1,45,260	3,94,173

Till the quarter ended March, 2015, total 10,143 calls received under PMJDY. Out of 10,143 calls, 9,457 calls were inquiry calls and 686 calls were complaint calls. All the complaints received through calls have been forwarded to the concerned Banks with a request to resolve the grievances of the customers within 3 days of the receipt of the complaints. Member Banks are requested to resolve all the complaints and provide confirmation to that effect to SLBC for onward submission to DFS, MoF, Govt. of India.

The weekly report of inquiry and complaint calls is being sent to Department of Financial Services, Ministry of Finance, Govt. of India for their information.

It has been observed that the major complaints fall under following categories :

1. Banks are asking the customers to open their account in SSAs and Wards in which their residential area falls.

2. Many branches are informing the customers that account opening under PMJDY is closed after 26th January, 2015.

3. Delay in delivery of Rupay Debit Card and Pass-book.

4. Accounts of some customers are not being opened with the reason of non-availability of account opening forms under PMJDY.

After the launching of the three Social Security Schemes on 9th May, 2015, more inquiry calls are received at Call Centre inquiring details of these schemes.

2.5 Opening of Bank Branch at Subir Block in Dang District

In 144th meeting of SLBC held on 20th March, 2015, Baroda Gujarat Gramin Bank was advised by the Director (FI), Department of Financial Services, Ministry of Finance, Govt. of India to convert their Satellite Branch at Subir Block (Dang District) into a full-fledged branch.

SLBC vide its letter dtd. 16th April, 2015 had requested the Chairman, Baroda Gujarat Gramin Bank to look into the matter. Baroda Gujarat Gramin Bank (BGGB) vide its letter dtd. 6th May, 2015 has informed that they have initiated procedure for converting satellite branch into full-fledged branch and has moved a proposal to RBI for the same. However, despite their efforts they could not find suitable premises for opening a Bank Branch and, therefore, they have requested the District Collector, Dangs to arrange to provide suitable premises at Seva Sadan or Other Govt. Offices, as no pukka building is available at the centre.

Revenue Department, Govt. of Gujarat is requested for taking up the matter of providing suitable premises, as requested by BGGB with the District Collector, Dangs to enable them for converting their Satellite Office into a full-fledged branch.

AGENDA No.3

OTHER AGENDA

3.1 Credit Enhancement Guarantee Scheme for Scheduled Castes (CEGSSC)

In a bid to promote entrepreneurship among the Scheduled Castes, the Ministry of Social Justice & Empowerment, Govt. of India has launched Credit Enhancement Guarantee Scheme for Scheduled Castes (CEGSSC) on 6th May, 2015 for providing credit enhancement guarantee to Banks extending financial assistance to entrepreneurs belong to Scheduled Castes.

Under the Scheme, IFCI Ltd. a Govt. of India Undertaking, shall provide guarantee to Public Sector Banks. The guarantee cover under the Scheme shall be ranging from Rs.15 lakh to Rs.5 crore.

IFCI is the Nodal Agency for the Scheme and has been entrusted with the responsibility of managing the Scheme.

As requested by IFCI vide its letter dtd. 9th May, 2015, SLBC vide its letter dtd. 29th May, 2015 has forwarded a copy of the Scheme to Member Banks with a request to instruct their branches for implementing the Scheme and actively participate in this Govt. of India initiative. The Scheme is enclosed as per **ANNEXURE – G.**

3.2 Roll out of Pradhan Mantri MUDRA Yojana (PMMY)

Department of Financial Services, Ministry of Finance, Govt. of India vide its letter F.No.27/01/2015-CP/RRB dtd. 14th May, 2015 addressed to the CMDs / MD & CEO of Public Sector Banks, Chairman-RRBs, MD-State Cooperative Banks / Urban Cooperative Banks mentioning therein that Micro Units and Development Agency Ltd. (MUDRA) was launched by the Hon'ble Prime Minister on 8th April, 2015 as a new financial entity, for developing and refinancing last mile financial intermediaries like Banks, NBFCs, MFIs, etc. who are in the business of lending to smaller of the Micro Enterprises in manufacturing, trading and service sector. On the same day, Pradhan Mantri Mudra Yojana was launched to "fund the unfunded" by bringing such enterprises to the formal financial system and extending affordable credit to them. It is felt that there is a need to give a special boost to bank finance to this segment on a mission mode, considering the enormous task in reaching to the large number of such units, currently excluded from the formal banking system. A copy of the scheme along with the said letter has been forwarded to Member Banks by SLBC vide its letter dtd. 26th May, 2015.

A copy of the DFS letter dtd. 14th May, 2015, Eligibility Criteria for Mudra Refinance / Loan and FAQs – MUDRA are given as per **ANNEXURE - H.**

3.3 Declaration of 2% Interest Subvention by the State Govt. on Short Term Finance extended to the farmers for the year 2014-15

Agriculture & Cooperation Department, Govt. of Gujarat vide GR No.CSB-16-2014-1599-CH dtd. 13th April, 2015 has declared 2% interest subvention to the farmers who have availed Short Term Crop Loan between **01.04.2014 to 30.09.2014** and repaid the same **on or before due date.**

SLBC vide its letter dtd. 5th May, 2015 has conveyed the salient features of the said Scheme to the Member Banks and also enclosed the copy of the said GR with the said letter.

Subsequently, GR No. CSB-16-2014-1640-CH dtd. 18th May, 2015 regarding modifications in the above scheme was also forwarded to the Member Banks by SLBC vide e-mail dtd. 20th May, 2015.

Copies of both the abovementioned GRs are enclosed as per **ANNEXURE - I.**

Member Banks are requested to expedite and submit interim claim duly signed by the authorised person of the Bank to the Commissioner of Co-operation of Co-operative Societies, Govt. of Gujarat on fortnightly basis in the prescribed format made available along with the GR.

3.4 Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI) – Progress of filing of Equitable Mortgage Records on CERSAI in the Financial Year 2014-15

CERSAI vide its letter No.CERSAI/DR/2015/SLBC-772 dtd. 12th March, 2015 has requested SLBC to collect the data from Member Banks with regard to their performance in registering mortgage records on CERSAI for the purpose of review in SLBC meetings. Accordingly, SLBC vide its letter dtd. 21st April, 2015 has requested Member Banks to submit the data for the year 2014-15 by 30th April, 2015 to SLBC for placing the same in SLBC meeting to be held for the year ended March, 2015. Bankwise progress in filing of Equitable Mortgage Records on CERSAI for the year 2014-15 is enclosed as per **ANNEXURE – J.**

CERSAI has also requested Member Banks to ensure that all transactions related to immovable properties done by them are registered on the portal of CERSAI within the prescribed period, i.e. one month.

3.5 Special Housing Loan Scheme to extend "Housing loan to Economically Weaker Section / Low Income Group beneficiaries under Govt. of Gujarat's Mukhya Mantri Gruh Yojna (MMGY)" in the State.

Govt. of Gujarat has launched a new affordable housing scheme under Mukhya Mantri Gruh Yojana in various centers across the State of Gujarat mainly with a view to provide shelter to poor, slum / downtrodden / weaker section of the society.

Since, the beneficiaries / allottees under the scheme belong to poor category having annual income less than Rs.1.00 lac under EWS (Economically Weaker Section) and less than Rs.2.5 lacs under LIG (Low Income Group), who, in most of the cases, do not have income proof. Further, the beneficiaries of the scheme hail from weaker section and unorganised sector, they do not possess record / proof of source of income due to earning of livelihood from multiple jobs / wages / business activities etc. and hence, large number of the beneficiaries do not fulfill the criteria of the prevailing Housing loan scheme of the Banks.

In order to address the issue, Hon'ble Chief Secretary, Govt. of Gujarat had convened a special meeting on 26th May, 2015 at Gandhinagar. The meeting was attended by Major Banks, 8 Municipal Commissioners and senior officials from Finance Department, Urban Development & Housing Development Department (UD & UHD), Roads & Buildings (R&B) Department, Govt. of Gujarat. After a detailed discussions, it was decided that a small group of Banks and representatives from Finance Department and UD & UHD of State Government be formed for devising a Special Housing Loan Scheme to cover the EWS and LIG beneficiaries under Mukhya Mantri Gruj Yojana. Accordingly, a group was formed. Representatives of major Banks first met on 28th May, 2015 and formulated a draft scheme, which was discussed in the second meeting held on 2nd June, 2015 in which all the members of the group remained present. The group finalised the Scheme in this meeting.

A draft scheme formulated is appended with a request to the House to deliberate upon the same and suggest modifications, if any, so that the finalized scheme can be approved by the House. On approval of the same by the House, the Banks will be requested to get the approval from their respective Corporate / Head Office for implementation of the Scheme for the benefit of the EWS and LIG in the State.

Sr.No.	Parameters / Features	Relaxations Proposed under the Special Scheme
1	Eligibility & Income Proof	• Any Major individual having source of income is eligible. • Income certificate issued by the competent Govt. Authority (concerned Mamlatdar / TDO / BDO) for last 1 year be accepted and to be considered for loan eligibility, wherever ITRs / Salary slips are not available. • Income of spouse and major children may be considered for repayment capacity provided they are taken as Co- borrowers.
2	Age	Minimum age of the applicant/s must be 18 years and the age of the applicant on loan maturity should be upto 70 years.

3	Loan Period	Maximum upto 25 years till the applicant attains the age of 70 years.
4	Loan Amount	• Maximum upto 60 times of monthly Gross Income of the applicant/s, taking the repaying capacity of the applicant/s in consideration. • Stamp duty, registration & other documentation charges may be added in the cost of house / dwelling, where the cost of the house / dwelling unit does not exceed Rs.10 lacs.
5	Repayment Capacity	In all cases, total deduction including proposed EMI under the scheme should not exceed 60% of total income.
6	Margin	Minimum 10% The amount deposited by the beneficiary at the time of booking / allotment of the flat/house to the respective Government Body / Statutory Housing Authority to be treated as Margin.
7	Title Clearance Report & Valuation Report	To be waived as it is Government Sponsored Project and also legal opinion of the project is done by the respective Government Body / Statutory Housing Authority for entire projects at different locations. Valuation of the flat/unit to be considered as per the demand letter / allotment letter issued by the Government Body / Statutory Housing Authority, hence separate valuation is not required.
8	Credit Rating / Risk Rating / Investment Grade	To be waived, as most of the proponents belong to Economically Weaker Sections.
9	Moratorium Period	Moratorium to be allowed maximum upto 36 months or upto handing over the possession of the flat/house, whichever is earlier. However, interest to be serviced during the moratorium period.
10	Rate of Interest	At Base Rate of the Bank.
11	KYC / Pre-inspection	Pre-inspection and KYC norms to be observed as per RBI guidelines.
12	Interim Security	No interim security or third party guarantee to be stipulated / insisted.
13	Security	• Bank will enter into the MOU with the respective Government Body / Statutory Housing Authority and also to be executed Tri-Partite Agreement with the respective Government Body / Statutory Housing Authority and the borrower, to be executed. • Lien on the unit financed, in the records of the Government Body / Statutory Housing Authority till the sale deed / conveyance deed is executed in favour of the allottee. • After the execution of sale deed / conveyance deed, Mortgage to be created.
14	Insurance	• Insurance with normal terms and conditions should be obtained for the securities. • The Bank should endeavor to cover the loanee under PMJBY and PMSBY.

15	Disbursement	The project is developed by Government Body / Statutory Housing Authority, Bank may disburse the loan in favour of the concerned Government Body / Statutory Housing Authority as per demand generated / payment stages prescribed by them.
16	Process Fee / Supervision Charges	To be waived, as it is Government Sponsored Project.
17	Recovery	The Government Body / Statutory Housing Authority will help / facilitate the Bank / Branch to recover loan dues from the loanee.

3.6 Implementation of National Agricultural Insurance Scheme (NAIS) for the year 2015-16

Agriculture Insurance Company (AIC) of India Ltd., vide its letter No.ARO/NAIS/Kharif2015 Notification/1217/2015 dtd. 27th April, 2015 addressed to all Nodal Banks located in the State has forwarded a copy of Government of Gujarat G.R. no.cis-102015-702-k.7 dtd. 18th April, 2015 alongwith annexures. AIC of India has requested to implement NAIS whole-heartedly and participate in full-fledged manner. It has also requested to issue a circular with complete guidelines to all bank branches / PACS for implementation of NAIS to facilitate correct submission of Declarations within stipulated time. As informed, soft copy of the GR from **website www.kcc.gujarat.gov.in and http//aicofindia.com/AICEng/Pages/Offices/Gujrat/Gujrat_NAIS.aspx. can be downloaded.**

Sr. No.	Name of District	No. of Farmers covered	
		Kharif 2014	Kharif 2015
1	Ahmedabad	1,410	10
2	Amreli	80,533	106
3	Anand	613	1
4	Arvalli	1,325	1
5	Banaskantha	11,540	21
6	Bhavnagar	21,447	31
7	Bharuch	0	0
8	Botad	2,931	5
9	Chhotaudepur	0	0
10	Dangs	0	0
11	Dahod	30,193	798
12	Devbhoomi Dwarka	49,077	1,668
13	Gandhinagar	0	0
14	Gir somnath	783	11
15	Jamnagar	67,210	799
16	Junagadh	83,148	2,722
17	Kheda	179	1
18	Kutch	4	12
19	Mahisagar	17,829	2,246
20	Mehsana	0	8
21	Morbi	38,296	1,461
22	Navsari	0	0
23	Narmada	17	0
24	Patan	3,310	6
25	Porbandar	25,072	406
26	Panchmahals	18,528	123
27	Rajkot	1,99,746	23,075

28	Sabarkantha	2,482	125
29	Surat	10	0
30	Suren-nagar	3,427	3
31	Tapi	0	0
32	Valsad	0	0
33	Vadodara	11	2
	TOTAL	**6,59,121**	**33,641**

Member Banks are requested to educate farmers to mention correct name of crop, district and taluka in their proposal and Declaration Forms. Any error in mentioning these details will result in undue, incorrect or no claims payable. If such errors come to notice after finalization of claims, then such cases will not be entertained.

It may be informed that in the meeting convened by the Director of Agriculture, Govt. of Gujarat on 10th June, 2015, the progress of farmers covered under NAIS was reviewed. A concern was expressed over the poor coverage under the Scheme by Shri Arun Solanki, IAS, Principal Secretary (Agril.) stating that only 33,641 farmers have been covered so far in the F.Y. 2015-16 as against the coverge of 6.59 lakhs farmers in the year 2014-15. The districtwise comparative position / progress is as under :

In order to improve the performance and coverage of all eligible loanee farmers under the Scheme, Member Banks are requested to instruct their branches to educate loanee farmers for mandatory submission of proposal form for availing crop insurance. Immediate action is requested, as this being the peak season for Crop Loan finance.

AGENDA No.4

REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE YEAR ENDED MARCH, 2015 :

During the year 2014-15, total number of bank branches increased by 480 taking the total network of branches from 8151 as of March, 2014 to 8631 as of March, 2015 in the State as per the details given in **Annexure- 1.**

BRANCH EXPANSION

Particulars	For the year ended March			
Bank Group	**2012-13**	**2013-14**	**2014-15**	**Variation over March, 2014**
State Bank Group	1214	1338	1338	0
Nationalised Banks	3347	3637	3860	223
RRBs	556	624	684	60
DCCBs	1240	1273	1308	35
GSCARDB	181	181	181	0
Private Sector Banks	857	1098	1260	162
Total	**7395**	**8151**	**8631**	**480**

During the quarter under review, 180 new branches were added (Metro - 34, Urban - 20 , Semi-Urban - 33 and Rural - 93) in the State.

Further, 9 licences were pending (Metro - 6 & Urban – 3) for opening of new branches at the end of March, 2015 as per the information received from Reserve Bank of India, Department of Banking Supervision (DBS).

DEPOSITS GROWTH :

The aggregate deposits of the banks in Gujarat increased by Rs.61,464 crores in absolute terms from Rs. 4,28,744 crores as of March, 2014 to Rs.4,90,208 crores as of March, 2015 registering a growth of 14.33% as against 16.02% for the previous year.

The banks groupwise details as of March,. 2015 are given in the following table.

(Rs./ Crores)

	FOR THE YEAR ENDED MARCH			
Bank Group	**2012-13**	**2013-14**	**2014-15**	**Absolute growth over March, 2015**
State Bank Group	83,347 (14.26%)	93,253 (11.88%)	1,04,379 (11.93%)	11,126
Nationalised Banks	2,07,597 (18.89%)	2,41,682 (16.42%)	2,73,829 (13.30%)	32,147
RRBs	6,242 (10.71%)	7,083 (13.47%)	8,113 (14.54%)	1,030
GSCB (DCCBs)	15,163 (10.86%)	17,981 (18.58%)	20,155 (12.09%)	2,174
GSCARDB	205 (36.67%)	191 (-) 6.83%	243 (27.22%)	52
Pvt. Sector Banks	56,993 (13.43%)	68,554 (20.28%)	83,489 (21.78%)	14,935
TOTAL	**3,69,547 (16.48%)**	**4,28,744 (16.02%)**	**4,90,208 (14.33%)**	**61,464**

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

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

The highest percentagewise growth was registered by GSCARDB (27.22%), followed by Private Sector Banks (21.78%), RRBs (14.54%), Nationalised Banks (13.30%), DCCBs (12.09%) and SBI Group (11.93%) over the previous year.

The NRI deposits stood at Rs.54,574 crores forming 11.13% of the total deposits, as against Rs.46,953 crores (10.95%) as of 2013-14.

CREDIT EXPANSION :

During the period under review, the aggregate credit increased by Rs.43,417 crores in absolute terms from Rs. 3,44,286 crores as of March, 2014 to Rs.3,87,703 crores as of March, 2015 registering a growth of 12.61%, as against 23.79% for the previous year.

The bank groupwise details are given in the following table :

(Rs./ Crores)

Particulars	**FOR THE YEAR ENDED MARCH**			
Bank Group	**2012-13**	**2013-14**	**2014-15**	**Absolute growth over March, 2014**
State Bank Group	65,692 (18.50%)	73,405 (11.45%)	79,971 (8.94%)	6,566
Nationalised Banks	1,34,782 (22.06%)	1,69,279 (25.59%)	1,86,247 (10.02%)	16,968
RRBs	3195 (25.54%)	3,833 (19.97%)	4,365 (13.88%)	532
GSCB (DCCBs)	10,438 (24.38%)	11,629 (11.41%)	14,560 (25.20%)	2,931
GSCARDB	569 (1.61%)	597 (4.92%)	571 (-) 4.35%	(-) 26
Pvt. Sector Banks	63,445 (28.43%)	85,543 (34.83%)	1,01,989 (19.22%)	16,446
Total	**2,78,121 (22.65%)**	**3,44,286 (23.79%)**	**3,87,703 (12.61%)**	**43,417**

(Figures in the brackets indicate % growth over previous year).The bankwise and districtwise details are given in **Annexure - 2.**

The above data reveal that the overall growth in outstanding advances was 12.61% during the year 2014-15, which was contributed mainly by DCCBs (25.20%), Private Sector Banks (19.22%) followed by RRBs (13.88%), Nationalised Banks (10.02%), SBI group (8.94%) whereas GSCARDB has shown negative growth of 4.35% over the previous year .

CREDIT DEPOSIT RATIO:

The Bank groupwise Conventional CD Ratio is given below:

Particulars	**FOR THE YEAR ENDED MARCH**			
Bank Group	**2012-13**	**2013-14**	**2014-15**	**Variation over March, 2014**
State Bank Group	78.82	78.72	76.62	(-) 2.10
Nationalised Banks	64.93	70.04	68.02	(-) 2.02
RRBs	51.18	54.12	53.80	(-) 0.32
GSCB	68.84	64.68	72.24	7.56
Pvt. Sector Banks	111.32	124.78	122.16	(-) 2.62
CD Ratio for the State as a whole	**75.26**	**80.30**	**79.09**	**(-) 1.21**

The CD Ratio as of March, 2015 marginally decreased by 1.21% over March, 2014 and stood at 79.09%. During the year under review, except GSCB, all other Bank groups have shown negative growth.

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

(Rs./ Crores)

Advances	RIDF	Total	Deposits	CD Ratio
3,87,703	12,801	4,00,504	4,90,208	**81.70**

CD Ratio BELOW 40%

As of March, 2014, the CD Ratio in the following 10 (Ten) districts is below 40% where the Banks are required to put in special efforts to increase the same.

Sr. No.	Name of District	CD Ratio as of March, 2013	CD Ratio as of March, 2014	CD Ratio as of March, 2015	Variation over March, 2014
1	Anand	25.55	24.77	22.33	(-) 2.44
2	Dangs	22.77	22.03	16.73	(-) 5.30
3	Kheda	29.18	25.33	29.48	4.15
4	Kutch	34.56	35.04	37.32	2.28
5	Mahisagar	-	34.69	37.18	2.49
6	Navsari	18.60	17.90	18.36	0.46
7	Porbandar	24.33	24.27	22.43	(-) 1.84
8	Tapi	38.62	35.72	35.66	(-) 0.06
9	Devbhoomi Dwarka	-	32.42	29.55	(-) 2.87
10	Dahod	37.21	37.55	38.40	0.85

All above districts, except Kheda (4.15), Kutch (2.28), Mahisagar (2.49), Navsari (0.46) and Dahod (0.85) districts, remaining 5 districts have shown decreasing trend over March, 2014. The Lead District Managers of the above ten districts are requested to initiate immediate action to improve CD Ratio.

CD Ratio BELOW 20%

As of March, 2015, Dangs (16.73%) and Navsari district (18.36%) in the State is having CD Ratio below 20%.

PRIORITY SECTOR LENDING :

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

I. The %wise growth under various areas of priority sectors in respect of **All Banks** (including RRBs) 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	MARCH, 2015	% Achi. of NBC		
PRIORITY SECTORS	40%	1,28,380	46.16	1,52,137	44.19	23,757	18.50
AGRI. ADVANCES	18%	46,650	16.77	54,288	15.77	7,638	16.37
WEAKER SECT. ADVs	10%	20,145	7.24	24,221	7.04	4,076	20.23

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

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

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

(Rs. /Crores)

PARAMETER	BENCH MARK	OUTSTANDING AS OF				Absolute Growth over March, 2014	% increase over March, 2014
		MARCH, 2014	% Achi. of NBC	MARCH, 2015	% Achi. of NBC		
PRIORITY SECTORS	60%	3,378	105.72	3,848	100.38	470	13.91
WEAKER SECT. ADVs	15%	1,266	39.63	1,432	37.36	166	13.11

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

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

RRBs have achieved / surpassed the targets under Priority Sectors (100.38%) and Weaker Sections (37.36%) as against the benchmark of 60% and 15% respectively.

III. The **Bank groupwise** percentage share of various components of Priority Sector advances as of March, 2015 is as under :

Sector	Bench Mark	State Bank Group	Nationalised Banks	Private Banks	Co-op Banks	RRBs	All Banks
PS ADVs	40%	30.42	42.89	47.53	103.87	100.38	44.19
AGRI. ADVs	18%	12.45	12.51	11.93	90.34	71.08	15.77
WS ADVs	10%	7.25	6.54	3.39	28.62	37.36	7.04
% OF W.S. ADV. TO PSA	25%	23.83	15.25	7.13	27.55	34.22	15.92

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

AGENDA No.5

REVIEW OF PROGRESS UNDER SERVICE AREA CREDIT PLAN (SACP) 2014-15 FOR FRESH LENDING TO PRIORITY SECTORS & NON PRIORITY SECTORS :

The summary of target vis-a-vis achievement for the year ended 2014-15 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)**.

(Rs./Crores)

Priority Sector	Target		Disbursement at the end of the year 2014-15		% achievement		Outstanding at the end of the current quarter March, 2015	
	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
Direct Agri. & Allied	4322825	47547	1849227	33133	42.78	69.68	2657397	42829
Indirect Agri.& Allied	92779	2342	222791	4084	240.13	174.40	243755	6442
Total Agri.	**4415604**	**49889**	**2072018**	**37217**	**46.92**	**74.59**	**2901152**	**49271**
MSME	241296	12064	122388	15958	50.72	132.28	551920	57113
Education	42607	1516	9916	737	23.72	48.60	52549	1480
Housing	89983	5649	52811	5393	58.69	95.47	363358	29085
Other PSA	316008	7509	98480	6066	31.16	80.78	286438	11894
Total PSA	**5105498**	**76627**	**2355613**	**65371**	**46.13**	**85.31**	**4155417**	**148843**

The overall achievement in disbursement under Service Area Credit Plan for Priority Sectors by all the Banks was 46.13% in respect of targets in number of accounts and 85.13% in respect of targets in amount for the year ended 2014-15. The highest percentage achievement in terms of amount was recorded in MSME– 132.28%, followed by Housing– 95.47%, , Other PSA – 80.78%, Agri. Advances – 74.59% and Education – 48.60%.

Out of 33 districts in the State, for the year ended 2014-15, the achievement of 18 districts remained below the State average of 85.31% under Service Area Credit Plan 2014-15. Dangs, Bhavnagar and Chhota Udepur districts being the lowest performing districts achieved only 16.14%, 35.53 and 39.08% respectively.

Total 51 Banks are functioning in the State, of which only 21 Banks have performed above the State average of 85.31%. Three RRBs, Central Bank of India, Bank of India, Corporation Bank, Oriental Bank of Commerce, Vijaya Bank, Punjab National Bank are the major Banks which performed below the State Average.

Agency wise & Sub-sector wise Ground Level Credit Disbursement under Agriculture for the year ended March, 2015

As against the target of Rs.49,889 crores for disbursement under Agriculture Sector for the year 2014-15, Banks have disbursed Rs.37,217 crores, i.e. 74.59% 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) for the year ended March, 2015 are given in the ANNEXURE-24 A(i) to 24 A(iv).

AGENDA No .6

COMPARATIVE POSITION OF CASES FILED UNDER GUJARAT STATE RECOVERY ACT,1979 AS OF MARCH, 2015

(Rs./ Crores)

No.	Particulars	March, 2014		March, 2015	
		Accounts	Amount	Accounts	Amount
1	Cumulative certificates filed	2,29,537	536.08	2,25,247	572.17
2	Cumulative Recovery effected	62,938	90.40	61,195	85.44
	Of which, cases closed	(57,590)	(65.81)	(55,858)	(63.13)
3	Cases pending	1,71,947	445.68	1,69,389	486.73
	Of which,cases pending for more than **3 years**	66,138	125.86	73,269	134.82
	more than **2 years to 3 years**	26,915	73.96	25,496	76.72
	more than **1 year to 2 years**	41,760	162.04	48,539	189.05
	cases pending for less than **1 year**	37,134	83.85	22,085	86.14

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

Bankwise position of Outstanding, NPA, Percentage of NPA to Outstanding upto the quarter ended March, 2015

The Gross Advances of the Banks in the State of Gujarat is Rs.3,87,703 crores and Gross NPA is Rs.13,353 croses i.e 3.45 % as of March, 2015 (March, 2014 – Rs.15,171 crores, i.e. 4.43%). Consolidated details are as per **ANNEXURE - 27**.

(Amt. Rs. in crores)

Particulars	Amt. Outstanding	Amt. of NPA	% NPA to Outstanding
Priority Sector Advances			
Crop Loan	26,669	558	2.09
Agri. Term Loan	27,619	984	3.56
MSEs	64,084	2240	3.50
Other PSA	33,765	423	1.25
TOTAL PSA	1,52,137	4205	2.76
TOTAL ADVANCES	**3,87,703**	**13,353**	**3.45**
Central Govt. Sponsored schemes			
PMEGP	300	29	9.66
SJSRY	48	9	18.75
State Govt. Sponsored programmes			
VBS (DIC)	500	92	18.43
GSCDC	55	7	12.73
DCWD	46	7	15.22
GWEDC	19	3	15.79
JGVY	15	0.65	4.33
Others			
Housing Loan	26,708	146	0.55
Education Loan	1,334	43	3.22

It may be noted that the 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 VARIOUS GOVT. SPONSORED PROGRAMMES FOR THE YEAR ENDED MARCH, 2015

The Summary of performance for the year ended March, 2015 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
March, 2014	63.60% (No.) 327.27% (M.M.)	67.85% (No.) 338.23% (Amt.)
March, 2015	42.82% (No.) 156.36% (M.M.)	No application sponsored

(Rs./ Lakhs)

PARTICULARS	BANKABLE SCHEMES	
	PMEGP	SJSRY / NULM
Target (2014-15)	3988 (No) Rs.5044.43 MM (Amt.)	
Sponsored (No.)	4045	**SJSRY replaced by NULM. However, No application was sponsored under NULM, during the Financial Year 2014-15.**
Sanctioned (No.)	1708	
Sanctioned (Amt) M.M.	7887.65	
Retd./Rejtd. (No.)	705	
Pending (No.)	1632	
% achievement (No.)	42.82	
% achievement (Amt.) MM	156.36	

(M.M. = Margin Money)

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

As per the progress report for the year ended March, 2015, against the physical target of 3988, Banks have sanctioned 1708 applications, i.e. 42.82% achievement. Similarly, against the Margin Money target of Rs.5044.43 lakhs, Banks have sanctioned projects having Margin Money of Rs.7887.65 lakhs (156.36% achievement) during the period under review.

Target under PMEGP for the year 2015-16

KVIC vide its letter dtd. 26th May, 2015 has intimated the target under PMEGP for the year 2015-16 which are enclosed as per **ANNEXURE - K.** Lead District Managers and Member Banks are requested for closely monitoring the progress under the Scheme.

STATE GOVT. SPONSORED PROGRAMMES

Comparative performance under State Govt. Sponsored Programmes

	% Achievement					
Period	VBS (DIC)	GSCDC	DCWD	GWEDC	JGVY	Dantopant Thengadi Artisan Yojana (DTAY)*
March, 2014	55.46	39.04	33.01	49.90	71.33	N.A.
March, 2015	83.67	86.00	45.70	48.76	51.50	20.30

***Introduced from September, 2014**

(Amt. in Rs. Lakhs)

PARTICULARS	BANKABLE SCHEMES					
2014-15	**VBS (DIC)**	**GSCDC**	**DCWD**	**GWEDC**	**JGVY**	**D T A Y**
Target (Number)	**36,800**	**5,000**	**10,000**	**2,100**	**200**	**6,000**
Sponsored (No)	72,386	9,828	13,031	4,577	297	15,208
Sanctioned (No)	**30,789**	**4,300**	**4,570**	**1,024**	**103**	**1,218**
Sanctioned (Amt)	**31,973**	**1,469**	**1,819**	**338**	**1,921**	**629**
Retd./Rejtd. (No)	26,872	4,803	3,310	1,235	79	8,311
Pending (No)	14,725	725	5,151	2,318	115	5,679
% achievement	**83.67**	**86.00**	**45.70**	**48.76**	**51.50**	**20.30**

VAJPAYEE BANKABLE SCHEME (VBS) implemented by Dist. Industries Centres :

The achievement against the target stood at 83.67% at the end of the year 2014-15 as against 55.46% achievement for the corresponding period of the previous year, which is an improved performance during 2014-15 as compared to previous year 2013-14.

There were 14,725 loan applications reported pending, which are 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 86% at the end of the year 2014-15 as against 39.04% for the corresponding period of the previous year, which was more than double over the previous year 2013-14.

Member Banks are requested to accord priority to dispose off pending 725 loan applications at the earliest, since financing the loan applications sponsored by GSCDC form a part of Weaker Section advances.

BANKABLE SCHEME OF DEVELOPING CASTES WELFARE DEPARTMENT (DCWD)

The achievement stood at 45.70% of the target at the end of the year 2014-15 as against 33.01% for the corresponding period of the previous year. Though the performance has improved over the previous year, but it is still far from satisfactory. Banks need to improve their performance under the Scheme during the year 2015-16.

Banks are requested to dispose off 5,151 pending applications on merits at the earliest.

GUJARAT WOMEN ECONOMIC DEVELOPMENT CORPORATION (GWEDC) :

The achievement was 48.76% of the target at the end of the year 2014-15 as against 49.90% for the corresponding period of the previous year. The performance remained almost stagnant over the previous year. Banks need to instruct their branches to improve the performance under the Scheme in the year 2015-16.

Banks are requested to dispose off 2,318 pending applications on merits at the earliest.

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

The achievement stood at 51.50% at the end of the year 2014-15 as against 71.33% during the corresponding period of the previous year. Though the percentagewise achievement has gone down over the year 2013-14, but amountwise it has jumed from Rs.391 lakhs as of 2013-14 to Rs.1,921 lakhs in the year 2014-15.

Dattopant Thengadi Artisan Interest Subsidy Yojana

Govt. of Gujarat vide its GR No.Budget/102014/416705(SAI)/kh.1 dtd. 19th August, 2014 introduced the scheme in the State.

The acheivement stood at 20.30% at the end of the year 2014-15, due to the late introduction of the Scheme. Against the sponsoring of 15,208 applications, Banks have sanctioned only 1,218 applications, which can be termed as unsatisfactory. The rejection and return ratio found to be on higher side i.e. 54.64%. In order to reduce the rejection / return ratio, Sponsoring agency is requested to ensure sponsoring of qualitative and similarly Banks should not return / reject the loan applications on flimsy grounds, so as to ensure improved performance in the year 2015-16.

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 March, 2015 to Minority Communities & Women Entrepreneurs by Banks are given in following table, while the Bankwise fresh disbursements during the quarter have been given in **ANNEXURE - 12 & 13.**

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

Particulars	March, 2014		March, 2015	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	79,421	2,623.85	93,196	2,215.38
Outstanding	2,31,865	5,213.72	2,57,734	6,434.66

Fresh loans of Rs.2,215.38 crores were disbursed by the Banks to 93,196 beneficiaries belonging to Minority Communities during the year ended March, 2015. The outstanding reached the level of Rs. 6,434.66 crores in 2,57,734 accounts as of March, 2015. The Y-o-Y growth was 23.42%.

The share of advances to Minority Community to Priority Sector Advances improved by 0.17% and stood at 4.23% as at the year ended March, 2015 which was 4.06% as of 31.03.2014.

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 **(Rs. in crores)**

Particulars	March, 2014		March, 2015	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	1,87,804	3630.56	2,83,693	4,645.70
Outstanding	5,48,820	18,925.86	6,52,739	12,987.64

Fresh credit to the tune of Rs.4,645.70 crores to 2,83,693 beneficiaries was extended in the State during the financial year 2014-15. The outstanding advances reached at the level of Rs.12,987.64 crores in 6,52,739 accounts and stood at 3.36% of Net Bank Credit.

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

(ii) Self Help Groups (SHGs) :

The summary of various parameters under SHGs as furnished by Member Banks for quarter ended March, 2015 is as under :

(A) Savings Bank account details **(Amt.in Rs.lacs)**

Savings linkage	Savings Bank A/Cs opened during the quarter ended March, 2015			Total No. of Savings Bank accounts as on 31.03.2015		
	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)	6,957	74,409	680.00	2,22,817	25,18,637	18,281
Out of (A), Women SHG	6,327	67,578	570.00	1,95,945	21,90,569	15,697

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

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended March, 2015			Accounts Graded and Sanctioned during the current FY 2014-15		
	Total Graded accounts	Out of total graded A/cs, A/cs sanctioned	Sanctioned Amt.	Total Graded accounts	Out of total graded A/cs, A/cs sanctioned	Sanctioned Amt.
Account Graded and Sanctioned (A)	8,034	8,403	9,923	29,876	22,843	26,719
Out of (A), Women SHG	-	8,227	9,681	-	21,592	25,651

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

Disbursement of Loans	Disbursement made during the quarter ended March., 2015				Total loans disbursed during the year 2014-15			
	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	7,660	10,214	4,504	6,506	21,878	27,756	12,819	17,467
Of (A) above, Women SHG	7,330	9,896	4,308	6,313	21,144	26,878	12,546	17,253

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

Loans Outstanding	Loans outstanding as on 31.03.2015		Out of which, Women SHGs	
	Accounts	Amount		
Total SHG Loans outstanding	62,229	34,363	56,753	32,211

(Amt.in Rs.lacs)

NPA	NPAs as on 31.03.2015		Out of which, Women SHGs	
	Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	3,918 (6.29%)	1,770	2,966 (75.70%)	1,265

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

SHG Target allocation for the year 2015-16

NABARD vide its mail dtd. 1st June, 2015 has provided the districtwise and bankwise target under SHG Bank Linkage Programme for the year 2015-16. Member Banks are requested to co-ordinate with their branches for achievement of the same. Bankwise and Districtwise targets are given as per **ANNEXURE - L.**

SHG-Bank linkage – One week "SHG Branch Campaign"

GLPC vide their letter dated 1st January, 2015 had informed all Member Banks about huge gap between SHGs verified and put on NRLM portal Vs. the number of SHGs shown by the Banks. It was also observed that number of credit linked SHGs in proporation to saving / graded accounts are very less. So, in order to resolve these issues, GLPC has advised Member Banks to organise one week "SHG Branch Campaign" between January-2015 to February-2015.

Accordingly, 7 Banks (Dena Bank, Bank of Baroda, Central Bank of India, Punjab National Bank, Syndicate Bank, State Bank of India and Baroda Gujarat Gramin Bank) in the State have organised one week SHG branch campaign and the outcome of the campaign was discussed in 11th sub-committee meeting of SHG issues held on 9th June, 2015.

11th meeting of sub-committee of SLBC on SHG issues

The captioned meeting was convened on 9th June, 2015 under the Chairmanship of Chief General Manager, NABARD. The minutes of the said sub-committee meeting are enclosed as per Annexure **ANNEXURE – M.**

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

Direct Housing Finance : **(Rs. in crores)**

Particulars	March, 2014		March, 2015	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	81,556	7,028.95	64,414	6,112.45
Outstanding	3,64,423	25,305.50	3,96,268	28,794.76

As per the information made available by the member banks, fresh loans worth Rs.6,112.45 crores have been granted to 64,414 beneficiaries during the financial year 2014-15 under Direct Housing Finance.

The outstanding level reached to Rs.28,794.76 crores in 3,96,268 accounts as of 31.03.2015. Bankwise details are given in **ANNEXURE - 14.**

Golden Jubilee Rural Housing Finance (GJRHF) : **(Rs. in crores)**

Particulars	March, 2014		March, 2015	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	5,053	225.93	1,931	131.24
Outstanding	11,687	434.19	10,540	439.16

Under Golden Jubilee Rural Housing Finance (GJRHF) Scheme, during the financial year ended 2014-15, fresh loans worth Rs.131.24 crores have been granted to 1,931 beneficiaries and the outstanding level reached at Rs.439.16 crores in 10,540 accounts as of 31.03.2015. Bankwise details are given in **ANNEXURE - 15.**

(iv) REVIEW OF PROGRESS UNDER EDUCATION LOAN : **(Rs. in crores)**

Particulars	March, 2014		March, 2015	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	20,115	372.60	12,152	279.52
Outstanding	50,656	1,438.59	50,715	1,552.22

During the year under review, the Banks have disbursed Education loans to 12,152 students to the tune of Rs. 279.52 crores. The outstanding under Education loans reached to Rs.1,552.22 crores in 50,715 accounts as at the year ended March, 2015. Bankwise details are given in **ANNEXURE - 17.**

As against the physical target of 46,951 for the year 2014-15 (Priority Sector and Non-Priority Sector **disbursements** as per Annual Credit Plan), Banks have disbursed education loans to 12,152 students (25.88% achievement) amounting to Rs.279.52 crores.

Department of Financial Services, Ministry of Finance, Govt. of India vide its e-mail dtd. **23rd 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 50,715 with outstanding of Rs.1552.22 crores as at the end of financial year 2014-15 i.e. 91.01% achievement numberwise and 93.85% amountwise.

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

The number of outstanding KCCs in the State has decreased from 28,97,467 as of December, 2014 to 28,55,008 against total land holdings of about 46.61 lakhs in the State, showing net decrease of 42,559 KCCs during the quarter ended March, 2015.

The bank group wise break up is : Nationalised Banks - 7,35,890, State Bank Group - 3,67,029, RRBs - 2,48,909, Private Sector Banks - 20,640 and DCCBs -14,82,540.

As decided in 141st 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 28,55,008 outstanding KCCs covering 38,24,377 land holders at the end of March, 2015, against the total landholding of 46.61 lakhs, **i.e. 82.05% coverage of total landholdings.**

The categorywise coverage of Farmers to total KCCs outstanding upto the quarter ended March, 2015 is as under :

Category	No. of KCCs outstanding	% to total KCCs issued
Small & Marginal Farmers	15,34,886	53.53
SC Farmers	1,00,835	3.52
ST Farmers	2,43,227	8.48
OBC Farmers	3,53,715	12.34
Minority Community Farmers	81,171	2.83

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.**

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

The progress in formation of JLGs and its credit linkage received from Member Banks upto the quarter ended March, 2015, total 46,431 JLGs have been formed, of which 11,457 were under Farm Sector and credit linkage to 11,100 JLGs with an amount of Rs.102 crores. 34,974 JLGs have been formed under Non-Farm Sector and provided credit linkage to 34,869 JLGs with an amount of Rs.102 crores.

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

(vi) SWAROJGAR CREDIT CARD (SCC) :

Banks have issued 118 SCCs to the tune of Rs.1.18 crores during the quarter. In all, 9,179 SCCs have been issued and the amount outstanding is Rs.21.52 crores.

RRBs have issued 4,826 SCCs whereas the remaining Banks have issued only 4,353 SCCs. Bank wise details are given in **ANNEXURE - 20.**

(vii) ARTISAN CREDIT CARD (ACC) :

During the quarter, 96 ACCs were issued by Banks amounting to Rs.31 lakhs. Thus, upto the end of March, 2015, the outstanding ACCs were 1,482 amounting to Rs.5.58 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 March, 2015, 44 WCC amounting to Rs.34 lakh have been issued. Thus, upto the end of March, 2015, the outstanding WCCs were 351 amounting to Rs.225.00 lakhs.

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

iNDEXT-C vide its letter dated 16th May, 2015 has submitted the Bankwise and Districtwise position of applications sponosored under the captioned Scheme, according .to which against the target of 1500 for the year 2014-15, total 1,950 applications were sponsored, of which only 175 applications to the tune of Rs.68.45 lakhs have been sanctioned. Banks rejected 1,301 applications and 474 applications remained pending at the year end 2014-15. The Bankwise and Districtwise details are given in **ANNEXURE – 22 (A).**

The achievement against the target for the year 2014-15 was only 11.66% which can be termed as very unsatisfactory. Total 1,950 applications (1077 previous year pending + 873 fresh sponsoring) were sponsored to 21 Banks (16 PSBs, 2 RRBs and 3 Dist. Co-op. Banks), only 8 banks sanctioned the applications sponsored to them. All the remaining Banks did not sanction even a single application during the entire financial year of 2014-15.

Member Banks are requested to chalk out strategy for improvement in the performance under the Scheme from the beginning of the financial year 2015-16 itself, so that the better achievement can be shown in comparison to the year under review.

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

MSE advances stood at Rs.64,084 crores at the quarter ended March, 2015, of which Rs.1,571 crores were extended to 8,264 units for technology upgradation under CLCSSTU. During the quarter under review, banks have disbursed Rs.222 crores to 485 units under CLCSSTU. Bankwise details are given in **ANNEXURE - 23.**

(x) ADVANCES TO SC & ST BENEFICIARIES :

The outstanding advances to SC beneficiaries as of March, 2015 was Rs.1,961 crores in 1,93,165 accounts, forming 8.10% of Weaker Section advances, which was 8.75% as of March, 2014. Similarly, the outstanding advances to ST beneficiaries as of March, 2015 was Rs.2,807 crores in 2,47,268 accounts, forming 11.59% 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, 14,23,261 "Basic Savings Bank Deposit Account" have been opened during the quarter ended March, 2015. Banks have provided overdraft facility to 5,32,919 a/cs amounting to Rs.23.98 crores. Total number of "Basic Savings Bank Deposit Accounts" reached to 1,25,94,647 as of March, 2015 with an amount of Rs.1471 crores in these accounts.

During the quarter under review, 78,439 GCCs amounting to Rs.1446.42 crores have been issued by Member Banks. The cumulative position as of March, 2015 reached 2,48,221 GCCs amounting to Rs.5108.32 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 11,576 ATMs in the State of Gujarat as of March, 2015. The centrewise / categorywise details of ATMs vis-a-vis number of branches is as under :

Category	No. of Branches as of March, 2015	No. of ATMs as of March, 2015	New ATMs added over March, 2014
Metro	1,309	4,423	859
Urban	1,438	2,232	390
Semi-urban	2,199	2,839	624
Rural	3,685	2,082	343
Total	**8,631**	**11,576**	**2,216**

Banks have set up 1,157 ATMs during the quarter ended March, 2015. Banks have set up good number of ATMs in Metro, Urban and Semi-urban centres, whereas there is a need to set up more number of ATMs in Rural Areas to help the villagers in availing basic banking services at ease.

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.

AGENDA No.9

GROUP REPORT

As decided in Steering Committee meeting of SLBC held on 04th June, 2015, the following two groups - Group 1 : Leader : Reserve Bank of India and Group 2 : Leader : NABARD were formed on following issues.

Group	Subject - issues related
1	I. Monitoring and reporting of progress under Financial Inclusion Plan after launching of PMJDY. II. Reporting of opening of branches in villages having population below 2000. III. Mismatch in reporting of BCs figures in Bank Mitra engagement report and Monthly FIP Disaggregation Report.
2	Allocation and achievement of target under Service Area Credit Plan (SACP) in districts having CD Ratio below 40%, based on Potential Linked Credit Plan (PLP) prepared by NABARD.

The Group Reports are as per **ANNEXURE – N & O.**

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

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ANNEXURES
(NUMERIC)

ANNEXURE - 1

BANKWISE SUMMARY ON CREDIT DEPOSIT RATIO AS OF MARCH-2015

No.	Bank	No. of Branches	Total Deposits	Total Advances	CD Ratio
1	2	3	4	5	6
	NATIONALISED BANKS				
1	ALLAHABAD BANK	60	316206	639819	202.34
2	ANDHRA BANK	48	135745	126648	93.30
3	BANK OF BARODA	973	8279783	4695586	56.71
4	BANK OF INDIA	378	3563776	1906257	53.49
5	BANK OF M'RASHTRA	68	330508	357973	108.31
6	CANARA BANK	136	751054	731064	97.34
7	CENTRAL BANK OF INDIA	319	2141948	1011830	47.24
8	CORPORATION BANK	134	726829	752743	103.57
9	DENA BANK	628	3537663	2065968	58.40
10	IDBI BANK LTD	89	1069142	1050907	98.29
11	INDIAN BANK	64	620889	311311	50.14
12	INDIAN OVERSEAS BANK	133	807592	567089	70.22
13	ORIENTAL BK OF COMMERCE	65	603826	743175	123.08
14	PUNJAB NATIONAL BANK	172	1036685	939474	90.62
15	PUNJAB & SIND BANK	14	39569	95438	241.19
16	SYNDICATE BANK	94	496535	528147	106.37
17	UNION BANK OF INDIA	264	1944406	1227454	63.13
18	UNITED BANK OF INDIA	30	68288	84844	124.24
19	UCO BANK	111	541444	407686	75.30
20	VIJAYA BANK	78	370276	380900	102.87
21	BHARTIYA MAHILA BANK	2	730	362	49.59
SUB	TOTAL (1)	3860	27382895	18624676	68.02
	SBI GROUP				
1	SB OF HYDERABAD	8	65677	106165	161.65
2	SB OF MYSORE	7	25799	58268	225.85
3	SB OF PATIALA	13	85688	130091	151.82
4	SB OF T'CORE	6	32238	89119	276.44
5	SB OF BIKANER & JAIPUR	23	77094	114536	148.57
6	STATE BANK OF INDIA	1281	10151375	7498891	73.87
SUB	TOTAL (2)	1338	10437871	7997070	76.62
	CO-OPERATIVE BANKS				
1	DCCB	1308	2015509	1455962	72.24
2	GSCARDB	181	24282	57183	235.50
SUB	TOTAL (3)	1489	2039791	1513145	74.18
	REGIONAL RURAL BANKS				
1	BARODA GRAMIN BANK	210	238022	111766	46.96
2	DENA GUJARAT GRAMIN BANI	232	310874	162594	52.30
3	SAURASHTRA GRAMIN BANK	242	262445	162145	61.78
SUB	TOTAL (4)	684	811341	436505	53.80
	PRIVATE BANKS				
1	PRIVATE BANKS	1260	8348876	10198920	122.16
SUB	TOTAL (5)	1260	8348876	10198920	122.16
	GRAND TOTAL	**8631**	**49020774**	**38770316**	**79.09**

SOURCES : MEMBER BANK

ANNEXURE-2

STATE LEVEL BANKERS' COMMITTEE (GUJARAT)

BANK WISE SUMMARY OF BANKING FIGURES AS OF MARCH - 2015

(Amount Rupees in Lakhs Decimal omitted)

Sr No	Bank Name	No of Brs	Deposits	Advances	C.D. Ratio	NRI	Agri Adv	% of Ag.Adv to Total Adv of Mar 14	SME	Tertiary	Total for Priority A/C	Total for Priority Amt	Total Adv Mar14	% of PSA to Total Adv of Mar 14
1	ALLAHABAD BANK	60	316206	639819	202.34	28641	14082	2.43	93293	28639	10179	136014	580608	23.43
2	ANDHRA BANK	48	135745	126648	93.30	2527	2970	2.00	14872	8737	2573	26579	148355	17.92
3	BANK OF BARODA	973	8279783	4695586	56.71	1318869	686099	16.47	1114072	324395	518390	2124566	4165299	51.01
4	BANK OF INDIA	378	3563776	1906257	53.49	699265	240373	13.40	409026	90861	168894	740259	1793674	41.27
5	BANK OF M'RASHTRA	68	330508	357973	108.31	7632	6458	1.51	73765	16539	9727	96762	427188	22.65
6	CANARA BANK	136	751054	731064	97.34	45541	6631	0.93	108650	30151	16832	145432	709656	20.49
7	CENTRAL BANK OF INDIA	319	2141948	1011830	47.24	145274	151706	17.40	321041	147823	125309	620570	871989	71.17
8	CORPORATION BANK	134	726829	752743	103.57	130268	96654	14.97	168404	63215	38088	328273	645762	50.83
9	DENA BANK	628	3537663	2065968	58.40	216115	514158	27.35	485929	111984	410003	1112071	1879946	59.15
10	IDBI BANK LTD	89	1069142	1050907	98.29	68754	49728	5.63	107490	121946	15088	279164	883900	31.58
11	INDIAN BANK	64	620889	311311	50.14	46412	16065	6.68	58149	19619	12109	93833	240348	39.04
12	INDIAN OVERSEAS BANK	133	807592	567089	70.22	63668	9507	1.80	124506	13969	16798	147982	528381	28.01
13	ORIENTAL BK OF COMMERCE	65	603826	743175	123.08	34070	19646	2.66	188388	33091	13347	241125	738922	32.63
14	PUNJAB NATIONAL BANK	172	1036685	939474	90.62	72500	63278	6.88	175356	40683	35048	279317	920009	30.36
15	PUNJAB & SIND BANK	14	39569	95438	241.19	169	198	0.49	7479	5728	1438	13405	40522	33.08
16	SYNDICATE BANK	94	496535	528147	106.37	0	11148	3.60	44202	33042	16541	88392	309546	28.56
17	UNION BANK OF INDIA	264	1944406	1227454	63.13	130954	182580	16.45	241104	81430	101337	505114	1110195	45.50
18	UNITED BANK OF INDIA	30	68288	84844	124.24	2709	8553	11.06	18691	11414	973	38658	77347	49.98
19	UCO BANK	111	541444	407686	75.30	47258	22683	4.55	97958	34620	24445	155262	498143	31.17
20	VIJAYA BANK	78	370276	380900	102.87	24634	14616	4.08	51041	21242	18620	86899	358088	24.27
21	BHARTIYA MAHILA BANK	2	730	362	49.59	0	0	0.00	54	325	107	379	5	7580.00
	SUBTOTAL (1)	**3860**	**27382894**	**18624676**	**68.02**	**3085260**	**2117134**	**12.51**	**3903471**	**1239451**	**1555846**	**7260056**	**16927883**	**42.89**
1	SB OF HYDERABAD	8	65677	106165	161.65	5216	0	0.00	15634	10000	2420	25634	97251	26.36
2	SB OF MYSORE	7	25799	58268	225.85	822	30	0.06	9372	4455	961	13857	53145	26.07
3	SB OF PATIALA	13	85688	130091	151.82	165	72	0.06	19348	17778	2981	37198	122773	30.30
4	SB OF T'CORE	6	32238	89119	276.44	8756	0	0.00	1655	1705	142	3360	93346	3.60
5	SB OF BIKANER & JAIPUR	23	77094	114536	148.57	424	0	0.00	19615	10331	2606	29946	125835	23.80
6	STATE BANK OF INDIA	1281	10151375	7498891	73.87	1343104	913984	13.35	408426	800299	663434	2122709	6848097	31.00
	SUBTOTAL (2)	**1338**	**10437871**	**7997070**	**76.62**	**1358487**	**914086**	**12.45**	**474050**	**844568**	**672544**	**2232704**	**7340447**	**30.42**

ANNEXURE-2

STATE LEVEL BANKERS' COMMITTEE (GUJARAT)

BANK WISE SUMMARY OF BANKING FIGURES AS OF MARCH - 2015

Page 2

(Amount Rupees in Lakhs Decimal omitted)

Sr No	Bank Name	No of Brs	Deposits	Advances	C.D. Ratio	NRI	Agri Adv	% of Ag.Adv to Total Adv	SME	Tertiary	Total for Priority A/C	Total for Priority Amt	Total Adv Mar14	% of PSA to Total
1	AXIS BANK	233	1728036	1764923	102.13	572	175159	12.36	330421	383912	62585	889491	1416882	62.78
2	CATHOLIC SYRIAN BANK	6	8556	14548	170.03	402	485	4.63	10535	3834	3834	14854	10471	141.85
3	CITY UNION BANK LTD	6	26622	51726	194.30	1668	101	0.29	14913	2902	640	17916	34246	52.31
4	DEVP. CREDIT BANK	22	113116	93186	82.38	11224	8839	12.40	28740	9313	5524	46892	71281	65.78
5	DHANLAXMI BANK	5	8992	10641	118.34	1423	3017	22.13	1525	130	50	4672	13630	34.28
6	FEDERAL BANK	46	77046	100830	130.87	8508	0	0.00	0	0	0	0	78406	0.00
7	HDFC BANK	340	2718576	2809944	103.36	371379	273449	11.26	611415	293943	286353	1178807	2429085	48.53
8	ICICI BANK	287	1752345	2823019	161.10	421830	233142	9.64	453279	330185	196785	1016606	2419355	42.02
9	INDUSIND BANK	75	491373	373567	76.03	70099	58980	19.07	107355	177	77819	166512	309233	53.85
10	ING VYASYA BK LTD	17	71284	182397	255.87	422	0	0.00	0	0	0	0	154145	0.00
11	J & K BANK	4	16236	49823	306.87	1	0	0.00	2662	2850	530	5512	61163	9.01
12	KARNATAKA BANK	6	28941	21610	74.67	1866	1862	7.11	1611	3860	783	7333	26184	28.01
13	KARUR VYASYA BANK LTD	15	121157	122236	100.89	4185	544	0.40	12886	6118	1046	19548	136088	14.36
14	KOTAK MAHINDRA BANK	97	606292	926801	152.86	99032	149716	21.59	227008	18854	48869	395578	693518	57.04
15	LAXSHMI VILAS BANK	10	39210	28287	72.14	2289	32	0.21	9044	497	348	9573	15414	62.11
16	RATNAKAR BANK	14	48783	76295	156.40	0	18930	70.59	14708	7429	96352	41067	26817	153.14
17	SOUTH INDIAN BANK LTD	19	45689	58446	127.92	0	39147	88.92	28160	1439	866	68746	44025	156.15
18	TAMILNAD MERCANTILE BANK	11	62904	66890	106.34	5572	66	0.16	42344	1554	1271	43964	41668	105.51
19	YES BANK	47	383719	623751	162.55	11438	57051	9.96	75617	6468	61197	139136	572670	24.30
	SUBTOTAL (3)	**1260**	**8348876**	**10198920**	**122.16**	**1011909**	**1020520**	**11.93**	**1972222**	**1073464**	**844852**	**4066207**	**8554282**	**47.53**
1	BARODA GRAMIN BANK	210	238022	111766	46.96	639	53786	55.74	7873	28184	105320	89843	96490	93.11
2	DENA GUJARAT GRAMIN BANK	232	310874	162594	52.30	1041	121422	93.37	11570	12108	128105	145100	130037	111.58
3	SAURASHTRA GRAMIN BANK	242	262445	162145	61.78	72	97243	62.02	11153	41442	142323	149838	156801	95.56
	SUBTOTAL (4)	684	811341	436505	53.80	1752	272451	71.08	30596	81734	375748	384781	383328	100.38
1	DCCB	1308	2015509	1455962	72.24	0	1049399	90.24	28044	136686	551916	1214129	1162937	104.40
2	GSCARDB	181	24282	57183	235.49	0	55191	92.39	0	652	0	55842	59735	93.48
	SUBTOTAL (5)	**1489**	**2039791**	**1513145**	**74.18**	**0**	**1104590**	**90.34**	**28044**	**137338**	**551916**	**1269971**	**1222672**	**103.87**
	GRAND TOTAL	**8631**	**49020774**	**38770316**	**79.09**	**5457408**	**5428781**	**15.77**	**6408383**	**3376555**	**4000906**	**15213719**	**34428611**	**44.19**

SOURCE : Member Banks

ANNEXURE-2

STATE LEVEL BANKERS COMMITTEE (GUJARAT)

BANK WISE SUMMARY OF BANKING FIGURES AS OF MARCH 2015

(Amount Rupees in Lakhs Decimal omitted)

No	Bank Name	D.R.I.		IRDP/SGSY		SF/MF/AL		SC		ST		AVCI		SJSRY		SHG		WEAKER SECT		% WS to Total Adv of Mar 14
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	
1	ALLAHABAD	39	7	403	170	[illegible]	722	593	1520	717	661	612	829	288	266	50	15	3588	4191	0.72
2	ANDHRA	0	0	8	7	72	182	23	14	2	2	98	126	55	32	2	1	0	0	0.00
3	BOB	4719	756	14187	3080	268271	345862	27745	36321	82641	83914	771	156	1883	762	13859	5417	309958	407829	9.79
4	BOI	968	128	2827	1074	64420	68110	20779	9159	5164	11437	611	2183	2160	1141	3937	1855	99177	98698	5.50
5	BOM	0	0	0	0	0	0	1147	2091	0	0	0	0	0	0	0	0	3243	5325	1.25
6	CANARA	841	83	14	2	1342	1730	1665	2819	292	359	77	118	129	69	53	55	3761	5010	0.71
7	CBI	1110	217	279	2241	16754	31715	5394	7131	7077	6721	1558	380	1895	3648	1318	514	34827	52831	6.06
8	COR.BANK	54	5	94	23	17969	39677	1487	6479	323	2079	2526	20563	99	77	73	93	21214	63164	9.78
9	DENA BANK	2827	397	3527	692	215802	249746	20141	18363	15767	13013	754	120	2442	812	9415	3910	263165	284960	16.16
10	IDBI BANK	0	0	0	0	329	1061	758	2388	681	1375	268	9043	7	4	459	527	6575	19294	2.18
11	INDIAN	44	3	63	51	1169	1950	689	1985	376	808	225	75	150	118	694	474	2906	4475	1.86
12	IOB	140	9	46	8	3527	6372	1849	1802	304	434	0	0	63	24	210	166	6202	8536	1.62
13	PNB	585	52	139	23	6451	7140	1935	2322	372	506	56	18	108	14	48	16	8267	9569	1.04
14	PUNJ. & SIND	0	0	0	0	0	0	48	110	14	34	12	45	9	5	0	0	130	682	1.88
15	OBC	2	0	67	7	1500	3902	0	0	518	25526	0	0	91	39	0	0	2807	33272	4.50
16	SYNDICATE	55	4	65	21	1209	1125	2165	3043	638	1327	46	10	193	57	139	80	4550	5613	1.81
17	UNION	405	49	2504	580	39677	57687	7249	10045	5813	5473	259	79	968	385	2240	1281	46661	66134	5.96
18	UNITED	7	1	2	1	0	0	89	138	78	117	0	0	0	0	0	0	383	403	0.52
19	UCO BANK	232	26	195	48	3248	4300	1805	2510	447	795	207	285	474	191	186	59	9370	30998	8.22
20	VIJAYA	391	55	0	0	0	0	544	597	190	238	10	7	3	2	0	0	2601	5983	1.67
21	BMB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	70	16	320.00
	SUBTOTAL (1)	**12419**	**1792**	**24420**	**8028**	**638626**	**821281**	**96105**	**108837**	**121414**	**154618**	**8090**	**34037**	**10817**	**7647**	**32683**	**14464**	**829455**	**1106882**	**6.54**
1	SB OF HYD	0	0	0	0	0	0	0	0	183	503	0	0	0	0	0	0	183	503	0.52
2	SB OF MYSORE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
3	SB OF T'CORE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
4	SBBJ	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
5	SB OF PATIALA	3	0	0	0	0	0	0	0	2	5	0	0	2	1	0	0	0	0	0.00
6	SBI	3598	630	7664	1799	369695	492017	11757	23577	17395	26908	44	85	2220	840	5070	2267	396571	531679	7.76
	SUBTOTAL (2)	**3601**	**630**	**7664**	**1799**	**369695**	**492017**	**11757**	**23577**	**17580**	**27416**	**44**	**85**	**2222**	**841**	**5070**	**2267**	**396754**	**532182**	**7.25**

SOURCE : Member Banks

ANNEXURE-2

STATE LEVEL BANKERS COMMITTEE (GUJARAT)

BANK WISE SUMMARY OF BANKING FIGURES AS OF MARCH 2015

(Amount Rupees in Lakhs Decimal omitted)

Sr. No	Bank Name	D.R.I.		IRDP/SGSY		SF/MF/AL		SC		ST		AVCI		SJSRY		SHG		WEAKER SECT		% WS to Total Adv of Mar 14
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	
1	AXIS	0	0	2	1	16600	125866	542	3570	158	1059	5	784	2	1	1	0	0	0	0.00
2	CATH.SYRIAN	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
3	CITY UNION	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
4	DCB	0	0	0	0	1008	2742	0	0	3	9	0	0	0	0	0	0	1198	4160	5.84
5	DHANLAXMI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
6	FEDERAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
7	HDFC	0	0	8	1	50976	84511	6771	13749	8771	10439	0	0	68	9	9882	10094	79617	120831	4.97
8	ICICI	0	0	0	0	0	0	12969	12957	7946	7955	0	0	107	10	4676	4112	54915	51099	2.11
9	INDUSIND BANK	0	0	0	0	14319	13830	4796	4533	2782	2505	0	0	0	0	0	0	35909	28141	9.10
10	ING VYASYA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
11	J & K BANK	34	3	0	0	0	0	0	0	0	0	0	0	5	2	0	0	47	4	0.01
12	KARNATAKA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
13	KARUR VAISYA	0	0	0	0	3	9	0	0	1	2	0	0	0	0	0	0	0	0	0.00
14	KOTAK.MAHIN	0	0	0	0	16522	34580	2611	7131	1207	3071	0	0	0	0	0	0	21505	46467	6.70
15	LAXMI VILAS	0	0	0	0	0	0	8	4	0	0	0	0	2	0	0	0	29	17	0.11
16	RATNAKAR BANK	0	0	0	0	342	3317	15232	1444	5110	852	0	0	0	0	0	0	94536	15624	58.26
17	SOUTH INDIAN	0	0	0	0	0	0	0	0	0	0	0	0	2	1	0	0	0	0	0.00
18	TAMIL .MERC	7	1	0	0	57	23	3	35	0	0	0	0	0	0	0	0	87	59	0.14
19	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	53339	23523	4.11
	SUBTOTAL (3)	**41**	**4**	**10**	**2**	**99827**	**264977**	**42932**	**43423**	**25978**	**25892**	**5**	**784**	**186**	**23**	**14559**	**14206**	**341362**	**289925**	**3.39**
1	BGGB	0	0	14040	4005	65481	34518	7264	2377	54450	23456	0	0	174	35	6341	2610	90817	41998	43.53
2	DGGB	0	0	7674	2343	88234	37872	16463	7845	5901	3459	8953	3960	0	0	5212	2025	105413	48721	37.47
3	SGB	0	0	702	120	67891	52539	6069	1861	1338	739	1473	1158	56	18	851	414	76198	52486	33.47
	SUBTOTAL (4)	**0**	**0**	**22416**	**6468**	**219606**	**124929**	**29796**	**12083**	**61689**	**27654**	**10426**	**5118**	**230**	**53**	**12404**	**5049**	**272428**	**143205**	**37.36**
1	DCCB	0	0	585	268	454324	297581	12575	8168	20607	45082	678	6019	21	8	1341	1322	471798	349948	30.09
2	GSCARDB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
	SUBTOTAL (5)	**0**	**0**	**585**	**268**	**454324**	**297581**	**12575**	**8168**	**20607**	**45082**	**678**	**6019**	**21**	**8**	**1341**	**1322**	**471798**	**349948**	**28.62**
	GRAND TOTAL	**16061**	**2426**	**55095**	**16564**	**1782078**	**2000786**	**193165**	**196088**	**247268**	**280663**	**19243**	**46043**	**13476**	**8572**	**66057**	**37308**	**2311797**	**2422142**	**7.04**

SOURCE : Member Banks

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ANNEXURE -3

STATE LEVEL BANKERS COMMITTEE (GUJARAT)

DISTRICT WISE SUMMARY OF BANKING FIGURES AS OF MARCH - 2015

(Amount Rupees in Lakhs Decimal omitted)

Sr. No	Dist Name	No of Brs	Deposits	NRI Amount	Net Adv Total	C.D. Ratio	Agri.Adv	%Agri Adv to Net.Adv Mar 14	Of which Direct Agri Adv	SME	Tertiary	Total Priority Sect. A/c.	Total Priority Sect. Amt.	Total Adv. MARCH 14	% PSA to Net Adv of Mar 14
1	AHMEDABAD	1264	13480270	1212123	15713591	116.57	530476	3.81	276271	1799728	884590	312077	3214794	13927051	23.08
2	AMRELI	243	457379	2365	319999	69.96	200377	73.93	171044	48389	26231	155863	274997	271045	101.46
3	ANAND	349	2218611	533932	495414	22.33	178766	42.41	146303	94671	75791	131104	349228	421561	82.84
4	ARAVALI	111	206197	2850	159932	77.56	123350	97.13	119174	10636	13677	53206	147663	126996	116.27
5	BANASKANTHA	330	581354	19336	538814	92.68	390723	81.39	331392	53768	29912	344164	474403	480062	98.82
6	BARODA	619	6154883	729964	5063926	82.27	186008	3.94	159127	523931	476470	257561	1186409	4722990	25.12
7	BHARUCH	295	1231629	64902	663308	53.86	136335	24.15	121601	126730	78005	95341	341070	564535	60.42
8	BHAVNAGAR	309	1224729	32297	660472	53.93	221764	37.76	176773	198313	68678	202302	488755	587265	83.23
9	BOTAD	71	134096	350	134777	100.51	94050	96.17	78173	21669	4923	62650	120643	97792	123.37
10	CHOTAUDEPUR	72	140883	957	78608	55.80	48898	57.09	44353	8499	8085	43727	65482	85657	76.45
11	DAHOD	104	257247	10053	98774	38.40	42742	50.01	38505	22561	13137	71425	78440	85466	91.78
12	DANG	14	47065	73	7874	16.73	4505	52.10	4405	617	789	10473	5911	8646	68.37
13	DEVBHUMIDWARKA	77	258355	9443	76346	29.55	54749	84.22	54294	6438	6144	53002	67332	65006	103.58
14	GANDHINAGAR	295	2233450	86189	918487	41.12	124684	12.90	112004	93041	76529	70618	294255	966691	30.44
15	GIRSOMNATH	109	312419	7193	171199	54.80	110291	74.65	90257	12273	15522	79331	138086	147753	93.46
16	JAMNAGAR	245	1111236	124628	983561	88.51	143311	14.79	140030	131081	65656	125921	340048	969110	35.09
17	JUNAGADH	229	791362	18366	381300	48.18	232827	73.05	194863	68700	43921	184138	345447	318744	108.38
18	KHEDA	258	1075485	191086	317024	29.48	150702	49.55	138572	60566	48640	104387	259908	304139	85.46
19	KUTCH	382	2481017	888274	925800	37.32	205978	26.27	192528	222043	78625	136946	506646	784227	64.60
20	MAHISAGAR	74	207869	13679	77293	37.18	33565	54.38	33130	1997	5501	31650	41063	61726	66.52
21	MEHSANA	348	970659	15907	717050	73.87	270924	42.19	194658	172714	67576	151045	511214	642085	79.62
22	MORBI	133	392713	9074	665305	169.41	129880	23.66	118144	234588	13453	55954	377922	549035	68.83
23	NARAMADA	55	126902	455	62218	49.03	36728	84.42	36312	12138	7416	29004	56282	43509	129.36
24	NAVSARI	250	1514260	408601	278091	18.36	66731	27.92	56781	62930	70841	67645	200502	239031	83.88
25	PANCHMAHAL	148	392791	14280	206776	52.64	76394	41.52	71613	47155	26914	96707	150464	183995	81.78
26	PATAN	163	356874	28428	225937	63.31	132800	69.67	124022	42741	18571	96514	194112	190607	101.84
27	PORBANDAR	85	562129	153054	126101	22.43	64312	53.67	59254	23757	23197	56058	111265	119821	92.86
28	RAJKOT	589	2916409	379653	2644332	90.67	563766	24.48	398361	790514	249146	267874	1603426	2302987	69.62
29	SABARKANTHA	253	507790	8265	425754	83.84	254861	69.51	232347	55478	34789	102613	345128	366657	94.13
30	SURAT	691	4854948	417994	4672776	96.25	313933	8.00	245334	1254881	704659	284942	2273473	3924196	57.93
31	SURENDRANAGAR	186	517881	5442	298798	57.70	189902	68.47	169766	49278	19920	109038	259100	277358	93.42
32	TAPI	68	208665	4746	74410	35.66	41423	62.43	39723	7395	12275	29953	61093	66349	92.08
33	VALSAD	212	1093219	63450	586270	53.63	73024	13.87	64618	149164	106970	127673	329158	526522	62.52
	TOTAL	**8631**	**49020774**	**5457408**	**38770316**	**79.09**	**5428781**	**15.77**	**4433732**	**6408383**	**3376555**	**4000906**	**15213719**	**34428611**	**44.19**

Sources: :Member Bank

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ANNEXURE-3

STATE LEVEL BANKERS COMMITTEE (GUJARAT)
DISTRICT WISE SUMMARY OF BANKING FIGURES AS OF MAR - 2015

(Amount Rupees in Lakhs Decimal omitted)

Sr. No	District Name	D.R.I.		IRDP/SGSY		SF/MF/AL		SC		ST		AVCI		SJSRY		SHG		WEAKER SECTION		% WS to Tot Adv of Mar 14	Adv of Mar 14
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	Amt.	Amt.
1	AHMEDABAD	3004	463	1088	246	26514	86861	14436	30490	2310	14980	1087	13376	1193	674	2159	1711	74009	148812	1.07	13927051
2	AMRELI	230	27	647	160	95680	101572	4445	4067	1056	602	166	87	412	147	915	408	100077	102869	37.95	271045
3	ANAND	2117	360	2557	538	57104	83399	19801	11672	5172	7530	1355	810	952	500	3263	1827	88029	100606	23.87	421561
4	ARAVALI	166	26	1580	352	54968	52338	4808	3471	5916	2801	727	233	203	125	1671	1025	62826	57316	45.13	126996
5	BANASKANTHA	208	23	3670	956	169728	124900	8016	5948	3113	5671	3457	4085	238	41	1509	762	205598	130633	27.25	480062
6	BARODA	672	63	1622	624	36932	63615	20646	20701	10167	18515	327	1141	533	211	1174	788	101614	109538	2.32	4722990
7	BHARUCH	215	30	1811	453	21438	43758	3376	5862	7042	16294	362	454	228	44	1184	1446	29846	58846	10.42	564535
8	BHAVNAGAR	679	103	890	433	101416	100559	4869	3952	850	699	259	1889	498	143	1076	501	107915	100059	17.04	587265
9	BOTAD	22	1	69	41	31859	33021	3200	1795	3246	2474	72	160	132	29	232	108	36862	35643	36.45	97792
10	CHOTAUDEPUR	535	80	1599	433	24441	24439	4044	3719	19648	19316	63	22	96	24	1202	581	36601	36022	42.05	85657
11	DAHOD	216	34	6459	1932	45134	25040	5488	3242	40055	25008	130	9	433	133	2857	1308	69930	45456	53.19	85466
12	DANG	33	3	1061	251	7758	2866	470	368	9282	5457	162	0	58	9	300	112	10470	5876	67.96	8646
13	DEVBHUMIDWARKA	127	23	404	106	33009	31984	1474	1238	222	212	217	98	244	311	466	281	35510	30746	47.30	65006
14	GANDHINAGAR	330	46	520	136	30076	50172	3488	4760	761	1466	169	297	213	161	2149	1363	38495	61888	6.40	966691
15	GIRSOMNATH	91	13	334	94	55756	60143	2982	2632	369	428	63	52	260	101	837	392	58824	61872	41.88	147753
16	JAMNAGAR	466	80	651	182	67710	82366	3815	4981	788	836	516	587	583	1700	1157	613	76886	83483	8.61	969110
17	JUNAGADH	223	36	579	117	85295	109872	4694	3964	931	1699	191	122	456	467	1300	506	90619	104826	32.89	318744
18	KHEDA	2309	345	2449	528	46740	64883	5036	6972	4290	5444	246	260	468	216	3546	2320	68569	86793	28.54	304139
19	KUTCH	527	90	1997	915	34934	60154	10360	13366	2090	2627	3873	5727	646	1170	1584	1096	49741	72809	9.28	784227
20	MAHISAGAR	126	17	2136	613	20000	17179	2724	1298	3838	1947	0	0	218	150	1652	770	21902	16716	27.08	61726
21	MEHSANA	436	59	749	506	70324	94844	6396	5768	1167	12091	610	729	312	78	4762	2322	96506	105959	16.50	642085
22	MORBI	96	10	303	1146	62903	56185	2122	1467	169	3165	86	135	70	101	1165	1067	65421	61193	11.15	549035
23	NARAMADA	66	11	1687	716	14309	20463	1520	1646	8990	10363	31	4	42	24	1023	663	21413	28309	65.06	43509
24	NAVSARI	99	13	1439	309	16086	16888	2868	3221	18303	20802	85	389	460	289	3499	1999	32614	40286	16.85	239031
25	PANCHMAHAL	255	48	4810	1489	61924	48399	7962	5747	17765	13297	153	88	852	560	3504	2404	83633	57901	31.47	183995
26	PATAN	270	40	1511	484	49616	48352	3658	3652	333	394	670	503	288	77	1655	676	55390	51730	27.14	190607
27	PORBANDAR	258	31	274	196	34252	35283	2111	1603	937	891	101	143	874	86	1294	237	37609	37058	30.93	119821
28	RAJKOT	251	32	1172	387	181057	194648	10047	9691	1322	1758	341	3929	666	291	2643	1097	197907	192856	8.37	2302987
29	SABARKANTHA	223	27	2635	566	93595	104940	9141	6928	8206	5726	1507	539	480	267	3445	2250	114618	118746	32.39	366657
30	SURAT	917	147	3425	615	34184	57241	7073	10726	22816	32615	956	7059	526	235	4600	2686	77811	114595	2.92	3924196
31	SURENDRANAGAR	528	67	593	100	57273	62433	7323	4963	1422	1494	384	336	469	114	615	477	62302	65220	23.51	277358
32	TAPI	179	16	2840	495	20428	18799	1609	2205	19586	22292	199	714	87	33	3304	1010	29858	35158	52.99	66349
33	VALSAD	167	22	1534	261	15633	21193	2961	4049	25084	21680	438	2073	188	73	3696	2281	62392	62122	11.80	526522
	TOTAL	16061	2426	55095	16564	1782078	2000786	193165	196086	247268	280663	19243	46043	13476	8572	66057	37308	2311797	2422142	7.04	34428614

Sources:Member Bank

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ANNEXURE - 4

DENA BANK, SLBC, (GUJARAT) GMO, AHMEDABAD

DISTRIC WISE STATEMENT SHOWING ACHIVEMENT UNDER PRIORITY SECTOR ANNUAL CREDIT PLAN (ACP) FOR THE YEAR ENDED 2014-15

Amt. in lakhs

Sr.No.	District	Target 2014-15		Disbursement upto end of current quarter		% Achievement		Outstanding upto end of current quarter	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	SURAT	145465	464897	89587	787646	61.59	169.42	268590	2193340
2	SABARKANTHA	233084	205679	124896	279063	53.58	135.68	226222	441112
3	BARODA	178566	356965	53182	461801	29.78	129.37	256879	1224441
4	AHMEDABAD	364353	513581	126123	602504	34.62	117.31	349461	2893157
5	JAMNAGAR	196175	188336	98090	200807	50.00	106.62	120367	530394
6	KUTCH	109229	161090	53987	171221	49.43	106.29	146621	508344
7	JUNAGADH	250642	336374	154200	342255	61.52	101.75	181747	416407
8	ARAVALI	72089	96855	15096	95414	20.94	98.51	52681	170556
9	RAJKOT	190754	503633	111654	495567	58.53	98.40	177785	1281607
10	GIRSOMNATH	112198	252681	79459	244636	70.82	96.82	121526	270220
11	VALSAD	44097	124880	22409	118170	50.82	94.63	75500	283860
12	NARAMADA	36500	50165	25569	47340	70.05	94.37	42011	60451
13	BHARUCH	92528	228953	55359	201891	59.83	88.18	122547	482956
14	DEVBHUMIDWARKA	78613	66790	63852	57398	81.22	85.94	51822	56031
15	MEHSANA	350996	407731	126210	349916	35.96	85.82	126567	423881
16	SURENDRANAGAR	235341	265203	95337	210614	40.51	79.42	150173	264904
17	PORBANDAR	49022	93373	30285	71986	61.78	77.10	59017	110589
18	MAHISAGAR	49108	65747	36532	50107	74.39	76.21	49052	74298
19	AMRELI	287088	346026	151140	257350	52.65	74.37	180560	281131
20	GANDHINAGAR	105908	193027	21521	138025	20.32	71.51	100783	347955
21	BOTAD	133446	159272	30748	104114	23.04	65.37	74013	101476
22	ANAND	110120	257532	50596	167639	45.95	65.09	115118	302467
23	KHEDA	91825	185494	31560	120471	34.37	64.95	110854	277484
24	PATAN	164946	222162	91330	142186	55.37	64.00	118785	192617
25	PANCHMAHAL	62555	84975	39681	45591	63.43	53.65	108495	147674
26	TAPI	58256	75675	12260	39251	21.05	51.87	23217	61903
27	DAHOD	73659	82037	39318	41367	53.38	50.42	85553	97381
28	MORBI	85704	229053	27463	110076	32.04	48.06	56920	404444
29	BANASKANTHA	675581	501964	278674	229743	41.25	45.77	301643	294625
30	NAVSARI	61578	200856	28284	87564	45.93	43.60	71257	215801
31	CHOTAUDEPUR	102375	149739	36016	58523	35.18	39.08	43608	67685
32	BHAVNAGAR	294031	574095	153159	203969	52.09	35.53	173329	398338
33	DANG	9666	17798	2036	2872	21.06	16.14	12714	6786
	TOTAL	5105496	7662636	2355613	6537077	46.14	85.31	4155417	14884315

SOURCES:LEAD DISTRICT MANAGER

ANNEXURE-4

DENA BANK, SLBC, (GUJARAT) GMO, AHMEDABAD

BANKWISE STATEMENT SHOWING ACHIVEMENT UNDER PRIORITY SECTOR ANNUAL CREDIT PLAN (ACP) FOR THE YEAR ENDED 2014-15

Amt. in lakhs

Sr.No.	Bank	Target 2014-15		Disbursement upto end of current quarter		% Achievement		Outstanding upto end of current quarter	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	ALLAHABAD BANK	9183	28155	1712	35425	18.64	125.82	12160	122174
2	ANDHRA BANK	1829	10206	792	9967	43.30	97.66	1998	25347
3	BANK OF BARODA	517824	968389	211927	828629	40.93	85.57	565793	2407179
4	BANK OF INDIA	183533	313208	61767	187644	33.65	59.91	152392	699893
5	BANK OF M'RASHTRA	11272	30948	1677	8074	14.88	26.09	8870	90329
6	BMB	0	0	0	0	0.00	0.00	37	31
7	CANARA BANK	16933	40643	3625	31663	21.41	77.90	13548	144500
8	CENTRAL BANK OF INDIA	139611	207471	51181	169685	36.66	81.79	94776	383184
9	CORPORATION BANK	30201	72446	14092	51525	46.66	71.12	30379	268697
10	DENA BANK	428595	624730	236097	668196	55.09	106.96	446129	1205137
11	IDBI BANK LTD	12373	34330	8489	107929	68.61	314.39	25307	454689
12	INDIAN BANK	10577	30838	4094	13032	38.71	42.26	11809	73245
13	INDIAN OVERSEAS BANK	34507	55804	3790	25702	10.98	46.06	14350	111495
14	PUNJAB NATIONAL BANK	35439	118856	7918	71019	22.34	59.75	28576	330849
15	PUNJAB & SIND BANK	588	2988	420	4026	71.43	134.75	683	5278
16	ORIENTAL BK OF COMMERCE	13059	60950	4040	38213	30.94	62.70	10334	174266
17	SYNDICATE BANK	18681	44771	2743	13412	14.68	29.96	10714	81051
18	UNION BANK OF INDIA	115611	219908	41143	203944	35.59	92.74	98661	498807
19	UNITED BANK OF INDIA	2636	10378	1434	8309	54.40	80.06	5704	24007
20	UCO BANK	21406	58107	5166	31278	24.13	53.83	19317	117653
21	VIJAYA BANK	14122	47649	5899	24644	41.77	51.72	17783	83319
	Sub Total	**1617980**	**2980774**	**668006**	**2532315**	**41.29**	**84.95**	**1569320**	**7301128**
1	SB OF HYDERABAD	1193	3497	6	4966	0.50	142.02	1255	13558
2	SB OF MYSORE	496	1716	158	2127	31.85	123.95	1071	9135
3	SB OF T'CORE	549	2375	4	79	0.73	3.33	793	5845
4	SB OF BIKANER & JAIPUR	1557	7277	739	7947	47.46	109.21	3280	47957
5	SB OF PATIALA	848	4236	542	7054	63.92	166.54	1613	20421
6	STATE BANK OF INDIA	862566	1648789	461520	1388047	53.51	84.19	775465	2495537
	Sub Total	**867209**	**1667889**	**462969**	**1410220**	**53.39**	**84.55**	**783477**	**2592453**
1	DCCB	1903420	1819508	768774	1127527	40.39	61.97	766908	1125809
2	GSCARDB	40920	77446	10607	15553	25.92	20.08	39735	44017
	Sub Total	**1944340**	**1896954**	**779381**	**1143080**	**40.08**	**60.26**	**806643**	**1169826**
1	DENA GUJARAT GRAMIN	152461	185115	80763	118573	52.97	64.05	129784	146467
2	BARODA GRAMIN BANK	88548	104567	64322	60860	72.64	58.20	101329	91244
3	SAURASHTRA GRAMIN BANK	229495	193033	109718	123204	47.81	63.83	143615	178011
	Sub Total	**470504**	**482715**	**254803**	**302637**	**54.16**	**62.69**	**374728**	**415722**
1	ICICI BANK	50843	170405	42714	289994	84.01	170.18	153366	834517
2	HDFC BANK	54710	190603	79762	412410	145.79	216.37	244858	1117277
3	FEDERAL BANK	4179	16500	1464	5404	35.03	32.75	6376	41221
4	J & K BANK	406	1635	44	459	10.84	28.07	317	4573
5	SOUTH INDIAN BANK LTD	1864	3542	1253	14306	67.22	403.85	806	25884
6	ING VYASYA BK LTD	2269	9021	144	3118	6.35	34.57	221	7451
7	KARNATAKA BANK	599	4146	207	3293	34.56	79.42	776	9026
8	CATHOLIC SYRIAN BANK	340	906	165	1771	48.53	195.47	409	2122
9	DEVP. CREDIT BANK	1921	7536	796	8346	41.44	110.74	1827	17394
10	DHANLAXMI BANK	280	934	90	469	32.14	50.21	132	780
11	INDUSIND BANK	5398	14849	5686	29994	105.34	201.99	57627	115114
12	RATNAKAR BANK	636	692	20878	16095	3282.70	2325.87	60053	16768
13	TAMILNAD MERCANTILE	919	5039	163	2812	17.74	55.80	916	11809
14	AXIS BANK	62863	127597	24884	254511	39.58	199.46	40054	521646
15	KOTAK MAHINDRA BANK	11293	53157	9661	37747	85.55	71.01	46288	538782
16	YES BANK	3931	10047	2056	61825	52.30	615.36	5358	106826
17	CITY UNION BANK LTD	537	2911	223	2106	41.53	72.34	659	4982
18	KARUR VYASYA BANK LTD	1691	9105	183	3389	10.82	37.22	899	11243
19	LAXSHMI VILAS BANK	786	5680	81	776	10.31	13.66	307	17772
	Sub Total	**205465**	**634306**	**190454**	**1148824**	**92.69**	**181.12**	**621249**	**3405187**
	Grand Total	**5105498**	**7662638**	**2355613**	**6537077**	**46.14**	**85.31**	**4155417**	**14884315**

SOURCES:Lead District Manager

ANNEXURE-4 (A)

DENA BANK, SLBC, (GUJARAT) GMO, AHMEDABAD

DISTRICT WISE STATEMENT SHOWING TARGET, DISBURSEMENT & OUTSTANDING UNDER ANNUAL CREDIT PLAN (ACP)FOR THE QUARTER ENDED MAR, 2015 - PRIORITY SECTOR

Direct Agri. & Allied Activities

Amt. In lakhs

Sr.No.	District	Target 2014-15		Disbursement upto end of current quarter		% Achievement		Outstanding upto end of current quarter	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	AHMEDABAD	301192	313253	33804	113890	11.22	36.36	50872	138116
2	AMRELI	244638	235674	118236	124787	48.33	52.95	141636	137507
3	ANAND	88714	161609	40570	62202	45.73	38.49	83778	112096
4	ARAVALI	66224	83270	13060	74012	19.72	88.88	44656	126366
5	BANASKANTHA	662454	450076	271895	199866	41.04	44.41	286957	243603
6	BARODA	110020	113649	30765	94998	27.96	83.59	82389	146413
7	BHARUCH	67057	130879	47960	98037	71.52	74.91	86825	156479
8	BHAVNAGAR	268613	329269	30026	140438	11.18	42.65	56643	63287
9	BOTAD	125906	121397	27928	75642	22.18	62.31	43281	52910
10	CHOTAUDEPUR	58476	70234	31817	30528	54.41	43.47	37195	41950
11	DAHOD	63590	56320	36896	23727	58.02	42.13	68595	42342
12	DANG	8578	14781	1735	1386	20.23	9.38	10424	4177
13	DEVBHUMIDWARKA	74711	58297	62895	55062	84.18	94.45	46012	44023
14	GANDHINAGAR	84480	103863	15509	75649	18.36	72.84	76783	152058
15	GIRSOMNATH	98486	197032	72122	179741	73.23	91.22	72122	179741
16	JAMNAGAR	185427	130779	90679	141287	48.90	108.03	94003	130075
17	JUNAGADH	227987	234878	146030	305392	64.05	130.02	146452	306022
18	KHEDA	76298	125003	24849	69583	32.57	55.67	78172	126590
19	KUTCH	79427	83565	46105	106296	58.05	127.20	87342	193296
20	MAHISAGAR	41663	47816	33462	40109	80.32	83.88	41881	50022
21	MEHSANA	316685	231345	119240	210326	37.65	90.91	97608	218253
22	MORBI	67536	147702	26609	61927	39.40	41.93	45389	130940
23	NARAMADA	32000	37113	22665	31889	70.83	85.92	32692	42789
24	NAVSARI	41066	107723	18709	33950	45.56	31.52	35424	67678
25	PANCHMAHAL	53000	45416	36429	26974	68.73	59.39	81035	64762
26	PATAN	150667	145245	87861	111045	58.31	76.45	103707	125921
27	PORBANDAR	38139	41670	26677	40391	69.95	96.93	45694	40514
28	RAJKOT	147163	292259	91103	276830	61.91	94.72	120427	382307
29	SABARKANTHA	218003	167643	120412	228435	55.23	136.26	199372	329588
30	SURAT	55350	140019	20873	70442	37.71	50.31	75725	163910
31	SURENDRANAGAR	207010	226678	79089	153717	38.21	67.81	136775	195438
32	TAPI	37236	46618	9339	25967	25.08	55.70	16268	36291
33	VALSAD	25029	63676	13878	28808	55.45	45.24	31263	37439
	TOTAL	**4322825**	**4754750**	**1849227**	**3313333**	**42.78**	**69.68**	**2657397**	**4282902**

SOURCES:LEAD DISTRICT MANAGER

ANNEXURE-4 (A)

DENA BANK, SLBC, (GUJARAT) GMO, AHMEDABAD

BANKWISE STATEMENT SHOWING TARGET, DISBURSEMENT & OUTSTANDING UNDER ANNUAL CREDIT PLAN (ACP)
FOR THE QUARTER ENDED MAR, 2015   PRIORITY SECTOR

Direct Agri. & Allied Activities — Amt. in lakhs

Sr.No.	Bank	Target 2014-15		Disbursement upto end of current quarter		% Achievement		Outstanding upto end of current quarter	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	ALLAHABAD BANK	4297	6476	517	4969	12.03	76.73	1176	3602
2	ANDHRA BANK	252	135	81	505	32.14	374.07	85	619
3	BANK OF BARODA	413138	526537	178626	352403	43.24	66.93	398620	652974
4	BANK OF INDIA	149015	181818	47653	89083	31.98	49.00	102046	198877
5	BANK OF M'RASHTRA	5697	9471	664	1444	11.66	15.25	2152	4378
6	BMB	0	0	0	0	0.00	0.00	0	0
7	CANARA BANK	8877	7405	1138	3871	12.82	52.27	1879	4924
8	CENTRAL BANK OF INDIA	107960	107106	43328	90927	40.13	84.89	59725	105024
9	CORPORATION BANK	15878	26473	9815	21485	61.82	81.16	14301	45728
10	DENA BANK	370203	401855	211925	399312	57.25	99.37	332742	543745
11	IDBI BANK LTD	6238	10649	4629	20250	74.21	190.15	6475	31801
12	INDIAN BANK	6211	10534	2676	3405	43.08	32.33	5694	9888
13	INDIAN OVERSEAS BANK	7957	10364	1638	2550	20.59	24.60	4143	7369
14	PUNJAB NATIONAL BANK	21169	50031	3052	36334	14.42	72.62	11646	53150
15	PUNJAB & SIND BANK	0	0	0	0	0.00	0.00	0	0
16	ORIENTAL BK OF COMMERCE	5022	11720	772	7113	15.37	60.70	1631	14769
17	SYNDICATE BANK	11120	15568	1091	2059	9.81	13.23	3547	6856
18	UNION BANK OF INDIA	88853	123315	32785	68275	36.90	55.37	59452	122421
19	UNITED BANK OF INDIA	416	1845	881	1974	211.78	106.94	3790	8606
20	UCO BANK	13043	23957	2840	9593	21.77	40.04	10408	14810
21	VIJAYA BANK	7795	17008	3337	10497	42.81	61.72	5137	13797
	Sub Total	**1243141**	**1542269**	**547448**	**1126049**	**44.04**	**73.01**	**1024640**	**1843337**
1	SB OF HYDERABAD	0	0	0	0	0.00	0.00	0	0
2	SB OF MYSORE	0	0	0	0	0.00	0.00	3	5
3	SB OF T'CORE	4	29	0	0	0.00	0.00	5	12
4	SB OF BIKANER & JAIPUR	352	448	121	305	34.38	68.08	131	315
5	SB OF PATIALA	68	143	23	98	33.82	68.53	0	0
6	STATE BANK OF INDIA	713681	904574	417239	808529	58.46	89.38	540724	860707
	Sub Total	714105	905194	417383	808932	58.45	89.37	540863	861039
1	DCCB	1812691	1607981	537488	754328	29.65	46.91	516159	665430
2	GSCARDB	33883	62087	9730	13794	28.72	22.22	30838	36558
	Sub Total	**1846574**	**1670068**	**547218**	**768122**	**29.63**	**45.99**	**546997**	**701988**
1	DENA GUJARAT GRAMIN BANK	132645	158220	73123	106437	55.13	67.27	106535	120905
2	BARODA GRAMIN BANK	73077	76036	57826	46145	79.13	60.69	75715	53676
3	SAURASHTRA GRAMIN BANK	212056	144933	103465	100757	48.79	69.52	125884	114210
	Sub Total	417778	379189	234414	253339	56.11	66.81	308134	288791
1	ICICI BANK	29710	66284	29107	71579	97.97	107.99	72227	110923
2	HDFC BANK	31114	72845	41441	161734	133.19	222.02	92304	235224
3	FEDERAL BANK	1981	4298	1063	1676	53.66	39.00	4114	10054
4	J & K BANK	10	41	0	0	0.00	0.00	0	0
5	SOUTH INDIAN BANK LTD	336	291	2	1	0.60	0.34	43	115
6	ING VYASYA BK LTD	484	443	21	824	4.34	185.92	191	6041
7	KARNATAKA BANK	20	200	0	0	0.00	0.00	63	893
8	CATHOLIC SYRIAN BANK	15	28	6	59	40.00	210.71	11	62
9	DEVP. CREDIT BANK	907	1730	395	3371	43.55	194.86	644	1847
10	DHANLAXMI BANK	80	361	8	50	10.00	13.85	8	50
11	INDUSIND BANK	2868	5055	2957	7513	103.10	148.62	18381	25569
12	RATNAKAR BANK	373	405	6144	5669	1647.18	1399.75	6244	7057
13	TAMILNAD MERCANTILE BANK	40	20	10	51	25.00	255.00	165	1335
14	AXIS BANK	25202	73296	12670	69828	50.27	95.27	10873	73007
15	KOTAK MAHINDRA BANK	6883	29173	8491	26971	123.36	92.45	29668	103407
16	YES BANK	1070	2693	360	6390	33.64	237.32	1629	11618
17	CITY UNION BANK LTD	0	0	16	738	0.00	0.00	31	2
18	KARUR VYASYA BANK LTD	134	866	73	437	54.48	50.46	156	511
19	LAXSHMI VILAS BANK	0	0	0	0	0.00	0.00	2	32
	Sub Total	**101227**	**258029**	**102764**	**356891**	**101.52**	**138.31**	**236754**	**587747**
	Grand Total	**4322825**	**4754750**	**1849227**	**3313333**	**42.78**	**69.68**	**2657397**	**4282902**

SOURCES:Lead District Manager

ANNEXURE -4 (B)

DENA BANK, SLBC, (GUJARAT) GMO, AHMEDABAD

DISTRICT WISE STATEMENT SHOWING TARGET, DISBURSEMENT & OUTSTANDING UNDER ANNUAL CREDIT PLAN (ACP) FOR THE QUARTER ENDED MAR,2015 PRIORITY SECTOR

Indirect Agri. & Allied Activities

Amt. in lakhs

Sr.No.	District	Target 2014-15		Disbursement upto end of current quarter		% Achievement		Outstanding upto end of current quarter	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	AHMEDABAD	9907	46447	72107	176767	727.84	380.58	85945	292165
2	AMRELI	32833	52726	21671	89462	66.00	169.67	14603	50244
3	ANAND	0	0	1151	27684	0.00	0.00	2186	29948
4	ARAVALI	0	0	346	2872	0.00	0.00	551	10509
5	BANASKANTHA	0	0	1698	443	0.00	0.00	2426	833
6	BARODA	9699	8670	242	905	2.50	10.44	5699	31315
7	BHARUCH	692	4026	150	718	21.68	17.83	392	9798
8	BHAVNAGAR	0	0	112552	1352	0.00	0.00	80187	35361
9	BOTAD	0	0	251	891	0.00	0.00	25830	9578
10	CHOTAUDEPUR	9448	4731	2389	3381	25.29	71.46	224	3850
11	DAHOD	0	0	0	0	0.00	0.00	0	0
12	DANG	160	960	9	807	5.63	84.06	378	720
13	DEVBHUMIDWARKA	0	0	0	0	0.00	0.00	345	289
14	GANDHINAGAR	353	1755	0	0	0.00	0.00	0	0
15	GIRSOMNATH	0	0	0	0	0.00	0.00	0	0
16	JAMNAGAR	0	0	0	0	0.00	0.00	0	0
17	JUNAGADH	0	0	0	0	0.00	0.00	0	0
18	KHEDA	0	0	799	16509	0.00	0.00	1750	20104
19	KUTCH	1055	1110	172	1799	16.30	162.07	1318	7365
20	MAHISAGAR	0	0	0	0	0.00	0.00	0	0
21	MEHSANA	0	0	0	0	0.00	0.00	0	0
22	MORBI	0	0	59	1224	0.00	0.00	341	9575
23	NARAMADA	0	0	0	0	0.00	0.00	0	0
24	NAVSARI	0	0	0	0	0.00	0.00	0	0
25	PANCHMAHAL	0	0	110	3956	0.00	0.00	7210	8880
26	PATAN	236	1877	634	237	268.64	12.63	1392	3246
27	PORBANDAR	1681	24963	1582	10080	94.11	40.38	5461	20551
28	RAJKOT	2571	7255	0	0	0.00	0.00	0	0
29	SABARKANTHA	0	0	0	0	0.00	0.00	0	0
30	SURAT	10871	58616	6532	68599	60.09	117.03	5986	90296
31	SURENDRANAGAR	0	0	0	0	0.00	0.00	0	0
32	TAPI	13273	21023	2	48	0.02	0.23	12	125
33	VALSAD	0	0	335	646	0.00	0.00	1519	9442
	TOTAL	92779	234161	222791	408380	240.13	174.40	243755	644193

SOURCES:Lead District Manager

ANNEXURE -4 (B)

DENA BANK, SLBC, (GUJARAT) GMO, AHMEDABAD

BANKWISE STATEMENT SHOWING TARGET, DISBURSEMENT & OUTSTANDING UNDER ANNUAL CREDIT PLAN (ACP)
FOR THE QUARTER ENDED MAR, 2015 - PRIORITY SECTOR

Indirect Agri. & Allied Activities Amt. in lakhs

Sr.No.	Bank	Target 2014-15		Disbursement upto end of current quarter		% Achievement		Outstanding upto end of current quarter	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	ALLAHABAD BANK	127	380	59	1340	46.46	352.29	391	8654
2	ANDHRA BANK	3	3	11	457	366.67	15233.33	13	2286
3	BANK OF BARODA	11873	29332	3570	14249	30.07	48.58	3994	46124
4	BANK OF INDIA	2382	7603	206	1571	8.65	20.66	722	10791
5	BANK OF M'RASHTRA	711	2461	51	211	7.17	8.57	131	996
6	BHARTIYA MAHILA BANK	0	0	0	0	0.00	0.00	0	0
7	CANARA BANK	393	1862	25	233	6.36	12.52	81	448
8	CENTRAL BANK OF INDIA	2553	5219	196	1801	7.68	34.51	1086	4109
9	CORPORATION BANK	1753	3041	468	5115	26.70	168.21	1165	31423
10	DENA BANK	5692	14737	1519	17936	26.69	121.70	4143	23179
11	IDBI BANK LTD	294	840	248	5785	84.35	688.95	367	14180
12	INDIAN BANK	260	1393	92	1029	35.38	73.86	235	3028
13	INDIAN OVERSEAS BANK	3611	2407	56	723	1.55	30.04	178	1784
14	PUNJAB NATIONAL BANK	810	2722	16	4973	1.98	182.67	384	12807
15	PUNJAB & SIND BANK	0	0	3	203	0.00	0.00	1	1
16	ORIENTAL BK OF COMMERCE	171	610	5	96	2.92	15.74	70	2500
17	SYNDICATE BANK	241	2422	17	1736	7.05	71.69	68	95
18	UNION BANK OF INDIA	1398	3610	304	6153	21.75	170.42	1444	37270
19	UNITED BANK OF INDIA	118	804	7	62	5.93	7.69	49	133
20	UCO BANK	356	1877	8	1264	2.25	67.34	219	1260
21	VIJAYA BANK	353	1579	8	42	2.27	2.66	341	584
	Sub Total	**33099**	**82902**	**6869**	**64978**	**20.75**	**78.38**	**15082**	**201653**
1	SB OF HYDERABAD	0	0	0	0	0.00	0.00	0	0
2	SB OF MYSORE	0	0	0	0	0.00	0.00	0	0
3	SB OF T'CORE	0	0	0	0	0.00	0.00	0	0
4	SB OF BIKANER & JAIPUR	0	0	4	8	0.00	0.00	4	8
5	SB OF PATIALA	0	0	0	0	0.00	0.00	0	0
6	STATE BANK OF INDIA	13140	29612	196	1195	1.49	4.04	1949	8020
	Sub Total	**13140**	**29612**	**200**	**1203**	**1.52**	**4.06**	**1953**	**8028**
1	DCCB	36308	86332	207215	269159	570.71	311.77	213033	309535
2	GSCARDB	1971	3569	141	369	7.15	10.34	2826	1955
	Sub Total	**38279**	**89901**	**207356**	**269528**	**541.70**	**299.80**	**215859**	**311490**
1	DENA GUJARAT GRAMIN BANK	634	222	2270	1009	358.04	454.50	3498	1153
2	BARODA GRAMIN BANK	1162	2188	2	16	0.17	0.73	429	80
3	SAURASHTRA GRAMIN BANK	1132	3326	233	458	20.58	13.77	588	1197
	Sub Total	**2928**	**5737**	**2505**	**1483**	**85.55**	**25.85**	**4515**	**2430**
1	ICICI BANK	1429	5603	39	16246	2.73	289.96	78	51660
2	HDFC BANK	1640	14065	4780	21958	291.46	156.12	506	14697
3	FEDERAL BANK	54	265	0	0	0.00	0.00	63	311
4	J & K BANK	0	0	0	0	0.00	0.00	0	0
5	SOUTH INDIAN BANK LTD	4	22	65	262	1625.00	1190.91	81	138
6	ING VYASYA BK LTD	40	45	0	0	0.00	0.00	0	0
7	KARNATAKA BANK	0	0	80	209	0.00	0.00	113	261
8	CATHOLIC SYRIAN BANK	0	0	0	0	0.00	0.00	7	17
9	DEVP. CREDIT BANK	159	171	6	1447	3.77	846.45	16	1814
10	DHANLAXMI BANK	36	127	46	96	127.78	75.59	46	90
11	INDUSIND BANK	40	70	2	4000	5.00	5714.29	22	4457
12	RATNAKAR BANK	28	35	5	2136	17.86	6102.86	6	332
13	TAMILNAD MERCANTILE BANK	0	0	0	0	0.00	0.00	0	0
14	AXIS BANK	1150	3489	274	6567	23.83	188.23	732	9640
15	KOTAK MAHINDRA BANK	616	1948	358	3620	58.12	185.82	4539	16592
16	YES BANK	136	163	181	14607	133.09	8961.35	108	20518
17	CITY UNION BANK LTD	0	0	0	0	0.00	0.00	2	1
18	KARUR VYASYA BANK LTD	1	5	25	41	2500.00	820.00	27	65
19	LAXSHMI VILAS BANK	0	0	0	0	0.00	0.00	0	0
	Sub Total	**5333**	**26008**	**5861**	**71169**	**109.90**	**273.72**	**6346**	**120593**
	Grand Total	**92779**	**234160**	**222791**	**408380**	**240.13**	**174.40**	**243758**	**644193**

SOURCES:Lead District Manager

ANNEXURE -4 (C)

DENA BANK, SLBC, (GUJARAT) GMO, AHMEDABAD

DISTRICT WISE STATEMENT SHOWING TARGET, DISBURSEMENT & OUTSTANDING UNDER ANNUAL CREDIT PLAN (ACP)
FOR THE QUARTER ENDED MAR, 2015 - PRIORITY SECTOR

Micro & Small Enterprises Amt. in lakhs

Sr.No	District	Target 2014-15		Disbursement upto end of current quarter		% Achievement		Outstanding upto end of current quarter	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	AHMEDABAD	18070	68829	10443	237200	57.79	344.62	109103	1542968
2	AMRELI	2061	26284	2375	30974	115.24	117.84	11533	69247
3	ANAND	4557	42425	4140	32506	90.85	76.62	14891	91073
4	ARAVALI	2995	3440	407	2859	13.59	83.11	2229	12344
5	BANASKANTHA	3803	15807	3025	21539	79.54	136.26	5941	26124
6	BARODA	16157	67616	9994	79560	61.86	117.66	77191	561983
7	BHARUCH	9112	42902	3134	62607	34.39	145.93	12369	155994
8	BHAVNAGAR	11897	155079	4660	42555	39.17	27.44	19753	170682
9	BOTAD	3610	25812	896	17982	24.82	69.66	3033	30704
10	CHOTAUDEPUR	21808	30129	706	13328	3.24	44.24	4083	12765
11	DAHOD	2656	5103	1056	11257	39.76	220.60	7501	26644
12	DANG	430	483	57	108	13.26	22.36	302	96
13	DEVBHUMIDWARKA	2108	2848	458	1628	21.73	57.16	1969	4882
14	GANDHINAGAR	4235	20346	1070	21385	25.27	105.11	0	83956
15	GIRSOMNATH	2043	20451	1986	8476	97.21	41.44	4868	19881
16	JAMNAGAR	6371	35671	3545	39909	55.64	111.88	10035	165178
17	JUNAGADH	3376	42841	2266	13840	67.12	32.31	7313	46271
18	KHEDA	2651	14848	1715	10908	64.69	73.46	12127	58930
19	KUTCH	9778	21128	4536	47694	46.39	225.74	40680	193007
20	MAHISAGAR	1535	2353	397	808	25.86	34.34	942	2738
21	MEHSANA	11768	116312	3921	117522	33.32	101.04	11231	140167
22	MORBI	6497	43704	380	39327	5.85	89.98	6851	229983
23	NARAMADA	1350	5009	1266	8191	93.78	163.53	3189	9789
24	NAVSARI	3557	18056	3375	19574	94.88	108.41	13361	58638
25	PANCHMAHAL	1524	13557	1608	7076	105.51	52.19	4483	26217
26	PATAN	4891	43954	1131	22572	23.12	51.35	5057	39846
27	PORBANDAR	2280	4594	191	5889	8.38	128.19	2228	20199
28	RAJKOT	14010	105258	10438	143991	74.50	136.80	32927	506026
29	SABARKANTHA	3250	13384	1287	35189	39.60	262.92	9991	70560
30	SURAT	37276	149086	28299	403902	75.92	270.92	93001	1159819
31	SURENDRANAGAR	13853	17926	8995	41087	64.93	229.20	6743	40390
32	TAPI	1362	3368	828	7126	60.79	211.58	2950	4999
33	VALSAD	10425	27799	3803	47243	36.48	169.94	14045	129168
	TOTAL	**241296**	**1206402**	**122388**	**1595811**	**50.72**	**132.28**	**551920**	**5711267**

SOURCES:Lead District Manger

ANNEXURE-4 (C)

DENA BANK, SLBC, (GUJARAT) GMO, AHMEDABAD

BANKWISE STATEMENT SHOWING TARGET, DISBURSEMENT & OUTSTANDING UNDER ANNUAL CREDIT PLAN (ACP)
FOR THE QUARTER ENDED MAR, 2015 - PRIORITY SECTOR

Micro & Small Enterprises

Amt. in lakhs

Sr.No.	Bank	Target 2014-15		Disbursement upto end of current quarter		% Achievement		Outstanding upto end of current quarter	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	ALLAHABAD BANK	1489	9630	332	14496	22.30	150.53	3728	81430
2	ANDHRA BANK	654	5440	119	3613	18.20	66.42	397	10954
3	BANK OF BARODA	25010	183156	14056	328328	56.20	179.26	67086	1081022
4	BANK OF INDIA	9205	52677	3847	52798	41.79	100.23	23375	351122
5	BANK OF M'RASHTRA	823	5017	520	3235	63.18	64.48	2905	64059
6	BHARTIYA MAHILA BANK	0	0	0	0	0.00	0.00	7	22
7	CANARA BANK	2699	12345	1216	18203	45.05	147.45	6638	95256
8	CENTRAL BANK OF INDIA	10879	36431	2649	37159	24.35	102.00	14774	151006
9	CORPORATION BANK	4502	13214	1162	8486	25.81	64.22	4961	112396
10	DENA BANK	16135	103396	12841	191002	79.58	184.73	77469	518915
11	IDBI BANK LTD	1709	9861	1601	52142	93.68	528.76	3018	176238
12	INDIAN BANK	975	6596	513	5022	52.62	76.14	2262	30617
13	INDIAN OVERSEAS BANK	14356	19377	1387	12290	9.66	63.42	6110	85290
14	PUNJAB NATIONAL BANK	4461	21501	2693	17964	60.37	83.55	9971	218953
15	PUNJAB & SIND BANK	223	1688	76	1208	34.08	71.58	273	2721
16	ORIENTAL BK OF COMMERCE	3488	30556	2261	22814	64.82	74.66	4201	127713
17	SYNDICATE BANK	1805	8285	659	3623	36.51	43.73	3228	39843
18	UNION BANK OF INDIA	8124	40540	2398	33386	29.52	82.35	17989	207208
19	UNITED BANK OF INDIA	549	2536	66	1015	12.02	40.03	364	3224
20	UCO BANK	1953	9996	490	5018	25.09	50.20	2201	66046
21	VIJAYA BANK	1525	8621	1005	6332	65.90	73.45	6645	40512
	Sub Total	**110564**	**580863**	**49891**	**818134**	**45.12**	**140.85**	**257602**	**3484548**
1	SB OF HYDERABAD	806	2096	6	4966	0.74	236.96	234	4906
2	SB OF MYSORE	147	587	47	812	31.97	138.33	223	4025
3	SB OF T'CORE	354	1461	0	0	0.00	0.00	25	328
4	SB OF BIKANER & JAIPUR	659	3978	267	3707	40.52	93.19	1216	24629
5	SB OF PATIALA	323	1599	387	6053	119.81	378.62	489	12455
6	STATE BANK OF INDIA	44735	365346	13212	253079	29.53	69.27	34138	693475
	Sub Total	**47024**	**375066**	**13919**	**268617**	**29.60**	**71.62**	**36325**	**739818**
1	DCCB	13066	33461	1846	14261	14.13	42.62	3383	23159
2	GSCARDB	1299	1883	153	231	11.78	12.27	317	322
	Sub Total	**14365**	**35344**	**1999**	**14492**	**13.92**	**41.00**	**3700**	**23481**
1	DENA GUJARAT GRAMIN BANK	7221	8108	2191	3608	30.34	44.50	9331	10731
2	BARODA GRAMIN BANK	2966	5763	839	1996	28.29	34.63	5287	4529
3	SAURASHTRA GRAMIN BANK	6050	9102	1297	2959	21.44	32.51	5263	9373
	Sub Total	**16237**	**22973**	**4327**	**8563**	**26.65**	**37.28**	**19881**	**24633**
1	ICICI BANK	11414	50124	9044	130081	79.24	259.52	47322	374580
2	HDFC BANK	12106	66373	23569	176547	194.69	265.99	93484	503449
3	FEDERAL BANK	751	4823	208	1276	27.70	26.46	506	12856
4	J & K BANK	23	151	9	125	39.13	82.78	80	2661
5	SOUTH INDIAN BANK LTD	857	2025	961	11234	112.14	554.66	348	21574
6	ING VYASYA BK LTD	476	3127	123	2294	25.84	73.37	5	210
7	KARNATAKA BANK	285	2594	78	2031	27.37	78.28	262	5201
8	CATHOLIC SYRIAN BANK	43	140	154	1643	358.14	1173.57	360	1814
9	DEVP. CREDIT BANK	494	2898	207	2512	41.90	86.67	654	10682
10	DHANLAXMI BANK	74	288	0	0	0.00	0.00	0	0
11	INDUSIND BANK	1014	5306	2600	11906	256.41	224.37	37390	78496
12	RATNAKAR BANK	235	252	9518	2780	4050.21	1103.17	33272	5301
13	TAMILNAD MERCANTILE BANK	695	2956	100	2471	14.39	83.59	605	9466
14	AXIS BANK	20551	24961	3732	95045	18.16	380.78	5294	185995
15	KOTAK MAHINDRA BANK	1465	12766	755	6340	51.54	49.66	11264	155822
16	YES BANK	1287	3437	1011	36959	78.55	1075.20	3091	71138
17	CITY UNION BANK LTD	220	1717	130	673	59.09	39.19	255	2168
18	KARUR VYASYA BANK LTD	885	5683	47	1979	5.31	34.82	131	3886
19	LAXSHMI VILAS BANK	231	2534	6	109	2.60	4.30	89	13488
	Sub Total	**53106**	**192157**	**52252**	**486005**	**98.39**	**252.92**	**234412**	**1458787**
	Grand Total	**241296**	**1206402**	**122388**	**1595811**	**50.72**	**132.28**	**551920**	**5711267**

SOURCES:Lead Member Bank

ANNEXURE -4 (D)

DENA BANK, SLBC, (GUJARAT) GMO, AHMEDABAD

DISTRICT WISE STATEMENT SHOWING TARGET, DISBURSEMENT & OUTSTANDING UNDER ANNUAL CREDIT PLAN (ACP) FOR THE QUARTER ENDED MAR, 2015 - PRIORITY SECTOR

Education Loans

Amt. in lakhs

Sr.No.	District	Target 2014-15		Disbursement upto end of current quarter		% Achievement		Outstanding upto end of current quarter	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	AHMEDABAD	3072	7493	975	2426	31.74	32.38	7469	23297
2	AMRELI	731	2224	64	199	8.76	8.97	623	1382
3	ANAND	844	2672	1055	2891	125.00	108.20	1922	3449
4	ARAVALI	361	1639	40	274	11.08	16.73	403	1030
5	BANASKANTHA	792	1088	323	738	40.78	67.83	641	1314
6	BARODA	5219	23227	1891	37217	36.23	160.23	5837	17788
7	BHARUCH	1358	4704	172	803	12.67	17.07	1397	4466
8	BHAVNAGAR	1366	7160	126	557	9.22	7.78	1649	4240
9	BOTAD	453	1536	75	282	16.56	18.36	242	724
10	CHOTAUDEPUR	3442	9498	56	74	1.63	0.78	166	449
11	DAHOD	384	1450	77	116	20.05	8.00	360	699
12	DANG	157	346	9	13	5.73	3.76	81	77
13	DEVBHUMIDWARKA	270	1012	26	19	9.63	1.88	296	488
14	GANDHINAGAR	2013	7081	283	1488	14.06	21.01	8089	3334
15	GIRSOMNATH	481	2965	207	3940	43.04	132.91	690	1599
16	JAMNAGAR	389	1928	255	649	65.55	33.66	1334	9676
17	JUNAGADH	918	5845	539	2825	58.71	48.34	1384	4915
18	KHEDA	1219	4310	278	842	22.81	19.54	1454	4336
19	KUTCH	1374	3900	234	1360	17.03	34.87	1441	13867
20	MAHISAGAR	274	870	225	556	82.12	63.91	1164	4589
21	MEHSANA	2304	8216	241	745	10.46	9.07	1402	2938
22	MORBI	870	2410	30	117	3.45	4.85	352	1068
23	NARAMADA	255	1000	80	312	31.37	31.20	446	415
24	NAVSARI	1511	6714	265	1202	17.54	17.90	1323	3472
25	PANCHMAHAL	351	1125	104	250	29.63	22.22	739	1565
26	PATAN	891	3021	135	313	15.15	10.36	532	1655
27	PORBANDAR	1248	4195	92	368	7.37	8.77	478	1276
28	RAJKOT	2208	7797	538	9772	24.37	125.33	2300	14037
29	SABARKANTHA	870	2922	277	440	31.84	15.06	1420	3011
30	SURAT	4392	17574	835	1410	19.01	8.02	4428	10309
31	SURENDRANAGAR	790	2074	114	285	14.43	13.73	726	1968
32	TAPI	923	675	87	441	9.43	65.35	276	1017
33	VALSAD	877	2892	208	730	23.72	25.24	1485	3556
	Total	**42607**	**151562**	**9916**	**73655**	**23.27**	**48.60**	**52549**	**148005**

SOURCES:Lead District Manager

ANNEXURE -4 (D)

DENA BANK, SLBC, (GUJARAT) GMO, AHMEDABAD

BANKWISE STATEMENT SHOWING TARGET, DISBURSEMENT & OUTSTANDING UNDER ANNUAL CREDIT PLAN (ACP)
FOR THE QUARTER ENDED MAR, 2015 PRIORITY SECTOR

Education Loans

Amt. in lakhs

Sr.No.	Bank	Target 2014-15		Disbursement upto end of current quarter		% Achievement		Outstanding upto end of current quarter	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	ALLAHABAD BANK	261	1139	44	118	16.86	10.34	1104	1206
2	ANDHRA BANK	110	575	17	103	15.45	17.92	156	570
3	BANK OF BARODA	7438	27371	1327	6882	17.84	25.14	9688	27237
4	BANK OF INDIA	2024	7924	1056	3028	52.17	38.21	3710	9944
5	BANK OF M'RASHTRA	316	1361	31	83	9.81	6.10	245	854
6	BHARTIYA MAHILA BANK	0	0	0	0	0.00	0.00	0	0
7	CANARA BANK	624	2242	79	225	12.66	10.06	667	1823
8	CENTRAL BANK OF INDIA	2194	7104	543	1241	24.75	17.46	2028	5137
9	CORPORATION BANK	767	2805	76	1005	9.91	35.83	567	12282
10	DENA BANK	3327	11573	1089	3391	32.73	29.30	4968	10211
11	IDBI BANK LTD	789	1526	179	432	22.69	28.34	6356	7453
12	INDIAN BANK	393	1433	29	140	7.38	9.77	139	538
13	INDIAN OVERSEAS BANK	832	2724	61	317	7.33	11.64	442	1180
14	PUNJAB NATIONAL BANK	1135	4484	428	821	37.71	18.31	1093	10104
15	PUNJAB & SIND BANK	23	111	3	12	13.04	10.81	6	16
16	ORIENTAL BK OF COMMERCE	382	1538	81	302	21.20	19.64	471	1722
17	SYNDICATE BANK	541	1924	59	160	10.91	8.30	419	2098
18	UNION BANK OF INDIA	1450	5249	257	4210	17.72	80.20	958	2643
19	UNITED BANK OF INDIA	150	520	9	126	6.00	24.21	41	138
20	UCO BANK	536	2087	29	109	5.41	5.24	268	603
21	VIJAYA BANK	436	2592	81	307	18.58	11.82	438	1287
	Sub Total	**23728**	**86283**	**5478**	**23012**	**23.09**	**26.67**	**33764**	**97046**
1	SB OF HYDERABAD	115	222	0	0	0.00	0.00	12	90
2	SB OF MYSORE	73	215	2	7	2.74	3.26	39	194
3	SB OF T'CORE	17	65	0	0	0.00	0.00	10	164
4	SB OF BIKANER & JAIPUR	49	272	4	4	8.16	1.47	18	44
5	SB OF PATIALA	59	329	12	28	20.34	8.51	69	208
6	STATE BANK OF INDIA	9349	35050	3061	39470	32.74	112.61	14271	38634
	Sub Total	**9662**	**36153**	**3079**	**39509**	**31.87**	**109.28**	**14419**	**39334**
1	DCCB	3962	9228	167	830	4.22	8.99	954	1997
2	GSCARDB	35	132	1	8	2.86	5.68	6	0
	Sub Total	**3997**	**9360**	**168**	**838**	**4.20**	**8.95**	**960**	**1997**
1	DENA GUJARAT GRAMIN BANK	962	2103	321	518	33.37	24.63	762	1182
2	BARODA GRAMIN BANK	540	1575	68	133	12.59	8.45	310	480
3	SAURASHTRA GRAMIN BANK	1122	3720	466	9127	41.53	245.34	1530	5039
	Sub Total	**2624**	**7398**	**855**	**9778**	**32.58**	**132.18**	**2602**	**6701**
1	ICICI BANK	399	2349	1	21	0.25	0.89	2	24
2	HDFC BANK	467	2379	34	183	7.28	7.70	70	817
3	FEDERAL BANK	155	812	13	10	8.39	1.23	42	166
4	J & K BANK	54	236	0	0	0.00	0.00	4	31
5	SOUTH INDIAN BANK LTD	23	144	2	8	8.70	5.56	9	35
6	ING VYASYA BK LTD	191	628	0	0	0.00	0.00	25	1200
7	KARNATAKA BANK	19	141	0	0	0.00	0.00	6	29
8	CATHOLIC SYRIAN BANK	60	105	0	0	0.00	0.00	0	0
9	DEVP. CREDIT BANK	64	607	43	17	67.19	2.80	61	112
10	DHANLAXMI BANK	4	15	0	0	0.00	0.00	42	340
11	INDUSIND BANK	91	234	0	0	0.00	0.00	0	0
12	RATNAKAR BANK	0	0	224	71	0.00	0.00	510	85
13	TAMILNAD MERCANTILE BANK	28	115	0	0	0.00	0.00	4	9
14	AXIS BANK	524	2848	6	201	1.15	7.06	15	25
15	KOTAK MAHINDRA BANK	200	825	10	0	5.00	0.00	3	3
16	YES BANK	162	450	1	3	0.62	0.67	0	0
17	CITY UNION BANK LTD	54	80	1	4	1.85	5.00	3	5
18	KARUR VYASYA BANK LTD	65	155	1	1	1.54	0.65	4	11
19	LAXSHMI VILAS BANK	36	245	0	0	0.00	0.00	4	35
	Sub Total	**2596**	**12368**	**336**	**519**	**12.94**	**4.20**	**804**	**2927**
	Grand Total	**42607**	**151562**	**9916**	**73655**	**23.27**	**48.60**	**52549**	**148005**

SOURCES : Lead District Manager

ANNEXURE -4 (E)

DENA BANK, SLBC, (GUJARAT) GMO, AHMEDABAD

DISTRICT WISE STATEMENT SHOWING TARGET, DISBURSEMENT & OUTSTANDING UNDER ANNUAL CREDIT PLAN (ACP) FOR THE QUARTER ENDED MAR, 2015 - PRIORITY SECTOR

Housing Loans

Amt. in lakhs

Sr.No.	District	Target 2014-15		Disbursement upto end of current quarter		% Achievement		Outstanding upto end of current quarter	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	AHMEDABAD	7782	38172	3255	39510	41.83	103.51	73254	605105
2	AMRELI	1524	12386	412	2818	27.03	22.75	2881	12597
3	ANAND	4214	13376	1350	8128	32.04	60.77	7851	33681
4	ARAVALI	908	5145	157	3575	17.29	69.49	1705	11469
5	BANASKANTHA	1047	6965	963	4882	91.98	70.09	3923	18206
6	BARODA	5178	34012	6416	69458	123.91	204.22	56159	370014
7	BHARUCH	3908	25757	958	6725	24.51	26.11	14685	87390
8	BHAVNAGAR	3190	26365	683	4966	21.41	18.84	8387	43792
9	BOTAD	1022	6118	212	1613	20.74	26.36	650	3392
10	CHOTAUDEPUR	4682	20307	401	1691	8.56	8.33	1430	7420
11	DAHOD	1034	11360	447	4141	43.23	36.45	3349	11207
12	DANG	178	695	16	260	8.99	37.41	86	649
13	DEVBHUMIDWARKA	587	3625	67	302	11.41	8.33	752	3069
14	GANDHINAGAR	5512	41766	1205	16241	21.86	38.89	6727	69573
15	GIRSOMNATH	740	7004	440	48439	59.46	691.58	1892	9615
16	JAMNAGAR	1794	14841	1177	9268	65.61	62.45	8047	187377
17	JUNAGADH	1923	14847	1336	10716	69.47	72.17	7304	35772
18	KHEDA	2718	19522	1446	13606	53.20	69.70	8630	39752
19	KUTCH	3377	21540	1605	8352	47.53	38.77	11281	64479
20	MAHISAGAR	839	4850	707	3953	84.27	81.51	1176	6558
21	MEHSANA	4316	24994	750	7266	17.38	29.07	5677	26113
22	MORBI	3071	16340	274	4162	8.92	25.47	1887	14028
23	NARAMADA	500	2000	345	3946	69.00	197.30	1414	3824
24	NAVSARI	3859	37548	2089	19822	54.13	52.79	11572	67998
25	PANCHMAHAL	1680	12635	570	3590	33.93	28.41	4596	23365
26	PATAN	2922	16567	405	3174	13.86	19.16	2974	15522
27	PORBANDAR	1301	5243	419	3871	32.21	73.83	2573	13109
28	RAJKOT	6423	44179	3410	28818	53.09	65.23	22131	379237
29	SABARKANTHA	2554	11364	990	7416	38.76	65.26	4915	22257
30	SURAT	5121	41011	17257	179335	336.98	437.29	65088	604778
31	SURENDRANAGAR	1704	6162	748	2685	43.90	43.58	3206	17462
32	TAPI	1595	1166	407	2807	25.52	240.82	2085	16478
33	VALSAD	2780	17025	1894	13767	68.13	80.86	15071	83255
	TOTAL	**89983**	**564887**	**52811**	**539303**	**58.69**	**95.47**	**363358**	**2908543**

Sources:Lead District Manager

ANNEXURE -4 (E)

DENA BANK, SLBC, (GUJARAT) GMO, AHMEDABAD

BANKWISE STATEMENT SHOWING TARGET, DISBURSEMENT & OUTSTANDING UNDER ANNUAL CREDIT PLAN FOR THE QUARTER ENDED MARCH 2015 - PRIORITY SECTOR

Housing Loans

Amt. in lakhs

Sr.No	Bank	Target 2014-15		Disbursement upto end of current quarter		% Achievement		Outstanding upto end of current quarter	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	ALLAHABAD BANK	587	4362	480	9886	81.77	226.64	4734	24643
2	ANDHRA BANK	247	1710	262	3550	106.07	207.59	1049	8122
3	BANK OF BARODA	13802	88534	6949	72662	50.35	82.07	50734	304033
4	BANK OF INDIA	3720	25057	1567	17604	42.12	70.26	10495	65983
5	BANK OF M'RASHTRA	627	4477	192	1902	30.62	42.49	1697	12713
6	BHARTIYA MAHILA	0	0	0	0	0.00	0.00	0	0
7	CANARA BANK	1164	6681	624	5441	53.61	81.44	2648	20188
8	CENTRAL BANK OF	3402	23930	2357	20597	69.28	86.07	11567	97699
9	CORPORATION BANK	1688	13352	524	7665	31.04	57.41	4472	39118
10	DENA BANK	5687	37185	2676	28992	47.05	77.97	16026	85968
11	IDBI BANK LTD	1414	4703	1025	9608	72.49	204.30	6692	183574
12	INDIAN BANK	644	4599	224	1982	34.78	43.09	1812	14239
13	INDIAN OVERSEAS	1342	7659	259	2461	19.30	32.13	1539	11286
14	PUNJAB NATIONAL	2149	16554	852	7505	39.65	45.34	3861	30556
15	PUNJAB & SIND BANK	80	505	305	1812	381.25	358.81	290	2015
16	ORIENTAL BK OF	875	6860	688	4799	78.63	69.96	3046	22201
17	SYNDICATE BANK	938	7199	375	3377	39.98	46.91	2277	20314
18	UNION BANK OF INDIA	3174	21199	4135	81105	130.28	382.59	14539	117873
19	UNITED BANK OF INDIA	332	2054	324	4445	97.59	216.44	872	9405
20	UCO BANK	946	6631	848	8498	89.64	128.15	3440	26276
21	VIJAYA BANK	829	8281	321	3165	38.72	38.22	1785	17619
	Sub Total	**43647**	**291530**	**24987**	**297056**	**57.25**	**101.90**	**143575**	**1113826**
1	SB OF HYDERABAD	56	456	0	0	0.00	0.00	674	4382
2	SB OF MYSORE	47	243	94	1167	200.00	480.25	727	4674
3	SB OF T'CORE	108	605	0	0	0.00	0.00	749	5262
4	SB OF BIKANER &	162	1373	286	3396	176.54	247.34	1272	11654
5	SB OF PATIALA	108	959	81	700	75.00	72.99	922	7214
6	STATE BANK OF INDIA	20627	138419	10343	84773	50.14	61.24	107945	652509
	Sub Total	**21108**	**142055**	**10804**	**90036**	**51.18**	**63.38**	**112289**	**685695**
1	DCCB	9778	36417	2166	15330	22.15	42.09	9279	41167
2	GSCARDB	1912	4077	167	390	8.73	9.57	2252	2263
	Sub Total	**11690**	**40494**	**2333**	**15720**	**19.96**	**38.82**	**11531**	**43430**
1	DENA GUJARAT	1185	6894	387	2457	32.66	35.64	1942	8751
2	BARODA GRAMIN	1314	7250	528	5272	40.18	72.72	2318	15167
3	SAURASHTRA GRAMIN	2386	19592	1250	5990	52.39	30.57	5512	41164
	Sub Total	**4885**	**33735**	**2165**	**13719**	**44.32**	**40.67**	**9772**	**65082**
1	ICICI BANK	3275	24300	1852	26935	56.55	110.84	32508	285596
2	HDFC BANK	1984	10546	1950	7370	98.29	69.88	27374	187790
3	FEDERAL BANK	341	2357	127	1633	37.24	69.28	1455	15084
4	J & K BANK	56	424	10	145	17.86	34.20	79	766
5	SOUTH INDIAN BANK	117	317	76	696	64.96	219.56	193	1167
6	ING VYASYA BK LTD	251	1767	0	0	0.00	0.00	0	0
7	KARNATAKA BANK	109	527	36	699	33.03	132.64	324	2430
8	CATHOLIC SYRIAN	36	134	4	62	11.11	46.27	25	179
9	DEVP. CREDIT BANK	111	1301	106	736	95.50	56.57	381	2545
10	DHANLAXMI BANK	4	34	15	175	375.00	514.71	15	177
11	INDUSIND BANK	199	906	0	0	0.00	0.00	6	26
12	RATNAKAR BANK	0	0	150	103	0.00	0.00	347	180
13	TAMILNAD	44	1450	30	271	68.18	18.69	112	932
14	AXIS BANK	1173	7222	8017	81752	683.46	1132.00	22177	238201
15	KOTAK MAHINDRA	437	2674	9	60	2.06	2.24	674	262005
16	YES BANK	268	1391	48	1652	17.91	118.76	82	1182
17	CITY UNION BANK LTD	65	409	57	115	87.69	28.12	289	928
18	KARUR VYASYA BANK	110	686	27	288	24.55	41.98	99	983
19	LAXSHMI VILAS BANK	73	628	8	80	10.96	12.74	51	339
	Sub Total	**8653**	**57072**	**12522**	**122772**	**144.71**	**215.12**	**86191**	**1000511**
	GrandTotal	**89983**	**564887**	**52811**	**539303**	**58.69**	**95.47**	**363358**	**2908543**

SOURCES:Lead District Manger

ANNEXURE -4 (F)

DENA BANK, SLBC, (GUJARAT) GMO, AHMEDABAD

DISTRICT WISE STATEMENT SHOWING TARGET, DISBURSEMENT & OUTSTANDING UNDER ANNUAL CREDIT PLAN (ACP) FOR THE QUARTER ENDED MAR, 2015 - PRIORITY SECTOR

Other Loans

Amt. in lakhs

Sr.No.	Bank	Target 2014-15		Disbursement upto end of current quarter		% Achievement		Outstanding upto end of current quarter	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	AHMEDABAD	24330	39387	5539	32711	22.77	83.05	22818	291506
2	AMRELI	5301	16732	8382	9109	158.12	54.44	9284	10156
3	ANAND	11791	37450	2330	34228	19.76	91.40	4490	32220
4	ARAVALI	1601	3361	1086	11822	67.83	351.73	3137	8837
5	BANASKANTHA	7485	28028	770	2275	10.29	8.12	1755	4545
6	BARODA	32293	109791	3874	179663	12.00	163.64	29604	96928
7	BHARUCH	10401	20685	2985	33001	28.70	159.5[illegible]	6879	68829
8	BHAVNAGAR	8965	5622[illegible]	5112	14101	57.02	25[illegible]	6710	80976
9	BOTAD	2455	4405	1386	7704	56.46	17[illegible]	977	4168
10	CHOTAUDEPUR	4519	1484[illegible]	[illegible]	5621	14.32	[illegible]	510	1251
11	DAHOD	5995	780[illegible]	842	2126	14[illegible]	[illegible]	5748	16489
12	DANG	163	[illegible]	210	738	[illegible]	33.31	1443	1067
13	DEVBHUMIDWARKA	937	[illegible]	406	387	43.33	55.36	2448	3280
14	GANDHINAGAR	9125	[illegible]3216	[illegible]	23262	37.08	[illegible]7.70	9184	39034
15	GIRSOMNATH	10448	[illegible]	[illegible]	4040	45.[illegible]	[illegible]	41954	59384
16	JAMNAGAR	21[illegible]	[illegible]	2434	9694	[illegible]	[illegible]3.45	6948	38088
17	JUNAGADH	1643[illegible]	37962	4029	9482	24.51	24.9[illegible]	19294	23428
18	KHEDA	89[illegible]	21811	2473	9023	27.67	41.[illegible]	8721	27772
19	KUTCH	[illegible]	29847	1335	5720	9.39	19.[illegible]	4559	36330
20	MAHISAGAR	4797	9858	1741	4681	36.29	47.48	3889	10391
21	MEHSANA	15923	26864	2058	14057	12.92	52.33	10649	36410
22	MORBI	7730	18896	111	3320	1.44	17.57	2100	18851
23	NARAMADA	2395	5043	1213	3002	50.65	59.53	4270	3634
24	NAVSARI	11585	30815	3846	13016	33.20	42.24	9577	18015
25	PANCHMAHAL	6000	12242	860	3745	14.33	30.59	10432	22885
26	PATAN	5339	11498	1164	4845	21.80	42.14	5123	6427
27	PORBANDAR	4373	12708	1324	11387	30.28	89.60	2583	14940
28	RAJKOT	18379	46886	6165	36156	33.54	77.11	0	0
29	SABARKANTHA	8407	10366	1930	7583	22.96	73.15	10524	15696
30	SURAT	32455	58591	15791	63958	48.66	109.16	24362	164228
31	SURENDRANAGAR	11984	12363	6391	12840	53.33	103.85	2723	9647
32	TAPI	3867	2826	1597	2862	41.30	101.29	1626	2993
33	VALSAD	4986	13488	2291	26976	45.95	200.00	12117	21000
	TOTAL	**316008**	**750877**	**98480**	**606594**	**31.16**	**80.78**	**286438**	**1189404**

SOURCES:Lead District Manager

ANNEXURE -4 (F)

DENA BANK, SLBC, (GUJARAT) GMO, AHMEDABAD

BANKWISE STATEMENT SHOWING TARGET, DISBURSEMENT & OUTSTANDING UNDER ANNUAL CREDIT PLAN (ACP) FOR THE QUARTER ENDED MAR, 2015 - PRIORITY SECTOR

Other Loans

Amt. in lakhs

Sr.No.	Bank	Target 2014-15		Disbursement upto end of current quarter		% Achievement		Outstanding upto end of current quarter	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	ALLAHABAD BANK	2422	6167	280	4616	11.56	74.85	1027	2638
2	ANDHRA BANK	563	2343	302	1739	53.64	74.21	298	2796
3	BANK OF BARODA	46563	113460	7399	54105	15.89	47.69	35671	295789
4	BANK OF INDIA	17187	38129	7438	23560	43.28	61.79	12044	63177
5	BANK OF M'RASHTRA	3098	8160	219	1199	7.07	14.69	1740	7329
6	BHARTIYA MAHILA BANK	0	0	0	0	0.00	0.00	30	9
7	CANARA BANK	3176	10107	543	3689	17.10	36.50	1635	21860
8	CENTRAL BANK OF INDIA	12623	27680	2108	17961	16.70	64.89	5596	20209
9	CORPORATION BANK	5613	13561	2047	7768	36.47	57.28	4913	27751
10	DENA BANK	27551	55984	6047	27562	21.95	49.23	10781	23119
11	IDBI BANK LTD	1929	6751	807	19712	41.84	291.98	2399	41442
12	INDIAN BANK	2094	6283	560	1454	26.74	23.15	1667	14933
13	INDIAN OVERSEAS BANK	6409	13273	389	7362	6.07	55.46	1938	4587
14	PUNJAB NATIONAL BANK	5715	23565	877	3422	15.35	14.52	1621	5280
15	PUNJAB & SIND BANK	262	684	33	791	12.60	115.64	113	525
16	ORIENTAL BK OF COMMERCE	3121	9667	233	3088	7.47	31.95	915	5360
17	SYNDICATE BANK	4036	9374	542	2458	13.43	26.22	1175	11844
18	UNION BANK OF INDIA	12612	25994	1264	10815	10.02	41.60	4279	11392
19	UNITED BANK OF INDIA	1071	2620	147	688	13.73	26.26	588	2502
20	UCO BANK	4572	13559	951	6796	20.80	50.12	2781	8657
21	VIJAYA BANK	3184	9567	1147	4301	36.02	44.96	3437	9519
	Sub Total	**163801**	**396927**	**33333**	**203087**	**20.35**	**51.16**	**94648**	**580717**
1	SB OF HYDERABAD	216	723	0	0	0.00	0.00	335	4180
2	SB OF MYSORE	229	671	15	141	6.55	21.01	79	237
3	SB OF T'CORE	66	215	4	79	6.06	36.74	4	79
4	SB OF BIKANER & JAIPUR	335	1206	57	527	17.01	43.70	639	11307
5	SB OF PATIALA	290	1206	39	175	13.45	14.51	133	544
6	STATE BANK OF INDIA	61034	175787	17469	201001	28.62	114.34	76438	242192
	Sub Total	**62170**	**179808**	**17584**	**201923**	**28.28**	**112.30**	**77628**	**258539**
1	DCCB	27615	46088	19892	73620	72.03	159.74	24100	84521
2	GSCARDB	1820	5697	415	761	22.80	13.36	3496	2919
	Sub Total	**29435**	**51785**	**20307**	**74381**	**68.99**	**143.63**	**27596**	**87440**
1	DENA GUJARAT GRAMIN BANK	9814	9568	2471	4544	25.18	47.49	7716	3745
2	BARODA GRAMIN BANK	9489	11756	5059	7298	53.31	62.08	17270	17312
3	SAURASHTRA GRAMIN BANK	6749	12360	3007	3913	44.55	31.66	4838	7029
	Sub Total	**26052**	**33684**	**10537**	**15755**	**40.45**	**46.77**	**29824**	**28086**
1	ICICI BANK	4616	21745	2671	45132	57.86	207.55	1229	11734
2	HDFC BANK	7399	24396	7988	44618	107.96	182.89	31120	175300
3	FEDERAL BANK	897	3945	53	809	5.91	20.51	196	2750
4	J & K BANK	263	783	25	189	9.51	24.14	154	1115
5	SOUTH INDIAN BANK LTD	527	743	147	2105	27.89	283.31	132	2855
6	ING VYASYA BK LTD	827	3010	0	0	0.00	0.00	0	0
7	KARNATAKA BANK	166	684	13	354	7.83	51.75	8	212
8	CATHOLIC SYRIAN BANK	186	499	1	7	0.54	1.40	6	50
9	DEVP. CREDIT BANK	186	829	39	263	20.97	31.72	71	394
10	DHANLAXMI BANK	82	109	21	148	25.61	135.78	21	123
11	INDUSIND BANK	1186	3278	127	6575	10.71	200.58	1828	6566
12	RATNAKAR BANK	0	0	4837	5336	0.00	0.00	19674	3813
13	TAMILNAD MERCANTILE BANK	112	498	23	19	20.54	3.82	30	67
14	AXIS BANK	14263	15781	185	1118	1.30	7.08	963	14777
15	KOTAK MAHINDRA BANK	1692	5770	38	755	2.25	13.08	140	953
16	YES BANK	1008	1913	455	2214	45.14	115.73	448	2370
17	CITY UNION BANK LTD	198	705	19	576	9.60	81.70	79	1878
18	KARUR VYASYA BANK LTD	496	1710	10	643	2.02	37.60	482	5787
19	LAXSHMI VILAS BANK	446	2273	67	587	15.02	25.82	161	3878
	Sub Total	**34550**	**88672**	**16719**	**111448**	**48.39**	**125.69**	**56742**	**234622**
	Grand Total	**316008**	**750877**	**98480**	**606594**	**31.16**	**80.78**	**286438**	**1189404**

SOURCES: Lead District Manager

ANNEXURE- 4 (G)

DENA BANK, SLBC, (GUJARAT) GMO, AHMEDABAD

DISTRICT WISE STATEMENT SHOWING TARGET, DISBURSEMENT & OUTSTANDING UNDER ANNUAL CREDIT PLAN (ACP) FOR THE QUARTER ENDED MAR, 2015 - NON PRIORITY SECTOR

Heavy Industries

Amt. in lakhs

Sr.No.	District	Target 2014-15		Disbursement upto end of current quarter		% Achievement		Outstanding upto end of current quarter	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	AHMEDABAD	48	48000	117	54349	243.75	113.23	4165	4560614
2	AMRELI	0	0	1	50	0.00	0.00	10	314
3	ANAND	0	0	10	122	0.00	0.00	53	8137
4	ARAVALI	0	0	0	0	0.00	0.00	0	0
5	BANASKANTHA	0	0	0	0	0.00	0.00	0	0
6	BARODA	85	3860	0	0	0.00	0.00	356	1657982
7	BHARUCH	15	688	145	8984	966.67	1305.81	330	9257
8	BHAVNAGAR	0	0	2	774	0.00	0.00	158	39604
9	BOTAD	0	0	1	1300	0.00	0.00	2	1243
10	CHOTAUDEPUR	0	0	0	0	0.00	0.00	3	277
11	DAHOD	0	0	0	0	0.00	0.00	0	0
12	DANG	0	0	0	0	0.00	0.00	0	0
13	DEVBHUMIDWARKA	0	0	0	0	0.00	0.00	0	0
14	GANDHINAGAR	1529	5191	0	0	0.00	0.00	140	232869
15	GIRSOMNATH	0	0	0	0	0.00	0.00	0	0
16	JAMNAGAR	0	0	0	0	0.00	0.00	0	0
17	JUNAGADH	0	0	10	370	0.00	0.00	32	334
18	KHEDA	0	0	20	103	0.00	0.00	33	658
19	KUTCH	58	4984	580	10972	1000.00	220.14	6016	49127
20	MAHISAGAR	0	0	0	0	0.00	0.00	0	0
21	MEHSANA	0	0	0	0	0.00	0.00	0	0
22	MORBI	0	0	6	1792	0.00	0.00	328	132813
23	NARAMADA	0	0	0	0	0.00	0.00	0	0
24	NAVSARI	0	0	0	0	0.00	0.00	9	15
25	PANCHMAHAL	0	0	5	654	0.00	0.00	10	463
26	PATAN	0	0	0	0	0.00	0.00	5	549
27	PORBANDAR	0	0	0	0	0.00	0.00	0	0
28	RAJKOT	0	0	0	0	0.00	0.00	0	0
29	SABARKANTHA	0	0	0	0	0.00	0.00	0	0
30	SURAT	2107	12050	78	44131	3.70	366.23	359	261316
31	SURENDRANAGAR	0	0	0	0	0.00	0.00	46	21477.77
32	TAPI	154	158.39	1	20	0.65	12.63	5	105
33	VALSAD	0	0	22	13345	0.00	0.00	813	95418
	TOTAL	**3996**	**74931**	**998**	**136966**	**24.97**	**182.79**	**12873**	**7072572**

Souces: Lead Bank

ANNEXURE-4(G)

DENA BANK, SLBC, (GUJARAT) GMO, AHMEDABAD

BANKWISE STATEMENT SHOWING TARGET, DISBURSEMENT & OUTSTANDING UNDER ANNUAL CREDIT PLAN (ACP) FOR THE QUARTER ENDED MAR, 2015 - NON PRIORITY SECTOR

Heavy Industries

Amt. in lakhs

Sr.No.	Bank	Target 2014-15		Disbursement upto end of current quarter		% Achievement		Outstanding upto end of current quarter	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	ALLAHABAD BANK	9	1189	0	0	0.00	0.00	129	206718
2	ANDHRA BANK	8	189	0	0	0.00	0.00	7	43704
3	BANK OF BARODA	617	6879	29	12197	4.70	177.31	483	453379
4	BANK OF INDIA	132	4421	0	0	0.00	0.00	1	430
5	BANK OF M'RASHTRA	25	22	27	36312	108.00	163936.79	58	181181
6	BHARTIYA MAHILA BANK	0	0	0	0	0.00	0.00	0	0
7	CANARA BANK	28	2023	1	750	3.57	37.07	233	3823795
8	CENTRAL BANK OF INDIA	68	1683	0	0	0.00	0.00	9	3159
9	CORPORATION BANK	38	5038	0	0	0.00	0.00	44	55647
10	DENA BANK	151	4943	0	0	0.00	0.00	313	180876
11	IDBI BANK LTD	17	2121	0	0	0.00	0.00	0	0
12	INDIAN BANK	66	319	0	0	0.00	0.00	0	0
13	INDIAN OVERSEAS BANK	42	1455	20	103	47.62	7.08	44	154020
14	PUNJAB NATIONAL BANK	27	2116	0	0	0.00	0.00	7	13858
15	PUNJAB & SIND BANK	7	57	0	0	0.00	0.00	0	0
16	ORIENTAL BK OF COMMERCE	37	1222	0	0	0.00	0.00	7	71267
17	SYNDICATE BANK	113	4500	0	0	0.00	0.00	14	107487
18	UNION BANK OF INDIA	1193	5152	38	7144	3.19	138.66	120	223874
19	UNITED BANK OF INDIA	6	57	0	0	0.00	0.00	0	0
20	UCO BANK	37	1517	5	14200	13.51	936.06	30	69550
21	VIJAYA BANK	18	2196	0	0	0.00	0.00	3	27900
	Sub Total	**2639**	**47100**	**120**	**70706**	**4.55**	**150.12**	**1502**	**5816844**
1	SB OF HYDERABAD	3	63	0	0	0.00	0.00	0	0
2	SB OF MYSORE	5	126	0	0	0.00	0.00	1	12798
3	SB OF T'CORE	3	63	0	0	0.00	0.00	0	0
4	SB OF BIKANER & JAIPUR	3	63	0	0	0.00	0.00	2	14756
5	SB OF PATIALA	0	0	0	0	0.00	0.00	532	3477
6	STATE BANK OF INDIA	668	7152	168	34306	25.15	479.69	836	1030588
	Sub Total	**682**	**7467**	**168**	**34306**	**24.63**	**459.45**	**1371**	**1061619**
1	DCCB	236	354	0	0	0.00	0.00	3	4198
2	GSCARDB	0	0	0	0	0.00	0.00	10	122
	Sub Total	**236**	**354**	**0**	**0**	**0.00**	**0.00**	**13**	**4320**
1	DENA GUJARAT GRAMIN BANK	0	0	0	0	0.00	0.00	0	0
2	BARODA GRAMIN BANK	76	72	0	0	0.00	0.00	0	0
3	SAURASHTRA GRAMIN BANK	0	0	0	0	0.00	0.00	0	0
	Sub Total	**76**	**72**	**0**	**0**	**0.00**	**0.00**	**0**	**0**
1	ICICI BANK	68	2970	0	0	0.00	0.00	0	0
2	HDFC BANK	111	7307	393	12032	354.05	164.66	4082	355645
3	FEDERAL BANK	31	1208	0	0	0.00	0.00	972	7636
4	J & K BANK	2	51	0	0	0.00	0.00	0	0
5	SOUTH INDIAN BANK LTD	3	63	0	0	0.00	0.00	32	1606
6	ING VYASYA BK LTD	22	171	0	0	0.00	0.00	0	0
7	KARNATAKA BANK	3	63	0	0	0.00	0.00	0	0
8	CATHOLIC SYRIAN BANK	3	62	0	0	0.00	0.00	0	0
9	DEVP. CREDIT BANK	3	4	0	0	0.00	0.00	0	0
10	DHANLAXMI BANK	5	5	0	0	0.00	0.00	0	0
11	INDUSIND BANK	4	2008	28	15314	700.00	762.65	-25	14349
12	RATNAKAR BANK	0	0	2	2400	0.00	0.00	7	3236
13	TAMILNAD MERCANTILE BANK	6	136	0	0	0.00	0.00	0	0
14	AXIS BANK	43	2497	287	2208	667.44	88.42	4866	5968
15	KOTAK MAHINDRA BANK	31	2026	0	0	0.00	0.00	0	0
16	YES BANK	12	1010	0	0	0.00	0.00	0	0
17	CITY UNION BANK LTD	0	0	0	0	0.00	0.00	3	1350
18	KARUR VYASYA BANK LTD	3	114	0	0	0.00	0.00	0	0
19	LAXSHMI VILAS BANK	13	245	0	0	0.00	0.00	0	0
	Sub Total	**363**	**19940**	**710**	**31954**	**195.59**	**160.25**	**9987**	**389789**
	Grand Total	**3996**	**74931**	**998**	**136966**	**24.97**	**182.79**	**12873**	**7072572**

SOURCES: Lead District Manager

ANEXURE -4 (H)

DENA BANK, SLBC, (GUJARAT) GMO, AHMEDABAD

DISTRICT WISE STATEMENT SHOWING TARGET, DISBURSEMENT & OUTSTANDING UNDER ANNUAL CREDIT PLAN (ACP) FOR THE QUARTER ENDED MAR, 2015 - NON PRIORITY SECTOR

Medium Industries

Amt. in lakhs

Sr.No.	District	Target 2014-15		Disbursement upto end of current quarter		% Achievement		Outstanding upto end of current quarter	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	AHMEDABAD	96	67200	98	41623	102.08	61.94	1829	299409
2	AMRELI	0	0	47	1790	0.00	0.00	511	8211
3	ANAND	0	0	9	437	0.00	0.00	38	1486
4	ARAVALI	0	0	0	0	0.00	0.00	2	10
5	BANASKANTHA	0	0	0	0	0.00	0.00	0	0
6	BARODA	128	1941	0	0	0.00	0.00	260	132442
7	BHARUCH	445	2849	13	4237	2.92	148.72	14	4468
8	BHAVNAGAR	0	0	3	36	0.00	0.00	220	18851
9	BOTAD	0	0	142	7637	0.00	0.00	321	7726
10	CHOTAUDEPUR	52	203	0	0	0.00	0.00	8	3390
11	DAHOD	0	0	0	0	0.00	0.00	0	0
12	DANG	0	0	0	0	0.00	0.00	0	0
13	DEVBHUMIDWARKA	0	0	0	0	0.00	0.00	0	0
14	GANDHINAGAR	49	2245	0	0	0.00	0.00	63	8196
15	GIRSOMNATH	0	0	8	4938	0.00	0.00	12	4963
16	JAMNAGAR	0	0	0	0	0.00	0.00	121	9967
17	JUNAGADH	0	0	2	75	0.00	0.00	39	2247
18	KHEDA	0	0	5	37	0.00	0.00	51	1459
19	KUTCH	3576	11679	297	13867	8.31	118.73	1197	92041
20	MAHISAGAR	1	5	0	0	0.00	0.00	0	0
21	MEHSANA	0	0	0	0	0.00	0.00	0	0
22	MORBI	0	0	17	41158	0.00	0.00	627	57717
23	NARAMADA	0	0	0	0	0.00	0.00	0	0
24	NAVSARI	0	0	0	0	0.00	0.00	0	0
25	PANCHMAHAL	0	0	6	5055	0.00	0.00	30	22056
26	PATAN	0	0	0	0	0.00	0.00	156	4435
27	PORBANDAR	28	1250	36	1158	128.57	92.64	74	6524
28	RAJKOT	1125	15833	0	0	0.00	0.00	0	0
29	SABARKANTHA	0	0	0	0	0.00	0.00	0	0
30	SURAT	8414	48198	291	33753	3.46	70.03	1384	190185
31	SURENDRANAGAR	0	0	0	0	0.00	0.00	18	4196.88
32	TAPI	304	317	2	40	0.66	12.63	13	162
33	VALSAD	0	0	48	5276	0.00	0.00	374	17592
	TOTAL	**14218**	**151720**	**1024**	**161117**	**7.20**	**106.19**	**7362**	**897734**

Sources:Lead District Manager

ANNEXURE-4 (H)

DENA BANK, SLBC, (GUJARAT) GMO, AHMEDABAD

BANKWISE STATEMENT SHOWING TARGET, DISBURSEMENT & OUTSTANDING UNDER ANNUAL CREDIT PLAN (ACP)
FOR THE QUARTER ENDED MAR, 2015 - NON PRIORITY SECTOR

Medium Industries

Amt. in lakhs

Sr.No.	Bank	Target 2014-15		Disbursement upto end of current quarter		% Achievement		Outstanding upto end of current quarter	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	ALLAHABAD BANK	89	2200	3	476	3.37	21.64	5	2718
2	ANDHRA BANK	69	1056	1	25	1.45	2.37	9	10102
3	BANK OF BARODA	2915	13962	61	13635	2.09	97.66	652	151576
4	BANK OF INDIA	978	11385	16	4627	1.64	40.64	467	16951
5	BANK OF M'RASHTRA	167	185	27	5425	16.17	2927.68	96	8968
6	BHARTIYA MAHILA BANK	0	0	0	0	0.00	0.00	0	0
7	CANARA BANK	272	3284	3	2299	1.10	70.00	331	50560
8	CENTRAL BANK OF INDIA	437	6076	8	1321	1.83	21.74	123	4640
9	CORPORATION BANK	284	8010	64	1128	22.54	14.08	393	16446
10	DENA BANK	799	10690	153	8262	19.15	77.29	813	34581
11	IDBI BANK LTD	213	3585	10	457	4.69	12.75	10	457
12	INDIAN BANK	319	1475	0	0	0.00	0.00	0	0
13	INDIAN OVERSEAS BANK	151	3003	7	933	4.64	31.07	27	6587
14	PUNJAB NATIONAL BANK	286	4378	40	25312	13.99	578.14	57	27716
15	PUNJAB & SIND BANK	29	228	0	0	0.00	0.00	0	0
16	ORIENTAL BK OF COMMERCE	244	2788	1	258	0.41	9.25	7	10589
17	SYNDICATE BANK	363	3550	2	37500	0.55	1056.34	6	2336
18	UNION BANK OF INDIA	337	6831	54	4160	16.02	60.90	253	51358
19	UNITED BANK OF INDIA	24	228	0	0	0.00	0.00	2	190
20	UCO BANK	160	4175	2	150	1.25	3.59	19	2494
21	VIJAYA BANK	87	4284	0	0	0.00	0.00	0	0
	Sub Total	**8223**	**91374**	**482**	**105868**	**5.50**	**115.87**	**3270**	**398269**
1	SB OF HYDERABAD	10	252	0	0	0.00	0.00	0	0
2	SB OF MYSORE	21	504	0	0	0.00	0.00	6	249
3	SB OF T'CORE	10	252	0	0	0.00	0.00	0	0
4	SB OF BIKANER & JAIPUR	93	1252	6	2907	6.45	232.19	205	43407
5	SB OF PATIALA	10	100	0	0	0.00	0.00	0	0
6	STATE BANK OF INDIA	2438	21619	97	21161	3.98	97.88	862	174288
	Sub Total	**2582**	**23979**	**103**	**24068**	**3.99**	**100.37**	**1073**	**217944**
1	DCCB	935	1549	0	0	0.00	0.00	7	5983
2	GSCARDB	0	0	0	0	0.00	0.00	0	0
	Sub Total	**935**	**1549**	**0**	**0**	**0.00**	**0.00**	**7**	**5983**
1	DENA GUJARAT GRAMIN BANK	500	1000	0	0	0.00	0.00	0	0
2	BARODA GRAMIN BANK	302	415	0	0	0.00	0.00	0	0
3	SAURASHTRA GRAMIN BANK	0	0	0	0	0.00	0.00	0	0
	Sub Total	**802**	**1415**	**0**	**0**	**0.00**	**0.00**	**0**	**0**
1	ICICI BANK	292	7072	0	0	0.00	0.00	0	0
2	HDFC BANK	473	6738	298	6076	63.00	90.18	2304	83300
3	FEDERAL BANK	166	2651	0	0	0.00	0.00	7	1641
4	J & K BANK	9	204	0	0	0.00	0.00	0	0
5	SOUTH INDIAN BANK LTD	21	452	2	916	9.52	202.65	19	4395
6	ING VYASYA BK LTD	90	828	0	0	0.00	0.00	0	0
7	KARNATAKA BANK	57	317	3	708	5.26	223.70	7	1914
8	CATHOLIC SYRIAN BANK	10	247	0	0	0.00	0.00	0	0
9	DEVP. CREDIT BANK	8	7	0	0	0.00	0.00	0	0
10	DHANLAXMI BANK	18	18	0	0	0.00	0.00	0	0
11	INDUSIND BANK	30	2872	27	2804	90.00	97.63	127	9508
12	RATNAKAR BANK	0	0	3	555	0.00	0.00	8	6758
13	TAMILNAD MERCANTILE BANK	26	544	106	10926	407.69	2008.46	408	34945
14	AXIS BANK	212	4982	26	8800	12.26	176.63	110	131635
15	KOTAK MAHINDRA BANK	125	3416	0	0	0.00	0.00	0	0
16	YES BANK	48	1438	3	166	6.25	11.54	20	1219
17	CITY UNION BANK LTD	0	0	0	0	0.00	0.00	0	0
18	KARUR VYASYA BANK LTD	37	657	1	130	2.70	19.79	1	131
19	LAXSHMI VILAS BANK	54	960	0	0	0.00	0.00	1	93
	Sub Total	**1676**	**33403**	**469**	**31081**	**27.98**	**93.05**	**3012**	**275538**
	Grand Total	**14218**	**151720**	**1024**	**161117**	**7.20**	**106.19**	**7362**	**897734**

SOURCES: Lead District Manager

ANNEXURE-4 (I)

DENA BANK, SLBC, (GUJARAT) GMO, AHMEDABAD

DISTRICT WISE STATEMENT SHOWING TARGET, DISBURSEMENT & OUTSTANDING UNDER ANNUAL CREDIT PLAN (ACP) FOR THE QUARTER ENDED MAR, 2015 - NON PRIORITY SECTOR

Education Loans

Amt. in lakhs

Sr.No.	Bank	Target 2014-15		Disbursement upto end of current quarter		% Achievement		Outstanding upto end of current quarter	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	AHMEDABAD	21	525	9	57	42.86	10.86	114	1027
2	AMRELI	0	0	2	31.13	0.00	0.00	8	132
3	ANAND	2482	4985	60	25	2.42	0.50	1138	42
4	ARAVALI	0	0	0	0	0.00	0.00	2	68
5	BANASKANTHA	0	0	0	0	0.00	0.00	0	0
6	BARODA	320	642	0	0	0.00	0.00	273	2978
7	BHARUCH	121	1145	0	0	0.00	0.00	0	0
8	BHAVNAGAR	0	0	11	18	0.00	0.00	10	86
9	BOTAD	0	0	0	0	0.00	0.00	1	6
10	CHOTAUDEPUR	456	1927	0	0	0.00	0.00	1	7
11	DAHOD	0	0	1	1	0.00	0.00	4	11
12	DANG	0	0	0	0	0.00	0.00	0	0
13	DEVBHUMIDWARKA	0	0	0	0	0.00	0.00	0	0
14	GANDHINAGAR	23	262	0	0	0.00	0.00	43	829
15	GIRSOMNATH	0	0	1	18	0.00	0.00	1	17
16	JAMNAGAR	0	0	0	0	0.00	0.00	1	25
17	JUNAGADH	0	0	5	7.31	0.00	0.00	7	37
18	KHEDA	0	0	1	21	0.00	0.00	0	0
19	KUTCH	0	0	3	8	0.00	0.00	3	8
20	MAHISAGAR	0	0	0	0	0.00	0.00	0	0
21	MEHSANA	0	0	0	0	0.00	0.00	0	0
22	MORBI	0	0	6	1792	0.00	0.00	6	1792
23	NARAMADA	0	0	0	0	0.00	0.00	0	0
24	NAVSARI	0	0	16	167	0.00	0.00	0	0
25	PANCHMAHAL	0	0	1	2	0.00	0.00	3	33
26	PATAN	0	0	4	29	0.00	0.00	3	28
27	PORBANDAR	5	150	7	63	140.00	42.00	8	118
28	RAJKOT	0	0	0	0	0.00	0.00	0	0
29	SABARKANTHA	0	0	0	0	0.00	0.00	0	0
30	SURAT	605	12050	206	591	34.05	4.90	463	2313
31	SURENDRANAGAR	0	0	0	0	0.00	0.00	11	115
32	TAPI	311	316.78	4	105	1.29	33.15	5	132
33	VALSAD	0	0	2	4	0.00	0.00	78	321
	Total	**4344**	**22003**	**339**	**2939**	**7.80**	**13.36**	**2183**	**10125**

SOURCES:Lead District Manager

ANNEXURE-4 (I)

DENA BANK, SLBC, (GUJARAT) GMO, AHMEDABAD

BANKWISE STATEMENT SHOWING TARGET, DISBURSEMENT & OUTSTANDING UNDER ANNUAL CREDIT PLAN (ACP)
FOR THE QUARTER ENDED MAR, 2015 - NON PRIORITY SECTOR

Education Loans

Amt. In lakhs

Sr.No.	Bank	Target 2014-15		Disbursement upto end of current quarter		% Achievement		Outstanding upto end of current quarter	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	ALLAHABAD BANK	21	252	0	0	0.00	0.00	6	147
2	ANDHRA BANK	9	197	0	0	0.00	0.00	4	27
3	BANK OF BARODA	599	2822	76	1949	12.69	69.07	1198	2491
4	BANK OF INDIA	168	1566	0	0	0.00	0.00	50	43
5	BANK OF M'RASHTRA	16	76	7	8	43.75	10.48	0	0
6	BHARTIYA MAHILA BANK	0	0	0	0	0.00	0.00	0	0
7	CANARA BANK	49	603	4	2	8.16	0.33	2	304
8	CENTRAL BANK OF INDIA	420	1422	8	32	1.90	2.25	35	320
9	CORPORATION BANK	91	194	9	15	9.89	7.72	36	152
10	DENA BANK	366	1400	0	0	0.00	0.00	0	0
11	IDBI BANK LTD	8	167	0	0	0.00	0.00	1	3
12	INDIAN BANK	42	755	0	0	0.00	0.00	0	0
13	INDIAN OVERSEAS BANK	53	335	0	0	0.00	0.00	6	35
14	PUNJAB NATIONAL BANK	32	314	125	106	390.63	33.74	285	653
15	PUNJAB & SIND BANK	3	57	0	0	0.00	0.00	0	0
16	ORIENTAL BK OF COMMERCE	38	281	3	46	7.89	16.37	7	91
17	SYNDICATE BANK	84	654	0	0	0.00	0.00	1	11
18	UNION BANK OF INDIA	77	733	26	128	33.77	17.51	100	855
19	UNITED BANK OF INDIA	7	61	0	0	0.00	0.00	0	0
20	UCO BANK	55	605	0	0	0.00	0.00	3	5
21	VIJAYA BANK	69	423	0	0	0.00	0.00	2	34
	Sub Total	**2207**	**12918**	**258**	**2286**	**11.69**	**17.70**	**1736**	**5172**
1	SB OF HYDERABAD	3	63	0	0	0.00	0.00	0	0
2	SB OF MYSORE	6	126	0	0	0.00	0.00	0	0
3	SB OF T'CORE	3	63	0	0	0.00	0.00	0	0
4	SB OF BIKANER & JAIPUR	3	63	0	0	0.00	0.00	3	32
5	SB OF PATIALA	0	0	0	0	0.00	0.00	25	460
6	STATE BANK OF INDIA	467	2159	69	589	14.78	27.29	401	4281
	Sub Total	**482**	**2474**	**69**	**589**	**14.32**	**23.82**	**429**	**4773**
1	DCCB	1096	2925	0	0	0.00	0.00	0	0
2	GSCARDB	0	0	0	0	0.00	0.00	0	0
	Sub Total	**1096**	**2925**	**0**	**0**	**0.00**	**0.00**	**0**	**0**
1	DENA GUJARAT GRAMIN BANK	0	0	0	0	0.00	0.00	0	0
2	BARODA GRAMIN BANK	20	111	0	0	0.00	0.00	0	0
3	SAURASHTRA GRAMIN BANK	0	0	0	0	0.00	0.00	8	117
	Sub Total	**20**	**111**	**0**	**0**	**0.00**	**0.00**	**8**	**117**
1	ICICI BANK	82	1079	0	0	0.00	0.00	0	0
2	HDFC BANK	330	791	11	24	3.33	3.02	9	24
3	FEDERAL BANK	11	211	0	0	0.00	0.00	0	0
4	J & K BANK	3	51	0	0	0.00	0.00	0	0
5	SOUTH INDIAN BANK LTD	3	84	0	0	0.00	0.00	0	0
6	ING VYASYA BK LTD	9	181	0	0	0.00	0.00	0	0
7	KARNATAKA BANK	3	63	0	0	0.00	0.00	0	0
8	CATHOLIC SYRIAN BANK	3	62	0	0	0.00	0.00	0	0
9	DEVP. CREDIT BANK	4	6	0	0	0.00	0.00	0	0
10	DHANLAXMI BANK	1	5	0	0	0.00	0.00	0	0
11	INDUSIND BANK	9	47	0	0	0.00	0.00	0	0
12	RATNAKAR BANK	0	0	0	0	0.00	0.00	0	0
13	TAMILNAD MERCANTILE BANK	7	136	0	0	0.00	0.00	0	0
14	AXIS BANK	42	560	0	0	0.00	0.00	0	0
15	KOTAK MAHINDRA BANK	16	77	0	0	0.00	0.00	0	0
16	YES BANK	6	33	0	0	0.00	0.00	0	0
17	CITY UNION BANK LTD	0	0	0	0	0.00	0.00	0	0
18	KARUR VYASYA BANK LTD	6	114	1	40	16.67	35.09	1	40
19	LAXSHMI VILAS BANK	4	75	0	0	0.00	0.00	0	0
	Sub Total	**539**	**3575**	**12**	**64**	**2.23**	**1.79**	**10**	**64**
	Grand Total	**4344**	**22003**	**339**	**2939**	**7.80**	**13.36**	**2183**	**10125**

SOURCES: Lead District Manager

ANNEXURE -4 (J)

DENA BANK, SLBC, (GUJARAT) GMO, AHMEDABAD

DISTRICT WISE STATEMENT SHOWING TARGET, DISBURSEMENT & OUTSTANDING UNDER ANNUAL CREDIT PLAN (ACP) FOR THE QUARTER ENDED MAR, 2015 - NON PRIORITY SECTOR

Housing Loans

Amt. in lakhs

Sr.No.	Bank	Target 2014-15		Disbursement upto end of current quarter		% Achievement		Outstanding upto end of current quarter	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	AHMEDABAD	42	1470	475	20364	1130.95	1385.33	9209	317418
2	AMRELI	0	0	24	363	0.00	0.00	52	819
3	ANAND	4962	9967	231	349	4.66	3.50	3418	3102
4	ARAVALI	0	0	3	48	0.00	0.00	620	161
5	BANASKANTHA	0	0	0	0	0.00	0.00	0	0
6	BARODA	1176	6004	0	0	0.00	0.00	6848	162283
7	BHARUCH	575	6068	141	2592	24.52	42.72	300	3295
8	BHAVNAGAR	981	1110	78	1138	7.95	102.52	505	10567
9	BOTAD	0	0	1	30	0.00	0.00	7	140
10	CHOTAUDEPUR	165	491	0	0	0.00	0.00	87	1720
11	DAHOD	0	0	16	254	0.00	0.00	124	927
12	DANG	0	0	0	0	0.00	0.00	0	0
13	DEVBHUMIDWARKA	0	0	0	0	0.00	0.00	0	0
14	GANDHINAGAR	182	3889	0	0	0.00	0.00	588	10405
15	GIRSOMNATH	0	0	190	292	0.00	0.00	23	547
16	JAMNAGAR	0	0	0	0	0.00	0.00	679	8650
17	JUNAGADH	0	0	101	833	0.00	0.00	161	1469
18	KHEDA	169	2026	54	431	31.95	21.27	181	2195
19	KUTCH	141	1455	200	5048	141.84	346.94	1026	11656
20	MAHISAGAR	168	782	28	320	16.67	40.92	77	877
21	MEHSANA	240	1689	3	130	1.25	7.70	21	501
22	MORBI	34	20400	2	43	5.88	0.21	46	657
23	NARAMADA	0	0	0	0	0.00	0.00	0	0
24	NAVSARI	86	873	208	7154	241.86	819.47	712	11426
25	PANCHMAHAL	0	0	31	572	0.00	0.00	76	1427
26	PATAN	75	486	105	299	140.00	61.52	207	1228
27	PORBANDAR	12	260	11	289	91.67	111.15	19	442
28	RAJKOT	137	2709	0	171	0.00	6.31	0	0
29	SABARKANTHA	0	0	0	0	0.00	0.00	0	0
30	SURAT	490	12050	2992	63189	610.61	524.39	10384	257952
31	SURENDRANAGAR	0	0	0	0	0.00	0.00	84	1575.22
32	TAPI	470	482.97	8	190	1.70	39.34	23	515
33	VALSAD	28	825	138	3326	492.86	403.15	832	20556
	Total	**10133**	**73037**	**5040**	**107426**	**49.74**	**147.08**	**36309**	**832510**

SOURCES: Lead District Manager

ANNEXURE-4 (J)

DENA BANK, SLBC, (GUJARAT) GMO, AHMEDABAD

BANKWISE STATEMENT SHOWING TARGET, DISBURSEMENT & OUTSTANDING UNDER ANNUAL CREDIT PLAN (ACP) FOR THE QUARTER ENDED MAR, 2015 - NON PRIORITY SECTOR

Housing Loans

Amt. in lakhs

Sr.No.	Bank	Target 2014-15		Disbursement upto end of current quarter		% Achievement		Outstanding upto end of current quarter	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	ALLAHABAD BANK	121	979	5	99	4.13	10.11	28	1484
2	ANDHRA BANK	20	429	13	227	65.00	52.91	40	905.7
3	BANK OF BARODA	1565	9668	511	8219	32.65	85.01	7113	78932.46
4	BANK OF INDIA	338	2636	2	47	0.59	1.78	162	830
5	BANK OF M'RASHTRA	81	595	1	75	1.23	12.60	159	1541
6	BHARTIYA MAHILA BANK	0	0	0	0	0.00	0.00	0	0
7	CANARA BANK	93	1203	56	959	60.22	79.71	354	6107.05
8	CENTRAL BANK OF INDIA	986	4082	247	1568	25.05	38.41	222	7213
9	CORPORATION BANK	341	1820	75	2994	21.99	164.47	672	12997.5
10	DENA BANK	677	3320	0	0	0.00	0.00	473	65026
11	IDBI BANK LTD	63	347	24	693	38.10	199.71	313	4288
12	INDIAN BANK	146	1981	3	209	2.05	10.55	194	1161.55
13	INDIAN OVERSEAS BANK	123	555	4	62	3.25	11.16	91	1797
14	PUNJAB NATIONAL BANK	105	452	344	4716	327.62	1042.59	1407	14330.91
15	PUNJAB & SIND BANK	52	107	1	24	1.92	22.43	2	25
16	ORIENTAL BK OF COMMERCE	91	654	42	705	46.15	107.80	186	3343.26
17	SYNDICATE BANK	202	1050	9	172	4.46	16.35	69	1631.82
18	UNION BANK OF INDIA	212	21541	386	5274	182.08	24.48	873	28228.84
19	UNITED BANK OF INDIA	10	65	0	0	0.00	0.00	8	170
20	UCO BANK	81	743	49	649	60.49	87.35	233	4671.8
21	VIJAYA BANK	95	657	40	768	42.11	116.86	98	1565.8
	Sub Total	**5402**	**52887**	**1812**	**27458**	**33.54**	**51.92**	**12697**	**236251**
1	SB OF HYDERABAD	3	63	0	0	0.00	0.00	0	0
2	SB OF MYSORE	5	126	0	0	0.00	0.00	1	40
3	SB OF T'CORE	3	63	0	0	0.00	0.00	0	0
4	SB OF BIKANER & JAIPUR	20	433	5	175	25.00	40.42	46	1271
5	SB OF PATIALA	3	100	1	15	33.33	15.00	158	732
6	STATE BANK OF INDIA	1648	8192	651	18350	39.50	223.99	4031	98376
	Sub Total	**1682**	**8977**	**657**	**18540**	**39.06**	**206.52**	**4236**	**100419**
1	DCCB	1478	2378	112	379	7.58	15.96	192	507
2	GSCARDB	30	53	0	0	0.00	0.00	0	0
	Sub Total	**1508**	**2430**	**112**	**379**	**7.43**	**15.61**	**192**	**507**
1	DENA GUJARAT GRAMIN BANK	38	144	0	0	0.00	0.00	0	0
2	BARODA GRAMIN BANK	111	537	11	422	9.91	78.61	16	521
3	SAURASHTRA GRAMIN BANK	15	470	13	375	86.67	79.79	89	1901
	Sub Total	**164**	**1151**	**24**	**797**	**14.63**	**69.25**	**105**	**2422**
1	ICICI BANK	158	1492	1434	47708	907.59	3196.94	16210	414835
2	HDFC BANK	733	2829	0	0	0.00	0.00	328	8044
3	FEDERAL BANK	82	391	21	427	25.61	109.21	158	6448
4	J & K BANK	18	271	1	24	5.56	8.86	11	218
5	SOUTH INDIAN BANK LTD	82	309	2	55	2.44	17.80	2	55
6	ING VYASYA BK LTD	57	241	0	0	0.00	0.00	0	0
7	KARNATAKA BANK	10	77	0	0	0.00	0.00	8	182
8	CATHOLIC SYRIAN BANK	2	62	0	0	0.00	0.00	1	9
9	DEVP. CREDIT BANK	6	9	0	0	0.00	0.00	0	0
10	DHANLAXMI BANK	1	5	0	0	0.00	0.00	0	0
11	INDUSIND BANK	37	185	0	0	0.00	0.00	0	0
12	RATNAKAR BANK	0	0	2	19	0.00	0.00	3	86
13	TAMILNAD MERCANTILE BANK	8	236	0	0	0.00	0.00	10	242
14	AXIS BANK	75	742	948	11510	1264.00	1550.59	2227	59129
15	KOTAK MAHINDRA BANK	79	197	0	0	0.00	0.00	64	2692
16	YES BANK	11	56	18	199	163.64	355.36	23	414
17	CITY UNION BANK LTD	0	0	1	1	0.00	0.00	12	151
18	KARUR VYASYA BANK LTD	15	414	8	308	53.33	74.40	12	356
19	LAXSHMI VILAS BANK	3	75	0	0	0.00	0.00	10	50
	Sub Total	**1377**	**7592**	**2435**	**60251**	**176.83**	**793.64**	**19079**	**492911**
	Grand Total	**10133**	**73037**	**5040**	**107426**	**49.74**	**147.08**	**36309**	**832510**

SOURCES:Lead District Manger

ANNEXURE- 4(K)

DENA BANK, SLBC, (GUJARAT) GMO, AHMEDABAD

DISTRICT WISE STATEMENT SHOWING TARGET, DISBURSEMENT & OUTSTANDING UNDER
ANNUAL CREDIT PLAN (ACP) FOR THE QUARTER ENDED DEC, 2014 - NON PRIORITY SECTOR

Other Loans

Amt. In lakhs

Sr.No.	District	Target 2014-15		Disbursement upto end of current quarter		% Achievement		Outstanding upto end of current quarter	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	AHMEDABAD	11500	138500	30237	1562074	262.93	1127.85	371628	3573170
2	AMRELI	0	0	5233	15484	0.00	0.00	20440	24770
3	ANAND	4962	9967	10103	54563	203.61	547.44	30070	66377
4	ARAVALI	0	0	917	2616	0.00	0.00	4110	4893
5	BANASKANTHA	0	0	0	0	0.00	0.00	0	0
6	BARODA	4362	34441	58795	363531	1347.89	1055.52	208965	1727572
7	BHARUCH	6100	16265	1830	34137	30.00	209.88	49978	314022
8	BHAVNAGAR	2713	6185	1493	5603	55.03	90.59	18467	33311
9	BOTAD	1227	1644	886	1033	72.21	62.84	2394	2292
10	CHOTAUDEPUR	778	1049	1161	7592	149.23	723.74	3201	6267
11	DAHOD	0	0	4134	8553	0.00	0.00	10061	19424
12	DANG	0	0	0	0	0.00	0.00	0	0
13	DEVBHUMIDWARKA	526	548	411	683	78.14	124.74	2451	4042
14	GANDHINAGAR	9453	15841	0	0	0.00	0.00	20286	104302
15	GIRSOMNATH	174	134	2897	6319	1664.94	4715.97	9347	13929
16	JAMNAGAR	6622	18176	18372	63929	277.44	351.72	32432	572392
17	JUNAGADH	395	766	3578	23404	905.82	3054.47	10520	14568
18	KHEDA	4426	6489	6818	22244	154.04	342.80	19104	36237
19	KUTCH	5873	5115	12199	53466	207.71	1045.28	50656	117146
20	MAHISAGAR	1388	3139	896	2700	64.55	86.01	3227	7608
21	MEHSANA	8605	24226	5338	38760	62.03	159.99	48369	230386
22	MORBI	425	2683	4482	9330	1054.59	347.75	8367	79004
23	NARAMADA	0	0	314	977	0.00	0.00	1543	3264
24	NAVSARI	7269	19908	11352	30534	156.17	153.38	31604	56765
25	PANCHMAHAL	4376	10052	6382	19405	145.84	193.05	23446	58276
26	PATAN	2884	5444	2345	11310	81.31	207.75	26011	25566
27	PORBANDAR	1135	11680	439	10190	38.68	87.24	2415	13778
28	RAJKOT	1203	8216.5	0	144233	0.00	1755.41	0	0
29	SABARKANTHA	0	0	0	0	0.00	0.00	0	0
30	SURAT	6320	36151	35098	338203	555.35	935.53	73969	817819
31	SURENDRANAGAR	0	0	0	0	0.00	0.00	3110	7414
32	TAPI	1875	1920.18	50	320	2.67	16.67	102	328
33	VALSAD	3174	10960	13325	56427	419.82	514.84	52470	83323
	TOTAL	**97765**	**389499**	**239085**	**2887621**	**244.55**	**741.37**	**1138743**	**8018245**

sources:Lead District Manager

ANNEXURE-4 (K)

DENA BANK, SLBC, (GUJARAT) GMO, AHMEDABAD

BANKWISE STATEMENT SHOWING TARGET, DISBURSEMENT & OUTSTANDING UNDER ANNUAL CREDIT PLAN (ACP) FOR THE QUARTER ENDED MAR, 2015 - NON PRIORITY SECTOR

Other Loans

Amt. in lakhs

Sr.No.	Bank	Target 2014-15		Disbursement upto end of current quarter		% Achievement		Outstanding upto end of current quarter	
		A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	ALLAHABAD BANK	564	3286	114	2303	20.21	70.09	3197	270478
2	ANDHRA BANK	213	1506	371	3515	174.18	233.40	1117	14685
3	BANK OF BARODA	11145	33821	14421	139674	129.39	412.99	61789	747496
4	BANK OF INDIA	4269	22239	7891	1058053	184.84	4757.71	16709	925023
5	BANK OF M'RASHTRA	481	2002	651	2491	135.34	124.44	3057	41967
6	BHARTIYA MAHILA BANK	0	0	0	0	0.00	0.00	73	323
7	CANARA BANK	991	4575	686	8541	69.22	186.71	5521	289651
8	CENTRAL BANK OF INDIA	4473	16575	5349	31162	119.58	188.00	13015	134761
9	CORPORATION BANK	1994	13970	675	2737	33.85	19.59	4502	77162
10	DENA BANK	6180	26615	5475	38962	88.59	146.39	13668	272657
11	IDBI BANK LTD	1181	11321	735	10114	62.24	89.34	3122	70120
12	INDIAN BANK	912	3333	1019	11791	111.73	353.78	14671	149191
13	INDIAN OVERSEAS BANK	1452	12824	2202	48103	151.65	375.11	2662	68140
14	PUNJAB NATIONAL BANK	1932	14628	1401	69155	72.52	472.75	10208	571455
15	PUNJAB & SIND BANK	143	355	82	407	57.34	114.65	154	286
16	ORIENTAL BK OF COMMERCE	737	2685	622	14105	84.40	525.31	5175	85208
17	SYNDICATE BANK	1733	7352	1280	3517	73.86	47.84	5776	20266
18	UNION BANK OF INDIA	1932	21447	1893	33820	97.98	157.69	12969	120278
19	UNITED BANK OF INDIA	334	871	150	443	44.91	50.87	530	26199
20	UCO BANK	797	3583	116	905	14.55	25.25	808	2306
21	VIJAYA BANK	347	1771	362	1020	104.32	57.60	1221	87164
	Sub Total	**41810**	**204759**	**45495**	**1480819**	**108.81**	**723.20**	**179944**	**3974816**
1	SB OF HYDERABAD	8	189	156	2134	1950.00	1129.10	162	873
2	SB OF MYSORE	16	378	154	347	962.50	91.80	536	1147
3	SB OF T'CORE	48	319	3	48	6.25	15.05	13	702
4	SB OF BIKANER & JAIPUR	107	642	222	451	207.48	70.25	2649	11969
5	SB OF PATIALA	25	25	10	15	40.00	60.00	1397	76039
6	STATE BANK OF INDIA	13739	45278	35773	183471	260.38	405.21	150913	476281
	Sub Total	**13943**	**46831**	**36318**	**186466**	**260.47**	**398.17**	**155670**	**567011**
1	DCCB	11565	23423	5802	23295	50.17	99.45	37471	45070
2	GSCARDB	53	290	9	8	16.98	2.76	0	0
	Sub Total	**11618**	**23713**	**5811**	**23303**	**50.02**	**98.27**	**37471**	**45070**
1	DENA GUJARAT GRAMIN BANK	3332	2759	2409	3666	72.30	132.87	5874	6792
2	BARODA GRAMIN BANK	2941	5158	4191	9486	142.50	183.89	14698	20280
3	SAURASHTRA GRAMIN BANK	1021	2225	579	1526	56.71	68.60	1624	2334
	Sub Total	**7294**	**10142**	**7179**	**14678**	**98.42**	**144.73**	**22196**	**29406**
1	ICICI BANK	1827	14430	57388	206124	3141.11	1428.42	117302	1145204
2	HDFC BANK	14138	52874	52875	304151	373.99	575.24	545472	834525
3	FEDERAL BANK	528	1927	1566	2072	296.59	107.52	2629	7851
4	J & K BANK	17	735	22	450	129.41	61.22	250	1777
5	SOUTH INDIAN BANK LTD	249	3389	326	3142	130.92	92.71	603	6617
6	ING VYASYA BK LTD	119	1562	0	17765	0.00	1137.32	10	1400
7	KARNATAKA BANK	76	335	74	1991	97.37	594.33	326	6771
8	CATHOLIC SYRIAN BANK	490	615	510	614	104.08	99.84	2064	3257
9	DEVP. CREDIT BANK	71	257	234	1140	329.58	442.86	1799	1857
10	DHANLAXMI BANK	14	14	0	0	0.00	0.00	0	0
11	INDUSIND BANK	2003	851	22230	96802	1109.84	11375.09	40766	77697
12	RATNAKAR BANK	0	0	5	202	0.00	0.00	17	499
13	TAMILNAD MERCANTILE BANK	22	558	0	0	0.00	0.00	281	1371
14	AXIS BANK	1736	13284	6518	125637	375.46	945.76	18533	675923
15	KOTAK MAHINDRA BANK	1090	10640	369	13196	33.85	124.02	5886	125398
16	YES BANK	142	656	2021	402683	1423.24	61384.60	896	449794
17	CITY UNION BANK LTD	0	0	0	2704	0.00	0.00	228	1384
18	KARUR VYASYA BANK LTD	249	1043	120	2949	48.19	282.74	5563	55972
19	LAXSHMI VILAS BANK	329	884	24	733	7.29	82.92	837	4645
	Sub Total	**23100**	**104055**	**144282**	**1182355**	**624.60**	**1136.28**	**743462**	**3401942**
	Grand Total	**97765**	**389499**	**239085**	**2687621**	**244.55**	**741.37**	**1138743**	**8018245**

SOURCES:Lead District Manger

ANNEXURE - 5

CUMULATIVE POSITION OF CASES FILED UNDER STATE RECOVERY ACTS AS OF MARCH, 2015

RS. IN LAKHS

SR. NO.	DISTRICT	CUMULATIVE POSITION OF							
		CASES FILED		RECOVERY EFFECTED		CASES CLOSED		CASES PENDING	
		A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.
1	AHMEDABAD	31488	16225	2830	1800	2830	1800	28658	14425
2	AMRELI	4372	1389	2955	864	2955	864	1417	525
3	ANAND	491	166	7	4	7	4	484	162
4	ARAVALLI *	8989	3231	162	271	0	0	8989	2960
5	BANASKANTHA	10385	2262	183	22	183	22	10202	2240
6	VADODARA *	10543	1367	210	53	210	53	10333	1314
7	BHARUCH	3171	692	193	14	76	13	3095	678
8	BHAVNAGAR	1695	1019	548	231	221	178	1474	788
9	BOTAD	785	221	75	48	75	48	710	173
10	CHHOTA UDEPUR *	2292	286	0	0	0	0	2292	286
11	DAHOD *	2768	188	28	1	28	1	2740	187
12	DANG	3440	521	837	30	837	30	2603	491
13	DEVBHUMIDWARKA *	66	141	0	0	0	0	66	141
14	GANDHINAGAR	1417	488	178	154	91	91	1326	334
15	GIRSOMNATH	376	247	57	32	57	32	319	215
16	JAMNAGAR	6250	544	2808	210	2280	154	3970	334
17	JUNAGADH	931	86	508	41	508	41	423	45
18	KHEDA	2656	955	790	241	790	241	1866	714
19	KUTCH *	4554	535	46	16	46	16	4508	519
20	MAHISAGAR *	12	14	0	0	0	0	12	14
21	MEHSANA *	5103	1309	1072	280	1072	280	4031	1029
22	MORBI	354	62	126	9	96	8	258	53
23	NARAMADA *	744	165	0	0	0	0	744	165
24	NAVSARI *	6198	844	317	63	317	63	5881	781
25	PANCHMAHAL	42169	4378	30334	1122	30334	1122	11835	3256
26	PATAN	455	316	7	12	7	12	448	304
27	PORBANDAR *	1100	188	343	41	343	41	757	147
28	RAJKOT	595	5144	27	296	27	296	568	4848
29	SABARKANTHA *	42337	9649	9089	2207	5003	421	37334	7442
30	SURAT *	7926	771	0	0	0	0	7926	771
31	SURENDRANAGAR	886	1270	80	25	80	25	806	1245
32	TAPI	11367	810	5053	266	5053	266	6314	544
33	VALSAD *	9332	1734	2332	191	2332	191	7000	1543
	TOTAL	225247	57217	61195	8544	55858	6313	169389	48673

* Figures repeated

Source: Lead District Managers

ANNEXURE - 5

PERIODWISE PENDENCY OF RECOVERY CASES UNDER STATE RECOVERY ACTS AS OF MARCH, 2015

RS. IN LAKHS

SR. NO.	DISTRICT	LESS THAN 1 YEAR		1 TO 2 YEAR		2 TO 3 YEAR		ABOVE 3 YEARS		TOTAL PENDING	
		A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.
1	AHMEDABAD	3278	1721	20676	10910	2651	988	2053	806	28658	14425
2	AMRELI	382	125	262	105	463	140	310	155	1417	525
3	ANAND	255	102	100	34	55	22	74	4	484	162
4	ARAVALLI	0	0	8989	2960	0	0	0	0	8989	2960
5	BANASKANTHA	276	948	1052	268	8874	1024	0	0	10202	2240
6	VADODARA	605	53	1643	195	5491	608	2594	458	10333	1314
7	BHARUCH	736	401	225	48	0	0	2134	229	3095	678
8	BHAVNAGAR	157	144	619	266	434	247	264	131	1474	788
9	BOTAD	32	17	38	19	140	90	500	47	710	173
10	CHHOTA UDEPUR	0	0	0	0	0	0	2292	286	2292	286
11	DAHOD	0	0	2740	187	0	0	0	0	2740	187
12	DANG	1012	262	961	153	116	20	514	56	2603	491
13	DEVBHUMIDWARKA	0	0	66	141	0	0	0	0	66	141
14	GANDHINAGAR	635	125	422	96	269	113	0	0	1326	334
15	GIRSOMNATH	58	110	24	6	157	51	80	48	319	215
16	JAMNAGAR	238	33	1097	119	0	0	2635	182	3970	334
17	JUNAGADH	23	8	28	4	151	10	221	23	423	45
18	KHEDA	527	213	0	0	101	40	1238	461	1866	714
19	KUTCH	0	0	1	1	0	0	4507	518	4508	519
20	MAHISAGAR	12	14	0	0	0	0	0	0	12	14
21	MEHSANA	0	0	949	186	981	281	2101	562	4031	1029
22	MORBI	10	10	0	0	9	5	239	38	258	53
23	NARAMADA	26	6	127	69	165	43	426	47	744	165
24	NAVSARI	182	42	290	67	105	23	5304	649	5881	781
25	PANCHMAHAL	631	306	1134	761	404	61	9666	2128	11835	3256
26	PATAN	372	281	76	23	0	0	0	0	448	304
27	PORBANDAR	158	30	70	31	193	44	336	42	757	147
28	RAJKOT	115	896	79	580	250	2075	124	1297	568	4848
29	SABARKANTHA	10403	2435	6540	1461	4312	1171	16079	2375	37334	7442
30	SURAT	0	0	0	0	0	0	7926	771	7926	771
31	SURENDRANAGAR	171	155	331	215	175	616	129	259	806	1245
32	TAPI	234	42	0	0	0	0	6080	502	6314	544
33	VALSAD	1557	135	0	0	0	0	5443	1408	7000	1543
	TOTAL	22085	8614	48539	18905	25496	7672	73269	13482	169389	48673

Source: Lead District Managers

ANNEXURE - 6 (A)

CONSOLIDATED (KVIC+KVIB+DIC) BANKWISE PROGRESS UNDER PMEGP UPTO THE YEAR ENDED MARCH, 2015

(Rs. in lakhs)

Sr.No.	Name of the Bank	Application forwarded to Banks			Application sanctioned by Banks			Application Rejected by Banks			Application Pending with Bank		
		No. of Project	Total Project Cost	M.M.	No. of Project	Total Project Cost	M.M.	No. of Project	Total Project Cost	M.M.	No. of Project	Total Project Cost	M.M.
1	ALLAHABAD BANK	63	1165.65	314.44	25	421.53	122.17	13	287.88	72.57	25	456.24	119.7
2	ANDHRA BANK	8	177.9	51.92	6	144.25	30	0	3.74	0.95	2	29.91	20.97
3	BANK OF MAHARASHTRA	44	594.76	174	23	277.36	83.16	11	166.41	45.03	10	150.99	45.81
4	BANK OF BARODA	808	10885.25	3255.86	364	4304.3	1340.31	148	1998.86	660.56	296	4582.09	1254.99
5	BARODA GUJARAT GRAMIN BANK	130	1499.99	494.3	49	479.78	147.73	10	80.82	24.2	71	939.39	322.37
6	BANK OF INDIA	374	5770.1	1670.79	146	2428.85	704.75	70	967.94	277.82	158	2373.31	688.22
7	CANARA BANK	85	1330.75	413.03	31	685.89	208.84	9	85.78	24.52	45	559.08	179.67
8	CENTRAL BANK OF INDIA	359	6674.41	2083.78	217	4519.93	1432.11	41	643.03	214.91	101	1511.45	436.76
9	CORPORATION BANK	185	3475.82	1066.98	71	1399.25	444.24	15	266.75	88.86	99	1809.82	533.88
10	DENA BANK	573	8362.69	2569.55	247	3410.02	1052.73	91	1277.29	365.47	235	3675.38	1151.35
11	DENA GUJARAT GRAMIN BANK	133	994.93	315.13	72	363.59	111.63	18	142.62	40.19	43	488.72	163.31
12	INDIAN BANK	50	856.34	251.33	22	444.11	137.23	12	174.29	49.97	16	237.94	64.13
13	INDIAN OVERSEAS BANK	79	1351.82	407.8	33	564.31	147.69	17	306.88	89.71	29	480.63	170.4
14	ORIENTAL BANK OF COMMERCE	34	644.66	190.71	14	228.26	73.74	2	31.55	7.19	18	384.85	109.78
15	PUNJAB NATIONAL BANK	193	3952.75	1150.7	63	1297.11	377.53	38	809.03	233.81	92	1846.61	539.36
16	PUNJAB & SINDH BANK	2	31.65	8.61	0	0	0	1	24.75	6.19	1	6.9	2.42
17	STATE BANK OF INDIA	387	4180.25	1146.32	95	900.75	254.26	128	1418.93	409.65	164	1860.57	482.41
18	SAURASHTRA GRAMIN BANK	53	351.75	106.58	13	96.4	28.38	9	67.94	20.59	31	187.41	57.61
19	STATE BANK OF BIKANER & JAIPUR	36	723.38	207.91	8	189.87	61.46	5	93.6	27.09	23	439.91	119.36
20	STATE BANK OF HYDRABAD	3	74.9	23.72	1	24.96	6.25	0	0	0	2	49.94	17.47
21	STATE BANK OF MYSORE	11	270.74	89.74	8	137.43	66.64	0	0	0	3	133.31	23.1
22	STATE BANK OF PATIALA	6	104.31	35.79	2	9.61	2.65	0	0	0	4	94.7	33.14
23	STATE BANK OF TRAVANCORE	0	0	0	0	0	0	0	0	0	0	0	0
24	SYNDICATE BANK	31	402.96	109.03	13	147.46	32.15	5	106.1	26.54	13	149.4	50.34
25	UNION BANK OF INDIA	211	3454.45	988.2	79	1460.4	398.79	34	535.88	133.45	98	1458.17	455.96
26	UNITED BANK OF INDIA	14	233.56	69.52	4	83.28	32.13	3	48.94	14.92	7	101.34	22.47
27	UCO BANK	26	338.83	102.04	6	32.81	8.29	5	67.04	16.77	15	238.98	76.98
28	VIJAYA BANK	113	2306.77	677.24	81	1680.35	481.53	13	264.15	84.65	19	362.27	111.06
29	OTHER BANKS/IDBI	34	554.72	174.61	15	310.24	101.26	7	108.46	30.9	12	136.02	42.45
	TOTAL	4045	60766.09	18149.63	1708	26042.10	7887.65	705	9978.66	2966.51	1632	24745.33	7295.47

Source : KVIC

ANNEXURE - 6 (B)

PMEGP

CONSOLIDATED (KVIC/KVIB/DIC) DISTRICTWISE PROGRESS UNDER PMEGP FOR THE YEAR ENDED 31.03.2015

Rs. In lakhs

Sr,No.	Name of District	Target 2014-15		Application forwarded to Bank			Application sanctioned by Bank			Applications Rejected by Bank			Application Pending with Bank		
		No. of Project	Total Margin Money Amount	No. of Project	Total Project Cost	M.M.	No. of Project	Total Project Cost	M.M.	No. of Project	Total Project Cost	M.M.	No. of Project	Total Project Cost	M.M.
1	AHMEDABAD	220	278.28	631	13145.28	3870.14	151	2945.94	809.59	164	2913.17	941.36	316	7286.17	2119.19
2	AMRELI	122	154.32	147	2169.06	620.35	37	486.97	134.19	59	964.71	279.20	51	717.38	206.96
3	ANAND	132	166.97	329	3288.63	961.91	123	1157.31	340.77	20	224.03	64.71	186	1907.29	556.43
4	ARVALLI	100	126.49	102	1128.57	363.27	38	496.79	155.96	13	117.92	32.34	51	513.86	174.97
5	BANASKANTHA	132	166.97	146	1600.12	525.87	77	1014.64	278.24	31	351.5	109.73	38	233.98	137.90
6	BHARUCH	100	126.49	65	495.94	154.96	27	243.49	71.52	12	74.93	20.77	26	177.52	62.67
7	BHAVNAGAR	134	169.50	155	2297.2	644.21	47	804.63	236.55	33	436.77	125.85	75	1055.8	281.81
8	BOTAD	100	126.49	4	38.75	13.42	2	13.25	4.50	0	0	0.00	2	25.5	8.92
9	CHHOTA UDEPUR	100	126.49	47	163.68	53.69	26	79.26	28.58	13	42.8	13.11	8	41.62	12.00
10	DAHOD	100	126.49	63	570.3	193.00	12	72.12	23.82	23	168.96	55.24	28	329.22	113.94
11	DANG	100	126.49	8	54.95	19.22	4	19.63	6.79	2	6.27	2.19	2	29.05	10.24
12	DWARKA	100	126.49	15	109.13	34.88	12	61.31	18.64	2	22.82	7.49	1	25	8.75
13	GANDHINAGAR	112	141.67	117	1403.6	383.09	58	788.86	242.61	20	178.45	52.65	39	436.29	87.83
14	GIR SOMNATH	100	126.49	27	151.7	44.52	7	57.6	15.18	10	57.5	16.23	10	36.6	13.11
15	JAMNAGAR	130	164.44	50	627.66	169.71	11	181.36	44.29	13	158.51	41.03	26	287.79	84.39
16	JUNAGADH	130	164.44	86	614.49	168.96	35	260.57	70.17	7	64	15.24	44	289.92	83.55
17	KHEDA	130	164.44	84	1040.27	274.34	34	495.3	135.52	11	188.23	50.17	39	356.74	88.65
18	KUTCH	112	141.67	58	691.64	210.86	28	235.61	59.68	6	72.98	18.76	24	383.05	132.42
19	MAHISAGAR	100	126.49	39	309.86	100.22	11	91.19	30.58	4	10.1	2.83	24	208.57	66.81
20	MEHSANA	134	169.50	109	1178.55	364.60	55	664.41	194.08	25	212.32	63.38	29	301.82	107.14
21	MORBI	100	126.49	11	259.97	88.51	5	109.74	36.40	1	24.95	8.73	5	125.28	43.38
22	NARMADA	100	126.49	41	254.84	79.28	19	71.68	22.71	2	7	1.45	20	176.16	55.12
23	NAVSARI	112	141.67	113	947.42	302.32	65	479.33	132.66	6	69.44	22.32	42	398.65	147.34
24	PANCHMAHAL	112	141.67	59	622.8	194.58	22	145.24	46.81	6	85.91	21.87	31	391.65	125.90
25	PATAN	130	164.44	88	653.13	197.21	50	401.3	110.27	10	74.97	17.27	28	176.86	69.67
26	PORBANDAR	100	126.49	40	339.21	93.63	8	60.82	16.72	14	109.27	5.54	18	169.12	71.37
27	RAJKOT	132	166.97	24	440.98	117.73	13	222.25	54.02	8	180.73	50.41	3	38	13.30
28	SABARKANTHA	132	166.97	140	1141.72	336.69	62	495.37	152.88	15	119.74	30.31	63	526.61	153.50
29	SURAT	222	280.75	879	20723.19	6431.74	536	12287.33	3950.38	111	2420.59	724.45	232	6015.27	1756.91
30	SURENDRANAGAI	112	141.67	78	704.16	198.56	14	206.91	42.18	18	171.01	46.86	46	326.24	109.52
31	TAPI	100	126.49	53	563.12	162.59	28	199.57	52.70	11	104.04	33.24	14	259.51	76.65
32	VADODARA	136	172.03	128	1982.8	451.17	58	918.17	283.19	25	269.89	70.60	45	794.74	97.38
33	VALSAD	112	141.67	109	1053.37	324.40	33	274.15	85.47	10	75.15	21.18	66	704.07	217.75
	TOTAL	3988	5044.41	4045	60766.09	18149.63	1708	26042.1	7887.65	705	9978.66	2966.51	1632	24745.33	7295.47

Source : KVIC

ANNEXURE - 7 (A)

VBS

BANKWISE DETAILS OF LOAN APPLICATIONS SPONSORED AND DISPOSED UNDER VAJPAYEE BANKABLE SCHEME FOR THE YEAR ENDED MARCH, 2015

(Rs. in lakhs)

Sr. No.	Name of the Bank	Target				Application Recommanded to Bank				Application Sanctioned by Bank				Appl. Rejected	Appl. Pending	% Achie.
		ST	SC	Others	Total	ST	SC	Others	Total	ST	SC	Others	Total			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	Bank of Baroda	1491	752	4172	6415	4658	2152	9174	15984	1698	815	3927	6440	5906	3638	100.39
2	Dena Bank	583	776	3170	4529	1174	1995	6651	9820	496	683	2829	4008	3932	1880	88.50
3	Bank of India	190	331	1575	2096	393	936	3318	4647	113	296	1421	1830	1831	986	87.31
4	State Bank of India	993	1138	5264	7395	1359	1649	5786	8794	298	436	1902	2636	4464	1694	35.65
5	Central Bank of India	265	245	1318	1828	541	656	2637	3834	133	274	1185	1592	1572	670	87.09
6	UCO Bank	48	79	375	502	212	215	712	1139	154	95	330	579	311	249	115.34
7	Union Bank of India	270	211	1105	1586	651	583	2380	3614	256	208	1164	1628	1186	800	102.65
8	Punjab National Bank	74	126	516	716	267	256	820	1343	45	81	358	484	484	375	67.60
9	Indian Overseas Bank	47	77	334	458	112	228	807	1147	21	107	297	425	324	398	92.79
10	Canara Bank	45	50	222	317	547	247	503	1297	339	51	167	557	423	317	175.71
11	Bank of Maharashtra	40	57	205	302	147	125	339	611	36	44	124	204	219	188	67.55
12	Corporation Bank	36	52	263	351	242	164	1907	2313	72	84	1134	1290	473	550	367.52
13	Indian Bank	19	59	284	362	35	143	568	746	5	60	278	343	205	198	94.75
14	Syndicate Bank	20	69	318	407	38	173	501	712	25	63	246	334	167	211	82.06
15	Allhabad Bank	0	0	0	0	6	73	166	245	1	24	61	86	95	64	ERR
16	Andhra Bank	0	0	0	0	0	24	47	71	0	4	16	20	32	19	ERR
17	Vijaya Bank	0	0	0	0	5	88	225	318	1	41	142	184	101	33	ERR
18	Baroda Gujarat Gramin Bank	321	14	100	435	1287	106	352	1745	675	65	152	892	604	249	205.06
19	Dena Gujarat Gramin Bank	0	0	0	0	25	324	1015	1364	20	187	656	863	385	116	ERR
20	Saurashtra Gramin Bank	0	0	0	0	62	146	475	683	45	52	228	325	309	49	ERR
21	Other Banks	788	1198	7115	9101	1849	1823	8287	11959	636	899	4534	6069	3849	2041	66.68
Total :		5230	5234	26336	36800	13610	12106	46670	72386	5069	4569	21151	30789	26872	14725	83.67

Source : Commissionerate, Cottage Inds. Gandhinagar

VBS

ANNEXURE - 7 (B)

DISTRICTWISE DETAILS OF LOAN APPLICATIONS SPONSORED AND SANCTIONED UNDER VAJPAYEE BANKABLE SCHEME FOR THE YEAR ENDED MARCH, 2015

(Rs. In lakhs)

SR. No.	DISTRICT	TARGET 2014-15	SPON. NO.	OF WHICH SANCTIONED / DISBURSED TO												RETD./ REJT	PENDING	%ACHIE.
				ST		SC		BAXI		MINORITY		OTHERS		TOTAL				
				NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	NO.	
1	AHMEDABAD	4300	8159	7	6.27	914	958.61	369	654.96	338	657.62	2686	1558.27	4314	3835.73	1887	1958	100.33
2	AMRELI	900	1697	1	0.5	142	95.62	313	316.12	77	90.65	173	207	706	709.89	743	248	78.44
3	ANAND	1300	4243	3	2.5	130	135.05	364	431.82	207	244.26	922	1087.96	1626	1901.59	1797	820	125.08
4	ARVALLI	600	1946	125	115.24	98	75.4	304	301.84	36	17	50	44	613	553.48	1036	297	102.17
5	BANASKANTHA	1900	3467	52	30.07	244	165.28	764	716.12	88	82.9	153	146.03	1301	1140.4	1760	406	68.47
6	BHARUCH	950	1508	107	95.21	69	50.19	134	140.56	237	219.5	147	159.12	694	664.58	725	89	73.05
7	BHAVNAGAR	1500	3562	3	1.85	178	239.24	1153	2219.47	122	216.38	256	475.12	1712	3152.06	896	954	114.13
8	BOTAD	400	324	0	0	21	19.75	81	89.94	13	12.82	21	22.5	136	145.01	132	56	34.00
9	CHHOTA UDEPUR	650	1321	241	202.55	23	20.36	49	50.74	64	69.66	80	96.62	457	439.93	251	613	70.31
10	DAHOD	1250	2369	550	613.17	87	81.52	160	232.54	21	31.88	59	87.74	877	1046.85	1018	474	70.16
11	DANGS	150	500	136	86.63	2	1.75	8	8.16	4	8.51	1	0.8	151	105.85	325	24	100.67
12	DEVBHOOMI DWARKA	450	585	1	0.65	38	38.44	186	226.7	38	45.16	99	144.99	362	455.94	181	42	80.44
13	GANDHINAGAR	900	1644	1	0.09	114	128.05	382	310.74	28	31.98	321	353.45	846	824.31	354	444	94.00
14	GIR SOMNATH	650	593	61	12.16	27	24.28	142	205.39	15	24.19	31	43.85	276	309.87	227	90	42.46
15	JAMNAGAR	900	1198	38	12.1	114	126.66	155	238.14	96	113.71	210	283.65	613	774.26	447	138	68.11
16	JUNAGADH	900	1261	4	7.57	108	114.41	230	279.59	65	73.56	178	243.33	585	718.46	607	69	65.00
17	KHEDA	1300	3668	11	12.12	115	125.1	667	879.48	165	207.66	417	600.31	1375	1824.67	810	1483	105.77
18	KUTCH	1250	3528	1	0.33	294	340.79	270	398.25	296	376.63	287	473.79	1148	1589.79	1099	1281	91.84
19	MAHISAGAR	650	1912	336	301.62	108	79.48	94	96.22	15	16.5	237	251.99	790	745.81	519	603	121.54
20	MEHSANA	1250	2405	0	0	280	230.13	924	773.65	58	55.52	246	222.5	1508	1281.8	897	0	120.64
21	MORBI	600	523	0	0	26	29.72	63	77.63	77	109.18	37	51.22	203	267.75	297	23	33.83
22	NARMADA	350	616	195	155.56	13	10.29	24	27.36	13	16.87	36	34.88	281	244.96	256	79	80.29
23	NAVSARI	800	1953	602	379.71	18	20.57	114	141.35	0	0	119	183.06	853	724.69	815	285	106.63
24	PANCHMAHALS	1000	1925	68	84.85	111	157.4	112	149.96	89	170.1	371	642.34	751	1204.65	867	307	75.10
25	PATAN	800	2269	10	6.7	237	157.05	473	350.7	53	39.02	317	226.23	1090	779.7	834	345	136.25
26	PORBANDAR	350	802	6	8.55	67	54.99	171	229.36	20	18.54	51	60.2	315	371.64	424	63	90.00
27	RAJKOT	1750	2497	2	1.78	150	136.23	474	637.06	101	162.72	256	376.73	983	1314.52	1514	0	56.17
28	SABARKANTHA	850	2215	140	94.53	211	126.55	327	327.22	77	57.55	97	97.9	852	703.75	1087	276	100.24
29	SURAT	3650	3227	796	351.19	93	104.67	161	150.01	44	55.98	407	275	1501	936.85	1726	0	41.12
30	SUREN-NAGAR	1000	1476	11	5.95	129	94.19	186	201.9	77	82.36	100	134.7	503	519.1	769	204	50.30
31	TAPI	500	2671	704	451.08	10	10.98	11	14.45	8	5.55	22	28.62	755	510.68	640	1276	151.00
32	VADODARA	1900	2940	66	53.45	122	154	243	262.1	236	270.34	718	865.01	1385	1604.9	700	855	72.89
33	VALSAD	1100	3382	722	384.55	220	67.99	183	49.75	20	14.1	82	52.87	1227	569.26	1232	923	111.55
	TOTAL	36800	72386	5000	3478.53	4513	4174.74	9291	11189.28	2798	3598.4	9187	9531.78	30789	31972.73	26872	14725	83.67

Source : Commissionerate, Cottage Industries, Gandhinagar.

ANNEXURE - 8 (A)

BANKWISE DETAILS OF LOAN APPLICATIONS SPONSORED AND DISPOSED UNDER BANKABLE SCHEMES OF GUJARAT SCHEDULED CASTE DEVELOPMENT CORPORATION FOR THE YEAR ENDED MARCH, 2015

(Rs. in lakhs)

SR. NO.	NAME OF BANK	TARGET	SPONSORED	SANCTIONED		DISBURSED		REJT.	RETD.	PENDING	% ACHIEVE MENT
		No.	No.	No.	Amt.	No.	Amt.	No.	No.	No.	
1	Allahabad Bank	30	17	8	6.00	8	6.00	2	6	1	26.67
2	Andhra Bank	8	11	2	0.60	2	0.60	7	2	0	25.00
3	Bank of Baroda	843	1667	683	279.69	683	279.69	365	483	136	81.02
4	Bank of India	267	666	230	107.55	230	107.55	137	213	86	86.14
5	Bank of Maharashtra	43	66	16	5.15	16	5.15	7	39	4	37.21
6	Canara Bank	57	68	19	10.48	19	10.48	1	43	5	33.33
7	Central Bank of India	312	510	203	123.00	203	123.00	109	161	37	65.06
8	Corporation Bank	87	54	18	9.50	18	9.50	13	11	12	20.69
9	Dena Bank	886	1657	735	220.58	735	220.58	311	464	147	82.96
10	Indian Bank	38	96	34	19.15	34	19.15	10	31	21	89.47
11	Indian Overseas Bank	56	89	35	11.26	35	11.26	34	13	7	62.50
12	Oriental Bank of Commerce	31	32	12	5.99	12	5.99	5	15	0	38.71
13	Punjab National Bank	124	98	33	12.48	33	12.48	12	50	3	26.61
14	Syndicate Bank	66	90	11	7.34	11	7.34	23	50	6	16.67
15	UCO Bank	72	77	30	11.44	30	11.44	15	21	11	41.67
16	Union Bank of India	188	479	174	75.86	174	75.86	81	200	24	92.55
17	Vijaya Bank	48	68	25	14.86	25	14.86	11	30	2	52.08
18	State Bank of India	1300	1729	630	190.50	630	190.50	296	695	108	48.46
19	Baroda Gujarat Gramin Bank	75	278	105	25.14	4	25.14	67	105	1	140.00
20	Dena Gujarat Gramin Bank	220	634	284	107.08	284	107.08	41	271	38	129.09
21	Saurashtra Gramin Bank	196	503	213	64.79	213	64.79	135	95	60	108.67
22	Other Banks	53	939	800	160.55	800	160.55	23	100	16	1509.43
	Total	5000	9828	4300	1468.99	4300	1468.99	1705	3098	725	86.00

Source : GSCEDC

ANNEXURE - 8 (B)

GSCEDC

DISTRICTWISE DETAILS OF LOAN APPLICATIONS SPONSORED AND DISPOSED UNDER BANKABLE SCHEMES OF GUJARAT SCHEDULED CASTE DEVELOPMENT CORPORATION FOR THE YEAR ENDED MARCH, 2015

(Rs. in lakhs)

SR. NO.	DISTRICT	TARGET 2014-15	SPONSORED	SANCTIONED		DISBURSED		Appl. Rejec.	Appl. Retd.	Pending	% ACHIEVE MENT
			No.	No.	Amt.	No.	Amt.	No.	No.	No.	
1	AHMEDABAD - URBAN	643	319	64	25.25	64	25.25	35	220	0	9.95
2	AHMEDABAD - RURAL	220	238	77	33.49	77	33.49	96	65	0	35.00
3	AMRELI	160	252	60	13.96	60	13.96	29	163	0	37.50
4	ANAND	137	338	88	42.47	88	42.47	250	0	0	64.23
5	ARVALLI	67	295	104	31.82	104	31.82	19	107	65	155.22
6	BANASKANTHA	378	530	102	30.56	102	30.56	0	428	0	26.98
7	BHARUCH	85	125	56	21.28	56	21.28	0	69	0	65.88
8	BHAVNAGAR	155	229	88	43.80	88	43.80	49	30	62	56.77
9	BOTAD	44	66	17	12.49	17	12.49	14	14	21	38.64
10	CHHOTA UDEPUR	72	366	235	47.80	235	47.80	1	55	75	326.39
11	DAHOD	47	238	159	33.60	159	33.60	13	66	0	338.30
12	DANGS	2	2	0	0.00	0	0.00	0	0	2	0.00
13	DEVBHOOMI DWARKA	55	182	82	21.68	82	21.68	79	21	0	149.09
14	GANDHINAGAR	161	294	122	54.87	122	54.87	18	113	41	75.78
15	GIR SOMNATH	115	167	84	30.53	84	30.53	6	77	0	73.04
16	JAMNAGAR	162	508	254	186.30	254	186.30	172	64	18	156.79
17	JUNAGADH	210	455	365	99.87	365	99.87	7	83	0	173.81
18	KHEDA	105	384	126	64.32	126	64.32	258	0	0	120.00
19	KUTCH	259	700	254	75.93	254	75.93	204	0	242	98.07
20	MAHISAGAR	80	500	302	60.40	302	60.40	74	124	0	377.50
21	MEHSANA	229	364	131	61.78	131	61.78	101	132	0	57.21
22	MORBI	135	153	44	18.08	44	18.08	0	109	0	32.59
23	NARMADA	14	7	3	0.65	3	0.65	0	4	0	21.43
24	NAVSARI	55	58	45	11.62	45	11.62	13	0	0	81.82
25	PANCHMAHALS	130	469	363	72.60	363	72.60	25	81	0	279.23
26	PATAN	163	296	137	65.56	137	65.56	52	107	0	84.05
27	PORBANDAR	67	95	88	20.20	88	20.20	7	0	0	131.34
28	RAJKOT	205	726	205	80.91	205	80.91	0	521	0	100.00
29	SABARKANTHA	200	598	217	71.18	217	71.18	25	260	96	108.50
30	SURAT	133	29	1	0.30	1	0.30	19	0	9	0.75
31	SUREN-NAGAR	231	310	103	31.24	103	31.24	9	185	13	44.59
32	TAPI	11	4	1	0.70	1	0.70	0	0	3	9.09
33	VADODARA	213	294	194	54.44	194	54.44	22	0	78	91.08
34	VALSAD	57	237	129	49.31	129	49.31	108	0	0	226.32
	TOTAL	5000	9828	4300	1468.99	4300	1469	1705	3098	725	86.00

SOURCE : GSCDC

Bankwise progress under implementation of Bankable Yojana of DCWD
FOR THE YEAR ENDED MARCH, 2015

(RS. IN LAKHS)

Sr.No	Name of Bank	Target	Appl.Spon.	Appl. Sanc.	Amt. Disb. (Rs.)	Appl. Rejt.	Appl. Rtd.	Appl. Pending	% Achi.
1	ALLAHABAD BANK	30	46	19	13.60	0	8	19	63.33
2	ANDHRA BANK	5	4	0	0.00	0	0	4	0.00
3	BANK OF BARODA	1950	2918	966	409.82	23	812	1117	49.54
4	BANK OF INDIA	700	798	299	76.49	6	170	323	42.71
5	BANK OF MAHARASHTRA	50	76	15	11.66	0	8	53	30.00
6	CANARA BANK	30	95	21	10.51	0	3	71	70.00
7	CENTRAL BANK OF INDIA	675	633	175	65.59	5	185	268	25.93
8	CORPORATION BANK	30	116	39	18.05	0	24	53	130.00
9	DENA BANK	1500	2063	713	240.77	10	380	960	47.53
10	INDIAN BANK	80	68	29	11.93	3	11	25	36.25
11	INDIAN OVERSEAS BANK	90	100	35	14.11	0	16	49	38.89
12	PUNJAB NATIONAL BANK	150	165	33	14.42	2	36	94	22.00
13	ORIENTAL BANK OF COMMERCE	30	11	1	1.00	0	0	10	3.33
14	SYNDICATE BANK	65	102	67	21.86	0	25	10	103.08
15	UNION BANK OF INDIA	400	821	340	194.11	0	186	295	85.00
16	UNITED BANK OF INDIA	45	50	18	10.48	0	17	15	40.00
17	UCO BANK	100	190	107	38.27	0	23	60	107.00
18	VIJAYA BANK	35	69	16	4.95	0	6	47	45.71
19	STATE BANK OF INDIA	2550	2024	427	169.69	46	809	742	16.75
20	ST BANK OF HYDERABAD	10	9	3	0.80	0	0	6	30.00
21	DCCBs	40	363	100	38.03	0	21	242	250.00
22	BARODA GUJARAT GR BANK	550	487	202	75.59	2	147	136	36.73
23	DENA GUJARAT GRAMIN BANK	350	819	391	164.14	36	190	202	111.71
24	SAURASHTRA GRAMIN BANK	500	380	165	62.15	0	75	140	33.00
25	GSCARDB	0	11	4	1.64	0	7	0	0.00
26	NAGRIK BANK	0	395	294	111.71	0	10	91	0.00
27	Private Banks	0	51	2	1.45	0	5	44	0.00
28	Other Nationalised Banks	35	167	89	35.93	0	3	75	254.29
	TOTAL	10000	13031	4570	1818.75	133	3177	5151	45.70

Source : DEVELOPING CASTE WELFARE DEPARTMENT, GANDHINAGAR

ANNEXURE - 9 (B)

DCWD

DISTRICTWISE DETAILS OF LOAN APPLICATIONS SPONSORED AND DISPOSED OFF UNDER BANKABLE SCHEMES OF DEVELOPING CASTE WELFARE DEPARTMENT FOR THE YEAR ENDED MARCH,, 2015

(Rs. in lakhs)

SR. NO.	DISTRICT	TARGET	SPON.	SANC. / DISBURSED		REJT.	RETD	PENDING	%ACHIEV
		2014-15	No.	No.	Amt.	No.	No.	No.	
1	AHMEDABAD	600	1230	226	73.10	0	267	737	37.67
2	AMRELI	350	352	95	31.79	0	140	117	27.14
3	ANAND	350	761	250	156.38	0	45	466	71.43
4	ARVALLI	300	695	304	72.03	0	108	283	101.33
5	BANASKANTHA	450	337	181	81.63	0	59	97	40.22
6	BHARUCH	300	179	45	18.95	0	41	93	15.00
7	BHAVNAGAR	700	195	74	28.60	0	121	0	10.57
8	CHHOTA UDEPUR	50	169	4	2.00	40	102	23	8.00
9	DAHOD	300	418	152	67.80	0	123	143	50.67
10	DEVBHOOMI DWARKA	150	217	63	25.15	0	34	120	42.00
11	DANGS	0	0	0	0.00	0	0	0	0.00
12	GANDHINAGAR	250	254	71	32.14	0	25	158	28.40
13	GIR SOMNATH	300	183	48	18.95	0	76	59	16.00
14	JAMNAGAR	300	545	373	146.68	0	58	114	124.33
15	JUNAGADH	500	388	85	28.75	0	201	102	17.00
16	KHEDA	350	824	356	91.37	10	235	223	101.71
17	KUTCH	350	297	87	28.31	68	0	142	24.86
18	MEHSANA	400	518	281	123.86	0	60	177	70.25
19	MAHISAGAR	300	445	133	59.16	2	225	85	44.33
20	MORBI	250	168	72	31.64	0	41	55	28.80
21	NARMADA	150	40	19	6.93	0	0	21	12.67
22	NAVSARI	200	159	94	11.97	6	15	44	47.00
23	PANCHMAHALS	300	435	192	83.33	7	158	78	64.00
24	PATAN	450	1040	434	196.34	0	545	61	96.44
25	PORBANDAR	250	63	18	7.76	0	29	16	7.20
26	RAJKOT	400	366	85	40.34	0	119	162	21.25
27	SABARKANTHA	450	869	308	170.95	0	92	469	68.44
28	SURAT	250	390	150	50.18	0	58	182	60.00
29	SURENDRANAGAR	400	420	118	44.97	0	108	194	29.50
30	VADODARA	400	696	103	36.17	0	9	584	25.75
31	TAPI	50	41	12	4.04	0	0	29	24.00
32	VALSAD	150	337	137	47.48	0	83	117	91.33
	TOTAL	10000	13031	4570	1818.75	133	3177	5151	45.70

Source : Developing Caste Welfare Department, Gandhinagar.

ANNEXURE - 10 (A)

BANKWISE DETAILS OF LOAN APPLICATIONS SPONSORED AND DISPOSED UNDER JYOTI GRAMODYOG VIKAS YOJANA FOR THE YEAR ENDED MARCH, 2015

Sr.No.	Name of the Bank	Target				Appl. Sponsored				Appl. sanctioned				Appl. Rejected	Appl. Pending	% Achie.
		ST	SC	Others	Total	ST	SC	Others	Total	ST	SC	Others	Total			
1	Bank of Baroda	4	0	2	6	4	2	33	39	2	0	12	14	10	15	233.33
2	Dena Bank	1	1	4	6	1	3	34	38	1	3	18	22	6	10	366.67
3	Bank of India	0	0	9	9	1	0	19	20	0	0	6	6	6	8	66.67
4	State Bank of India	1	1	4	6	2	0	6	8	0	0	0	0	6	2	0.00
5	Central Bank of India	0	2	3	5	0	0	53	53	0	0	10	10	15	28	200.00
6	UCO Bank	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0.00
7	Union Bank of India	0	0	3	3	1	0	24	25	1	0	10	11	2	12	366.67
8	Punjab National Bank	1	0	7	8	1	0	16	17	0	0	5	5	2	10	62.50
9	Indian Overseas Bank	0	0	2	2	0	1	9	10	0	0	0	0	6	4	0.00
10	Canara Bank	0	0	1	1	0	0	10	10	0	0	4	4	0	6	400.00
11	Bank of Maharashtra	2	0	0	2	0	0	0	0	0	0	0	0	0	0	0.00
12	Corporation Bank	1	0	0	1	0	0	15	15	0	0	3	3	4	8	300.00
13	Indian Bank	0	0	1	1	0	0	30	30	0	0	22	22	1	7	2200.00
14	Syndicate Bank	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0.00
15	Allahabad Bank	0	0	0	0	0	0	2	2	0	0	0	0	1	1	0.00
16	Andhra Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
17	Vijaya Bank	0	0	0	0	0	0	1	1	0	0	0	0	0	1	0.00
18	Baroda Gujarat Gr. Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
19	Dena Gujarat Gr. Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
20	Saurashtra Gramin Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
21	Other Banks	13	21	114	148	4	1	24	29	1	0	5	6	20	3	4.05
	Total	25	25	150	200	14	7	276	297	5	3	95	103	79	115	51.50

Source : Cottage & Rural Industries, Govt. of Gujarat

ANNEXURE - 10 (B)

DISTRICTWISE DETAILS OF LOAN APPLICATIONS SPONSORED AND SANCTIONED UNDER JYOTI GRAMOUDHYOG VIKAS YOJANA (JGVY) FOR THE YEAR ENDED MARCH, 2015

(Rs. in lakhs)

SR. NO.	DISTRICT	Target 2014-15	Appl. Spon. No.	Appl. Sanc. / Disb. No.	Appl. Sanc. / Disb. Amt.	Appl. Rejected No.	Appl. pending No.	% achie.
1	AHMEDABAD	60	34	0	0.00	7	27	0.00
2	AMRELI	4	0	0	0.00	0	0	0.00
3	ANAND	5	6	6	44.01	0	0	120.00
4	ARVALLI	2	0	0	0.00	0	0	0.00
5	BANASKANTHA	1	0	0	0.00	0	0	0.00
6	BHARUCH	2	2	2	5.00	0	0	100.00
7	BHAVNAGAR	3	1	0	0.00	0	1	0.00
8	BOTAD	1	0	0	0.00	0	0	0.00
9	CHHOTA UDEPUR	2	1	0	0.00	1	0	0.00
10	DAHOD	2	0	0	0.00	0	0	0.00
11	DANGS	1	0	0	0.00	0	0	0.00
12	DEVBHOOMI DWARKA	1	0	0	0.00	0	0	0.00
13	GANDHINAGAR	3	6	1	4.05	2	3	33.33
14	GIR SOMNATH	1	3	0	0.00	3	0	0.00
15	JAMNAGAR	2	0	0	0.00	0	0	0.00
16	JUNAGADH	4	0	0	0.00	0	0	0.00
17	KHEDA	3	0	0	0.00	0	0	0.00
18	KUTCH	2	2	0	0.00	1	1	0.00
19	MAHISAGAR	2	0	0	0.00	0	0	0.00
20	MEHSANA	4	9	0	0.00	6	3	0.00
21	MORBI	2	2	2	24.53	0	0	100.00
22	NARMADA	1	2	1	2.35	0	1	100.00
23	NAVSARI	3	7	3	13.00	2	2	100.00
24	PANCHMAHALS	3	2	1	5.00	1	0	33.33
25	PATAN	2	0	0	0.00	0	0	0.00
26	PORBANDAR	2	19	3	2.62	16	0	150.00
27	RAJKOT	2	3	0	0.00	1	2	0.00
28	SABARKANTHA	3	1	0	0.00	0	1	0.00
29	SURAT	65	193	83	1815.61	38	72	127.69
30	SUREN-NAGAR	3	0	0	0.00	0	0	0.00
31	TAPI	2	1	0	0.00	0	1	0.00
32	VADODARA	3	3	1	4.88	1	1	33.33
33	VALSAD	4	0	0	0.00	0	0	0.00
	TOTAL	200	297	103	1921.05	79	115	51.50

Source : Commissionerate of Cottage & Rural Industries, Gandhinagar.

ANNEXURE - 11 (A)

BANKWISE DETAILS OF LOAN APPLICATIONS SPONSORED AND DISPOSED UNDER DATTOPANT THENGADI ARTISAN INTEREST SUBSIDY YOJANA FOR THE YEAR ENDED MARCH, 2015

Amt. in lakhs

Sr.No.	Name of the Bank	Target	Application Sponsored	Application Sanctioned	Application Rejected	Application Pending
1	2	3	4	5	6	7
1	Bank of Baroda	980	2804	238	1333	1233
2	Dena Bank	795	2997	273	1587	1137
3	Bank of India	405	1123	110	579	434
4	State Bank of India	1075	3095	191	1992	912
5	Central Bank of India	390	705	38	469	198
6	UCO Bank	110	226	18	88	120
7	Union Bank of India	390	615	48	417	150
8	Punjab National Bank	130	239	45	94	100
9	Indian Overseas Bank	105	150	5	59	86
10	Canara Bank	95	233	10	79	144
11	Bank of Maharashtra	89	108	3	37	68
12	Corporation Bank	85	148	13	77	58
13	Indian Bank	60	89	1	27	61
14	Syndicate Bank	105	362	40	251	71
15	Other Banks	1186	2314	185	1222	907
	Total	6000	15208	1218	8311	5679

Source : Commissionerate, Cottage Industries, Gandhinagar.

ANNEXURE - 11(B)

DISTRICTWISE DETAILS OF LOAN APPLICATIONS SPONSORED AND DISPOSED UNDER DATTOPANT THENGADI ARTISAN INTERST SUBSIDY YOJANA FOR THE YEAR ENDED MARCH, 2015

Amt. in lakhs

Sr.No.	Name of District	Target	Appl. Spon.	Sanctioned No.	Sanctioned Amt.	Appl. Rejected	Appl. Pending
1	2	3	4	5	6	7	8
1	Ahmedabad	360	1454	66	32.50	680	708
2	Amreli	180	580	11	6.45	504	65
3	Anand	360	501	146	146.00	180	175
4	Arvalli	60	240	2	2.00	80	158
5	Banaskantha	300	1228	43	17.40	563	622
6	Bharuch	90	346	92	21.57	131	123
7	Bhavnagar	360	545	39	12.90	253	253
8	Botad	60	96	30	15.00	52	14
9	Chhota Udepur	60	325	34	31.45	119	172
10	Dahod	90	108	15	15.00	0	93
11	Dang	12	77	12	6.00	49	16
12	Devbhumi Dwarka	60	116	40	12.40	64	12
13	Gandhinagar	180	460	44	12.40	178	238
14	Gir Somnath	60	214	2	2.00	140	72
15	Jamnagar	468	1139	86	17.60	759	294
16	Junagadh	210	535	3	3.00	451	81
17	Kheda	120	424	8	5.18	167	249
18	Kutchh	210	403	8	8.00	270	125
19	Mahisagar	60	164	7	3.20	59	98
20	Mehsana	210	437	57	28.50	109	271
21	Morbi	60	132	2	1.00	94	36
22	Narmada	120	230	120	57.20	50	60
23	Navsari	210	244	33	2.70	47	164
24	Panchmahal	180	345	6	3.70	272	67
25	Patan	390	567	39	15.60	443	85
26	Porbandar	210	492	22	13.20	363	107
27	Rajkot	240	265	4	3.00	153	108
28	Sabarkantha	240	347	6	2.50	98	243
29	Surat	180	904	39	19.50	865	0
30	Surendranagar	240	343	8	5.92	196	139
31	Tapi	120	589	21	1.47	420	148
32	Vadodara	180	900	53	44.30	369	478
33	Valsad	120	458	120	60.00	133	205
	Total	6000	15208	1218	628.64	8311	5679

Source : Commissionerate, Cottage Industries, Gandhinagar.

ANNEXURE - 11 (C)

GWEDC

DISTRICTWISE DETAILS OF LOAN APPLICATIONS SPONSORED AND DISPOSED UNDER BANKABLE SCHEME OF GUJARAT WOMEN ECONOMIC DEVELOPMENT CORPORATION LIMITED - FOR THE YEAR ENDED MARCH, 2015

(Rs. In lakhs)

SR. NO.	DISTRICT	TARGET 2014-15	SPONSORED	SANCTIONED / DISBURSED		REJ/RTD	PENDING	% ACHIEV.
		No.	No.	No.	Amt.	No.	No.	
1	AHMEDABAD	200	490	36	12.22	86	368	18.00
2	AMRELI	45	190	4	1.24	0	186	8.89
3	ANAND	70	119	22	5.92	67	30	31.43
4	ARVALLI	30	66	8	3.25	22	36	26.67
5	BANASKANTHA	70	191	7	2.45	100	84	10.00
6	BHAVNAGAR	50	31	5	0.78	0	26	10.00
7	BHARUCH	50	36	0	0.00	1	35	0.00
8	BOTAD	40	6	0	0.00	0	6	0.00
9	CHHOTA UDEPUR	20	0	0	0.00	0	0	0.00
10	DANGS	20	47	0	0.00	47	0	0.00
11	DAHOD	50	66	26	9.49	31	9	52.00
12	DEVBHOOMI DWARKA	20	0	0	0.00	0	0	0.00
13	GANDHINAGAR	100	355	71	25.68	157	127	71.00
14	GIR SOMNATH	40	0	0	0.00	0	0	0.00
15	JAMNAGAR	60	84	2	0.80	0	82	3.33
16	JUNAGADH	70	203	15	4.87	0	188	21.43
17	KHEDA	75	130	26	9.42	23	81	34.67
18	KUTCH	150	507	162	51.17	69	276	108.00
19	MAHISAGAR	50	91	45	19.89	29	17	90.00
20	MEHSANA	80	202	9	2.64	92	101	11.25
21	MORBI	30	66	51	7.49	2	13	170.00
22	NAVSARI	40	333	248	76.12	62	23	620.00
23	NARMADA	60	49	11	4.90	0	38	18.33
24	PATAN	100	100	10	4.15	0	90	10.00
25	PORBANDAR	25	51	2	0.60	0	49	8.00
26	PANCHMAHALS	125	435	117	49.72	118	200	93.60
27	RAJKOT	50	204	9	3.23	136	59	18.00
28	SABARKANTHA	100	128	48	14.3	57	23	48.00
29	SURAT	50	92	69	20.70	12	11	138.00
30	SUREN-NAGAR	50	73	12	3.39	8	53	24.00
31	TAPI	50	91	0	0.00	57	34	0.00
32	VALSAD	30	61	1	0.08	38	22	3.33
33	VADODARA	100	80	8	3.06	21	51	8.00
	TOTAL	2100	4577	1024	337.56	1235	2318	48.76

SOURCE : GWEDC

ANNEXURE - 12 MINORITY

FINANCIAL ASSISTANCE TO MINORITY COMMUNITIES UPTO THE QUARTER ENDED MARCH - 2015

(Rs. in lakhs)

SR. No.	NAME OF BANK	OUTSTANDING AT THE END OF DECEMBER 2014		DISBURSEMENT DURING QUARTER		OUTSTANDING AT THE END OF MARCH 2015		O/S PRIORITY SECTOR ADVANCES	% O/S to PS ADVANCES
		A/c	Amt.	A/c	Amt.	A/c	Amt.		
1	ALLAHABAD BANK	513	2204	86	277	598	2244	136014	1.65
2	ANDHRA BANK	113	286	23	30	136	316	26579	1.19
3	BANK OF BARODA	28215	143121	1951	6645	28517	153600	2124566	7.23
4	BANK OF INDIA	12901	44183	1848	7379	10778	39485	740259	5.33
5	BANK OF M'RASHTRA	828	3807	262	1453	1090	5261	96762	5.44
6	CANARA BANK	1271	7422	212	1245	1468	8569	145432	5.89
7	CENTRAL BANK OF INDIA	9669	16026	525	3400	10194	19426	620570	3.13
8	CORPORATION BANK	2245	22985	137	1140	2382	24125	328273	7.35
9	DENA BANK	17843	29772	1540	4362	18466	30910	1112071	2.78
10	IDBI BANK LTD	603	5926	236	1781	726	5832	279164	2.09
11	INDIAN BANK	272	766	15	13	209	693	93833	0.74
12	INDIAN OVERSEAS BANK	1316	1644	26	34	1342	1675	147982	1.13
13	PUNJAB NATIONAL BANK	1943	5919	18	68	1951	5928	279317	2.12
14	PUNJAB & SIND BANK	109	1087	12	479	99	941	13405	7.02
15	ORIENTAL BK OF COMMERCE	46	208	497	3650	543	3858	241125	1.60
16	SYNDICATE BANK	1413	6080	167	735	1548	6304	88392	7.13
17	UNION BANK OF INDIA	5146	21850	763	6348	5196	23476	505114	4.65
18	UNITED BANK OF INDIA	188	388	14	27	202	404	38658	1.05
19	UCO BANK	3258	19928	215	542	3450	21724	155262	13.99
20	VIJAYA BANK	1052	4461	25	221	1059	4524	86899	5.21
21	BHARTIYA MAHILA BANK	0	0	0	0	0	0	0	0.00
21	SB OF HYDERABAD	53	146	6	12	59	158	25634	0.61
22	SB OF MYSORE	0	0	0	0	0	0	13857	0.00
23	SB OF T'CORE	0	0	0	0	0	0	3360	0.00
24	SB OF BIKANER & JAIPUR	0	0	0	0	0	0	29946	0.00
25	SB OF PATIALA	37	88	0	0	0	0	37198	0.00
26	STATE BANK OF INDIA	82319	149616	935	4209	82454	153825	2122709	7.25
27	DCCB	13770	15390	680	1024	13721	15809	1214129	1.30
28	GSCARDB	0	0	0	0	0	0	55842	0.00
29	DENA GUJARAT GRAMIN BANK	8209	8194	377	414	8586	8608	145100	5.93
30	BARODA GRAMIN BANK	3400	4778	304	691	3704	5469	89843	6.09
31	SAURASHTRA GRAMIN BANK	3310	6680	1033	1065	3218	7745	149838	5.17
32	PRIVATE SECTORBANKS	50990	90848	9476	12100	56038	92557	4066586	2.28
	TOTAL	251032	613802	21383	59344	257734	643466	15213719	4.23

SOURCE:Member Bank

ANNEXURE - 13 WOMEN ENTREPRENEURS

FINANCIAL ASSISTANCE TO WOMEN ENTERPRENEURS UPTO THE QUARTER ENDED MARCH-2015

(Rs. in lakhs)

SR. NO.	NAME OF BANK	OUTSTANDING AT THE END OF DEC, 2014		DISBURSEMENT DURING QUARTER		OUTSTANDING AT THE END OF MAR, 2015		NET BANK CREDIT	% O/S TO NET CREDIT
		A/c	Amt.	A/c	Amt.	A/c	Amt.	Amt.	
1	ALLAHABAD BANK	1281	3156	33	245	1309	3288	639819	0.51
2	ANDHRA BANK	1645	1990	170	189	1815	2179	126648	1.72
3	BANK OF BARODA	99060	172727	5102	11981	101492	186717	4695586	3.98
4	BANK OF INDIA	24290	163355	731	2234	24309	64984	1906257	3.41
5	BANK OF M'RASHTRA	1526	4092	10	21	1521	4176	196973	2.12
6	CANARA BANK	5821	32569	1746	2318	7459	34728	731064	4.75
7	CENTRAL BANK OF INDIA	12759	28800	1052	1578	13811	30378	1011830	3.00
8	CORPORATION BANK	5599	23251	379	1974	5978	25225	752743	3.35
9	DENA BANK	74874	94236	7358	14190	72088	102502	2065968	4.96
10	IDBI BANK LTD	556	3138	227	1110	716	3293	1050907	0.31
11	INDIAN BANK	3721	12289	81	439	3795	12589	311311	4.04
12	INDIAN OVERSEAS BANK	2850	17123	56	92	2900	17215	567089	3.04
13	PUNJAB NATIONAL BANK	7157	22207	58	105	7168	22278	939474	2.37
14	PUNJAB & SIND BANK	121	587	9	17	114	674	95438	0.71
15	ORIENTAL BK OF COMMERCE	1798	36220	0	0	1798	36220	743175	4.87
16	SYNDICATE BANK	3702	9876	446	1295	3868	10423	528147	1.97
17	UNION BANK OF INDIA	11296	53260	869	2702	12107	53123	1227454	4.33
18	UNITED BANK OF INDIA	333	2356	23	121	356	2461	84844	2.90
19	UCO BANK	8394	24959	1846	975	10240	24770	407686	6.08
20	VIJAYA BANK	3109	10285	63	329	3120	10312	380900	2.71
21	BHARTIYA MAHILA BANK	0	0	0	0	0	0	362	0.00
21	SB OF HYDERABAD	25	165	5	14	29	177	106165	0.17
22	SB OF MYSORE	0	0	0	0	0	0	58268	0.00
23	SB OF T'CORE	0	0	3	90	3	88	89119	0.10
24	SB OF BIKANER & JAIPUR	0	0	0	0	0	0	114536	0.00
25	SB OF PATIALA	49	256	4	32	49	256	130091	0.20
26	STATE BANK OF INDIA	115236	302384	320	247	114004	311144	7498891	4.15
27	DCCB	35693	33230	1466	1844	34284	32359	1455962	2.22
28	GSCARDB	0	0	0	0	0	0	57183	0.00
29	DENA GUJARAT GRAMIN BANK	24590	19871	3473	3895	28063	23766	162594	14.62
30	BARODA GRAMIN BANK	32412	10681	1106	1206	33518	11887	111766	10.64
31	SAURASHTRA GRAMIN BANK	12436	10172	4963	4363	9752	7719	162145	4.76
32	PRIVATE SECTORBANKS	134080	231725	.42870	62243	157073	263834	10198920	2.59
	TOTAL	**624413**	**1324960**	**74469**	**115850**	**652739**	**1298764**	**38609316**	**3.36**

Source: Member Banks

Annex13.xlsx

ANNEXURE - 14 **HOUSING FINANCE**

DIRECT HOUSING FINANCE UPTO THE QUARTER ENDED MAR, 2015

(Rs. in lakhs)

SR. NO.	NAME OF BANK	OUTSTANDING AT THE END OF DEC ,2014		DISB. DURING THE QUARTER		OUTSTANDING AT THE END OF MAR, 2015	
		A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
1	ALLAHABAD BANK	2740	19227	566	4429	3274	19636
2	ANDHRA BANK	976	5541	99	554	1075	6095
3	BANK OF BARODA	51418	377209	1821	22293	52722	401206
4	BANK OF INDIA	13394	78075	648	6380	13716	82520
5	BANK OF M'RASHTRA	2279	15633	235	1286	2514	21280
6	CANARA BANK	3324	32485	504	4824	3815	37489
7	CENTRAL BANK OF INDIA	10732	19648	0	0	10732	19648
8	CORPORATION BANK	6704	58485	560	8034	7264	66519
9	DENA BANK	12495	81991	641	8445	12127	82673
10	IDBI BANK	6001	43570	594	3952	6243	46777
11	INDIAN BANK	2598	23840	70	1979	2665	25585
12	INDIAN OVERSEAS BANK	1725	14115	100	1143	1800	15250
13	PUNJAB NATIONAL BANK	6227	57196	336	2541	6514	59624
14	PUNJAB & SIND BANK	612	4770	73	703	682	5196
15	ORIENTAL BK OF COMMERCE	3937	29273	182	1853	4048	30234
16	SYNDICATE BANK	4248	28755	385	2716	4613	30980
17	UNION BANK OF INDIA	15185	128924	1068	6281	15884	153151
18	UNITED BANK OF INDIA	1020	10003	323	2045	1343	11998
19	UCO BANK	4306	36392	592	5831	4495	37620
20	VIJAYA BANK	2745	20125	98	2145	2801	21250
21	BHARITYA MAHILA BANK	0	0	0	0	0	0
21	SB OF HYDERABAD	428	8270	0	0	428	8270
22	SB OF MYSORE	0	0	0	0	0	0
23	SB OF T'CORE	23	196	2	22	23	196
24	SB OF BIKANER & JAIPUR	1075	9640	0	0	1075	9640
25	SB OF PATIALA	92	840	0	0	92	840
26	STATE BANK OF INDIA	147566	976809	2369	24002	146682	957768
27	DCCB	6196	32473	30	2237	6032	32850
28	GSCARDB	0	0	0	0	0	0
29	DENA GUJARAT GRAMIN	1036	1937	42	328	1036	1885
30	BARODA GRAMIN BANK	2211	14440	217	1978	2428	16418
31	SAURASHTRA GRAMIN BANK	5336	37482	261	2054	5597	37972
32	PRIVATE SECTORBANKS	75011	631872	2624	31800	74548	638905
	TOTAL	**391640**	**2799216**	**14440**	**149854**	**396268**	**2879476**

Source : Member Banks

Annex14.xlsx

ANNEXURE - 15 GJRHS

GOLDEN JUBILEE RURAL HOUSING FINANCE SCHEME FOR THE QUARTER ENDED MARCH 2015

(Rs. in lakhs)

SR. NO.	NAME OF BANK	OUTSTANDING AT THE END OF DEC, 2014		DISB. DURING THE QUARTER		OUTSTANDING AT THE END OF MAR, 2015	
		A./c	Amt.	A./c	Amt.	A./c	Amt.
1	ALLAHABAD BANK	9	59	0	0	8	51
2	ANDHRA BANK	0	0	0	0	0	0
3	BANK OF BARODA	560	1954	0	0	437	1498
4	BANK OF INDIA	375	1127	133	1051	363	895
5	BANK OF M'RASHTRA	0	0	0	0	0	0
6	CANARA BANK	0	0	0	0	0	0
7	CENTRAL BANK OF INDIA	1167	6516	132	220	1299	6736
8	CORPORATION BANK	0	0	0	0	0	0
9	DENA BANK	4610	21176	155	1084	4418	22128
10	IDBI BANK LTD	0	0	0	0	0	0
11	INDIAN BANK	0	0	0	0	0	0
12	INDIAN OVERSEAS BANK	1	1	0	0	0	0
13	PUNJAB NATIONAL BANK	0	0	0	0	0	0
14	PUNJAB & SIND BANK	0	0	0	0	0	0
15	ORIENTAL BK OF COMMERCE	293	2311	20	149	249	1784
16	SYNDICATE BANK	51	148	0	0	51	148
17	UNION BANK OF INDIA	473	1056	0	0	471	1052
18	UNITED BANK OF INDIA	0	0	0	0	0	0
19	UCO BANK	107	830	65	307	172	1749
20	VIJAYA BANK	140	331	0	0	130	306
21	BHARTIYA MAHILA BANK	0	0	0	0	0	0
22	SB OF HYDERABAD	0	0	0	0	0	0
23	SB OF MYSORE	0	0	0	0	0	0
24	SB OF T'CORE	0	0	0	0	0	0
25	SB OF BIKANER & JAIPUR	0	0	0	0	0	0
26	SB OF PATIALA	0	0	0	0	0	0
27	STATE BANK OF INDIA	22	18	0	0	22	18
28	DCCB	1827	5071	129	614	1800	5231
29	GSCARDB	0	0	0	0	0	0
30	DENA GUJARAT GRAMIN BANK	1095	2173	32	200	1120	2319
31	BARODA GRAMIN BANK	0	0	0	0	0	0
32	SAURASHTRA GRAMIN BANK	0	0	0	0	0	0
33	PRIVATE SECTORBANKS	0	0	0	0	0	0
	TOTAL	**10730**	**42772**	**666**	**3625**	**10540**	**43916**

SOURCES: MEMBER BANKS

ANNEXURE : 16 (I)
SAVINGS ACCOUNT DETAILS

BANKWISE - Saving account details for the quarter ended MARCH-2015

STATE : GUJARAT

(Amt.in Rs.lacs)

S.No.	Name of the Bank	During Quarter(01.01.2015 - 31.03.2015)						Total SHG accounts at the end of the quarter(Cumulative)					
		Savings account of SHGs opened during the quarter(A)			Out of (A),Women SHGs			Total saving account of SHGs as on date (B)(Cumulative)			Out of (B),Women SHG		
		No. of SHGs	No, of Members	Saving Amount	No. of SHGs	No. of Members	Saving Amount	No. of SHGs	No. of Members	Saving Amount	No. of SHGs	No. of Members	Saving Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	ALLAHABAD BANK	0	0	0	0	0	0	165	1860	7	159	1800	7
2	ANDHRA BANK	4	40	1	4	40	1	4	40	1	4	40	1
3	BANK OF BARODA	1590	17215	83	1447	15718	79	41713	432624	3287	35912	371181	2565
4	BANK OF INDIA	29	345	2	19	230	0	9678	100503	974	8074	80848	674
5	BANK OF M'RASHTRA	0	0	0	0	0	0	0	0	0	0	0	0
6	CANARA BANK	158	1417	16	111	1148	15	391	4165	74	261	2683	31
7	CENTRAL BANK OF INDIA	147	1764	3	147	1764	3	4182	50184	348	4182	50184	582
8	CORPORATION BANK	14	153	0	12	120	0	76	941	2	28	355	.2
9	DENA BANK	887	8423	75	811	7666	60	30396	328627	2187	28124	308285	1951
10	IDBI BANK LTD	143	1418	1	143	1418	1	614	6149	16	613	6128	15
11	INDIAN BANK	63	662	28	63	662	28	2960	35158	409	2567	30262	343
12	INDIAN OVERSEAS BANK	11	175	30	11	175	30	60	900	50	60	900	50
13	PUNJAB NATIONAL BANK	0	0	0	0	0	0	376	1165	21	376	1165	21
14	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0
15	ORIENTAL BK OF COMMERC	4	78	0	4	78	0	14	150	2	14	150	2
16	SYNDICATE BANK	0	0	0	0	0	0	518	6020	85	513	5786	83
17	UNION BANK OF INDIA	76	695	7	73	671	7	6324	61983	513	5280	46879	459
18	UNITED BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0
19	UCO BANK	67	817	3	27	325	2	1329	14964	89	718	7943	63
20	VIJAYA BANK	197	1871	24	98	938	7	197	1971	24	98	938	7
21	BHARTIYA MAHILA BANK	3	30	0	0	0	0	0	0	0	0	0	0
	Sub-Total	**3393**	**35103**	**275**	**2970**	**30953**	**234**	**98997**	**1047404**	**8087**	**86983**	**915527**	**6855**
22	SB OF HYDERABAD	0	0	0	0	0	0	0	0	0	0	0	0
23	SB OF MYSORE	0	0	0	0	0	0	0	0	0	0	0	0
24	SB OF T'CORE	0	0	0	0	0	0	0	0	0	0	0	0
25	SB OF BIKANER & JAIPUR	0	0	0	0	0	0	0	0	0	0	0	0
26	SB OF PATIALA	0	0	0	0	0	0	0	0	0	0	0	0
27	STATE BANK OF INDIA	889	7739	117	823	6970	89	33564	352422	2484	29593	310730	2191
	Sub-Total	**889**	**7739**	**117**	**823**	**6970**	**89**	**33564**	**352422**	**2484**	**29593**	**310730**	**2191**

ANNEXURE : 16 (I)

SAVINGS ACCOUNT DETAILS

BANKWISE - Saving account details for the quarter ended MARCH-2015

STATE : GUJARAT

(Amt.in Rs.lacs)

S.No.	Name of the Bank	During Quarter(01.01.2015 - 31.03.2015) Savings account of SHGs opened during the quarter(A) No. of SHGs	No. of Members	Saving Amount	Out of (A),Women SHGs No. of SHGs	No. of Members	Saving Amount	Total SHG accounts at the end of the quarter(Cumulative) Total saving account of SHGs as on date (B)(Cumulative) No. of SHGs	No. of Members	Saving Amount	Out of (B),Women SHG No. of SHGs	No. of Members	Saving Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14
30	DGGB	419	5044	29	406	4875	28	12126	130480	1311	7717	82968	839
31	BARODA GRAMIN BANK	856	9193	34	810	8370	31	27680	303844	2438	27184	282486	2278
32	SGB	259	2590	45	181	1810	40	11600	116000	758	10399	103990	664
	Sub-Total	1534	16827	108	1397	15055	98	51406	550324	4507	45300	469444	3781
33	ICICI BANK	0	0	0	0	0	0	0	0	0	0	0	0
34	HDFC BANK	52	780	3	52	780	3	156	2340	7	156	2340	7
35	FEDERAL BANK	0	0	0	0	0	0	0	0	0	0	0	0
36	J & K BANK	0	0	0	0	0	0	0	0	0	0	0	0
37	SOUTH INDIAN BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0
38	ING VYASYA BK LTD	0	0	0	0	0	0	0	0	0	0	0	0
39	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0
40	CATHOLIC SYRIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0
41	DEVP. CREDIT BANK	0	0	0	0	0	0	0	0	0	0	0	0
42	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0	0	0
43	INDUSIND BANK	0	0	0	0	0	0	0	0	0	0	0	0
44	RATNAKAR BANK	0	0	0	0	0	0	0	0	0	0	0	0
45	TMB	0	0	0	0	0	0	0	0	0	0	0	0
46	AXIS BANK	0	0	0	0	0	0	0	0	0	0	0	0
47	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0
48	YES BANK	951	12363	113	951	12363	113	5403	70239	1201	5403	70239	1201
49	CITY UNION BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0
50	KARUR VYASYA BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0
51	LAXSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0
	Sub-Total	1003	13143	115	1003	13143	115	5559	72579	1208	5559	72579	1208
	Grand Total	6957	74409	680	6327	67578	570	222817	2518637	18281	195945	2190569	15697

ANNEXURE : 16 (I)

SAVINGS ACCOUNT DETAILS

DISTWISE - Saving account details for the quarter ended MARCH-2015

STATE : GUJARAT

(Amt.in Rs.lacs)

		During Quarter(01.01.2015 - 31.03.2015)						Total SHG accounts at the end of the quarter(Cumulative)					
S.No.	Name of the Bank	Savings account of SHGs opened during the quarter(A)			Out of (A),Women SHGs			Total saving account of SHGs as on date (B)(Cumulative)			Out of (B),Women SHG		
		No. of SHGs	No. of Members	Saving Amount	No. of SHGs	No. of Members	Saving Amount	No. of SHGs	No. of Members	Saving Amount	No. of SHGs	No. of Members	Saving Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	AHMEDABAD	270	2624	41	217	2316	40	9978	109582	1164	7710	84392	833
2	AMRELI	189	1954	10	187	1930	10	6746	72239	447	5924	64152	363
3	ANAND	78	893	8	65	719	6	5920	62433	284	4568	47522	245
4	ARAVALI	106	1198	5	102	1149	5	6669	74428	544	5869	65610	478
5	BANASKANTHA	173	2213	36	168	2139	36	16216	275971	717	13318	222158	539
6	BARODA	174	1741	7	152	1521	5	7118	71681	399	6414	63783	213
7	BHARUCH	243	2955	28	228	2790	27	5469	59384	642	4997	53339	544
8	BHAVNAGAR	252	830	44	242	730	43	6172	63224	398	5369	53773	331
9	BOTAD	23	237	2	23	232	2	2064	21300	91	1909	19401	78
10	CHOTAUDEPUR	138	1410	4	136	1390	3	5287	53986	306	4741	48369	176
11	DAHOD	345	3779	19	306	3280	15	10460	118101	829	9812	102272	713
12	DANG	105	1090	1	105	1090	1	2267	23612	204	2185	22752	197
13	DEVBHUMIDWARKA	147	1680	12	137	1577	11	2678	31081	156	2388	23627	145
14	GANDHINAGAR	325	3853	18	318	3758	14	6877	78872	536	6247	77900	456
15	GIRSOMNATH	71	697	7	38	387	4	4732	51165	358	4318	58711	325
16	JAMNAGAR	154	1712	25	130	1469	21	4734	46826	434	4379	31780	434
17	JUNAGADH	116	1224	34	72	809	23	4683	48307	424	4250	43437	449
18	KHEDA	135	1529	20	117	1221	13	8263	90935	690	6572	72061	559
19	KUTCH	169	1644	7	160	1576	5	6341	58801	385	5278	50615	291
20	MAHISAGAR	241	2539	14	196	2095	12	6281	67249	432	5345	56170	345
21	MEHSANA	353	4087	29	324	3766	28	9707	114350	1015	8173	97269	846
22	MORBI	99	1122	24	77	872	7	3659	40233	238	3254	35905	195
23	NARAMADA	146	1783	19	135	1611	18	2434	28140	324	2040	22950	238
24	NAVSARI	342	3310	20	314	3021	7	8776	89215	589	8405	84794	559
25	PANCHMAHAL	362	3907	20	327	3376	18	9189	97120	649	8107	86420	595
26	PATAN	234	2797	17	182	2221	16	5447	63692	558	4227	50133	372
27	PORBANDAR	77	822	15	65	698	13	1658	18058	122	1473	16007	109
28	RAJKOT	171	1941	49	134	1517	31	7412	85845	652	6632	75902	572
29	SABARKANTHA	263	2925	13	259	2881	13	10179	117878	816	9079	105877	896
30	SURAT	822	9662	92	810	9520	92	11482	127126	1700	10423	117881	1626
31	SURENDRANAGAR	163	1703	8	150	1573	8	5723	62917	391	5720	54333	329
32	TAPI	142	1308	22	123	1114	11	7468	76972	909	6535	67600	798
33	VALSAD	329	3240	9	328	3230	9	10728	117914	880	10284	113674	848
	TOTAL	**6957**	**74409**	**680**	**6327**	**67578**	**570**	**222817**	**2518637**	**18281**	**195945**	**2190569**	**15697**

ANNEXURE : 16 (II)
GRADING AND SANCTION DETAILS

BANKWISE - Grading and Sanction details for the quarter ended MARCH-2015

STATE : GUJARAT

(Amt.in Rs.lacs)

		During Quarter					During Year(Cumulative from 1st April)				
S.No.	Name of the Bank	Limit sanctioned to SHGs during the quarter ended March -2015(A)			Out of (A), Woman SHG		Limit sanctioned to SHGs in current FY 14-15(B)			Out of (B),Woman SHG	
		Total graded accounts	Out of total graded accounts,total accounts sanctioned	Limit sanctioned	Total accounts sanctioned	Limit sanctioned	Total graded accounts	Out of total graded accounts,total accounts sanctioned	Limit sanctioned	Total accounts sanctioned	Limit sanctioned
1	2	3	4	5	6	7	8	9	10	11	12
1	ALLAHABAD BANK	1	1	1	1	1	2	2	1	2	1
2	ANDHRA BANK	2	2	1	2	1	2	2	1	2	1
3	BANK OF BARODA	717	652	617	575	500	3029	2371	2157	2217	1957
4	BANK OF INDIA	27	29	32	18	21	183	165	174	134	143
5	BANK OF M'RASHTRA	10	7	7	4	4	14	11	19	7	16
6	CANARA BANK	80	3	2	61	2	160	5	4	88	3
7	CENTRAL BANK OF INDIA	65	65	59	65	59	565	565	426	565	426
8	CORPORATION BANK	2	3	4	2	1	4	5	5	4	3
9	DENA BANK	741	548	488	536	472	3558	2072	1939	2035	1923
10	IDBI BANK LTD	186	186	318	185	316	352	510	722	505	715
11	INDIAN BANK	73	71	113	70	108	319	308	406	296	396
12	INDIAN OVERSEAS BANK	5	5	15	5	15	66	65	56	65	56
13	PUNJAB NATIONAL BANK	0	0	0	0	0	0	7	4	6	2
14	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0
15	ORIENTAL BK OF COMMERCE	0	4	2	4	2	0	4	2	4	2
16	SYNDICATE BANK	2	2	1	2	1	82	60	51	68	44
17	UNION BANK OF INDIA	85	85	75	85	75	232	303	187	221	202
18	UNITED BANK OF INDIA	0	0	0	0	0	0	0	0	0	0
19	UCO BANK	21	13	6	4	3	61	184	20	10	6
20	VIJAYA BANK	20	20	21	20	21	46	22	22	21	22
21	BHARTIYA MAHILA BANK	0	0	0	0	0	0	0	0	0	0
	Sub-Total	2037	1696	1761	1639	1601	8675	6661	6196	6250	5916
22	SB OF HYDERABAD	0	0	0	0	0	0	0	0	0	0
23	SB OF MYSORE	0	0	0	0	0	0	0	0	0	0
24	SB OF T'CORE	0	0	0	0	0	0	0	0	0	0
25	SB OF BIKANER & JAIPUR	0	0	0	0	0	0	0	0	0	0
26	SB OF PATIALA	0	0	0	0	0	0	0	0	0	0
27	STATE BANK OF INDIA	1430	1402	499	1399	494	5977	2845	1600	2710	1489
	Sub-Total	1430	1402	499	1399	494	5977	2845	1600	2710	1489
28	DCCB	184	255	324	247	316	5108	1900	2121	1491	1651
29	GSCARDB	0	0	0	0	0	0	0	0	0	0
	Sub-Total	184	255	324	247	316	5108	1900	2121	1491	1651
30	DENA GUJARAT GRAMIN BANK	513	513	446	504	440	1468	1459	1311	1425	1304
31	BARODA GRAMIN BANK	683	1350	1086	1268	1048	1611	2941	2436	2699	2261
32	SAURASHTRA GRAMIN BANK	587	587	527	570	502	845	845	744	825	717
	Sub-Total	1783	2450	2059	2342	1990	3924	5245	4491	4949	4282
33	ICICI BANK	1120	1120	1506	1120	1506	2741	2741	3343	2741	3343
34	HDFC BANK	70	70	60	70	60	168	168	174	168	174
35	FEDERAL BANK	0	0	0	0	0	0	0	0	0	0
36	J & K BANK	0	0	0	0	0	0	0	0	0	0
37	SOUTH INDIAN BANK LTD	0	0	0	0	0	0	0	0	0	0
38	ING VYASYA BK LTD	0	0	0	0	0	0	0	0	0	0
39	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0
40	CATHOLIC SYRIAN BANK	0	0	0	0	0	0	0	0	0	0
41	DEVP. CREDIT BANK	0	0	0	0	0	0	0	0	0	0
42	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0
43	INDUSIND BANK	0	0	0	0	0	0	0	0	0	0
44	RATNAKAR BANK	0	0	0	0	0	0	0	0	0	0
45	TAMILNAD MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0
46	AXIS BANK	0	0	0	0	0	0	0	0	0	0
47	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0
48	YES BANK	1410	1410	3714	1410	3714	3283	3283	8795	3283	8795
49	CITY UNION BANK LTD	0	0	0	0	0	0	0	0	0	0
50	KARUR VYASYA BANK LTD	0	0	0	0	0	0	0	0	0	0
51	LAXSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0
	Sub-Total	2600	2600	5280	2600	5280	6192	6192	12312	6192	12312
	Grand Total	8034	8403	9923	8227	9681	29876	22843	26719	21592	25651

ANNEXURE : 16 (II)
GRADING AND SANCTION DETAILS

DISTWISE - Grading and Sanction details for the quarter ended MARCH-2015

GUJARAT

Rs. In Lakhs

		During Quarter					During Year(Cumulative from 1st April)				
S.No.	Name of the Bank	Limit sanctioned to SHGs during the quarter ended March -2015(A)			Out of (A), Woman SHG		Limit sanctioned to SHGs in current FY 14-15(B)			Out of (B),Woman SHG	
		Total graded accounts	Out of total graded accounts,total accounts sanctioned	Limit sanctioned	Total accounts sanctioned	Limit sanctioned	Total graded accounts	Out of total graded accounts,total accounts sanctioned	Limit sanctioned	Total accounts sanctioned	Limit sanctioned
1	2	3	4	5	6	7	8	9	10	11	12
1	AHMEDABAD	681	297	295	295	261	2986	2166	2248	2062	2204
2	AMRELI	124	119	119	119	113	1926	366	323	343	297
3	ANAND	127	103	129	115	124	523	442	422	427	390
4	ARAVALI	70	60	64	60	64	458	243	234	225	204
5	BANASKANTHA	245	255	305	252	303	656	665	982	636	969
6	BARODA	115	90	104	88	93	347	287	299	280	282
7	BHARUCH	115	96	105	92	101	508	486	500	447	473
8	BHAVNAGAR	160	153	221	155	202	650	353	417	322	382
9	BOTAD	54	54	44	53	44	658	78	59	71	59
10	CHOTAUDEPUR	24	21	15	21	15	190	187	131	167	125
11	DAHOD	336	390	435	327	405	888	942	944	841	892
12	DANG	34	121	118	121	118	215	301	435	273	410
13	DEVBHUMIDWARKA	523	521	130	522	129	1062	625	263	606	259
14	GANDHINAGAR	432	437	776	434	773	1076	1057	1624	999	1606
15	GIRSOMNATH	106	106	80	106	80	920	906	812	848	812
16	JAMNAGAR	597	598	162	595	159	1335	893	443	809	438
17	JUNAGADH	193	189	195	181	180	337	332	319	293	304
18	KHEDA	165	163	189	153	183	610	582	639	517	632
19	KUTCH	172	199	260	198	261	579	580	701	521	698
20	MAHISAGAR	187	186	107	140	101	329	319	203	265	195
21	MEHSANA	337	456	620	449	611	2580	1781	1876	1694	1743
22	MORBI	52	40	85	58	79	143	120	207	124	193
23	NARAMADA	149	106	97	96	90	494	321	353	301	263
24	NAVSARI	356	673	619	666	617	795	1024	1452	1009	1436
25	PANCHMAHAL	340	338	227	332	200	816	759	628	725	558
26	PATAN	248	280	249	272	242	1568	910	740	877	614
27	PORBANDAR	99	77	70	88	68	651	175	164	154	157
28	RAJKOT	280	300	292	265	260	676	648	700	607	634
29	SABARKANTHA	518	613	764	607	758	1598	1328	1466	1243	1454
30	SURAT	647	631	2450	649	2465	2466	2320	5198	2308	5127
31	SURENDRANAGAR	239	239	170	221	156	601	440	362	413	296
32	TAPI	91	121	90	126	91	350	331	434	330	427
33	VALSAD	218	371	336	371	336	885	876	1140	855	1119
	TOTAL	8034	8403	9923	8227	9681	29876	22843	26719	21592	25651

ANNEXURE : 16 (III)
DISBURSEMENT DETAILS

STATE : GUJARAT
BANKWISE - Disbursement details for the quarter ended MARCH-2015

(Amt.in Rs.lacs)

S.No.	Name of the Bank	Disbursement During quarter								Disbursement During year(Cumulative from 1st April)							
		Loans disbursed to SHGs with banks during the quarter ended MARCH-2015 (A)				Out of (A),Women SHG				Loans disbursed to SHGs with banks during the year FY14-15 (B)				Out of (B),Women SHG			
		No. of SHGs	Amt. disbursed	Of which new SHGs (No.)	Amt. disbursed	No. of SHGs	Amt. disbursed	Of which new SHGs (No.)	Amt. disbursed	No. of SHGs	Amt. disbursed	Of which new SHGs (No.)	Amt. disbursed	No. of SHGs	Amt. disbursed	Of which new SHGs (No.)	Amt. disbursed
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
1	ALLAHABAD BANK	1	1	0	0	1	1	0	0	2	1	0	0	2	1	0	0
2	ANDHRA BANK	2	1	2	1	2	1	2	1	2	1	2	1	2	1	2	1
3	BANK OF BARODA	601	572	530	510	537	486	472	430	2985	2328	2037	1839	2767	2152	1937	1731
4	BANK OF INDIA	24	28	24	28	12	18	12	18	158	150	127	128	126	120	98	105
5	BANK OF M'RASHTRA	10	7	10	7	10	7	10	7	24	26	14	19	11	17	11	17
6	CANARA BANK	3	2	3	2	3	2	3	2	5	6	6	6	5	5	5	5
7	CENTRAL BANK OF INDIA	65	59	65	59	65	59	65	59	565	426	565	426	565	426	565	426
8	CORPORATION BANK	3	4	1	3	2	1	0	0	6	7	12	12	5	4	11	9
9	DENA BANK	542	433	372	281	516	415	359	263	1932	1772	1440	1384	1877	1760	1418	1363
10	IDBI BANK LTD	166	283	0	0	165	281	0	0	407	1676	240	1391	.403	1668	237	1386
11	INDIAN BANK	65	99	31	19	65	99	31	19	292	392	179	179	285	371	178	174
12	INDIAN OVERSEAS BANK	5	15	5	15	5	15	5	15	23	29	23	29	23	29	23	29
13	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0	12	11	7	3	5	3	4	3
14	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	ORIENTAL BK OF COMMERCE	4	2	4	2	4	2	4	2	20	8	7	5	20	8	7	5
16	SYNDICATE BANK	0	0	0	0	0	0	0	0	70	38	59	34	59	34	59	34
17	UNION BANK OF INDIA	144	127	59	42	144	127	59	42	309	243	188	137	305	239	184	134
18	UNITED BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	UCO BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	VIJAYA BANK	26	3	0	3	2	3	0	0	27	4	0	3	3	4	0	0
21	BHARTIYA MAHILA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub-Total	1661	1633	1106	970	1533	1515	1022	857	6839	7117	4906	5595	6463	6843	4739	5421
22	SB OF HYDERABAD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	SB OF MYSORE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	SB OF T'CORE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	SB OF BIKANER & JAIPUR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	SB OF PATIALA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	STATE BANK OF INDIA	466	633	142	191	373	506	112	149	1440	1229	770	566	1300	1079	702	505
	Sub-Total	466	633	142	191	373	506	112	149	1440	1229	770	566	1300	1079	702	505

ANNEXURE : 16 (III)
DISBURSEMENT DETAILS

STATE : GUJARAT
BANKWISE - Disbursement details for the quarter ended MARCH-2015

(Amt.in Rs.lacs)

S.No.	Name of the Bank	Disbursement During quarter								Disbursement During year(Cumulative from 1st April)							
		Loans disbursed to SHGs with banks during the quarter ended MARCH-2015 (A)				Out of (A),Women SHG				Loans disbursed to SHGs with banks during the year FY14-15 (B)				Out of (B),Women SHG			
		No. of SHGs	Amt. disbursed	Of which new SHGs (No.)	Amt. disbursed	No. of SHGs	Amt. disbursed	Of which new SHGs (No.)	Amt. disbursed	No. of SHGs	Amt. disbursed	Of which new SHGs (No.)	Amt. disbursed	No. of SHGs	Amt. disbursed	Of which new SHGs (No.)	Amt. disbursed
28	DCCB	183	333	154	237	182	331	154	237	973	1620	427	528	841	1175	426	526
29	GSCARDB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub-Total	183	333	154	237	182	331	154	237	973	1620	427	528	841	1175	426	526
30	DENA GUJARAT GRAMIN BANK	813	708	259	214	804	701	259	214	2151	1952	834	743	2117	1945	827	735
31	BARODA GRAMIN BANK	1350	1086	1350	1086	1268	1048	1268	1048	2941	2436	2941	2436	2912	2468	2912	2468
32	SAURASHTRA GRAMIN BANK	587	541	74	73	570	515	74	73	970	872	232	206	947	838	231	205
	Sub-Total	2750	2334	1683	1373	2642	2264	1601	1335	6062	5260	4007	3385	5976	5251	3970	3409
33	ICICI BANK	1120	1506	0	0	1120	1506	0	0	3320	3971	0	0	3320	3971	0	0
34	HDFC BANK	70	60	9	21	70	60	9	21	147	164	67	97	147	164	67	97
35	FEDERAL BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36	J & K BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	SOUTH INDIAN BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	ING VYASYA BK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
40	CATHOLIC SYRIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41	DEVP. CREDIT BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
42	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
43	INDUSIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44	RATNAKAR BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45	TAMILNAD MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	AXIS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48	YES BANK	1410	3714	1410	3714	1410	3714	1410	3714	3097	8395	2642	7295	3097	8395	2642	7295
49	CITY UNION BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
50	KARUR VYASYA BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
51	LAXSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub-Total	2600	5280	1419	3734	2600	5280	1419	3734	6564	12530	2709	7392	6564	12530	2709	7392
	GRAND TOTAL	7660	10214	4504	6506	7330	9896	4308	6313	21878	27756	12819	17467	21144	26878	12546	17253

ANNEXURE : 16 (III)
DISBURSEMENT DETAILS

STATE : GUJARAT
DISTWISE - Disbursement details for the quarter ended MARCH-2015

(Amt.in Rs.lacs)

S.No.	Name of the Bank	Disbursement During quarter								Disbursement During year(Cumulative from 1st April)							
		Loans disbursed to SHGs with banks during the quarter ended MAR-2015 (A)				Out of (A),Women SHG				Loans disbursed to SHGs with banks during the year FY14-15 (B)				Out of (B),Women SHG			
		No. of SHGs	Amt. disbursed	Of which new SHGs (No.)	Amt. disbursed	No. of SHGs	Amt. disbursed	Of which new SHGs (No.)	Amt. disbursed	No. of SHGs	Amt. disbursed	Of which new SHGs (No.)	Amt. disbursed	No. of SHGs	Amt. disbursed	Of which new SHGs (No.)	Amt. disbursed
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
	AHMEDABAD	168	182	73	68	163	177	70	64	583	1690	395	1332	571	1679	431	1519
	AMRELI	128	125	36	32	123	112	33	21	364	313	182	192	345	292	174	163
	ANAND	95	127	35	31	90	121	33	27	416	399	220	271	384	372	213	269
	ARAVALI	164	137	38	37	163	136	37	36	401	348	194	167	390	335	173	166
	BANASKANTHA	205	295	101	193	202	293	100	192	614	953	366	656	606	935	348	746
	BARODA	74	65	16	18	49	64	16	15	268	248	128	195	237	242	131	191
	BHARUCH	99	100	65	66	95	96	64	65	453	909	264	252	437	862	256	378
	BHAVNAGAR	181	442	51	125	161	362	39	91	376	632	175	271	347	538	157	232
	BOTAD	48	39	20	14	47	39	20	14	81	63	39	26	78	61	38	25
	CHOTAUDEPUR	21	15	21	15	21	15	21	15	226	174	146	171	204	161	128	155
	DAHOD	379	416	261	237	316	386	199	209	812	913	492	529	719	865	487	678
	DANG	124	100	107	96	119	99	106	96	240	213	193	208	234	211	221	208
	DEVBHUMIDWARKA	87	88	27	38	83	86	27	38	200	226	92	94	193	220	79	81
	GANDHINAGAR	465	812	355	686	454	802	349	681	1121	1630	686	1024	1100	1610	681	1111
	GIRSOMNATH	101	72	23	18	95	69	21	15	273	171	96	70	261	164	77	49
	JAMNAGAR	150	142	35	30	146	138	32	27	468	444	335	319	460	436	222	285
	JUNAGADH	182	186	42	40	168	167	39	35	364	342	159	154	347	316	150	119
	KHEDA	150	186	64	45	145	180	61	41	571	655	282	282	549	641	273	281
	KUTCH	178	239	20	20	177	238	19	19	697	857	385	443	686	851	277	437
	MAHISAGAR	184	105	179	102	137	99	133	97	317	210	310	197	257	201	213	191
	MEHSANA	493	671	214	353	484	665	210	351	1450	2013	670	765	1421	1949	761	1141
	MORBI	46	52	24	27	40	55	19	29	175	204	100	105	158	205	63	77
	NARAMADA	112	103	83	74	96	92	70	66	351	333	279	244	323	292	210	224
	NAVSARI	658	608	565	507	653	603	564	506	1629	1501	834	773	1612	1465	1069	1046
	PANCHMAHAL	346	224	289	192	331	196	281	165	801	626	599	588	766	584	583	518
	PATAN	297	300	133	126	288	290	132	124	762	738	324	321	738	718	324	313
	PORBANDAR	73	66	26	25	67	61	24	22	184	168	123	112	170	156	85	75
	RAJKOT	195	217	87	104	186	188	81	76	575	579	344	415	550	519	300	342
	SABARKANTHA	452	557	127	138	448	553	125	137	1256	1294	547	550	1241	1273	642	644
	SURAT	1168	2942	1000	2710	1168	2942	1000	2710	3383	6781	2284	4927	3348	6670	2108	4301
	SURENDRANAGAR	151	180	32	41	144	164	31	33	403	353	244	185	388	326	228	191
	TAPI	121	90	87	61	116	86	86	60	568	456	499	422	553	444	393	412
	VALSAD	365	328	268	235	355	320	266	233	1496	1319	833	1204	1471	1286	1051	686
	Total	7660	10214	4504	6506	7330	9896	4308	6313	21878	27756	12819	17467	21144	26878	12546	17253

ANNEXURE : 16 (IV)

DISBURSEMENT DETAILS

BANKWISE - Outstanding and NPA details for the quarter ended MARCH-2015

(Amt.in Rs.lacs)

STATE : GUJARAT

S.No.	Name of the Bank	Outstanding				NPA			
		Total loan outstanding against SHGs as at the quarter ended MARCH-2015 (A)		Out of (A),Woman SHG		Non-performing Assets of Banks against SHG loans outstanding(A)		Out of (A),Woman SHG	
		No. of SHGs	Loan Outstanding	No. of SHGs	Loan Outstanding	No. of SHGs	Amount of NPA	No. of SHGs	Amount of NPA
1	2	3	4	5	6	7	8	7	8
1	ALLAHABAD BANK	49	15	49	15	14	5	0	0
2	ANDHRA BANK	2	1	2	1	0	0	0	0
3	BANK OF BARODA	13859	5418	13026	4771	1036	537	959	462
4	BANK OF INDIA	4103	2013	3148	1627	25	11	0	0
5	BANK OF M'RASHTRA	101	35	100	34	0	0	0	0
6	CANARA BANK	9	9	5	4	1	1	0	0
7	CENTRAL BANK OF INDIA	960	313	960	313	3	0	2	0
8	CORPORATION BANK	55	23	12	9	0	0	5	4
9	DENA BANK	10878	3040	9432	2748	711	253	632	221
10	IDBI BANK LTD	0	0	0	0	0	0	0	0
11	INDIAN BANK	694	474	535	436	54	81	40	25
12	INDIAN OVERSEAS BANK	273	169	273	169	53	18	53	18
13	PUNJAB NATIONAL BANK	21	7	18	6	12	3	12	3
14	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0
15	ORIENTAL BK OF COMMERCE	18	6	18	6	0	0	0	0
16	SYNDICATE BANK	131	77	131	77	2	6	2	6
17	UNION BANK OF INDIA	2240	1281	1944	937	262	98	196	60
18	UNITED BANK OF INDIA	0	0	0	0	0	0	0	0
19	UCO BANK	186	59	84	26	17	10	4	2
20	VIJAYA BANK	2	3	2	3	0	0	0	0
21	BHARTIYA MAHILA BANK	0	0	0	0	0	0	0	0
	Sub- Total	33581	12941	29739	11180	2210	1024	1905	799
22	SB OF HYDERABAD	0	0	0	0	0	0	0	0
23	SB OF MYSORE	0	0	0	0	0	0	0	0
24	SB OF T'CORE	0	0	0	0	0	0	0	0
25	SB OF BIKANER & JAIPUR	0	0	0	0	0	0	0	0
26	SB OF PATIALA	0	0	0	0	0	0	0	0
27	STATE BANK OF INDIA	5070	2267	4470	1999	533	149	533	149
	Sub- Total	5070	2267	4470	1999	533	149	533	149
28	DCCB	1939	1524	1813	1268	194	280	182	191
29	GSCARDB	0	0	0	0	0	0	0	0
	Sub- Total	1939	1524	1813	1268	194	280	182	191
30	DENA GUJARAT GRAMIN BANK	5212	2025	4713	2268	350	115	323	107
31	BARODA GRAMIN BANK	6201	2540	5842	2460	575	180	0	0
32	SAURASHTRA GRAMIN BANK	851	414	801	386	56	22	43	19
	Sub- Total	12264	4979	11356	5114	981	317	366	126
33	ICICI BANK	4665	4107	4665	4107	0	0	0	0
34	HDFC BANK	81	70	81	70	0	0	0	0
35	FEDERAL BANK	0	0	0	0	0	0	0	0
36	J & K BANK	0	0	0	0	0	0	0	0
37	SOUTH INDIAN BANK LTD	0	0	0	0	0	0	0	0
38	ING VYASYA BK LTD	0	0	0	0	0	0	0	0
39	KARNATAKA BANK	0	0	0	0	0	0	0	0
40	CATHOLIC SYRIAN BANK	0	0	0	0	0	0	0	0
41	DEVP. CREDIT BANK	0	0	0	0	0	0	0	0
42	DHANLAXMI BANK	0	0	0	0	0	0	0	0
43	INDUSIND BANK	0	0	0	0	0	0	0	0
44	RATNAKAR BANK	0	0	0	0	0	0	0	0
45	TAMILNAD MERCANTILE BANK	0	0	0	0	0	0	0	0
46	AXIS BANK	0	0	0	0	0	0	0	0
47	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0
48	YES BANK	4629	8474	4629	8474	0	0	0	0
49	CITY UNION BANK LTD	0	0	0	0	0	0	0	0
50	KARUR VYASYA BANK LTD	0	0	0	0	0	0	0	0
51	LAXSHMI VILAS BANK	0	0	0	0	0	0	0	0
	Sub- Total	9375	12651	9375	12651	0	0	0	0
	GRAND TOTAL	62229	34363	56753	32211	3918	1770	2986	1265

ANNEXURE : 16 (IV)

DISBURSEMENT DETAILS

DISTWISE - Outstanding and NPA details for the quarter ended MARCH-2015

STATE : GUJARAT **(Amt.in Rs.lacs)**

S.No.	Name of the Bank	Outstanding				NPA			
		Total loan outstanding against SHGs as at the quarter ended MARCH-2015 (A)		Out of (A),Woman SHG		Non-performing Assets of Banks against SHG loans outstanding(A)		Out of (A),Woman SHG	
		No. of SHGs	Loan Outstanding	No. of SHGs	Loan Outstanding	No. of SHGs	Amount of NPA	No. of SHGs	Amount of NPA
1	2	3	4	5	6	7	8	7	8
1	AHMEDABAD	1698	1290	1499	1161	205	79	182	63
2	AMRELI	931	418	851	373	67	14	66	14
3	ANAND	1791	795	1607	689	258	60	67	17
4	ARAVALI	2499	808	2452	793	236	62	236	62
5	BANASKANTHA	1547	1033	1509	1001	100	56	95	50
6	BARODA	1135	684	985	570	131	55	121	52
7	BHARUCH	903	951	722	568	125	219	108	132
8	BHAVNAGAR	1123	537	983	459	38	22	36	21
9	BOTAD	312	129	269	110	34	13	34	13
10	CHOTAUDEPUR	1291	589	1158	534	143	56	95	28
11	DAHOD	2973	1140	2286	970	407	142	354	112
12	DANG	298	111	286	109	44	24	32	22
13	DEVBHUMIDWARKA	395	186	346	160	18	10	13	8
14	GANDHINAGAR	3034	1828	2840	1692	134	39	116	32
15	GIRSOMNATH	867	395	778	353	48	17	44	16
16	JAMNAGAR	1241	613	1149	570	56	21	32	16
17	JUNAGADH	1257	468	1126	417	68	14	41	8
18	KHEDA	2309	1075	1840	879	228	129	157	89
19	KUTCH	1630	1079	1576	1059	108	42	101	39
20	MAHISAGAR	1324	367	1047	316	203	90	162	75
21	MEHSANA	4577	2413	4129	2499	169	66	131	54
22	MORBI	409	242	354	210	14	7	13	7
23	NARAMADA	899	442	686	407	91	41	11	5
24	NAVSARI	2737	1339	2670	1308	38	34	3	3
25	PANCHMAHAL	2439	934	2383	797	301	111	223	75
26	PATAN	1801	850	1497	951	72	36	55	27
27	PORBANDAR	1288	232	1145	197	16	8	14	8
28	RAJKOT	2622	1085	2324	970	49	21	47	21
29	SABARKANTHA	2996	1251	2971	1240	196	56	147	43
30	SURAT	6701	7958	6496	7864	117	98	88	59
31	SURENDRANAGAR	719	332	575	305	88	26	71	23
32	TAPI	3228	975	3087	934	70	77	59	66
33	VALSAD	3255	1813	3127	1749	46	26	12	5
	TOTAL	**62229**	**34363**	**56753**	**32211**	**3918**	**1770**	**2966**	**1265**

ANNEXURE - 17

STATEMEMT ON FINANCING UNDER EDUCATION LOAN SCHEME FOR THE QUARTER ENDED MARCH 2015

Amt in Lakhs

SR NO	BANK NAME	TARGET 2014-15		OUTSTANDING AT THE END OF MAR 2014		SANCTIONED DURING THE YEAR		DISBURSEMENT DURING THE YEAR		OUTSTANDING AT THE END OF MAR 2015		% ACHIEVEMENT		SUBSIDY CLAIMED DURING YEAR		CLAIMED RECIVED DURING YEAR	
		A/C	AMT	A/C	AMT	A/C	AMT	A/C	AMT	A/C	AMT	A/C	AMT	A/C	AMT	A/C	AMT
1	ALLAHABAD BANK	360	1130	315	990	120	214	120	214	310	1001	86	89	0	0	0	0
2	ANDHRA BANK	210	640	185	556	70	526	104	343	196	649	93	101	11	8	5	5
3	BANK OF BARODA	9600	25200	8761	21962	1276	8317	1275	3899	8156	21391	85	85	1268	302	0	0
4	BANK OF INDIA	4450	13400	4103	11713	2014	7912	1211	1739	4003	9974	90	74	142	292	120	11
5	BANK OF M'RASHTRA	320	1060	285	925	33	248	33	91	278	983	87	93	41	9	0	0
6	CANARA BANK	670	2000	608	1743	333	1779	809	1415	813	2408	121	120	200	235	89	111
7	CENTRAL BANK OF INDIA	4300	18600	4005	16312	745	23713	745	1650	4235	19777	98	106	0	0	0	0
8	CORPORATION BANK	850	2900	779	2528	115	298	115	255	758	3776	89	130	0	0	0	0
9	DENA BANK	5300	10200	4874	8925	973	4551	1035	2885	5212	10792	98	106	496	172	421	142
10	IDBI BANK	320	1040	283	898	117	808	399	670	395	1319	123	127	0	0	0	0
11	INDIAN BANK	240	840	212	736	34	317	76	191	183	677	76	81	51	20	51	20
12	INDIAN OVERSEAS BANK	360	1210	325	1061	106	345	158	406	327	1166	91	96	0	0	0	0
13	PUNJAB NATIONAL BANK	2050	5450	1933	4780	306	1715	556	1076	1231	3203	60	59	235	17	228	18
14	PUNJAB & SIND BANK	40	120	26	93	5	48	9	41	27	132	68	110	0	0	0	0
15	ORIENTAL BK OF COMMERCE	760	2660	701	2320	116	775	116	218	727	2422	96	91	55	5	55	5
16	SYNDICATE BANK	770	2300	699	1982	58	345	58	124	679	2010	88	87	242	58	180	15
17	UNION BANK OF INDIA	1165	3850	1041	3332	218	1304	528	984	1097	3552	94	92	103	3	85	1
18	UNITED BANK OF INDIA	90	330	75	288	10	135	31	84	81	338	90	102	6	1	5	1
19	UCO BANK	550	1560	497	1355	105	536	98	413	484	1454	88	93	93	15	93	15
20	VIJAYA BANK	540	1450	493	1248	693	854	193	305	613	1822	114	126	180	9	0	0
21	BHARTIYA MAHILA BANK	4	10	0	0	1	2	1	1	0	0	0	0	0	0	0	0
22	SB OF HYDERABAD	40	120	26	89	29	75	29	75	26	137	65	114	0	0	0	0
23	SB OF MYSORE	20	30	14	21	0	0	0	0	0	0	0	0	0	0	0	0
24	SB OF T'CORE	10	10	0	0	1	4	1	4	0	0	0	0	1	4	0	0
25	SB OF BIKANER & JAIPUR	60	200	41	158	2	5	2	5	0	0	0	0	5	1	1	0
26	SB OF PATIALA	40	140	31	117	30	106	38	40	47	135	118	96	0	0	0	0
27	STATE BANK OF INDIA	18700	60800	17052	52906	2019	17376	2019	7403	16670	57456	89	95	0	0	0	0
28	DCCB	480	1530	432	1341	147	1258	152	1004	438	1314	91	86	0	0	0	0
29	GSCARDB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	DENA GUJARAT GRAMIN	610	900	553	782	319	541	319	538	789	1181	129	131	206	29	17	8
31	BARODA GRAMIN BANK	350	500	293	420	66	132	66	132	323	473	92	95	215	53	215	34
32	SAURASHTRA GRAMIN BANK	1498	3570	1389	3120	187	1000	894	1132	1489	4092	99	115	0	0	0	0
33	PRIVATE SECTOR BANK	965	1650	625	1158	772	554	962	615	1128	1588	117	96	2	0	2	0
	TOTAL	**55722**	**165400**	**50656**	**143859**	**11020**	**75792**	**12152**	**27952**	**50715**	**155222**	**91**	**94**	**3552**	**1233**	**1567**	**385**

SOURCES: MEMBER BANKS

ANNEXURE -18

PROGRESS UNDER ISSUANE OF KISAN CREDIT CARDS AS OF MARCH 2015

Rs. In Lakhs

		OutSatnding KCCs Previous Qtr		KCCs issued duringQtr			OutSatnding KCCs Current Qtr			OF WHICH TO: SF/MF		SCs		STs		OBCs		Minorities		Under wadi Project	
SI No.	Name of Bank	A/c	Amt.	A/c	Amt.	No. of Land Holder	A/c	Amt.	No. of Land Holder Cummalative	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
1	ALLAHABAD BANK	1020	1409	66	124	0	1086	1547	1086	880	813	262	146	55	28	232	169	38	30	0	0
2	ANDHRA BANK	2	4	15	57	15	17	57	17	17	57	0	0	0	0	2	9	12	48	0	0
3	BANK OF BARODA	299313	429563	11259	21909	15923	293745	449105	370849	183513	242401	20786	28861	54932	51845	51934	78755	14228	27429	0	0
4	BANK OF INDIA	73814	128075	3098	7495	7078	76599	135998	108390	43270	44822	3690	4038	1315	1471	9303	18884	2639	5120	0	0
5	BANK OF M'RASHTRA	1173	2035	365	144	100	1536	2776	1480	850	1138	126	125	74	160	130	160	116	130	0	0
6	CANARA BANK	659	1164	255	888	255	877	1857	877	804	897	134	449	74	354	187	408	27	124	0	0
7	CENTRAL BANK OF INDIA	48914	80643	41383	75131	82766	49130	84013	98260	21630	22530	5264	4223	5320	3995	11011	15724	1215	2356	0	0
6	CORPORATION BANK	4679	14353	1487	5230	1487	6166	19583	6166	80	213	59	116	98	250	197	516	114	364	0	0
9	DENA BANK	244499	343509	6677	22672	5220	241121	353523	366743	178065	210108	13238	17093	8867	9429	73511	93393	5875	7329	0	0
10	IDBI BANK LTD	2569	8090	660	3087	0	2017	6604	2569	1318	3001	93	278	112	152	552	1581	56	135	0	0
11	INDIAN BANK	4551	8563	173	361	0	4724	8924	4724	1169	1950	324	3524	192	166	421	686	169	146	0	0
12	INDIAN OVERSEAS BANK	2320	2305	32	50	32	2250	2728	2250	826	686	315	255	168	144	540	375	204	203	0	0
13	PUNJAB NATIONAL BANK	2214	14134	201	2391	0	1548	15140	2214	1048	9664	58	254	27	108	128	72	340	675	0	0
14	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	ORIENTAL BK OF COMMERCE	1984	6258	90	402	90	2013	6415	2013	1170	3098	36	68	9	16	465	1675	76	295	0	0
16	SYNDICATE BANK	2932	4422	173	346	173	2937	4521	2937	916	691	120	198	54	72	457	887	67	130	0	0
17	UNION BANK OF INDIA	41909	80309	1267	4738	1267	42602	87576	42602	24189	37444	4251	2304	2097	1287	2985	3812	1035	439	0	0
18	UNITED BANK OF INDIA	13	23	2	2	2	15	23	15	15	23	0	0	0	0	0	0	0	0	0	0
19	UCO BANK	5028	6385	336	420	336	5364	6659	5364	2221	2205	306	414	282	310	460	1201	911	810	0	0
20	VIJAYA BANK	2126	4327	52	216	52	2141	4351	2126	51	1216	120	379	82	148	268	466	45	128	0	0
21	BHARTIYA MAHILA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	SUBTOTAL(1)	**739719**	**1133570**	**67591**	**145661**	**114796**	**735890**	**1191401**	**1020682**	**462012**	**583155**	**49182**	**62728**	**73758**	**69835**	**152783**	**218574**	**27166**	**45891**	**0**	**0**
21	SB OF HYDERABAD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	SB OF MYSORE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	SB OF T'CORE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	SB OF BIKANER & JAIPUR	51	127	67	163	67	118	291	118	45	105	20	55	11	28	28	40	7	14	0	0
25	SB OF PATIALA	11	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	STATE BANK OF INDIA	383550	489074	2723	7210	4656	366911	444066	627418	304538	364134	10090	15719	17611	21359	28765	19983	24766	15098	0	0
	SUBTOTAL(2)	**383612**	**489221**	**2790**	**7373**	**4723**	**367029**	**444357**	**627536**	**304581**	**364239**	**10110**	**15774**	**17622**	**21387**	**28793**	**20023**	**24773**	**15112**	**0**	**0**
27	PRIVATE SECTOR BANKS	36891	121563	7435	55549	2266	20640	148121	24117	6049	34167	551	3587	159	1061	5	79	149	599	180	701
	SUBTOTAL(3)	**36891**	**121563**	**7435**	**55549**	**2266**	**20640**	**148121**	**24117**	**6049**	**34167**	**551**	**3587**	**159**	**1061**	**5**	**79**	**149**	**599**	**180**	**701**
28	DENA GUJARAT GRAMIN BANK	73610	99958	5197	14054	5197	72460	104868	97533	30207	28794	3185	2800	2134	1729	15917	17208	3583	2519	0	0
29	BARODA GRAMIN BANK	58890	39922	17113	13631	17113	59080	41609	59080	49364	28114	2923	985	26963	11750	2710	2895	803	1587	0	0
30	SAURASHTRA GRAMIN BANK	118891	102558	2331	2403	2600	117389	69901	116000	59892	50625	7439	5213	3496	2599	24135	8939	4976	1684	0	0
	SUBTOTAL(4)	**251591**	**242438**	**24641**	**30088**	**24910**	**248929**	**236378**	**274613**	**138463**	**107533**	**13547**	**8998**	**32593**	**16078**	**42762**	**29042**	**9362**	**5790**	**0**	**0**
31	DCCB	1485654	843324	0	6059	0	1482540	646668	1877429	622781	270400	27445	13699	119095	19935	129372	76892	19721	24324	0	0
32	GSCARDB	0	0	1337	2490	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	SUBTOTAL(5)	1485654	843324	1337	8549	0	1482540	646668	1877429	622781	270400	27445	13699	119095	19935	129372	76892	19721	24324	0	0
	GRAND TOTAL	**2897467**	**2830116**	**103794**	**247221**	**146695**	**2855008**	**2666925**	**3824377**	**1534886**	**1359494**	**100835**	**104783**	**243227**	**128397**	**353715**	**344610**	**81171**	**91716**	**180**	**701**

Sources:Member Banks

ANNEXURE -19 (A)

DENA BANK, SLBC(GUJARAT), AHMEDABAD
STATEMENT FOR INFORMATION ON FINANCING OF JOINT LIABILITY GROUPS (JLGs) FOR THE QUARTER ENDED MAR-2015 (DISTRICT-WISE)

(Amt. Rs.in lakhs)

		Total No.of JLGs formed			No. of JLGs financed during the quarter ended MARCH-2015						No. of JLGs financed during the current year Since 01.04.2014 to 31.03.2015						Loan Outstanding at the end of March-2015					
		Farm Sector	Non Farm Sector	Total	Farm Sector		Non Farm Sector		Total		Farm Sector		Non Farm Sector		Total		Farm Sector		Non Farm Sector		Total	
Sr. No.	NAME OF DISTRICT	No.	No.	No.	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
1	AHMEDABAD	785	18129	18914	51	34	4307	1473	4358	1507	812	375	6315	2920	7127	3295	665	212	18129	3031	18794	3243
2	AMRELI	300	25	325	248	434	0	0	248	434	337	594	1	0	338	594	300	455	25	6	325	460
3	ANAND	547	189	736	203	309	78	128	281	436	502	764	182	284	684	1048	547	639	203	227	750	866
4	ARAVALI	1003	99	1102	110	179	93	145	203	324	254	375	106	163	360	538	985	826	98	149	1083	975
5	BANASKANTHA	314	178	492	218	228	59	66	277	294	298	338	163	180	461	518	314	312	178	136	492	448
6	BARODA	264	348	612	68	97	103	128	171	225	1088	1050	6967	4192	8055	5242	264	235	348	281	612	516
7	BHARUCH	402	408	810	75	34	162	259	237	294	294	239	429	623	723	862	402	364	408	475	810	839
8	BHAVNAGAR	913	176	1089	624	308	29	18	653	325	870	429	64	46	934	475	913	396	176	90	1089	485
9	BOTAD	142	61	203	133	66	55	28	188	94	202	98	59	29	261	127	142	61	61	26	203	87
10	CHOTAUDEPUR	233	153	386	11	18	33	28	44	46	106	76	191	170	297	246	226	136	153	101	379	237
11	DAHOD	62	9	71	44	2	0	0	44	2	60	9	9	36	69	45	62	14	0	0	62	14
12	DANG	11	0	11	7	7	0	0	7	7	7	7	0	0	7	7	11	11	0	0	11	11
13	DEVBHUMIDWARKA	15	29	44	1	1	9	7	10	8	1	1	14	11	15	12	14	7	25	15	39	22
14	GANDHINAGAR	1028	432	1460	106	137	420	354	526	491	692	619	457	371	1149	991	912	747	421	327	1333	1074
15	GIRSOMNATH	6	42	48	2	2	2	3	4	5	4	4	12	11	16	15	6	4	42	19	48	23
16	JAMNAGAR	9	51	60	1	1	4	4	5	5	2	2	6	5	8	7	9	3	51	16	60	19
17	JUNAGADH	22	64	86	1	1	32	45	33	46	2	2	35	48	37	50	22	4	64	51	86	55
18	KHEDA	869	195	1064	300	486	78	110	378	596	890	1323	181	228	1071	1551	869	1009	189	186	1058	1195
19	KUTCH	245	81	326	4	2	1	1	5	3	51	21	22	22	73	43	245	834	78	48	323	882
20	MAHISAGAR	343	14	357	147	195	5	8	152	204	345	490	13	20	358	510	310	355	13	13	323	368
21	MEHSANA	1054	1254	2308	544	392	988	383	1532	775	1003	1044	2763	1802	3766	2846	1048	1106	1252	694	2300	1800
22	MORBI	16	83	99	2	3	2	7	4	10	5	9	45	94	50	103	6	8	82	80	88	88
23	NARAMADA	268	109	377	89	83	42	64	131	147	271	328	108	159	379	486	248	302	109	123	357	425
24	NAVSARI	242	152	394	66	59	49	74	115	133	83	68	552	701	635	769	242	236	152	119	394	355
25	PANCHMAHAL	494	235	729	181	261	89	156	270	417	709	1179	350	565	1059	1744	468	586	191	254	659	840
26	PATAN	40	74	114	8	6	0	0	8	6	12	14	32	54	44	68	40	34	74	74	114	108
27	PORBANDAR	9	15	24	0	0	0	0	0	0	1	1	1	1	2	2	9	4	15	4	24	9
28	RAJKOT	35	409	444	8	4	2	9	10	13	20	66	194	248	214	313	35	76	378	252	413	329
29	SABARKANTHA	964	413	1377	71	92	398	628	469	720	229	319	545	861	774	1180	964	912	407	635	1371	1547
30	SURAT	276	10524	10800	31	10	1900	758	1931	769	202	165	3841	2413	4043	2578	276	148	10524	2043	10800	2191
31	SURENDRANAGAR	1	598	599	1	1	146	117	147	118	1	1	332	223	333	224	1	1	598	246	599	247
32	TAPI	51	0	51	0	0	0	0	0	0	20	11	0	0	20	11	51	55	0	0	51	55
33	VALSAD	494	425	919	67	22	134	187	201	209	286	80	521	783	807	863	494	121	425	462	919	583
	TOTAL	11457	34974	46431	3422	3473	9220	5189	12642	8662	9659	10100	24510	17263	34169	27364	11100	10213	34869	10184	45969	20397

ANNEXURE -19 (B)

DENA BANK, SLBC(GUJARAT), AHMEDABAD

STATEMENT FOR INFORMATION ON FINANCING OF JOINT LIABILITY GROUPS (JLGs) FOR THE QUARTER ENDED MAR-2015 (DISTRICT-WISE)

(Amt. Rs.In lakhs)

		Total No.of JLGs formed			No. of JLGs financed during the quarter ended MARCH-2015						No. of JLGs financed during the current year Since 01.04.2014 to 31.03.2015						Loan Outstanding at the end of March-2015					
		Farm Sector	Non Farm Sector	Total	Farm Sector		Non Farm Sector		Total		Farm Sector		Non Farm Sector		Total		Farm Sector		Non Farm Sector		Total	
Sr. No.	NAME OF THE BANK	No.	No.	No.	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
1	ALLAHABAD BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	ANDHRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	BANK OF BARODA	1011	0	1011	146	121	0	0	146	121	855	767	0	0	855	767	1005	1041	0	0	1005	1041
4	BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	BANK OF M'RASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	CANARA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	CENTRAL BANK OF INDIA	51	0	51	25	25	0	0	25	25	51	51	0	0	51	51	25	25	0	0	25	25
8	CORPORATION BANK	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	DENA BANK	1948	6	1954	68	46	4	4	72	50	266	214	6	7	272	221	1943	1400	6	7	1949	1407
10	IDBI BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	INDIAN OVERSEAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	ORIENTAL BK OF COMMERCE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	SYNDICATE BANK	18	12	30	18	8	12	4	30	12	22	10	12	4	34	13	18	8	12	4	30	12
17	UNION BANK OF INDIA	11	0	11	11	17	0	0	11	17	11	17	0	0	11	17	11	17	0	0	11	17
18	UNITED BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	UCO BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	VIJAYA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	SB OF HYDERABAD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	SB OF MYSORE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	SB OF T'CORE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	SB OF BIKANER & JAIPUR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	SB OF PATIALA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	STATE BANK OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	DCCB	2420	2495	4915	1164	979	2020	1821	3184	2800	2524	1740	2640	2575	5164	4316	2130	1348	2459	2108	4589	3456
28	GSCARDB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

ANNEXURE -19 (B)

DENA BANK, SLBC(GUJARAT), AHMEDABAD
STATEMENT FOR INFORMATION ON FINANCING OF JOINT LIABILITY GROUPS (JLGs) FOR THE QUARTER ENDED MAR-2015 (DISTRICT-WISE)

(Amt. Rs.in lakhs)

		Total No.of JLGs formed			No. of JLGs financed during the quarter ended MARCH-2015						No. of JLGs financed during the current year Since 01.04.2014 to 31.03.2015						Loan Outstanding at the end of March-2015					
		Farm Sector	Non Farm Sector	Total	Farm Sector		Non Farm Sector		Total		Farm Sector		Non Farm Sector		Total		Farm Sector		Non Farm Sector		Total	
Sr. No.	NAME OF THE BANK	No.	No.	No.	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
29	DENA GUJARAT GRAMIN BANK	1073	268	1341	97	189	9	10	106	209	329	606	105	148	434	754	1048	2141	256	269	1304	2410
30	BARODA GRAMIN BANK	1020	57	1077	251	36	0	0	251	36	605	121	57	75	662	196	1020	309	0	0	1020	309
31	SAURASHTRA GRAMIN BANK	153	1069	1222	21	7	96	53	117	59	38	17	366	188	404	205	163	56	1069	346	1222	401
32	ICICI BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	HDFC BANK	3249	3926	7175	1230	1962	1516	2180	2746	4142	3553	6501	4749	6641	8302	12142	3249	3784	3926	4145	7175	7929
34	FEDERAL BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	J & K BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36	SOUTH INDIAN BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	ING VYASYA BK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	CATHOLIC SYRIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
40	DEVP. CREDIT BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
42	INDUSIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
43	RATNAKAR BANK	498	27141	27639	391	74	5563	1117	5954	1191	1405	1056	16575	7626	17980	8681	498	84	27141	3306	27639	3390
44	TAMILNAD MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45	AXIS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48	CITY UNION BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
49	KARUR VYASYA BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
50	LAXSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
51	BHARTIYA MAHILA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	TOTAL	11457	34974	46431	3422	3473	9220	5189	12642	8662	9659	10100	24510	17263	34169	27364	11100	10213	34869	10184	45969	20397

ANNEXURE - 20 SCC

PROGRESS UNDER SWAROJGAR CREDIT CARDS AS OF MAR, 2015

(Rs. in lakhs)

SR. NO.	NAME OF BANK	OUTSTANDING AT THE END OF DEC, 2014		DISBURSEMENT DURING QUARTER		OUTSTANDING AT THE END OF MAR, 2015	
		A/c	Amt.	A/c	Amt.	A/c	Amt.
1	ALLAHABAD BANK	0	0	0	0	0	0
2	ANDHRA BANK	0	0	0	0	0	0
3	BANK OF BARODA	110	61	23	48	77	59
4	BANK OF INDIA	25	10	0	0	25	10
5	BANK OF M'RASHTRA	0	0	0	0	0	0
6	CANARA BANK	0	0	0	0	0	0
7	CENTRAL BANK OF INDIA	32	10	0	0	32	10
8	CORPORATION BANK	0	0	0	0	0	0
9	DENA BANK	330	48	1	0	330	48
10	IDBI BANK	0	0	11	40	11	40
11	INDIAN BANK	132	43	0	0	132	43
12	INDIAN OVERSEAS BANK	0	0	0	0	0	0
13	PUNJAB NATIONAL BANK	6	3	0	0	6	3
14	PUNJAB & SIND BANK	0	0	0	0	0	0
15	ORIENTAL BK OF COMMERCE	0	0	0	0	0	0
16	SYNDICATE BANK	0	0	0	0	0	0
17	UNION BANK OF INDIA	20	17	0	0	19	18
18	UNITED BANK OF INDIA	0	0	0	0	0	0
19	UCO BANK	5	2	0	0	5	2
20	VIJAYA BANK	5	1	0	0	5	1
21	BHARITYA MAHILA BANK	0	0	0	0	0	0
22	SB OF HYDERABAD	0	0	0	0	0	0
23	SB OF MYSORE	0	0	0	0	0	0
24	SB OF T'CORE	0	0	0	0	0	0
25	SB OF BIKANER & JAIPUR	0	0	0	0	0	0
26	SB OF PATIALA	0	0	0	0	0	0
27	STATE BANK OF INDIA	10	11	0	0	8	11
28	DCCB	3687	820	21	11	3703	827
29	GSCARDB	0	0	0	0	0	0
30	DENA GUJARAT GRAMIN BANK	425	91	7	4	432	95
31	BARODA GRAMIN BANK	2704	563	35	9	2739	572
32	SAURASHTRA GRAMIN BANK	1640	410	20	5	1655	414
33	PRIVATE SECTORBANKS	0	0	0	0	0	0
	TOTAL	**9131**	**2090**	**118**	**118**	**9179**	**2152**

SOURCES: MEMBER BANKS

ANNEXURE - 21 ACC

PROGRESS UNDER ARTISAN CREDIT CARDS AS OF MARCH, 2015

(Rs. in lakhs)

SR. No.	NAME OF BANK	OUTSTANDING AT THE END OF DEC, 2014		DISBURSEMENT DURING QUARTER		OUTSTANDING AT THE END OF MAR, 2015	
		A/c	Amt.	A/c	Amt.	A/c	Amt.
1	ALLAHABAD BANK	2	1	0	0	2	1
2	ANDHRA BANK	0	0	0	0	0	0
3	BANK OF BARODA	211	28	18	4	225	30
4	BANK OF INDIA	0	0	0	0	0	0
5	BANK OF M'RASHTRA	0	0	0	0	0	0
6	CANARA BANK	0	0	0	0	0	0
7	CENTRAL BANK OF INDIA	174	76	0	0	174	76
8	CORPORATION BANK	556	269	0	0	556	268
9	DENA BANK	128	18	16	8	138	26
10	IDBI BANK LTD	0	0	0	0	0	0
11	INDIAN BANK	0	0	0	0	0	0
12	INDIAN OVERSEAS BANK	0	0	0	0	0	0
13	PUNJAB NATIONAL BANK	3	3	0	0	3	2
14	PUNJAB & SIND BANK	0	0	0	0	0	0
15	ORIENTAL BK OF COMMERCE	0	0	0	0	0	0
16	SYNDICATE BANK	98	20	6	3	103	22
17	UNION BANK OF INDIA	48	12	0	0	47	12
18	UNITED BANK OF INDIA	2	1	0	0	2	1
19	UCO BANK	1	1	0	0	1	1
20	VIJAYA BANK	7	1	0	0	7	1
21	BHARTIYA MAHILA BANK	0	0	0	0	0	0
22	SB OF HYDERABAD	0	0	0	0	0	0
23	SB OF MYSORE	0	0	0	0	0	0
24	SB OF T'CORE	0	0	0	0	0	0
25	SB OF BIKANER & JAIPUR	0	0	0	0	0	0
26	SB OF PATIALA	0	0	0	0	0	0
27	STATE BANK OF INDIA	32	45	0	0	32	47
28	DCCB	0	0	0	0	0	0
29	GSCARDB	0	0	0	0	0	0
30	DENA GUJARAT GRAMIN BANK	0	0	0	0	0	0
31	BARODA GRAMIN BANK	102	25	7	4	109	29
32	SAURASHTRA GRAMIN BANK	34	31	49	12	83	42
33	PRIVATE SECTORBANKS	0	0	0	0	0	0
	TOTAL	**1398**	**529**	**96**	**31**	**1482**	**558**

SOURCES: MEMBER BANKS

Annex21.xlsx

ANNEXURE- 22(A)

Status of issuance of Weavers Credit Cards(WCC) , sanction and disbursal of

For the month of March - 2015(Final)

Rs. In Thosand

No	Name of the Bank	Targets	pending with the Bank as on 31.3.2014	sponsored during 14-15 i.e from 1.4.14	Sponsored (3+4)	sanctioned		returned/ rejected	% of Rejection to sponsoring	pending (5-6-8)	disbursal of		% of disbursal to targets
						No.	Amt.				No.	Amt.	
1	2		3	4	5	6	7	8		9	10	11	
1	State Bank of India	300	337	216	553	37	2295	407	73.60	109	37	2295	12.33
2	Dena Bank	300	261	190	451	26	675	242	53.66	183	26	675	8.67
3	Bank of Baroda	200	97	127	224	10	250	186	83.04	28	10	250	5.00
4	Bank of India	75	55	68	123	0	0	116	94.31	7	0	0	0.00
5	Union Bank of India	75	4	26	30	0	0	14	46.67	16	0	0	0.00
6	Bank of Maharashtra	10	0	0	0	0	0	0	0.00	0	0	0	0.00
7	Indian Overseas Bank	10	1	0	1	0	0	1	100.00	0	0	0	0.00
8	Syndicate Bank	20	74	0	74	2	50	72	97.30	0	2	50	10.00
9	Punjab National Bank	50	3	35	38	0	0	3	7.89	35	0	0	0.00
10	Central Bank	50	4	30	34	9	900	17	50.00	8	9	900	18.00
11	Corporation Bank	10	7	4	11	2	100	9	81.82	0	2	100	20.00
12	Vijaya Bank	10	0	7	7	0	0	0	0.00	7	0	0	0.00
13	Allahabad Bank	10	1	0	1	0	0	0	0.00	1	0	0	0.00
14	OBC	10	0	2	2	0	0	0	0.00	2	0	0	0.00
15	United Commercial Bk	10	1	13	14	0	0	14	100.00	0	0	0	0.00
16	Canara Bank	0	0	4	4	0	0	4	100.00	0	0	0	0.00
17	Saurashtra Gramin Bank	200	204	63	267	47	1475	153	57.30	67	47	1475	23.50
18	Dena Gujarat Gramin Bk	120	15	82	97	42	1100	50	51.55	5	38	1000	31.67
19	JunagadhDCB	20	10	0	10	0	0	10	100.00	0	0	0	0.00
20	Amreli DCCB	20	3	0	3	0	0	3	100.00	0	0	0	0.00
21	ADC	0	0	6	6	0	0	0	0.00	6	0	0	0.00
	Total	1500	1077	873	1950	175	6845	1301	66.72	474	171	6745	11.40

ANNEXURE- 22(A)

Status of issuance of Weavers Credit Cards(WCC), sanction and disbursal of loan

For the month of- March -2015.(Final)

Rs. In Thosand

No	Name of the District	Target	No of Appli. pending with the Bank as on 31.3.2014	No. of Appli. sponsored during 14-15 i.e from 1.4.14	Total No. of Appli. sponsored (3+4)	No. of Appli. Sanctioned in 2014-15 i.e. from 1.04.2014		No. of Applications returned/ rejected	% of Rejection to sponsoring	No. of Application pending (5-6-8)	disbursal of loan from 1.04.2014		% of disbursal to targets
						No.	Amt.				No.	Amt.	
1	2		3	4	5	6	7	8		9	10	11	
1	Ahmedabad	200	142	120	262	14	425	9	3.44	239	14	425	7.00
2	Amreli	100	36	14	50	2	65	46	92.00	2	2	65	2.00
3	Anand	100	116	87	203	7	175	196	96.55	0	7	175	7.00
4	Banaskantha	200	177	169	346	73	1875	255	73.70	18	69	1775	34.50
5	Jamanagar	50	14	56	70	10	500	31	44.29	29	10	500	20.00
6	Junagadh	50	100	94	194	0	0	159	81.96	35	0	0	0.00
7	Kutch	150	132	16	148	14	1655	113	76.35	21	14	1655	9.33
8	Kheda	25	0	9	9	9	900	0	0.00	0	9	900	36.00
9	Mehsana	50	3	0	3	0	0	0	0.00	3	0	0	0.00
10	Patan	50	0	0	0	0	0	0	0.00	0	0	0	0.00
11	Sabarkantha	50	14	46	60	0	0	60	100.00	0	0	0	0.00
12	Rajkot	25	10	0	10	0	0	0	0.00	10	0	0	0.00
13	Surendranagar	350	283	170	453	32	800	332	73.29	89	32	800	9.14
14	Porbandar	50	50	88	138	10	350	100	72.46	28	10	350	20.00
15	Bhavnagar	50	0	4	4	4	100	0	0.00	0	4	100	8.00
	Total	1500	1077	873	1950	175	6845	1301	66.72	474	171	6745	11.40

ANNEXURE - 22 WCC

PROGRESS UNDER WEAVERS CREDIT CARDS AS OF MAR, 2015

(Rs. in lakhs)

SR. No.	NAME OF BANK	OUTSTANDING AT THE END OF DEC 2014		DISBURSEMENT DURING QUARTER		OUTSTANDING AT THE END OF MAR2015	
		A/c	Amt.	A/c	Amt.	A/c	Amt.
1	ALLAHABAD BANK	0	0	0	0	0	0
2	ANDHRA BANK	0	0	0	0	0	0
3	BANK OF BARODA	63	17	3	0	66	14
4	BANK OF INDIA	0	0	0	0	0	0
5	BANK OF M'RASHTRA	0	0	0	0	0	0
6	CANARA BANK	4	3	0	0	0	0
7	CENTRAL BANK OF INDIA	69	19	11	11	80	110
8	CORPORATION BANK	0	0	0	0	0	0
9	DENA BANK	81	46	7	3	82	50
10	IDBI BANK LTD	0	0	0	0	0	0
11	INDIAN BANK	0	0	0	0	0	0
12	INDIAN OVERSEAS BANK	0	0	0	0	0	0
13	PUNJAB NATIONAL BANK	0	0	0	0	0	0
14	PUNJAB & SIND BANK	0	0	0	0	0	0
15	ORIENTAL BK OF COMMERCE	0	0	0	0	0	0
16	SYNDICATE BANK	7	3	0	0	7	3
17	UNION BANK OF INDIA	7	5	0	0	7	5
18	UNITED BANK OF INDIA	0	0	0	0	0	0
19	UCO BANK	3	1	0	0	3	1
20	VIJAYA BANK	1	1	0	0	1	0
21	BHARTIYA MAHILA BANK	0	0	0	0	0	0
22	SB OF HYDERABAD	0	0	0	0	0	0
23	SB OF MYSORE	0	0	0	0	0	0
24	SB OF T'CORE	0	0	0	0	0	0
25	SB OF BIKANER & JAIPUR	0	0	0	0	0	0
26	SB OF PATIALA	0	0	0	0	0	0
27	STATE BANK OF INDIA	20	9	22	19	42	27
28	DCCB	0	0	0	0	0	0
29	GSCARDB	0	0	0	0	0	0
30	DENA GUJARAT GRAMIN BANK	0	0	0	0	0	0
31	BARODA GRAMIN BANK	0	0	0	0	0	0
32	SAURASHTRA GRAMIN BANK	62	14	1	1	63	15
33	PRIVATE SECTORBANKS	0	0	0	0	0	0
	TOTAL	**317**	**118**	**44**	**34**	**351**	**225**

SOURCES: MEMBER BANKS

ANNEXURE - 23

CLCSSTU

STATEMENT ON CREDIT FLOW TO MICRO & SMALL SCALE INDUSTRIES AND CREDIT LINKED CAPITAL SUBSIDY SCHEME FOR TECHNOLOGY UPGRADATION OF MICRO & SMALL SCALE ENTREPRENEURS - UPTO MAR., 2015

Rs. in Lakhs

Sr.No.	Name of Bank	Outstanding at the end of previous quarter			Disbursement during the quarter			Outstanding at the end of current quarter		
		SSI Adv	of which CLCSSTU		SSI Adv	of which CLCSSTU		SSI Adv	of which CLCSSTU	
		Amt.	A/c.	Amt.	Amt.	A/c.	Amt.	Amt.	A/c.	Amt.
1	ALLAHABAD BANK	87866	336	5999	10407	14	154	93293	337	6023
2	ANDHRA BANK	10742	0	0	3552	1	50	14872	1	50
3	BANK OF BARODA	1092395	713	36552	107855	53	2049	1114072	674	34476
4	BANK OF INDIA	394165	429	9684	55369	4	78	409026	431	9885
5	BANK OF M'RASHTRA	66672	50	1562	2993	3	130	73765	53	3124
6	CANARA BANK	113906	109	4862	16587	31	47	108650	135	6895
7	CENTRAL BANK OF INDIA	293788	5213	29261	43308	261	7542	321041	5205	29010
8	CORPORATION BANK	155755	0	0	15675	0	0	168404	0	0
9	DENA BANK	432493	254	11940	38263	10	3952	485929	175	19165
10	IDBI BANK LTD	86033	0	0	43054	0	0	107490	0	0
11	INDIAN BANK	59615	24	599	2399	3	1600	58149	27	2379
12	INDIAN OVERSEAS BANK	119221	22	849	17773	2	200	124506	24	1052
13	PUNJAB NATIONAL BANK	197290	82	17575	2561	38	2062	175356	120	19580
14	PUNJAB & SIND BANK	7623	46	916	543	2	50	7479	46	1268
15	ORIENTAL BK OF COMMERCE	186982	0	0	5251	0	0	188388	0	0
16	SYNDICATE BANK	41311	0	0	4532	0	0	44202	0	0
17	UNION BANK OF INDIA	240098	231	2743	215	0	0	241104	230	2722
18	UNITED BANK OF INDIA	16443	7	178	314	0	0	18691	7	161
19	UCO BANK	85651	83	3566	3178	0	0	97958	83	3560
20	VIJAYA BANK	48780	226	2725	5040	4	1520	51041	229	2731
21	BHARTIYA MAHILA BANK	0	0	0	0	0	0	54	0	0
22	SB OF HYDERABAD	22689	0	0	1513	0	0	15634	0	0
23	SB OF MYSORE	6399	0	0	0	0	0	9372	0	0
24	SB OF T'CORE	0	0	0	0	0	0	1655	0	0
25	SB OF BIKANER & JAIPUR	19798	0	0	0	0	0	19615	0	0
26	SB OF PATIALA	19045	19	99	788	1	14	19348	18	96
27	STATE BANK OF INDIA	318114	242	8653	35309	39	2149	408426	281	10802
28	DCCB	21822	35	1072	14233	12	125	28044	35	1497
29	GSCARDB	0	0	0	0	0	0	0	0	0
30	DENA GUJARAT GRAMIN BANK	8854	0	0	2217	0	0	11570	0	0
31	BARODA GRAMIN BANK	7723	0	0	266	0	0	7873	0	0
32	SAURASHTRA GRAMIN BANK	9485	0	0	4104	0	0	11153	0	0
33	PRIVATE SECTORBANKS	1838818	146	2749	360213	7	457	1972222	153	2585
	TOTAL	**6009576**	**8267**	**141585**	**797512**	**485**	**22179**	**6408383**	**8264**	**157061**
	Source : Member Banks									

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ANNEXURE - 24

Agency wise / Sub - Sector wise Ground Level Credit Disbursements under Agriculture -
Qtr Ended Mar., 2015

Rs in Lakhs

Sr.No.	Particulars description	COMMERICAL BANK Target	COMMERCIAL BANK ACH.	DCCBS Target	DCCBS ACH.	GSCARDB Target	GSCARDB ACH.	RRBS Target	RRBS ACH.	OTHER AGENCIES/PVT BANK Target	OTHER AGENCIES/PVT BANK ACH.	Total Disbursements Target	Total Disbursements ACH.
(A)	A. CROP LOANS	1750110	1647064	1419618	880098	18357	6555	284814	224203	165008	178331	3637905	2936252
(B)	a. Minor Irrigation	129996	26175	48460	22748	5095	400	13995	1083	21803	10205	219348	60621
a	b. Land Development	71172	23901	18788	24394	2542	1046	4895	371	5708	35780	103105	85491
b	c. Farm Mechanisation	179046	42911	86399	20123	22442	3196	21382	3784	80800	37368	390068	107382
c	d. Plantation & Horticulture	39175	51834	7394	6268	415	0	2760	1306	10153	11669	59897	71076
d	e. Dairy Development	57530	32186	19366	5597	2732	1828	7250	2341	5199	5710	92077	47662
e	f. Poultry	11459	3937	2207	1686	241	65	874	22	1531	4653	16312	10363
f	g. Shee/Goat/Piggery	3471	74	106	37	4	0	174	7	112	0	3867	118
g	h. Fisheries	40187	40025	318	22	755	0	3808	20610	2013	2336	47080	62994
h	I. Agriculture Others	140147	112244	45985	30709	4172	2620	10700	5656	34199	131695	235203	282924
i	i. Foresty & Wasteland development	3676	3888	394	8	64	302	155	59	2	1	4281	4257
j	j. Rural Godown, Cold Storage & Market Y	94086	18175	59213	8482	5012	203	9023	2537	12185	8411	178519	37808
k	k. Bio Gas (Renewable source of energy)	122	0	112	0	0	0	0	0	0	0	234	0
l	B. TERM LOANS	770065	355350	288742	120074	43475	9660	75015	37784	173705	247827	1351002	770694
	Total Agri credit	2520175	2002414	1708360	1000172	61832	16215	359829	261987	338712	426158	4988907	3706946

Source : Lead District Managers

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ANNEXURE -24 A (I)

STATEMENT ON DIST WISE /PURPOSE WISE GROUND LEVEL CREDIT DISBURSEMENT FOR THE QUARTER ENDED MAR 2015

Rs. In Lakhs

SL NO	DIST NAME	Corp Target	Corp Ach.	Water Resources Target	Water Resources Ach.	Land Develop Target	Land Dev Ach.	Farm Target	Farm Ach.	Plant and Horticulture Target	Plant and Horticulture Ach.	Forestry Target	Forestry Ach.	Dairy Target	Dairy Ach.	Polutry Target	Polutry Ach.
1	AHMEDABAD	215906	146530	8232	827	2230	5571	64367	6165	3193	1347	125	8	3018	1444	0	0
2	AMRELI	235674	201595	0	0	5836	914	7769	3748	794	77	100	16	1217	424	0	99
3	ANAND	0	55695	0	327	0	1065	0	267	0	0	0	0	0	3185	0	8170
4	ARAVALI	81799	76884	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	BANASKANTHA	333239	186900	27171	4281	8198	1701	43047	1749	326	260	0	0	3685	1675	0	973
6	BARODA	77173	84484	7805	2386	1652	1084	16782	3041	1209	1310	121	79	2606	586	669	70
7	BHARUCH	110985	91718	6074	867	2195	1324	8033	1800	663	912	0	21	1117	319	117	61
8	BHAVNAGAR	217377	132888	22680	421	3129	2519	31152	1321	9410	262	10	0	2455	1328	0	0
9	BOTAD	97245	72572	4224	100	730	281	15264	316	0	138	0	26	353	48	0	0
10	CHOTAUDEPUR	49647	28374	6141	156	1079	10	9567	531	1575	887	96	108	1714	161	299	8
11	DAHOD	32181	18089	3600	825	2400	252	4900	1096	0	0	0	0	6039	503	2400	20
12	DANG	5270	997	326	0	678	8	2028	13	2825	35	446	0	1698	18	125	0
13	DEVBHUMIDWARKA	53157	35218	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	GANDHINAGAR	80995	63068	5953	4599	2619	1509	8943	2983	0	0	0	0	3124	1802	0	0
15	GIRSOMNATH	115302	109808	7092	355	8611	940	5889	855	10536	4221	0	8	827	211	0	0
16	JAMNAGAR	115434	136303	2510	560	1415	920	8392	1692	49	23	14	0	115	24	0	5
17	JUNAGADH	183608	260998	14998	1980	8888	1208	8841	1919	1918	31221	0	10	223	325	0	1
18	KHEDA	78762	55332	7029	1098	4265	8649	10921	9960	1416	1585	0	338	12136	4670	788	867
19	KUTCH	56755	97316	6429	1350	2307	1811	13195	4304	2210	1080	0	0	4027	2234	0	0
20	MAHISAGAR	36545	31377	1394	1071	24	56	3096	2830	0	0	64	8	3843	3661	0	0
21	MEHSANA	173729	161269	0	0	0	0	16535	11960	5874	7072	0	0	11706	8555	0	0
22	MORBI	116965	50494	6896	628	4183	772	9242	2990	91	24	31	0	521	170	0	0
23	NARAMADA	24358	27741	2935	494	450	153	3900	2553	500	257	175	38	1525	135	625	0
24	NAVSARI	74060	19166	3580	80	3135	1158	12986	2815	2694	112	0	0	4609	964	200	45
25	PANCHMAHAL	0	16887	0	202	0	239	0	1860	0	64	0	0	0	2137	0	0
26	PATAN	0	93708	25	166	0	4156	0	3953	0	74	0	0	0	786	0	0
27	PORBANDAR	41670	40391	1136	36	2463	4838	3881	1150	488	63	0	20	267	1	0	0
28	RAJKOT	233498	216979	17156	6610	8898	11268	19238	9883	764	2044	27	59	846	1052	0	0
29	SABARKANTHA	0	165078	0	9071	0	7941	0	8367	0	8918	0	3501	0	7958	0	0
30	SURAT	0	33851	0	61	0	311	0	1241	0	105	0	0	0	148	0	24
31	SURENDRANAGAR	172023	148422	22514	997	14047	1721	9539	546	264	255	0	211	1135	5	0	0
32	TAPI	47947	17846	1776	229	968	171	5276	1445	675	225	0	0	2827	1350	0	0
33	VALSAD	43776	16911	2210	63	2697	754	4847	1607	3759	1926	62	0	1555	1079	470	4
	Total	**3105078**	**2894889**	**189886**	**39841**	**93097**	**63303**	**347630**	**94962**	**51232**	**64497**	**1271**	**4482**	**73187**	**46858**	**5693**	**10347**

SOURCES:LDMs

ANNEXURE -24 A (II)

STATEMENT ON BANKWISE WISE /PURPOSE WISE GROUND LEVEL CREDIT DISBURSEMENT FOR THE QUARTER ENDED MAR 2015

Rs. In Lakhs

SL NO.	Bank Name	Corp Target	Corp Ach.	Water Resources Target	Water Resources Ach.	Land Develop Target	Land Dev Ach.	Farm Target	Farm Ach.	Plant and Horticulture Target	Plant and Horticulture Ach.	Forestry Target	Forestry Ach.	Dairy Target	Dairy Ach.	Polutry Target	Polutry Ach.
1	ALLAHABAD BANK	3391	2014	371	46	112	0	737	58	3	12	0	0	128	169	0	160
2	ANDHRA BANK	83	1067	0	126	0	0	21	17	0	267	0	0	8	101	0	99
3	BANK OF BARODA	272634	251696	22629	7973	8319	2292	41104	16134	9127	6626	190	358	15058	12071	1263	686
4	BANK OF INDIA	84695	63331	9501	1463	13917	5215	13488	2438	1150	468	26	86	3133	2009	141	298
5	BANK OF M'RASHTRA	3786	1830	341	6	123	0	707	28	86	24	0	0	122	221	8	66
6	CANARA BANK	3633	4564	462	21	433	155	718	51	346	11	0	0	341	220	38	165
7	CENTRAL BANK OF INDIA	56710	70153	5368	375	2891	479	6730	839	706	298	48	41	2483	955	263	465
8	CORPORATION BANK	10770	14317	957	304	225	443	1444	1109	746	25	18	0	1447	1893	44	167
9	DENA BANK	250315	351805	14178	5350	4504	6716	24317	8448	4077	7230	45	1057	6117	3965	515	620
10	IDBI BANK LTD	3755	7401	720	224	167	382	1069	7	846	13	0	85	1170	711	14	83
11	INDIAN BANK	5021	6065	479	136	91	4	1096	172	48	0	0	8	549	272	159	165
12	INDIAN OVERSEAS BANK	5901	2610	577	35	103	39	1195	259	65	67	5	7	458	177	38	66
13	PUNJAB NATIONAL BANK	30277	13889	1994	160	2922	133	2259	220	536	1	15	0	1484	236	197	99
14	PUNJAB & SIND BANK	0	523	0	0	0	52	0	0	0	0	0	0	0	0	0	207
15	ORIENTAL BK OF COMMERCE	8144	8732	469	9	283	0	569	61	335	0	0	0	39	174	0	165
16	SYNDICATE BANK	5675	3159	948	23	692	119	1373	326	163	0	0	0	367	204	0	66
17	UNION BANK OF INDIA	65777	64448	4703	944	3739	681	5590	970	1405	1534	34	360	2400	1527	289	183
18	UNITED BANK OF INDIA	1033	726	1202	75	0	0	35	5	40	0	0	0	4	64	0	66
19	UCO BANK	9485	7429	689	81	1027	520	1136	192	182	22	0	13	562	231	0	66
20	VIJAYA BANK	5352	7124	1033	132	518	83	1054	159	37	13	1	7	711	78	104	33
21	SB OF HYDERABAD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	SB OF MYSORE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	SB OF T'CORE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	SB OF BIKANER & JAIPUR	185	460	0	0	0	0	52	39	0	0	0	8	8	7	0	0
25	SB OF PATIALA	20	20	10	0	0	15	20	7	8	0	0	0	14	247	4	0
26	STATE BANK OF INDIA	614641	729833	50841	6018	24353	5039	48849	9588	14810	35059	377	2036	9052	6728	1456	284
27	DCCB	1249307	868116	37573	11391	15711	4283	80094	10965	5793	454	289	67	16791	5294	372	1687
28	GSCARDB	14480	6904	4104	628	3793	666	19825	3309	316	27	64	318	2198	1839	0	65
29	DENA GUJARAT GRAMIN BANK	85799	98373	1306	693	398	171	6206	3316	259	281	0	0	1972	1332	0	0
30	BARODA GRAMIN BANK	44355	40087	2721	216	1246	46	4377	495	1216	484	152	0	2859	797	712	22
31	SAURASHTRA GRAMIN BANK	121633	99290	7769	138	3619	113	8527	270	242	525	3	0	726	24	0	0
32	ICICI BANK	55636	31654	5973	1319	1844	1577	24458	2251	60	2449	1	0	457	1143	22	124
33	HDFC BANK	39517	55399	4492	1337	629	27944	26742	29475	778	664	1	1	421	1965	14	1142
34	FEDERAL BANK	1294	1904	267	0	110	165	228	0	0	1	0	0	4	22	0	497
35	J & K BANK	0	0	0	0	0	0	41	0	0	0	0	0	0	0	0	0
36	SOUTH INDIAN BANK LTD	140	211	0	0	0	21	0	0	0	0	0	0	0	0	0	83
37	ING VYASYA BK LTD	443	248	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	KARNATAKA BANK	200	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	CATHOLIC SYRIAN BANK	20	59	0	0	0	0	0	0	0	0	0	0	0	0	0	0
40	DEVP. CREDIT BANK	1210	756	25	0	10	31	142	379	10	0	0	0	241	25	5	124
41	DHANLAXMI BANK	0	253	0	0	0	351	0	420	0	0	0	0	0	300	0	100
42	INDUSIND BANK	1665	1433	5	0	5	52	1196	1312	5	82	0	0	109	0	5	207
43	RATNAKAR BANK	252	1478	35	0	2	0	70	5	4	744	0	0	11	26	2	0
44	TAMILNAD MERCANTILE BANK	117	155	0	0	0	0	0	0	0	0	0	0	332	434	0	0
45	AXIS BANK	26530	42684	7312	579	1077	2457	18937	767	2761	1014	1	0	1097	1388	16	473
46	KOTAK MAHINDRA BANK	19193	25200	714	40	218	832	2965	870	4215	5092	1	0	277	109	7	207
47	YES BANK	1501	3869	116	0	15	1928	208	0	18	1	0	0	37	0	5	207
48	CITY UNION BANK LTD	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
49	KARUR VYASYA BANK LTD	503	2050	0	0	0	145	51	0	839	1010	0	0	2	0	0	579
50	LAXSHMI VILAS BANK	0	1568	0	0	0	155	0	0	0	0	0	0	0	0	0	621
51	BHARTIYA MAHILA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	TOTAL	**3105077**	**2894889**	**189886**	**38841**	**93097**	**63303**	**347639**	**94962**	**51232**	**64497**	**1271**	**4452**	**73187**	**46958**	**5693**	**10347**
	SOURCES :LDMs																

ANNEXURE -24 A (iii)

STATEMENT ON DIST WISE /PURPOSE WISE GROUND LEVEL CREDIT DISBURSEMENT FOR THE QUARTER ENDED MAR 2015

Rs. In Lakhs

SL No	DIST NAME	SGP Target	SGP Ach.	Fishery Target	Fishery Ach.	Renewable enery Target	Renewable energy Ach.	Storage Target	Storage Ach.	Other Target	Other Ach.	Total term Target	Total term Ach.	Total agri Target	Total agri Ach.
1	AHMEDABAD	9	0	975	0	0	0	29361	1909	32284	126856	143794	144127	359700	290657
2	AMRELI	0	4	0	4	0	0	12134	4624	7448	2491	35298	12400	270971	213995
3	ANAND	0	85	0	0	0	0	0	786	0	20306	0	34191	0	89886
4	ARAVALI	0	0	0	0	0	0	0	0	0	0	0	0	81799	76884
5	BANASKANTHA	17	0	969	0	0	0	19651	1289	13773	1481	116837	13409	450076	200309
6	BARODA	760	0	226	2	0	0	4289	168	7759	2693	43878	11419	121051	95903
7	BHARUCH	93	9	166	258	0	20	635	550	4827	896	23920	7037	134905	98755
8	BHAVNAGAR	570	0	506	0	0	0	33532	24	8445	3027	111889	8902	329266	141790
9	BOTAD	0	0	0	0	0	0	1680	131	3933	3127	26184	4167	123428	76739
10	CHOTAUDEPUR	264	1	60	27	0	0	2297	33	2225	231	25317	2153	74964	30527
11	DAHOD	0	0	0	0	0	0	1200	32	3600	2910	24139	5638	56320	23727
12	DANG	12	0	6	0	0	0	613	0	1714	1122	10471	1196	15741	2193
13	DEVBHUMIDWARKA	0	0	0	0	0	0	0	0	5320	8805	5320	8805	58477	44023
14	GANDHINAGAR	0	0	0	0	0	0	1910	960	1090	728	23639	12581	104634	75649
15	GIRSOMNATH	0	0	24241	56704	55	0	10034	1134	15876	4211	83161	68640	198462	178448
16	JAMNAGAR	2	0	0	0	0	0	983	286	1865	1474	15345	4984	130779	141287
17	JUNAGADH	4	1	843	172	0	0	4513	337	11043	7219	51271	44394	234878	305392
18	KHEDA	0	0	65	0	0	0	6445	107	3176	3486	46241	30760	125003	86092
19	KUTCH	0	0	0	0	0	0	0	0	0	0	28168	10779	84923	108095
20	MAHISAGAR	45	12	0	0	0	0	90	11	2715	1083	11271	8732	47816	40109
21	MEHSANA	0	0	0	0	0	0	14686	13993	8815	7477	57616	49057	231345	210326
22	MORBI	0	0	0	2216	0	0	1606	288	10320	5568	32889	12656	149854	63150
23	NARAMADA	0	0	175	0	26	0	675	0	1769	518	12755	4148	37113	31889
24	NAVSARI	0	0	1584	484	0	0	4041	0	834	9126	33663	14784	107723	33950
25	PANCHMAHAL	0	0	0	1	0	0	0	10	0	9530	0	14043	0	30930
26	PATAN	0	0	0	0	0	0	0	1853	0	2978	25	13966	25	107674
27	PORBANDAR	0	0	13518	2850	0	0	770	19	2440	1103	24963	10080	66633	50471
28	RAJKOT	0	7	0	2	0	0	8381	2180	3450	26746	58760	59851	292258	276830
29	SABARKANTHA	0	0	0	0	0	0	0	5302	0	12299	0	63357	0	228435
30	SURAT	0	0	0	0	0	0	0	300	0	11671	0	13861	0	47712
31	SURENDRANAGAR	0	0	15	4	0	0	4260	0	2881	1555	54655	5295	226678	153717
32	TAPI	0	0	100	76	0	0	1100	313	6972	4312	19694	8121	67641	25967
33	VALSAD	440	2	1015	142	0	0	1497	0	1347	4427	19899	10004	63675	26915
	Total	**2216**	**121**	**44464**	**62943**	**81**	**20**	**166381**	**36639**	**165921**	**289455**	**1141061**	**713537**	**4246138**	**3608426**
	Sources:LDMs														

ANNEXURE -24 A (iv)

STATEMENT ON BANKWISE WISE /PURPOSE WISE GROUND LEVEL CREDIT DISBURSEMENT FOR THE QUARTER ENDED MAR 2015

Rs. In Lakhs

SL NO.	Bank Name	SGP Target	SGP Ach.	Fishery Target	Fishery Ach.	Renewable enery Target	Renewable energy Ach.	Storage Target	Storage Ach.	Other Target	Other Ach.	Total term Target	Total term Ach.	Total agri Target	Total agri Ach.
1	ALLAHABAD BANK	0	11	47	0	0	0	300	95	770	1721	2468	2272	5858	4287
2	ANDHRA BANK	0	6	0	0	0	0	0	91	22	850	51	1557	134	2624
3	BANK OF BARODA	632	21	6343	918	5	5	18296	4065	17645	24137	140611	75285	413245	326981
4	BANK OF INDIA	375	1	1311	114	7	0	4789	1335	11457	5312	59294	18739	143989	82070
5	BANK OF M'RASHTRA	0	7	636	208	0	0	144	135	670	1304	2837	1999	6623	3829
6	CANARA BANK	0	0	626	200	0	0	295	57	517	1559	3777	2439	7410	7003
7	CENTRAL BANK OF INDIA	144	1	1104	0	0	0	7785	234	3449	6617	30972	10304	87682	80457
8	CORPORATION BANK	48	0	634	1274	0	0	1206	464	1359	3879	8128	9558	18898	23875
9	DENA BANK	288	12	1324	947	55	0	15220	4406	9521	29229	80162	67980	330477	419785
10	IDBI BANK LTD	0	0	378	44	0	0	831	281	303	8104	5498	9934	9253	17335
11	INDIAN BANK	21	0	605	10	0	0	995	174	1258	887	5300	1829	10321	7894
12	INDIAN OVERSEAS BANK	86	0	672	7	0	0	265	162	682	704	4146	1523	10047	4133
13	PUNJAB NATIONAL BANK	3	0	3232	20609	0	0	2647	61	5935	6877	21224	28396	51502	42285
14	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0	0	388	0	647	0	1170
15	ORIENTAL BK OF COMMERCE	0	0	0	0	0	0	765	584	3793	4553	6253	5546	14397	14278
16	SYNDICATE BANK	0	9	100	15	0	0	484	34	1192	2211	5318	3007	10993	6167
17	UNION BANK OF INDIA	37	1	766	1	0	0	2132	680	3700	8120	24794	14999	90571	79447
18	UNITED BANK OF INDIA	0	0	625	0	0	0	0	16	3603	390	5510	616	6542	1342
19	UCO BANK	40	0	692	0	0	0	246	27	1269	1520	5842	2672	15328	10101
20	VIJAYA BANK	29	0	5885	5	0	0	431	38	3092	4230	12895	4778	18247	11902
21	SB OF HYDERABAD	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	SB OF MYSORE	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	SB OF T'CORE	0	0	0	0	0	0	0	0	25	0	25	0	25	0
24	SB OF BIKANER & JAIPUR	0	0	0	0	0	0	0	0	30	24	90	78	275	538
25	SB OF PATIALA	8	0	0	0	0	0	20	0	32	0	116	269	136	289
26	STATE BANK OF INDIA	288	23	16628	36247	4	0	27497	6685	20568	9513	214723	117218	829364	847051
27	DCCB	40	22	94	2	10	15	47895	7817	30561	29078	235224	71075	1484531	939191
28	GSCARDB	4	0	315	1	0	0	18319	203	2750	2548	51689	9604	66169	16508
29	DENA GUJARAT GRAMIN BANK	0	0	223	0	0	0	3000	973	3600	2869	16964	9635	102763	108008
30	BARODA GRAMIN BANK	53	6	544	0	0	0	538	0	2150	2280	16568	4346	60923	44433
31	SAURASHTRA GRAMIN BANK	120	1	15	4	0	0	2315	6	3376	892	26713	1974	148346	101264
32	ICICI BANK	0	0	157	0	0	0	3837	3824	6640	21074	43449	33761	99085	65415
33	HDFC BANK	0	0	12	2336	0	0	2897	2661	16363	40515	52350	108042	91867	163440
34	FEDERAL BANK	0	0	0	0	0	0	0	0	258	1080	867	1765	2161	3669
35	J & K BANK	0	0	0	0	0	0	0	0	0	0	41	0	41	0
36	SOUTH INDIAN BANK LTD	0	0	0	0	0	0	0	0	148	271	148	375	288	586
37	ING VYASYA BK LTD	0	0	0	0	0	0	0	0	40	0	40	0	483	248
38	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	21	0	21	200	21
39	CATHOLIC SYRIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	20	59
40	DEVP. CREDIT BANK	0	0	5	0	0	0	10	23	114	4065	562	4647	1772	5403
41	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0	0	1171	0	1424
42	INDUSIND BANK	0	0	0	0	0	0	10	0	1060	7107	2395	8760	4060	10193
43	RATNAKAR BANK	0	0	1	0	0	0	22	0	36	1324	183	2099	435	3577
44	TAMILNAD MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0	332	434	449	589
45	AXIS BANK	0	0	1491	0	0	0	2748	1423	3451	26373	38890	34474	65420	77158
46	KOTAK MAHINDRA BANK	0	0	0	0	0	0	362	86	4299	11018	13058	18254	32251	43454
47	YES BANK	0	0	0	0	0	0	81	0	102	15420	582	17556	2083	21425
48	CITY UNION BANK LTD	0	0	0	0	0	0	0	0	0	186	0	186	0	187
49	KARUR VYASYA BANK LTD	0	0	0	0	0	0	0	0	79	645	971	2379	1474	4429
50	LAXSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	559	0	1335	0	2903
59	BHARTIYA MAHILA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	TOTAL	**2216**	**121**	**44464**	**62943**	**81**	**20**	**166381**	**36639**	**165921**	**289455**	**1141061**	**713537**	**4246138**	**3608426**

Sources: LDMs

ANNEXURE - 25

BSBDA

FINANCIAL INCLUSIION - STATEMENT SHOWING DETAILS OF BASIC SAVING BANK DEPOSIT ACCOUNTS WITH OVERDRAFT FACILITY UPTO THE QUARTER ENDED MAR, 2015

(Rs. in 000s)

Sr.No.	Name of Banks	Outstanding at the end of previous quarter		Opened during the quarter		Outstanding at the end of current quarter		Overdraft facility provided	
		A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
1	ALLAHABAD BANK	34231	7093	1525	550	34789	7190	0	0
2	ANDHRA BANK	17405	7213	988	250	18393	12637	0	0
3	BANK OF BARODA	2947851	5771398	401896	684998	3284643	6956961	1392	1703
4	BANK OF INDIA	1007606	718963	63484	50587	1039374	763300	392666	17503
5	BANK OF M'RASHTRA	59573	25733	71879	22092	77852	65402	44	4
6	CANARA BANK	8076	7841	1694	945	9133	8496	1586	794
7	CENTRAL BANK OF INDIA	430695	158174	51270	78801	481965	236975	58838	146082
8	CORPORATION BANK	116291	34588	10350	5837	126641	40425	0	0
9	DENA BANK	2302480	2132692	114950	16437	2552929	2146007	33871	4053
10	IDBI BANK	64067	67673	4459	15530	68526	83203	99	109
11	INDIAN BANK	65775	42534	6630	16094	72105	58628	8	7
12	INDIAN OVERSEAS BANK	74891	33855	12994	6303	68743	28900	0	0
13	PUNJAB NATIONAL BANK	137903	161632	24334	40640	162237	202272	64	28
14	PUNJAB & SIND BANK	1404	3090	50	1	1345	2547	0	0
15	ORIENTAL BK OF COMMERCE	73770	102054	2753	19143	76523	121197	2128	6533
16	SYNDICATE BANK	75664	333706	7758	17	83422	351100	69	44
17	UNION BANK OF INDIA	373209	223827	45934	17115	419143	321073	0	0
18	UNITED BANK OF INDIA	12255	14645	1387	173	13642	14804	0	0
19	UCO BANK	149451	150632	17596	37089	167047	187721	4464	0
20	VIJAYA BANK	23250	142	4376	31	31690	154	0	0
21	BMB	150	0	0	0	0	0	0	0
22	SB OF HYDERABAD	7680	0	8506	0	8506	0	0	0
23	SB OF MYSORE	0	0	0	0	0	0	0	0
24	SB OF T'CORE	0	0	0	0	0	0	0	0
25	SB OF BIKANER & JAIPUR	0	0	0	0	0	0	0	0
26	SB OF PATIALA	6755	1419	700	157	6100	1400	0	0
27	STATE BANK OF INDIA	1247322	7096	381160	5688	1628482	12784	111	509
28	DCCB	276112	1827047	9215	615	285088	1824044	0	0
29	GSCARDB	0	0	0	0	0	0	0	0
30	DENA GUJARAT GRAMIN BANK	479485	256707	693	30845	480178	287552	66	330
31	BARODA GRAMIN BANK	587852	461347	67166	1200	655018	462156	0	0
32	SAURASHTRA GRAMIN BANK	313234	386523	30615	14	343849	53	0	0
33	PRIVATE SECTORBANKS	427067	572832	78899	94164	397284	508710	37513	62075
	TOTAL	**11321504**	**13510456**	**1423261**	**1145317**	**12594647**	**14705691**	**532919**	**239774**

SOURECS : MEMBER BANKS

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ANNEXURE - 26 GCC

FINANCIAL INCLUSION - STATEMENT SHOWING ISSUANCE OF GENERAL PURPOSE CREDIT CARD UPTO THE QUARTER ENDED MAR, 2015

(Rs. in 000s)

Sr.No	Name of Banks	Outstanding at the end of previous quarter		GCCs issued during the quarter		Outstanding at the end of current quarter	
		A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
1	ALLAHABAD BANK	24	326	0	0	24	329
2	ANDHRA BANK	0	0	45	68	321	342898
3	BANK OF BARODA	3473	47272	117	2757	3463	45322
4	BANK OF INDIA	6085	142584	47	1148	5900	135099
5	BANK OF M'RASHTRA	0	0	3397	3806021	3397	3806021
6	CANARA BANK	1478	28519	0	0	1433	27773
7	CENTRAL BANK OF INDIA	242	2623	4	100	246	2723
8	CORPORATION BANK	944	15097	0	0	923	14261
9	DENA BANK	8904	104776	406	7784	8571	115079
10	IDBI BANK	6	20	11	40	17	60
11	INDIAN BANK	244	7758	12	139	244	7758
12	INDIAN OVERSEAS BANK	56	201	0	0	55	184
13	PUNJAB NATIONAL BANK	1425	45246	31	3290	1456	48536
14	PUNJAB & SIND BANK	0	0	0	0	0	0
15	ORIENTAL BK OF COMMERCE	3687	3441466	552	228079	4239	3669545
16	SYNDICATE BANK	104	2005	0	0	104	1900
17	UNION BANK OF INDIA	347	5085	9	237	336	499710
18	UNITED BANK OF INDIA	0	0	0	0	0	0
19	UCO BANK	1486	24607	110	2344	1551	25654
20	VIJAYA BANK	46	10.29	0	0	46	10
21	BHARTIYA MAHILA BANK	0	0	0	0	0	0
22	SB OF HYDERABAD	0	0	0	0	0	0
23	SB OF MYSORE	0	0	0	0	0	0
24	SB OF T'CORE	0	0	0	0	0	0
25	SB OF BIKANER & JAIPUR	0	0	0	0	0	0
26	SB OF PATIALA	0	0	0	0	0	0
27	STATE BANK OF INDIA	6298	52012	-904	-4769	5394	47243
28	DCCB	0	0	0	0	0	0
29	GSCARDB	0	0	0	0	0	0
30	DENA GUJARAT GRAMIN BANK	18254	339677	2274	68640	17816	344076
31	BARODA GRAMIN BANK	5812	1182	750	191	6503	1303
32	SAURASHTRA GRAMIN BANK	1345	254	25	6	1368	274
33	PRIVATE SECTORBANKS	147512	40712332	71553	10348141	184814	41947417
	TOTAL	**207772**	**44973052**	**78439**	**14464217**	**248221**	**51083175**

SOURCES: MEMBER BANKS

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ANNEXURE-27

GROSS NPA AND % OF NPA AS OF MAR 2015

SL NO	BANK NAME	TOTAL ADV.A/C	TOTAL ADV.AMT	GROSS NPA A/C	GROSS NPA AMT	% OF GROSS NPA
1	ALLAHABAD BANK	13253	639819	1340	109496	17.11
2	ANDHRA BANK	4912	126648	332	7741	6.11
3	BANK OF BARODA	607503	4695586	54483	209413	4.46
4	BANK OF INDIA	188311	1906257	7104	131786	6.91
5	BANK OF M'RASHTRA	13443	357973	1557	43447	12.14
6	CANARA BANK	26604	731064	1981	9014	1.23
7	CENTRAL BANK OF INDIA	144138	1011830	8634	61006	6.03
8	CORPORATION BANK	48119	752743	1342	40653	5.40
9	DENA BANK	329704	2065968	34395	85829	4.15
10	IDBI BANK LTD	0	1050907	319	34685	3.30
11	INDIAN BANK	19077	311311	557	34310	11.02
12	INDIAN OVERSEAS BANK	22208	567089	2281	54077	9.54
13	PUNJAB NATIONAL BANK	31270	939474	4828	91694	9.76
14	PUNJAB & SIND BANK	2078	95438	178	1194	1.25
15	ORIENTAL BK OF COMMERCE	0	743175	800	16315	2.20
16	SYNDICATE BANK	27320	528147	4024	29271	5.54
17	UNION BANK OF INDIA	117212	1227454	13905	76455	6.23
18	UNITED BANK OF INDIA	4821	84844	102	2807	3.31
19	UCO BANK	27175	407686	1925	36229	8.89
20	VIJAYA BANK	0	380900	1215	17012	4.47
21	SB OF HYDERABAD	1683	106165	55	5355	5.04
22	SB OF MYSORE	0	58268	0	183	0.31
23	SB OF T'CORE	0	89119	0	17	0.02
24	SB OF BIKANER & JAIPUR	9889	114536	648	5448	4.76
25	SB OF PATIALA	0	130091	528	12453	9.57
26	STATE BANK OF INDIA	826820	7498891	40864	44518	0.59
27	DCCB	419973	1455962	11551	76721	5.27
28	GSCARDB	0	57183	0	0	0.00
29	DENA GUJARAT GRAMIN BANI	137561	162594	12178	5740	3.53
30	BARODA GRAMIN BANK	120312	111766	14851	5230	4.68
31	SAURASHTRA GRAMIN BANK	149053	162145	2095	1467	0.90
32	ICICI BANK	0	2823019	0	0	0.00
33	HDFC BANK	1108469	2809944	8444	18228	0.65
34	FEDERAL BANK	0	100830	0	0	0.00
35	J & K BANK	1084	49823	48	2662	5.34
36	SOUTH INDIAN BANK LTD	0	58446	0	0	0.00
37	ING VYASYA BK LTD	0	182397	0	0	0.00
38	KARNATAKA BANK	2056	21610	170	1222	5.65
39	CATHOLIC SYRIAN BANK	0	14548	0	500	3.44
40	DEVP. CREDIT BANK	0	93186	230	1359	1.46
41	DHANLAXMI BANK	135	10641	4	2372	22.29
42	INDUSIND BANK	139033	373567	6974	4871	1.30
43	RATNAKAR BANK	0	76295	1159	65	0.09
44	TAMILNAD MERCANTILE BANK	0	66890	9	210	0.31
45	AXIS BANK	99897	1764923	1005	25998	1.47
46	KOTAK MAHINDRA BANK	71526	926801	902	11814	1.27
47	YES BANK	62158	623751	4	859	0.14
48	CITY UNION BANK LTD	1357	51726	49	109	0.21
49	KARUR VYASYA BANK LTD	2970	122236	102	14616	11.96
50	LAXSHMI VILAS BANK	1351	28287	54	844	2.98
51	BHARTIYA MAHILA BANK	0	362	0	0	0.00
	TOTAL	4782475	38770316	243226	1335295	3.44

SOURCES:Member Banks

ANNEXURE - 28

Details of Training imparted and Settlement Ratio - Year ended March, 2015

District	Present Grade	No. of training programmes conducted during the quarter	Cumulative no. of training programmes since inception	No. of beneficiaries trained during the quarter	Cumulative no. of beneficiaries trained	Cumulative no. of beneficiaries settled,			% of Settlement Ratio	Category of trainees (Out of column No.7)						
						through Bank finance	through own sources	Total		SC	ST	OBC	Women	Handicapped	Minorities	Others
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
AHMEDABAD	AB	9	191	245	6707	1279	2642	3921	58.46	1913	62	3230	5018	4	292	1210
AMRELI	BB	4	143	128	3363	238	504	742	22.06	807	10	2101	2910	40	233	295
ANAND	BA	28	219	487	6050	1519	2636	4155	68.68	1365	172	1983	4690	135	654	2044
BANASKANTHA	AA	13	156	438	5213	804	2525	3329	63.86	1558	488	2750	4479	23	247	411
BHARUCH	BA	8	173	211	5386	1267	1756	3023	56.13	337	2848	754	4253	41	474	973
BHAVNAGAR	AA	12	177	356	4480	859	1486	2345	52.34	931	7	2366	3326	14	224	952
CHHOTAUDEPUR		9	10	366	407	11	190	201	49.39	18	385	38	425	1	2	21
DAHOD	BA	9	275	307	7321	3083	2047	5130	70.07	264	6235	757	6480	0	71	7250
DANG	AA	2	184	50	6222	2194	1718	3912	62.87	602	5439	118	4550	41	328	173
GANDHINAGAR	AB	20	796	671	23612	3432	9915	13347	56.53	8604	585	7730	19901	428	3553	5713
JAMNAGAR	AA	18	121	264	3530	593	605	1198	33.94	882	56	1958	2730	3	382	289
JUNAGADH	BB	5	94	141	2902	470	598	1068	36.80	625	143	1792	2566	1	251	90
KHEDA	AA	15	341	458	11926	3625	5740	9365	78.53	1261	121	7283	6733	122	933	2328
KUTCH	BA	17	197	582	6864	1922	1507	3429	49.96	1236	41	46	5167	0	1258	2736
MAHISAGAR		4	13	127	392	30	198	228	58.16	60	244	71	332	0	0	17
MEHSANA	AA	21	268	646	10235	6651	699	7350	71.81	2254	41	5579	7769	74	459	1902
NARMADA	BA	1	117	37	4434	854	1450	2304	51.96	75	3762	426	1962	4	132	266
NAVSARI	AA	7	130	182	4072	1495	895	2390	58.69	194	3078	597	3459	0	100	103
PANCHMAHAL	AA	9	388	325	14102	6443	3624	10067	71.39	1702	5233	5473	10211	32	521	1167
PATAN	AB	10	227	292	5895	869	3048	3917	66.45	1313	45	3206	5440	10	443	888
PORBANDAR	BA	5	64	139	1943	581	650	1231	63.36	842	57	385	1943	2	16	675
RAJKOT	BB	9	113	240	3311	490	525	1015	30.66	1193	1	1438	3255	0	305	376
SABARKANTHA	AA	15	166	394	5027	1172	1698	2870	57.09	856	1051	2209	3771	2	157	359
SURAT	AA	10	399	306	14770	2679	7382	10061	68.12	560	5277	1616	11155	12	4630	2687
SURENDRANAGAR	AA	20	198	630	6296	1116	2342	3458	54.92	2220	438	4193	5562	0	543	409
VADODARA	BB	12	161	426	6623	472	3219	3691	55.73	346	4171	658	5646	2	234	1225
VALSAD	AB	12	147	316	4320	720	1970	2690	62.27	144	3347	376	2487	5	99	85
TAPI	AB	5	98	143	2758	132	638	770	27.92	29	2332	43	1792	0	13	78
TOTAL		309	5566	8907	178161	45000	62207	107207	60.17	32191	45669	59176	138012	996	16554	34722
% Achievement to total Beneficieries						25.26	34.92	60.17		18.07	25.63	33.21	77.46	0.56	9.29	19.49

ANNEXURE - 29 ATM

STATEMENT SHOWING THE PROGRESS IN OPENING OF ATM'S UPTO MARCH 15

Sr.No.	Name of Banks	ATMs at the end of the previous quarter				ATMs opened during the current quarter				ATMs at the end of the current quarter				Total
		Metro	Urban	Semi Urban	Rural	Metro	Urban	Semi Urban	Rural	Metro	Urban	Semi Urban	Rural	ATM
1	ALLAHABAD BANK	7	5	4	3	0	0	0	0	7	5	4	3	19
2	ANDHRA BANK	17	15	0	0	0	0	0	0	17	15	0	0	32
3	BANK OF BARODA	460	149	317	519	19	58	49	27	479	207	366	546	1598
4	BANK OF INDIA	168	80	111	109	12	1	0	3	180	81	111	112	484
5	BANK OF M'RASHTRA	20	11	16	8	1	0	-3	0	21	11	13	8	53
6	CANARA BANK	71	43	38	11	4	2	3	0	75	45	41	11	172
7	CENTRAL BANK OF INDIA	86	70	83	85	0	0	0	15	86	70	83	100	339
8	CORPORATION BANK	29	24	48	17	2	1	4	4	31	25	52	21	129
9	DENA BANK	84	47	120	263	-5	0	16	10	79	47	136	273	535
10	IDBI BANK LTD	74	53	38	13	3	1	4	1	77	54	42	14	187
11	INDIAN BANK	25	19	5	8	0	0	0	0	25	19	5	8	57
12	INDIAN OVERSEAS BANK	51	19	18	18	4	5	5	8	55	24	23	26	128
13	PUNJAB NATIONAL BANK	55	45	48	16	-4	3	2	1	51	48	50	17	166
14	PUNJAB & SIND BANK	4	7	0	0	0	-2	2	0	4	5	2	0	11
15	ORIENTAL BK OF COMMERCE	27	13	16	5	1	0	0	0	28	13	16	5	62
16	SYNDICATE BANK	26	21	13	15	0	0	0	0	26	21	13	15	75
17	UNION BANK OF INDIA	222	53	78	96	0	0	0	0	222	53	78	96	449
18	UNITED BANK OF INDIA	3	11	7	1	1	0	0	0	4	11	7	1	23
19	UCO BANK	23	23	18	10	0	0	0	0	23	23	18	10	74
20	VIJAYA BANK	56	37	41	7	0	0	1	0	56	37	42	7	142
21	BHARTIYA MAHILA BANK	2	0	0	1	0	0	0	0	2	0	0	1	3
22	SB OF HYDERABAD	6	0	0	0	0	0	0	0	6	0	0	0	6
23	SB OF MYSORE	6	5	0	0	1	-5	0	0	7	0	0	0	7
24	SB OF T'CORE	4	1	0	0	0	0	0	0	4	1	0	0	5
25	SB OF BIKANER & JAIPUR	8	5	1	0	3	2	2	0	11	7	3	0	21
26	SB OF PATIALA	4	5	2	0	0	0	0	0	4	5	2	0	11
27	STATE BANK OF INDIA	846	598	671	475	0	11	6	1	846	609	677	476	2608
28	DCCB	21	1	9	5	0	0	0	0	21	1	9	5	36
29	GSCARDB	0	0	0	0	0	0	0	0	0	0	0	0	0
30	DENA GUJARAT GRAMIN BANK	0	3	2	5	0	0	0	0	0	3	2	5	10
31	BARODA GRAMIN BANK	0	1	2	5	0	0	0	0	0	1	2	5	8
32	SAURASHTRA GRAMIN BANK	0	1	0	0	0	0	0	0	0	1	0	0	1
33	PRIVATE SECTORBANKS	1603	613	770	262	373	177	272	55	1976	790	1042	317	4125
	TOTAL	4008	1978	2476	1957	415	254	363	125	4423	2232	2839	2082	11576

SOURCES: MEMBER BANKS

ANNEXURES (ALPHABETIC)

ANNEXURE-A

QUARTERLY REPORT

Roadmap for providing banking services in every village having population below 2000 - Districtwise progress at quarter ended 31.03.2015

Name of State/UT: Gujarat

SR	Name of the District	Number of allotted villages	Out of Roadmap prepared for less than 2000, No. of villages where banking outlet opened *upto the end of the reporting Quarter*							
			Branches	BC					Other modes	Grand Total = 4+9+10
				Fixed locations	Visits every week	Visits once in a fortnight	Visits more than once in a fortnight	BCs-Sub total = 5+6+7+8		
1	2	3	4	5	6	7	8	9	10	11
1	Ahmedabad	284	11	160	85	19	8	272	0	283
2	Amreli	428	5	133	177	61	30	401	0	406
3	Anand	115	2	88	24	0	0	112	0	114
4	Aravali	538	8	172	296	45	16	529	0	537
5	Banaskantha	859	2	306	443	82	13	844	0	846
6	Bhavnagar	462	3	190	154	71	34	449	8	460
7	Bharuch	499	12	126	162	96	58	442	9	463
8	Botad	117	1	43	49	17	7	116	0	117
9	Chhotaudepur	816	10	146	507	99	41	793	0	803
10	Dahod	416	3	82	172	112	44	410	0	413
11	Dang	303	0	80	117	72	33	302	0	302
12	Devbhumi Dwarka	202	3	56	61	23	12	152	0	155
13	Gandhinagar	129	7	55	44	12	2	113	1	121
14	Gir Somnath	250	2	98	70	53	18	239	0	241
15	Kheda	286	10	131	101	23	3	258	0	268
16	Kutch	760	16	192	459	37	4	692	0	708
17	Jamnagar	326	11	89	94	35	19	237	0	248
18	Junagadh	381	5	113	157	49	28	347	0	352
19	Mahisagar	596	2	83	262	150	85	580	10	592
20	Mehsana	351	2	204	127	12	4	347	0	349
21	Morbi	259	1	51	104	62	35	252	0	253
22	Narmada	549	6	115	257	122	32	526	1	533
23	Navsari	201	24	41	80	42	12	175	0	199
24	Panchmahal	394	3	100	149	88	53	390	0	393
25	Patan	342	2	157	128	35	6	326	0	328
26	Porbandar	140	0	45	65	14	7	131	0	131
27	Rajkot	387	13	150	120	79	9	358	0	371
28	Sabarkantha	488	13	91	340	36	6	473	1	487
29	Surat	530	22	240	188	51	7	486	0	508
30	Surendranagar	429	5	134	189	33	7	363	0	368
31	Tapi	551	3	89	321	66	23	499	0	502
32	Vadodara	493	22	119	297	22	11	449	0	471
33	Valsad	255	3	103	64	55	23	245	7	255
	Total(Gujarat)	**13136**	**232**	**3982**	**5863**	**1773**	**690**	**12308**	**37**	**12577**

ANNEXURE-B

QUARTERLY REPORT										
Roadmap for providing banking services in every village having population below 2000 - Bank wise progress at quarter ended 31.03.2015										
Name of State/UT: Gujarat										
SR.NO.	Name of the Bank	Number of allotted villages	Out of Roadmap prepared for less than 2000, No. of villages where banking outlet opened *upto the end of the reporting Quarter*							
			Branches	BC					Other modes	Grand Total =4+9+10
				Fixed locations	Visits every week	Visits once in a fortnight	Visits more than once in a fortnight	BCs-Sub total = 5+ 6+7+8		
1	2	3	4	5	6	7	8	9	10	11
1	Allahabad	19	0	0	0	2	8	10	0	10
2	AXIS	19	0	15	0	0	0	15	0	15
3	BGGB	1228	1	208	1	722	296	1227	0	1228
4	BOB	2874	77	554	2157	0	0	2711	36	2824
5	BOI	615	16	54	101	278	5	438	0	454
6	BOM	31	0	0	19	7	5	31	0	31
7	CANARA	25	1	14	5	2	3	24	0	25
8	CBI	441	6	114	321	0	0	435	0	441
9	Corporation	23	0	22	1	0	0	23	0	23
10	DENA	1983	62	879	1039	0	0	1918	0	1980
11	DGGB	1092	1	268	649	124	0	1041	0	1042
12	HDFC	13	0	11	1	1	0	13	0	13
13	ICICI	5	0	0	3	0	0	3	0	3
14	Indian	23	0	3	20	0	0	23	0	23
15	INDUSIND	1	0	0	0	0	0	0	1	1
16	IOB	99	1	98	0	0	0	98	0	99
17	OBC	13	0	7	6	0	0	13	0	13
18	PNB	140	6	56	78	0	0	134	0	140
19	SBI	3284	36	1232	1124	607	285	3248	0	3284
20	SGB	612	15	138	135	0	67	340	0	355
21	Syndicate	43	3	23	0	0	0	23	0	26
22	UBI	463	4	233	198	27	0	458	0	462
23	UCO	64	1	42	1	0	17	60	0	61
24	Vijaya	26	2	11	4	3	4	22	0	24
	Grand Total	**13136**	**232**	**3982**	**5863**	**1773**	**690**	**12308**	**37**	**12577**

ANNEXURE -C

FINANCIAL INCLUSION PLAN

STATE:GUJARAT

Progress Report as of MARCH-2015

S. N.	Particulars		Estd. Achi. Yr. Ended Mar 14	Target for Yr. Ended Mar 15	Progress as on 30.06.2014	Progress as on 30.09.2014	Progress as on 31.12.2014	Progress as on 31.03.2015
1	Total No. of Branches		6209	6737	6267	6373	6481	6647
2	Out of 1 above, No. of Rural branches		2256	2291	2330	2361	2421	2496
3	No. of branches in hitherto unbanked villages		577	587	603	618	664	702
4	Total No. of CSP Deployed		7975	9763	7852	8447	10040	10530
5	No. of villages with population greater than 2000 having banking outlet	Through Branches	2079	2101	2139	2160	2197	2251
		Through BCs	3910	3927	3926	3968	4169	4343
		Through Other Modes	162	90	201	187	64	51
8			6151	6119	6266	6315	6449	6645
9	No. of villages with population less than 2000 having banking outlet	Through Branches	177	190	191	201	224	245
		Through BCs	6444	10925	6604	8504	12770	13660
		Through Other Modes	670	46	681	643	83	55
12			7291	11161	7476	9348	13077	13960
13	Total Banking Outlets in all villages		13442	17280	13742	15663	19507	20605
14	No. of BC outlets in urban locations		2397	1185	2333	2824	3037	3354
15	BSBDAs (No Frill A/cs) through branches	No. in Actuals	5338612	5018469	5357807	7102680	8986956	9753245
		Amt. Rs. in Thousand	8055174	20146643	8268051	9281516	11325819	13227629
17	BSBDAs (No Frill A.cs) outstanding through BCs	No. in Actuals	3492818	4370948	3654379	4438270	4861279	5483005
		Amt. Rs. in Thousand	1914972	2586218	1601282	1924374	1781862	2702790
19	BSBDAs (No Frill A/cs) (Bank as a whole)	No. in Actuals	8831430	9389417	9012186	11540850	13847236	15236250
		Amt. Rs. in Thousand	9970147	22732859	9869333	11205890	13107681	15930419
21	OD Facility availed in BSBDAs (No Frill A/cs)	No. in Actuals	1696593	1169926	1755708	2413159	1643598	1718966
		Amt. Rs. in Thousand	806144	863484	829533	1001573	883422	943742
23	KCC outstanding- through branches	No. in Actuals	1341262	1812696	1494049	1435337	1435951	1410381
		Amt. Rs. in Thousand	181763196	192994795	207659302	208571326	206752119	206010226
25	KCC outstanding - through BCs	No. in Actuals	6444	73467	21589	21993	40325	42024
		Amt. Rs. in Thousand	1378240	3441468	3940967	3994511	3541145	3653586
27	KCCs - Total (Bank as a whole)	No. in Actuals	1347695	1886162	1615638	1457330	1476276	1452405
		Amt. Rs. in Thousand	183181437	196436264	211600269	212565837	210293264	209663811
29	GCC outstanding through branches	No. in Actuals	215773	183878	198667	204087	233233	241091
		Amt. Rs. in Thousand	36179869	13233606	33905958	39886358	52474304	62880031
31	GCC outstanding through BCs	No. in Actuals	15813	59404	12952	18647	23417	29209
		Amt. Rs. in Thousand	339588	768145	178980	244269	281844	325413
33	GCC - Total (Bank as a whole)	No. in Actuals	231586	243282	211619	222734	256650	270300
		Amt. Rs. in Thousand	36519447	14001751	34084938	40130626	52756148	63205444
35	Transactions in BC-ICT Accounts (during the quarter)* — Saving Deposit	No. in Actuals	3330611	14217289	305460	393253	501769	820067
36		Amt. Rs. in Thousand	2950033	3588355	573474	519658	1036154	1055031
37	Credit/OD	No. in Actuals	77348	1240865	22384	114521	48966	28410
38		Amt. Rs. in Thousand	87605	1136557	42313	46491	136696	116360
39	Term Dep. / RD	No. in Actuals	5145	135526	2866	2604	3391	3831
40		Amt. Rs. in Thousand	2610	292294	3156	3039	3248	3215
41	EBT/Remittance	No. in Actuals	638145	7141727	194199	250011	458194	226486
42		Amt. Rs. in Thousand	3257723	14107110	857079	996921	1848183	800907
43	Others	No. in Actuals	90230	2862155	25585	51710	23179	14133
44		Amt. Rs. in Thousand	2467812	2751005	618155	480136	643196	671080
45	Total of Transactions in BC-ICT Accounts	No. in Actuals	4141479	25597561	550494	812099	1035499	1092947
		Amt. Rs. in Thousand	8765783	21875320	2094176	2046244	3667476	2646593

ANNEXURE - D
PRIME MINISTER JAN DHAN YOJNA

PROGRESS REPORT FOR ACCOUNTS OPENED, RuPay CARD & PASS-BOOK ISSUED UNDER PMJDY AS ON 15.06.2015

NAME OF STATE: GUJARAT

SR.NO.		NO OF ACCOUNTS OPENED						GRAND TOTAL	Out of which, total Aadhar Seeded Accounts (Rural + Urban)	TOTAL NO. OF RuPay-DEBIT CARD ISSUED (Rural + Urban)	Balance in Accounts (In Lacs)	NO.OF PASSBOOKS ISSUED IN A/CS OPENED UNDER PMJDY
		E-KYC		WITHOUT AADHAAR		TOTAL						
		RURAL	URBAN	RURAL	URBAN	RURAL	URBAN	(RURAL + URBAN)				
1	PSBs											
	ALLAHBAD BANK	39	1274	1881	24395	1900	25669	27569	10698	15608	113	20457
	ANDHRA BANK	0	1466	0	7915	0	9381	9381	6063	2689	49	
	BANK OF BARODA	8000	10426	621631	600190	629631	610616	1240247	344468	1162159	20190	699062
	BANK OF INDIA	21945	77770	56407	174848	78352	252618	330970	99718	154840		
	BANK OF MAHARASHTRA	0	0	8285	26346	8285	26346	34631	128	600		
	BHARTIYA MAHILA BANK	0	304	0	1258	0	1562	1562	304	1559	3	850
	CANARA	21403	26813	32575	35462	53978	62275	116310	48273	89499	1834	101221
	CENTRAL BANK	31758	73414	68489	78222	100247	151636	251883	105172	223651	1778	243579
	CORPORATION BANK	11400	18072	45261	46211	56661	64283	120944	37917	88950	1332	95545
	DENA BANK	213538	94595	812476	337204	1026014	431799	1457813	299662	1149695	11389	516282
	IDBI BANK	6782	7035	11434	15983	18216	23018	41234	14412	40840	81	28322
	INDIAN BAMK	3518	5375	22827	16150	26345	21525	47870	8893	47315	258	37059
	INDIAN OVERSEAS BANK	4425	14144	19690	43600	24115	57744	81859	18569	58466	25	80250
	PANJAB NATIONAL BANK	1280	374	31729	31558	33009	31932	64941	18568	28924		
	PANJAB & SINDH BANK	394	2018	1217	3766	1611	5784	7395	3331	6515	1	
	ORIENTAL BANK OF COMM.	173	408	16222	20997	16395	21403	37798	6900	35468	1279	34646
	SYNDICATE BANK	7113	14554	8061	15174	15174	29728	44902	21687	42015	193	35768
	STATE BANK OF INDIA	88786	152800	295909	517044	384695	669844	1054539	425036	968514	7034	970517
	SB HYDERABAD	0	0	0	0	0	0	0	0	0		
	UCO BANK	512	508	19986	82619	20498	83127	103625	48366	100484	1774	103625
	UNION BANK	25519	28620	147703	79787	173222	108407	281629	59744	218295	1476	198821
	UNITED BANK OF INDIA	35	866	1772	9626	1807	10492	12299	7460	12299	498	12299
	VIJAYA BANK	3162	1493	16989	6793	20151	8286	28437	7685	27451	222	2554
	SUB TOTAL	449782	532327	2240524	2175148	2690306	2707475	5397781	1592916	4475836	49529	3203850
2	SPONSORED RRBs									0		
	BGGB	0	0	263789	16661	263789	16661	280450	42423	280430	732	253797
SR.NO.	DGGB	19882	2522	217601	10462	237483	12984	250467	22404	231602	2570	23701
	SGB	0	0	70446	49367	70446	49367	119813	49116	91293	2186	119813
	SUB TOTAL	19882	2522	551836	76490	571718	79012	650730	113942	603325	5488	610620
3	PRIVATE SECTOR BANK									0		
	Axis Bank	0	7	7721	17168	7721	17175	24896	3354	23240	345	24896
	HDFC	0	0	17961	86225	17961	86225	104186	35320	104138	1536	92134
	ICICI	3661	4780	29850	13654	33511	18434	51945	8441	51945	665	
	YES BANK	53	282	69	453	122	735	857	335	0	3	
	Kotak Mahindra Bank	0	0	2612	6361	2612	6361	8973	0	0	0	
	Federal	0	0	1469	1195	1469	1195	2664	29	2664		
	Tamilnadu Mercantile	0	0	0	19	0	19	19	1	11	0	20
	South Indian Bank	0	0	138	1449	138	1449	1587	637	849	6	156
	Indusind Bank	34	81	1680	818	1914	899	2813	1842	2791	26	2633
	DCB Bank	0	0	2006	337	2006	337	2343	556			
	SUB TOTAL	3748	5150	63706	127679	67454	132829	200283	50515	182847	2582	118637
4	DCCB (Co.Op.Bank)											
	ADC Bank	0	0	515	0	515	0	515	0	0	4	51
	SUB TOTAL	0	0	515	0	515	0	515	0	0	4	515
	TOTAL(1+2+3+4)	473412	539999	2856581	2379317	3329993	2919316	6249309	1757372	5262008	57603	393362

PROGRESS REPORT FOR ACCOUNTS OPENED, RuPay CARD & PASS-BOOK ISSUED UNDER PMJDY AS ON 15.06.2015

SR.NO.		NO OF ACCOUNTS OPENED				TOTAL		GRAND TOTAL	Out of which, total Aadhar Seeded Accounts (Rural + Urban)	TOTAL NO. OF RuPay-DEBIT CARD ISSUED (Rural + Urban)	Balance in Accounts (In Lacs)	NO.OF PASSBOOKS ISSUED IN A/CS OPENED UNDER
		E-KYC		WITHOUT AADHAAR								
		RURAL	URBAN	RURAL	URBAN	RURAL	URBAN	(RURAL + URBAN)				
1	PSBs	449782	532327	2240524	2175148	2690306	2707476	5397781	1592916	4475836	49529.30	320385
2	RRBs	19882	2522	551836	76490	571718	79012	650730	113942	603325	5488.03	61062
3	PRIVATE SECTOR BANK	3748	5150	63706	127679	67454	132829	200283	50515	182847	2581.61	118837
4	DCCB (Co.Op.Bank)	0	0	515	0	515	0	515	0	0	3.60	51
1	TOTAL(1+2+3+4)	473412	539999	2856581	2379317	3329993	2919316	6249309	1757372	5262008	57602.54	3933622

ANNEXURE -E

WEEKLY REPORT

STATUS REPORT ON BANK MITRA AND INFRASTRUCTURE (STATEWISE) AS ON 30.05.2015

PUBLIC SECTOR BANK/PRIVATE SECTOR BANKS/RRBs

S.No.	NAME OF BANK	No.Of SSA allotted (a)	Total No. Of BC Required (b)	No. Of BCAs Available (fixed location) (c)	Uncovered (d)	No. of location Uncovered due to connectivity (out of (d))	No. Of BCs having on line Device Capable Of			
							E-KYC Account Opening	Inter Operable withdrwal Txn Rupay Card/ AEPS	Authenticated Aadhaar Seeding Of existing a/c holder	Personalised insta card issuance
1	Allahabad Bank	10	10	6	4	0	NIL	NIL	NIL	NIL
2	Axis Bank	19	9	9	0	0	0	0	0	0
3	Bank of Baroda	1857	1421	1421	0	0	1421	0	0	0
4	Bank Of India	405	343	336	3	2	206	120	120	120
5	Bank of Maharastra	27	18	11	7	0	11	0	11	0
6	Canara Bank	19	14	14	0	0	6	6	6	0
7	Central Bank of India	335	242	242	0	0	242	242	242	0
8	Corporation Bank	38	29	29	0	0	24	24	24	0
9	Dena Bank	1276	951	951	0	0	951	951	951	951
10	HDFC Bank	24	13	13	0	0	12	13	0	0
11	ICICI Bank	20	15	15	0	0	0	0	0	0
12	IDBI Bank	4	4	4	0	0	0	0	0	0
13	Indian Bank	30	22	22	0	0	22	0	22	0
14	Indian Overseas Bank	58	48	48	0	0	48	0	0	0
15	Oriental Bank of Commerce	9	13	13	0	0	0	9	0	13
16	Punjab & Sind Bank	1	0	0	0	0	0	0	0	0
17	Punjab National Bank	77	66	66	0	0	66	0	66	0
18	Developmenr Credit Bank	8	0	0	0	0	0	0	0	
19	Indusind Bank	1	0	0	0	0	0	0	0	
20	State Bank of India	1780	1462	1462	0	0	1114	0	0	0
21	Syndicate Bank	43	24	24	0	0	0	0	0	0
22	UCO Bank	68	68	68	0	0	0	68	0	0
23	Union Bank of India	319	319	319	0	0	319	0	0	0
24	United Bank of India	3	0	0	0	0	0	0	0	0
25	Vijaya Bank	20	8	6	2	2	2	0	1	1
26	Dena Gujarat Gramin Bank	551	466	466	0	0	0	0	0	0
27	Baroda Gujarat Gramin Bank	499	407	407	0	0	0	0	0	0
28	Saurashtra Gramin Bank	378	302	302	0	0	0	0	0	0
	GRAND TOTAL	7879	6274	6254	16	4	4444	1433	1443	1085

ANNEXURE- F

DENA BANK, SLBC, AHMEDABAD

STATEMENT SHOWING PENDING BANKWISE CONTRIBUTION OF CALL CENTRE EXPENSES AS OF 05.06.2015

Sr No	Bank Name	Quarter End Dec-2014	Quarter End March-2015	Total Pending Remittance
1	DEVP.CREDIT BANK	249	0	249
2	HDFC BANK	4087	0	4087
3	ICICI BANK	3314	5797	9111
4	INDIAN BANK	799	1323	2122
5	ING VYSYA BANK	196	357	553
6	KOTAK MAHINDRA BANK	0	1974	1974
7	LAXMI VILAS BANK	0	210	210
8	SBBJ	262	0	262
9	UCO BANK	1428	2331	3759
	TOTAL	**10335**	**11992**	**22327**

ANNEXURE-G

CREDIT ENHANCEMENT GUARANTEE SCHEME FOR SCHEDULED CASTES

Sponsored by

Department of Social Justice and Empowerment, Ministry of Social Justice and Empowerment

(Nodal Agency : IFCI Limited)

IFCI LIMITED
आई एफ सी आई लिमिटेड
(A Government of India Undertaking)
(भारत सरकार का उपक्रम)

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CIN: L74899DL1993GOI053677

AN INITIATIVE OF
MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT
GOVERNMENT OF INDIA

CREDIT ENHANCEMENT GUARANTEE SCHEME FOR SCHEDULED CASTES (CEGSSC)

CONTENT **PAGE NO.**

SECTION - I
INTRODUCTION

1. Background:

The Finance Minister during the Union Budget speech (2014-15) on July 18, 2014, had announced that a sum of Rs.200 crore shall be allocated towards credit enhancement facility for young and start-up entrepreneurs, belonging to Scheduled Castes, who aspire to be part of neo middle class category with an objective to encourage entrepreneurship in the lower strata of the society resulting in job creation besides creating confidence in Schedule Castes.

The said allocation is under Social Sector Initiatives in order to encourage entrepreneurships among the Scheduled Castes, who belong to the lower strata of the society by supporting the Banks and Financial Institutions in the form of Credit Enhancement Guarantee, who shall be providing financial assistance to the Scheduled Caste (SC) Entrepreneurs.

2. Objective of the Scheme:

"Entrepreneurship" relates to entrepreneurs managing businesses which are oriented towards innovation and growth technologies. The spirit of the above mentioned fund is to support those entrepreneurs who will create wealth, value for the society, create jobs and in turn will develop confidence and at the same time promote profitable businesses.

The objectives of the Scheme are as below:

- It is a Social Sector Initiative to be implemented nationally in order to promote entrepreneurship among the Scheduled Caste population in India.
- Promote entrepreneurship amongst the Scheduled Castes who are oriented towards innovation and growth technologies.
- To support, by way of providing Credit Enhancement Guarantee to Banks and Financial Institutions, who will be providing financial assistance to the Scheduled Caste Entrepreneurs, who in turn will create wealth, value for the society, create jobs and ultimately will develop confidence and at the same time promote profitable businesses. The assets so created will also create forward/backward linkages. It will further create chain effect in the locality in specific and society in general.
- To promote financial inclusion for SC entrepreneurs and to motivate them for further growth of SC communities.
- To facilitate economic development of SC entrepreneurs.
- To enhance direct and indirect employment generation for SC population in India.

3. Estimated SC Entrepreneurs Population:

As per Census 2011, the SC population is 20.13 crore, which constitutes 16.63% of the total population in India. There is a huge potential in such a large economy like ours for such schemes out of which SC population can prosper and get opportunities to progress into the main stream.

Although, there is no reliable data on the profile of SC Entrepreneurs, but still, as per the rough estimates of various stakeholders such as Dalit Indian Chamber of Commerce and Industry (DICCI) etc. there are around 1000 Dalit entrepreneurs with combined turnover of Rupees Six thousand Crore. There are around 50 companies with turnover of Rs.10 Crore or more. Hence, the Credit Enhancement Guarantee Scheme has the potential not only to significantly uplift the businesses of the existing SC entrepreneurs but also the first generation SC entrepreneurs, who aspire to be part of neo middle class category.

SECTION - II

FEATURES OF CREDIT ENHANCEMENT GUARANTEE SCHEME FOR SCHEDULED CASTES

Sl. No.	Particulars	Details
1.	Name of Sponsoring Agency	Department of Social Justice and Empowerment, Ministry of Social Justice and Empowerment.
2.	Size of the Scheme	Initial Capital allocation of Rs.200 crore. The capital allocation may be supplemented/enhanced by GoI every year with similar allocation amount or higher through annual budgetary allocation, depending upon the progress, response and effectiveness of the Scheme.
3.	Nature of Scheme	Central Sector Scheme.
4.	Structure of the Scheme	The Government of India shall set up a corpus of Rs.200 crore (hereinafter referred to as the '*fund*') to be placed with IFCI Ltd which shall be kept in a separate **No Lien Account (NLA)**: Credit Enhancement Guarantee (hereinafter referred to as **"Guarantee"**) shall be extended, out of this **fund** and to the extent of the fund/available balance in the NLA less 100% earmarked amount for Guarantees already issued, to Member Lending Institutions (MLIs) for extending Term Loans or Composite Terms Loans to SC entrepreneurs engaged in Small and Medium Enterprises. The fund shall be the base to provide Guarantees to the MLIs who will be induced/ encouraged to finance scheduled caste entrepreneurs at reasonable rates, so that these enterprises become profitable ventures and be contributors to capital formation of the country, whereby these entrepreneurs can create wealth, value and employment for themselves as well as for the society. The process of setting up of the Scheme/Fund is placed at **Annexure II.**
5.	Name of Asset Management Company/(AMC) Nodal Agency	IFCI Ltd hereinafter referred to as **IFCI.**
6.	Duration of the Fund	In a block of 7 years from the date of implementation with provision to review and extend the scheme for further blocks of 7 years from each corpus set up date, depending upon the expected deliverables from and /success of the Scheme, which may be reviewed annually by Ministry of Social Justice & Enpowerment (MSJ&E) based on the MIS received from IFCI from time to time.
7.	Closings under the Fund	It will be an open ended scheme, on first cum first serve basis for Member Lending Institutions (MLIs), till available corpus with IFCI parked in No Lien Account by GoI is exhausted.
8.	Availability Period	30 days from the date of first disbursement, subject to furnishing of sanction letter and proof of disbursement by the MLI, on first come first served basis.
9.	Guarantee Period	Initially 1 year, which can be renewed at the expiry of each year for the entire loan period with a maximum tenure of 7 years, subject to timely payment of renewal fee by MLIs in whose favour the Guarantee is extended.
10.	Cost Involved in the Scheme	**Cost to GoI:** Upfront fee @1.50% flat (exclusive of applicable taxes) for initial set-up of each Corpus (the first such corpus announced being Rs.200 crore) and for putting the System and processes in place for implanting the Scheme and annual maintenance fees @ 0.50% p.a. (exclusive of applicable taxes) thereafter, towards annual maintenance of the scheme, payable at the end of each year during the currency of the Scheme. This annual payment shall be levied by IFCI on the aggregate Guarantee outstanding as on 31st March every year. The upfront fee of

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		1.50% shall be debited to NLA as soon as the Scheme becomes operational and the annual maintenance fees will be recovered by IFCI by debiting the NLA on 01st April every year on an annualised basis. **Cost to MLIs:** Guarantee fee @1% per annum (exclusive of applicable taxes) on the loan amount for the First Year and then annual renewal fees @1% per annum (exclusive of applicable taxes) of the outstanding Guarantee commitment/obligation, towards renewal of the Guarantee to be paid by MLIs [hereinafter referred to as Member Lending institutions (MLIs)] at the beginning of each Financial Year, i.e. 01st April every year. In the event of non-payment of renewal fee by May 31 of that year or any other specified date, the guarantee under the scheme shall not be available to the lending institution/MLI unless IFCI agrees for continuance of guarantee and the lending institutions/MLI pays penal interest on the renewal fee due and unpaid, with effect from the subsequent June 01, at four per cent over IFCI Bench Mark Rate, per annum, or at such rates specified by IFCI from time to time, for the period of delay. The annual renewal fees shall be charged on the sanctioned amount in case of working capital facility and not on the utilized limit. ***Cost to GoI and MLI in case of Women Entrepreneurs:** To encourage the women entrepreneurs under the scheme upfront fees for women entrepreneurs will be charged at a lower rate. IFCI shall charge 1.00% instead of 1.50% from GoI and 0.75% p.a. instead of 1.00% p.a. from MLIs for SC women entrepreneurs.*
11.	**Approximate number of projects to be Financed**	The Scheme has the potential to cover around 110 SC entrepreneurs within a period of 1 year from date of implementation of the Scheme out of the first utilization of Rs.200 Crore corpus set up by GoI in the No Lien Account with IFCI The assumptions for deployment of Rs.200 crore corpus disbursed by GoI are as below: • Financial assistance given by MLIs up to Rs.2 crore shall be guaranteed to the extent of 80% of the loan amount with a maximum guarantee amount of Rs.1.60 crore. Taking a simple average for Guarantee Cover at Rs.1.20 crore, loans extended by MLIs to 75 SC beneficiaries can be covered by utilization of Rs.90 crore of funds. • Financial assistance given by MLIs above Rs.2 crore but upto Rs.5 crore shall be guaranteed to the extent of 70% of the loan amount with a minimum guarantee amount of Rs.1.60 crore and maximum guarantee amount of 3.50 crore. Taking a simple average for Guarantee Cover at Rs.2.60 crore, loans extended by MLIs to 30 SC beneficiaries can be covered by utilization of Rs.78 crore of funds. • Financial assistance given by MLIs above Rs.5 crore shall be guaranteed to the extent of 60% of the loan amount with a minimum guarantee amount of Rs.3.50 crore and with a maximum guarantee amount of Rs.5.00 crore. Taking a simple average for Guarantee Cover at Rs.4.25 crore, loans extended by MLIs to at least 5 SC beneficiaries can be covered by utilization of Rs.28 crore of funds. The details of the financial assistance are given in Section III para 2 below.
12.	**Alterations**	The figure of potential number of SC beneficiaries proposed to be covered under the Scheme may undergo change & may vary depending on the actual ticket size/corpus size/or on any modifications to the Scheme suggested by GoI, quality and suitability/viability of cases and the responsiveness of MLIs to pursue the Scheme and implement the Scheme effectively.

Note: Implementing period and area of operation:

The scheme will be implemented during 2014-15 and thereafter on an ongoing basis, throughout the country.

SECTION - III

1. **Eligibility Criteria to be considered by MLIs:**

- Small and Medium Enterprises, projects/units being set up, promoted and run by Scheduled castes in manufacturing and services sector ensuring asset creation out of the funds deployed in the unit, which are not covered under any State/Central Government Subsidy/Grant Scheme shall be considered;
- Registered Companies and Societies having more than 75% shareholding by Scheduled Caste entrepreneurs/promoters/ members with management control for the past 12 months;
- Registered Partnership Firms having more than 75% shareholding with Scheduled Caste Partners for the past 12 months; none of the partners should be below the age of 18 years.
- Documentary proofs of being SC will have to be mandatorily submitted by the entrepreneurs/promoters/partners/society members at the time of submitting the proposals;
- The Scheduled Caste promoter(s)/Partners/Society members shall not dilute their stake below 75% in the company /enterprise during the currency of the Loan.
- To be eligible for Guarantee Cover under the Scheme, the banks/FIs shall submit to IFCI a copy of the valid sanction letters/LoI issued to Scheduled Caste beneficiary/enterprise/company/firm/society. The indicative Appraisal Format and Due Diligence Module are provided in the Scheme as **Annexure-III and Annexure-IV** respectively for facilitation. However, the MLIs who have already developed their own formats and modules are free to use their own appraisal formats/modules.

2. **Amount of Guarantee Cover:** The Amount of guarantee cover will be as mentioned below:

Category	Parameters	(Rs. in crore)		
	Loan Amount	0.25 to 2.00	More than 2.00 upto 5.00#	More than 5.00#
Registered Companies	Amount of Guarantee Cover	80% of the sanctioned facility	70% of the sanctioned facility	60% of the sanctioned facility
	Guarantee Obligation	80% of the amount in default subject to maximum of amount of guarantee cover	70% of the amount in default subject to maximum of amount of guarantee cover	60% of the amount in default subject to maximum of amount of guarantee cover
	Minimum Cover Available	0.20	1.60	3.50
	Maximum Cover Available	1.60	3.50	5.00
Registered Partnership Firms and Societies	Amount of Guarantee Cover	60% of the sanctioned facility		
	%age of Guarantee Cover of the Loan Amount	60% of the amount in default subject to maximum of amount of guarantee cover		
	Minimum Cover Available	0.15		
	Maximum Cover Available	5.00		

 # Incubation facility would be facilitated by MLI through the existing Schemes of various Departments, for loan amount more than Rs. 2.00 crore.

3. **Scheme Details (Indicative):** Details of the Credit Enhancement Guarantee Scheme are as follows:

Sl. No.	Particulars	Details
1.	**Corpus of Scheme**	Initially the Government of India will provide corpus of Rs.200 crore to IFCI to carry out the Scheme which will be maintained under "No Lien Account" by IFCI as per directions of Ministry of Social Justice & Empowerment, Government of India.
2.	**Eligibility**	The Small and Medium Enterprises promoted and run by Scheduled Caste entrepreneur, which are not covered under any other State/Central Government Subsidy/ Guarantee Schemes. Please refer Section-III para 2 above for further details.
3.	**Sector covered under Scheme**	The borrower engaged in Manufacturing/Trading/Service sector may be considered for financial assistance by MLIs.
4.	**Type of Borrower**	a) Registered Companies having more than 75% shareholdings with Scheduled Caste promoter(s) for the past 12 months having management control in the hands of SC entrepreneurs/promoters. b) Registered partnership Firms having more than 75% shareholdings with Scheduled Caste partner(s) for the past 12 months having management control in the hands of SC entrepreneurs partners. c) Society registered under Society Act, and carrying approved business as per the prevailing policy of Bank/FIs, having more than 75% shareholdings with Scheduled Caste member(s) at least for the past 12 months having management control in the hands of SC entrepreneurs/SC members. • The Scheduled Caste promoters of Companies would be given precedence vis-a-vis Registered Partnership firms and Registered Societies. • The Scheduled Caste Promoter(s)/ Partner(s)/members shall not dilute his/her/their shareholdings/ equity during the currency of the loan.
5.	**Amount of Guarantee Cover**	As per the details given in Section-III para 2 above with a maximum amount of Rs.5.00 crore.
6.	**Tenure of Guarantee**	Maximum 7 years or repayment period whichever is earlier. However, initially the loan shall be guaranteed for 1 year and renewed at yearly intervals subject to payment of annual renewal fee (details given in **Annexure-I**) and satisfactory loan conduct and satisfactory loan review certification by MLIs at the time of renewal.
7.	**Maximum Guarantee Coverage**	As mentioned in Section-III, para 2 above with a maximum amount of Rs.5.00 crore. The term 'Loan' shall cover Term Loan / Composite Term Loan granted to SC Enterprises by MLIs.
8.	**Guarantee Obligation**	Guarantee obligation shall be limited to the amount in default as mentioned in Section-III, para 2 "Amount in Default" means the principal and interest amount outstanding in the account(s) of the borrower in respect of term loan and amount of outstanding working capital facilities (including interest), as on the date of the account becoming NPA, or the date of lodgement of claim application whichever is lower, subject to maximum of the amount of guarantee cover.
9.	**Security for MLIs**	Asset created from Loan, and pledge of promoters' shareholdings in the assisted company/firm/ society.
10.	**Follow up and Monitoring of Loan Account**	The sourcing, sanction, documentation, monitoring, follow up and recovery of the loan shall be the sole responsibility of MLIs providing assistance to the SC enterprise. Under No circumstances, IFCI shall be responsible and involved, in any manner, whatsoever, in any of the processes, viz receipt of application, appraisal, sanction, disbursement, follow up, monitoring and recovery, etc. of the loan. Liabilities and responsibilities of MLIs are detailed in **Annexure-I**.
11.	**Terms of Guarantee:**	a) IFCI shall issue Guarantee to the MLIs on terms and conditions, as detailed in this Scheme document. b) The MLIs shall be required to enter into an agreement with IFCI for memberships. Thereafter, they shall register the loan application(s) as soon as they agree in principle to extend loan to the SC beneficiary (ies) and get a registration number in token of acknowledgment from IFCI to earmark funds against the guarantee to be extended by IFCI for the said loan(s) to them. Mere issuance of token shall not be construed as commitment on the part of IFCI. MLI shall furnish sanction letter, the proof of disbursement and guarantee fee within 30 days of first disbursement of loan. pursuant to which guarantee shall be issued. The covering letter conveying final sanction by MLIs to IFCI should invariably mention token number as reference. MLI needs to give a certificate in this regards that the sanction terms have been complied with to IFCI. c) In order to enforce expeditious implementation of the scheme and have a professional approach,

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		IFCI shall retain absolute rights to cancel the Token and allocate the earmarked funds for other SC beneficiary (ies) under the scheme, in case intimation of final sanction from MLIs, accompanied by final sanction letter(s) and sanction terms, is/are not received at IFCI's Counter within 30 working days from the date of registration/ date of issuance of Token. d) Guarantee will be issued on first come first serve basis, till the available fund (the current corpus proposed being Rs. 200 crore) after debiting fee by IFCI is exhausted. As soon as the liability under the guarantee gets reduced/extinguished on account of partial or full repayment of loan or on cancellation of the Guarantee by IFCI, IFCI shall provide fresh guarantee(s) to the extent of liability so reduced/extinguished/cancelled to new beneficiary (ies), towards optimization of funds utilization so that as many SC beneficiaries as possible within the available corpus can be covered and benefited under the Scheme. e) The guarantee cover will commence from the date of payment of guarantee fee and shall run through the agreed tenure of the term credit in respect of term credit / composite credit subject to payment of annual renewal fee within the time frame defined in this Policy / Scheme document. f) The maximum aggregate amount of guarantees to be issued by IFCI will commensurate with actual available corpus at the hands of IFCI (after deduction of its applicable fee defined in this policy and including interest on the corpus amount) in the No Lien Account of IFCI.The amount may increase with every additions to the corpus (the current corpus size being Rs.200 crore) subsequent to future additional budgetary allocations, if any. ***g) Security documents must not be time barred at the time of lodgement of claim. Claim arising out of invocation of the guarantee shall not be entertained in case security documents have become time barred.*** ***h) The cases where mala fide is proved against any official of MLI in any of the loan processes, viz. the loan sanction, disbursal, maintenance, monitoring, rehabilitation and recovery of the asset covered under the scheme, the guarantee claim shall not be entertained.*** ***i) Incubation facility would be facilitated by MLI through the existing Schemes of various Departments, for loan amounting to more than Rs. 2.00 crore.*** j) The MLIs shall submit quarterly statement of Borrower wise loan disbursement and outstanding position including default (if any), within 45 days from the end of the quarter, to IFCI, in duplicate, as per format given in Annexure-V, a consolidated copy of which will be submitted by IFCI to MSJ&E for their perusal and records. k) The claim under the guarantee shall be admissible only after the MLIs classify the account as NPA and would have initiated legal recovery proceedings after exhausting all other recovery efforts. l) The amount paid to MLIs will be debited to No Lien account on receipt of duly discharged original guarantee issued by IFCI. m) Goes without saying that the MLIs shall continue to make full efforts for recovery of dues till sale/ disposal of the assets created out of the loans sanctioned by them. The amount so recovered by the MLIs, after payment of Guaranteed amount by IFCI, shall be shared by the MLIs and IFCI in the following manner: • Expenses incurred towards recovery of the loan after the guarantee settled date shall be appropriated by the MLIs first; and then • The remaining recovered amount shall be distributed to IFCI in the ratio of Guarantee Claim paid by IFCI to the loan outstanding, on the guarantee claim settlement date,in the books of MLIs (excluding Penal interest and liquidated damages). Any delay/shortfall in distribution of recovery amount and any consequent delay in remittance back to IFCI beyond 7 working days from the date of such recovery shall attract interest @ 300 basis points over IFCI's Benchmark Rate, with effect from the date of recovery and shall become payable by MLIs. Such defaults in distribution of recovery shall be reported to MSJ&E too for punitive measures.
12.	Loan	The guarantee shall be extended for availing Term Loan or Composite Term Loan facility granted by MLIs.
13.	**Guarantee Fee and obligation of IFCI on the Guarantee**	a) Cost to GoI: Onetime fee @1.50% flat (exclusive of applicable taxes) for initial set-up of the Corpus, System and processes for implanting the Scheme and issuing the Guarantee. This amount will be recovered upfront by IFCI, by debiting the No Lien account opened for parking the fund meant for this Scheme. Additionally, an annual maintenance fees@ 0.50% p.a. (exclusive of applicable taxes) shall be payable to IFCI as at 01st April every year on the aggregate Guarantee

		outstanding as on 31st March of every year during the entire tenor/currency of the Scheme. **b) Cost to MLIs:** Guarantee fee @1% per annum (exclusive of applicable taxes) on the sanctioned limit for the First Year and thereafter annual renewal fees @ 1% per annum (exclusive of applicable taxes) of the outstanding Guarantee commitment/obligation towards renewal of the guarantee, to be paid by MLIs on 1st April of each subsequent Financial Year, failing which IFCI shall be under no obligation to honour/extend the commitment under the Guarantee. The fees is exclusive of applicable taxes, if any. However, the first year guarantee premium shall be recovered at the time of issuance of the guarantee pro-rated in number of days remaining for the FY, in which the guarantee is issued. In case the renewal fee is not paid by the respective MLI timely, the Guarantee shall be deemed to be automatically cancelled. The annual renewal fees shall be charged on the original sanctioned limit in case of renewal of working capital facility instead of the utilized limit. c) The Guarantee obligation shall cease to exist as soon as the underlying loan is repaid or the Guarantee validity period has expired, whichever is earlier. d) Guarantee cover on 31st March shall mean a total of term loan limit outstanding, non fund based facilities limits and sanctioned limit of working capital loan as on that date. ***e) Cost to GoI and MLI in case of Women Entrepreneurs: To encourage the women entrepreneurs under the scheme upfront fees for women entrepreneurs will be charged at a lower rate. IFCI shall charge 1.00% instead of 1.50% from GoI and 0.75% p.a. instead of 1.00% p.a. from MLIs for SC women entrepreneurs.***
14.	**Guarantee Devolvement**	The letter of intimation of invocation/claim of the guarantee received from MLIs (along with sufficient grounds for invocation) by IFCI, shall be first sent to the Ministry of Social Justice and Empowerment (MSJ&F) by IFCI within 7 (Seven) working days from the date of receipt of invocation intimation at IFCI's counter, for their comments/objections (if any) to the payment of invoked guarantee. For objection(s) raised, if any, by MSJ&E, clarification will be sought from MLIs on objection(s) so raised and the verdict of MSJ&E, post receipt of clarification from MLIs to MSJ&E's objection(s) shall be final and binding on all parties. In case no response is received from MSJ&E within 15 working days from the date of receipt of invocation notice at IFCI's counter, it would be construed as deemed NOC from MSJ&E and claims shall be settled by IFCI without further waiting for response from MSJ&E within a maximum period of 30 days from the date of receipt of claim from MLI by IFCI.
15.	**Repeat Credit Enhancement**	In case of satisfactory track record and post liquidation of the First facility under the scheme, the benefits of Guarantee under the scheme may be extended to such SC Entrepreneurs/Enterprises for repeat finance, in order to incentivize and inculcate healthy credit culture amongst the ultimate beneficiaries.
16.	**Lock-in Period**	The guarantee cover will have a lock-in period of 12 months from the date of last disbursement. No claim made under the guarantee shall be entertained by IFCI if the account becomes NPA within the lock in period.

4. Deal Sourcing Strategy:

The objective of the Scheme is to provide Credit Enhancement Guarantee to MLIs for extending concessional/reasonable finance and easier access of finance to SC Entrepreneurs. It would be the complete prerogative of MLIs to identify and provide financial assistance/loans to suitable/eligible SC Entrepreneurs/beneficiaries.

IFCI will facilitate by way of wide publicity of the Scheme through any or all of the modes as mentioned below:

- Launch of the said Scheme shall be publicized through Print and Electronic Media for wide publicity and reception. It will be displayed in the IFCI's website. It will also be brought to the knowledge of the other institutions, Banks, IBA, District Magistrates, District and State Level Bankers' Co-ordination Committees, Lead Bank Officers, District Industries Centres etc.
- Approaching Dalit Indian Chamber of Commerce & Industry (DICCI) and its various chapters.
- Approaching institutions under Ministry of Social Justice and Empowerment such as National Scheduled Castes Finance and Development Corporation (NSFDC) and other State Finance Institutions for Scheduled Castes.
- The Technical Consultancy Organizations (TCOs) promoted by IFCI and other institutions, whose primary objective is to give Technical consultancy to new entrepreneurs, shall also be advised to publicize the Scheme amongst MLIs, wherever they have reach. They may also popularize the fund and help the entrepreneurs in making project appraisal on behalf of Banks and thus act as facilitators too.

5. Foreseeable constraints/uncertainties and likely impact:

Sl. No.	Constraints	Impact
1.	Delay in registration/structuring of the fund	Once the corpus is set up and systems are put in place by IFCI, MLIs should immediately start implementing the scheme. Any delay in identifying SC beneficiaries and registration will slow paddle the implementation of the Scheme. A strong message is solicited to go from Department of Social Justice & Empowerment to MLIs in this regard at the launch of the Scheme.
2.	Delay or Luke warm in sourcing, sanction, disbursement by MLIs	Same as above.
3.	Responsiveness of implementing agencies to the Scheme	A lot depend on responsiveness and proactiveness of implementing agencies (the originators being the MLIs) to the Scheme for the success of the scheme.
4.	Non-payment of Guarantee Commission timely by MLIs	Non-payment or delayed payment of Guarantee premium by MLIs within the time frame provided in the Scheme may result in discontinuation of the guarantee cover which may affect the interest of SC entrepreneurs. A strong message is solicited to go from Department of Social Justice & Empowerment to MLIs in this regard at the inception of the Scheme itself.
5.	Enforcement of Security in case of defaulting companies	In case of default, enforcing immovable securities or for that matter movable securities, belonging SC Entrepreneurs, could be a constraint.
6.	Improper identification, appraisal in sanction process	Improper identification of SC beneficiary and improper appraisal by MLIs may lead to defaults. Unless the Scheme is followed in letter and spirit, large scale defaults may lead to quick erosion of the corpus failing to serve the objectives of the Scheme.
7.	Improper invocation of Guarantees by MLIs	Invocations of Guarantees on filthy grounds without taking remedial measures or corrective action plans for genuine entrepreneurs to remedy the cause of stress, if any, by MLIs may pose challenge for success of the Scheme.

6. Other Conditions:

MIS on Funds Utilization and Management:

- A committee headed by not less than Executive Director of IFCI and having at least 4 members (inclusive of the Head of the Department, which will spear head the Scheme) shall be constituted to implement and monitor the scheme. At least one nominee of the level of Director to represent MSJ&E shall be preferred. Appropriate Delegation of Power structure for issuance and settlement of Guarantee claim shall be put in place by IFCI.
- Maintaining and keeping records of all deals Guaranteed.
- Performance of the Scheme and Response to the Scheme to be submitted to MSJ&E/any other department as directed by GoI.
- Necessary Audit procedures to be carried out for the Scheme annually.
- The estimated time period required for a Guarantee proposal to mature from application stage to sanction stage (i.e. final decisions of the Committee) would be approximately 3-4 months.

ANNEXURE - I

DETAILED CREDIT ENHANCEMENT GUARANTEE SCHEME FOR SCHEDULED CASTES (CEGSSC)

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CHAPTER I

CREDIT ENHANCEMENT GUARANTEE SCHEME FOR SCHEDULED CASTES (CEGSSC)

INTRODUCTION

IFCI, having decided to frame a Scheme for the purpose of providing guarantees to Scheduled Caste Entrepreneurs, hereby make the following Scheme:

1. Title and date of commencement:

(i) The Scheme shall be known as the Credit Enhancement Guarantee Scheme for Scheduled Castes (CEGSSC).

(ii) It shall come into force during 2014-15.

(iii) It shall cover eligible credit facility extended by the lending institutions to eligible borrowers effective from the date of approval of scheme by Ministry of Social Justice and Empowerment.

2. Definitions:

For the purposes of this Scheme:

(i) "Amount In Default" means the principal and interest amount outstanding in the account(s) of the borrower in respect of term loan or Composite Term Loan (including interest), as on the date of the account becoming NPA, or the date of lodgement of claim application whichever is lower subject to a maximum of amount of guarantee cover.

(ii) "Collateral Security" means the security provided in addition to the primary security, in connection with the credit facility extended by a lending institution/MLI to a borrower.

(iii) "Credit facility" means any financial assistance by way of term loan or Composite Term Loan facilities extended by the lending institutions/MLI to the eligible borrower. For the purpose of calculation of guarantee fee, the "credit facility extended" shall mean the amount of financial assistance committed and disbursed by the lending institutions/MLIs to the borrower.

(iv) "Eligible borrower" means Scheduled Caste Entrepreneurs as covered under **Para 3 of Section-III** the main policy to which credit facility has been provided by the lending institutions/MLIs without any collateral security and/or third party guarantees/and or are not under any restricted category, defined in the eligibility criteria.

(v) 'Guarantee Cover' means maximum cover available per eligible borrower of the amount in default in respect of the credit facility extended by the lending Institution/MLI.

(vi) "Lending institution(s)"/"MLI(s)" means a commercial bank for the time being included in the second Schedule to the Reserve Bank of India Act, 1934 and Regional Rural Banks as may be specified by IFCI from time to time, or any other Institution (s) as may be directed by the Govt. of India from time to time. IFCI may, on review of performance, remove any of the lending institution/MLI from the list of eligible institution.

(vii) "Material date" means the date on which the guarantee fee on the amount covered in respect of eligible borrower becomes payable by the eligible institution/MLI to IFCI.

(viii) "Non-Performing Assets" means an asset classified as a non-performing based on the Instructions and guidelines issued by the Reserve Bank of India from time to time.

(ix) "Primary security" in respect of a credit facility shall mean the assets created out of the credit facility so extended and/or **existing unencumbered assets** which are directly associated with the project or business for which the credit facility has been extended.

(x) "Base Rate" for a lending institutions/MLI means the rate so declared by that lending institutionsMLI for the relevant time period/ duration for which the credit facility has been extended.

(xi) "Scheme" means the Credit Enhancement Guarantee Scheme for SCs.

(xii) "Tenure of guarantee cover" means the maximum period of guarantee cover **from Guarantee start** date which shall run through the agreed tenure of the term Loan or Composite Term Loan or loan **termination date**, whichever is earlier, subject to a maximum period of 7 years.

(xiii) "Fund" means the Credit Enhancement Guarantee Fund set up by Government of India with IFCI and parked in NLA with the purpose of guaranteeing credit facility (ies), extended by the lending institution(s)/MLI(s) to the eligible Scheduled Caste borrowers.

(xiv) "Composite Loan" means the Combination of term loan, Working Capital Facility and Non fund based facility. Working Capital loan non fund based facilities can only be availed alongwith with the term loan facility and not independently.

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CHAPTER II

SCOPE AND EXTENT OF THE SCHEME

3. Guarantees by IFCI:

(i) Subject to the other provisions of the Scheme, IFCI undertakes, in relation to credit facilities extended to an eligible borrower from time to time by an eligible institution/MLI which has entered into the necessary agreement for this purpose with IFCI, to provide a guarantee on account of the said credit facilities.

(ii) IFCI reserves the discretion to accept or reject any proposal referred by the lending institution/MLI which otherwise satisfies the norms of the Scheme.

4. Credit facilities eligible for cover under the Scheme:

The Scheme shall cover credit facilities extended by Member Lending Institution(s)/MLI(s) to a single eligible borrower as defined under **para 1 of Section-III** of the operational guidelines by way of term loan or Composite Term Loan facilities on or after entering into an agreement with IFCI, without any collateral security and/or third party guarantees and or are not under any restricted category, defined in the eligibility criteria, **para 1 of Section-III** the operational guidelines or such amount as may be decided by IFCI from time to time. Provided further that, as on the material date:

(i) The dues to the lending Institutions/MLI have not become NPA and/or bad or doubtful of recovery; and/or

(ii) The business or activity of the borrower for which the credit facility was granted has not ceased; and/or

(iii) The credit facility has not wholly or partly been utilised for adjustment of any debts deemed bad or doubtful of recovery, without obtaining a prior consent in this regard from IFCI.

Credit facilities extended by more than one Bank and/or Financial Institution jointly and/or separately to eligible borrower and upto per borrower maximum ceiling, as defined in the operational guidelines (**para 2 of Section-III**).

5. Credit facilities not eligible under the Scheme:

The following credit facilities shall not be eligible for being guaranteed under the Scheme:

(i) Any credit facility in respect of which risks are additionally covered under a scheme operated / administered by Deposit Insurance and Credit Guarantee Corporation or the Reserve Bank of India or SIDBI, to the extent they are so covered.

(ii) Any credit facility in respect of which risks are additionally covered by Government or by any general insurer or any other person or association of persons carrying on the business of insurance, guarantee or indemnity, to the extent they are so covered.

(iii) Any credit facility, which does not conform to, or is in any way inconsistent with, the provisions of any law, or with any directives or instructions issued by the Central Government or the Reserve Bank of India, which may, for the time being, be in force.

(iv) Any credit facility granted to any borrower, who has availed himself of any other credit facility covered under this scheme or under the schemes mentioned in clause (i), (ii) and (iii) above, and where the lending institution/MLI has invoked the guarantee under the schemes mentioned in clause (i), (ii) and (iii) above, but has not repaid any portion of the amount due under the schemes mentioned in clause (i), (ii) and (iii) above, as the case may be, by reason of any default on the part of the borrower in respect of that credit facility.

(v) Any credit facility which has been sanctioned by the lending institution/MLI against collateral security and / or third party guarantee.

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(vi) Any credit facility which has been sanctioned by the lending Institution/MLI with Interest rate more than 3% over the Base rate of the lending institution/MLI.

(vii) Credit facilities which are not fully disbursed by the MLI. In case the loan is not fully disbursed, the MLI should submit sufficient and convincing reasons to IFCI for not disbursing the full sanctioned limit in order to be eligible cover. IFCI's decision to entertain the claim shall be final and binding on the MLI.

6. Agreement to be executed by the lending institution/MLI:

A lending institution/MLI shall not be entitled to a guarantee in respect of any eligible credit facility granted by it unless it has entered into an agreement with IFCI in such form as may be required by IFCI for covering by way of guarantee, under the Scheme all the eligible credit facilities granted by the lending institution/MLI, for which provision has been made in the Scheme.

7. Responsibilities of lending Institution/MLI under the scheme:

(i) The lending institution/MLI shall evaluate credit applications by using prudent banking judgment and shall use their business discretion / due diligence in selecting commercially viable proposals and conduct the account(s) of the borrowers with normal banking prudence.

(ii) The lending institution/MLI shall closely monitor the borrower account.

(iii) The lending Institution/MLI shall safeguard the primary securities taken from the borrower in respect of the credit facility in good and enforceable condition.

(iv) The lending institution/MLI shall ensure that the guarantee claim in respect of the credit facility and borrower is lodged with IFCI in the form and in the manner and within such time as may be specified by IFCI in this behalf and that there shall not be any delay on its part to notify the default in the borrowers account which shall result in IFCI facing higher guarantee claims.

(v) The payment of guarantee claim by IFCI to the lending institution/MLI does not in any way take away the responsibility of the lending institution/MLI to recover the entire outstanding amount of the credit from the borrower. The lending institution/MLI shall exercise all the necessary precautions and maintain its recourse to the borrower for entire amount of credit facility owed by it and initiate such necessary actions for recovery of the outstanding amount, including such action as may be advised by IFCI.

(vi) The lending institution/MLI shall comply with such directions as may be issued by IFCI, from time to time, for facilitating recoveries in the guaranteed account, or safeguarding its interest as a guarantor, as IFCI may deem fit and the lending institution/MLI shall be bound to comply with such directions.

(vii) The lending institution/MLI shall, in respect of any guaranteed account, exercise the same diligence in recovering the dues, and safeguarding the interest of IFCI in all the ways open to it as it might have exercised in the normal course if no guarantee had been furnished by IFCI. The lending institution/MLI shall, in particular, refrain from any act of omission or commission, either before or subsequent to invocation of guarantee, which may adversely affect the interest of IFCI as the guarantor. In particular, the lending institution/MLI should intimate IFCI while entering into any compromise or arrangement, which may have effect of discharge or waiver of personal guarantee(s) or security. The lending institution/MLI shall also ensure either through a stipulation in an agreement with the borrower or otherwise, that it shall not create any charge on the security held in the account covered by the guarantee for the benefit of any account not covered by the guarantee, with itself or in favour of any other creditor(s) without intimating IFCI. Further the lending institution/MLI shall secure for IFCI or its appointed agency, through a stipulation in an agreement with the borrower or otherwise, the right to list the defaulted borrowers' names and particulars on the Website of IFCI.

(viii) Incubation facility would be facilitated by MLI through the existing Schemes of various Departments, for loan amounting to more than Rs.2.00 Crore.

(ix) The cases where mala fide is proved against any official of MLI in any of the loan processes, viz. the loan sanction, disbursal, maintenance, monitoring, rehabilitation and recovery of the asset covered under the scheme, the guarantee claim shall not be entertained.

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CHAPTER III
GUARANTEE FEE

8. Guarantee Fee, Annual Maintenance fee and Annual Renewal Fee to IFCI:

Fee Payable to IFCI by GoI: Upfront fee @1.50% flat (exclusive of applicable taxes) for initial set-up of each Corpus (the first such corpus announced being Rs.200 crore) and for putting System and processes in place for implanting the Scheme and annual maintenance fees @ 0.50% p.a. (exclusive of applicable taxes) thereafter, towards annual maintenance of the scheme, payable at the end of each year during the currency of the Scheme. This annual payment shall be levied by IFCI on the aggregate Guarantee outstanding as on 31st March every year. The upfront fee of 1.50% shall be debited to NLA as soon as the Scheme becomes operational and the annual maintenance fees will be recovered by IFCI by debiting the NLA on 01st April every year on an annualised basis.

Fee Payable to IFCI from MLIs: Guarantee fee @1% per annum (exclusive of applicable taxes) on the loan amount (comprising Term Loan or Composite Term Loan) for the First Year and thereafter annual renewal fees @1% per annum (exclusive of applicable taxes) of the outstanding Guarantee commitment/obligation, towards renewal of the Guarantee, to be paid by MLIs [hereinafter referred to as Member Lending institutions (MLIs)] at the beginning of each Financial Year, i.e. 01st April every year. In the event of non-payment of annual renewal fee by May 31 of that year or any other specified date, the guarantee under the scheme shall not be available to the lending Institution/MLI unless IFCI agrees for continuance of guarantee and the lending institutions/MLI pays penal interest on the renewal fee due and unpaid, with effect from the subsequent June 01, at four per cent over IFCI Bench Mark Rate, per annum, or at such rates specified by IFCI from time to time, for the period of delay. The annual renewal fees shall be charged on the sanctioned amount in case of renewal of working capital facility instead of on the utilized limit.

- Provided further that in the event of non-payment of annual renewal fee within the stipulated time or such extended time that may be agreed to by IFCI on such terms, liability of IFCI to guarantee such credit facility would lapse in respect of those credit facility against which the renewal fees is due and not paid.

- Provided further that, IFCI may consider renewal of guarantee cover for such of the credit facility upon such terms and conditions as IFCI may decide.

- In the event of any error or discrepancy or shortfall being found in the computation of the amounts or in the calculation of the guarantee fee/annual renewal fee, such deficiency/shortfall shall be paid by the eligible lending institutions/MLI to IFCI together with interest on such amount at a rate of four per cent over and above the IFCI Bench Mark Rate, or as may be prescribed by IFCI from time to time. Any amount found to have been paid in excess would be refunded by IFCI. In the event of any representation made by the lending institutions/MLI in this regard, IFCI shall take a decision based on the available information with it and the clarifications received from the lending institution, and its decision shall be final and binding on the lending institution/MLI.

- The amount equivalent to the guarantee fee and / or the renewal fee payable by the eligible lending institutions/MLI may be recovered by it, at its discretion from the eligible borrower.

- The guarantee fee and/or annual renewal fee once paid by the lending institutions/MLI to IFCI is non-refundable. Guarantee fee/Annual Renewal Fee, shall not be refunded, except under certain circumstances like:

  (i) Excess remittance,

  (ii) Remittance made more than once against the same credit application,

  (iii) Guarantee fee &/or annual renewal fee not due,

  (iv) Guarantee fee paid in advance but application not approved for guarantee cover under the scheme, etc.

- *Cost to GoI and MLI in case of Women Entrepreneurs: To encourage the women entrepreneurs under the scheme upfront fees for women entrepreneurs will be charged at a lower rate. IFCI shall charge 1.00% instead of 1.50% from GoI and 0.75% p.a. instead of 1.00% p.a. from MLIs for SC women entrepreneurs.*

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CHAPTER IV
GUARANTEES

9. Extent of the Guarantee
IFCI shall provide guarantee as under:

Category	Parameters	(Rs. in crore)		
	Loan Amount	0.25 to 2.00	More than 2.00 upto 5.00#	More than 5.00#
Registered Companies	Amount of Guarantee Cover	80% of the sanctioned facility	70% of the sanctioned facility	60% of the sanctioned facility
	Guarantee Obligation	80% of the amount in default subject to maximum of amount of guarantee cover	70% of the amount in default subject to maximum of amount of guarantee cover	60% of the amount in default subject to maximum of amount of guarantee cover
	Minimum Cover Available	0.20	1.60	3.50
	Maximum Cover Available	1.60	3.50	5.00
Registered Partnership Firms and Societies	Amount of Guarantee Cover	60% of the sanctioned facility		
	%age of Guarantee Cover of the Loan Amount	60% of the amount in default subject to maximum of amount of guarantee cover		
	Minimum Cover Available	0.15		
	Maximum Cover Available	5.00		

 # Incubation facility would be facilitated by MLI through the existing Schemes of various Departments, for loan amount more than Rs.2.00 crore.

For further details, please refer main Policy Para 3 of Section-III and tables contained therein.

All proposals for sanction of guarantee will have to be rated internally by the MLI and should be of investment grade. Proposals approved by the MLIs post set up of the corpus by GoI with IFCI will be eligible for Guarantee Cover under the scheme.

The guarantee cover will commence from the date of payment of guarantee fee and shall run through the agreed tenure of the term credit in respect of term credit / composite credit subject to payment of annual renewal fee within the time frame defined in this Policy / Scheme document.

CHAPTER V
CLAIMS

10. Invocation of Guarantee:

(i) The lending institutions/MLI may invoke the guarantee in respect of credit facility within a maximum period of one year from date of NPA, if the following conditions are satisfied:

a) The guarantee in respect of that credit facility was in force at the time of account turning NPA as well as at the time of lodgement of the claim.

b) The amount due and payable to the lending institutions/MLI in respect of the credit facility has not been paid and the dues have been classified by the lending institutions/MLI as Non Performing Assets. Provided that the lending institutions/MLI shall not make or be entitled to make any claim on IFCI in respect of the said credit facility if the loss in respect of the said credit facility had occurred owing to actions / decisions taken contrary to or in contravention of the guidelines contained in this policy or any policy modifications from time to time and original sanction term of the loan covered under the scheme.

c) The credit facility has been recalled and the recovery proceedings have been initiated under due process of law. Mere issuance of recall notice under SARFAESI Act, 2002 cannot be construed as initiation of legal proceedings for purpose of preferment of claim. MLIs are advised to take further action as contained in Section 13 (4) of the above Act wherein a secured creditor can take recourse to any one or more of the recovery measures out of the four measures indicated therein before submitting claims for first instalment of guaranteed amount. In case the MLI is not in a position to take any of the action indicated in Section 13(4) of the aforesaid Act, they may initiate fresh recovery proceeding under any other applicable law and seek the claim for first instalment from IFCI.

d) If the account becomes NPA within the lock-in period the guarantee claim shall not be entertained.

(ii) The claim should be preferred by the lending institutions/ MLI in such manner and within such time as may be specified by IFCI in this behalf.

(iii) IFCI shall pay 75 per cent of the guaranteed amount on preferring of eligible claim by the lending institution, within 30 days, subject to the claim being otherwise found in order and complete in all respects. IFCI shall pay to the lending institutions/MLI interest on the eligible claim amount at the prevailing Bank Rate for the period of delay beyond 30 days. The balance 25 per cent of the guaranteed amount will be paid on conclusion of recovery proceedings by the lending institution. On a claim being paid, IFCI shall be deemed to have been discharged from all its liabilities on account of the guarantee in force in respect of the borrower concerned.

(iv) In the event of default the lending institution/MLI shall exercise its rights, if any, to takeover the assets of the borrowers and the amount realised, if any, from the sale of such assets or otherwise shall be credited in full by the lending institutions to IFCI before it claims the remaining 25 per cent of the guaranteed amount appropriated as follows:

The amount recovered by the MLIs, after payment of guaranteed amount by IFCI, shall be shared by the MLIs and IFCI in the following manner:

- Expenses incurred towards recovery of the loan after the guarantee settled date shall be appropriated by the MLIs first; and then
- The remaining recovered amount shall be distributed to IFCI in the ratio of Guarantee Claim paid by IFCI to the loan outstanding, on the guarantee claim settlement date, in the books of MLIs (excluding Penal interest and liquidated damages).

(v) The lending institution/MLI shall be liable to refund the claim released by IFCI together with penal interest at the rate of 4% above the prevailing Bank Rate, if such a recall is made by IFCI in the event of serious deficiencies having existed in the matter of appraisal/renewal /follow-up/conduct of the credit facility or where lodgement of the claim was more than once or where there existed suppression of any material information on part of the lending institutions for the settlement of claims. The lending institutions/MLI shall pay such penal interest, when demanded by IFCI, from the date of the initial release of the claim by IFCI to the date of refund of the claim.

(vi) The cases where mala fide is proved against any official of MLI in any of the loan processes, viz. the loan sanction, disbursal, maintenance, monitoring, rehabilitation and recovery of the asset covered under the scheme, the guarantee claim shall not be entertained.

(vii) Security documents must not be time barred at the time of lodgement of claim. Claim arising out of invocation of the guarantee shall not be entertained in case security documents have become time barred.

The Guarantee Claim received directly from the branches or offices other than respective operating offices of MLIs will not be entertained. MLIs shall form Nodal Offices through whom claims shall be routed to IFCI.

11. Subrogation of rights and recoveries on account of claims paid:

(i) The lending institutions/MLI shall furnish to IFCI, the details of its efforts for recovery, realisations and such other information as may be demanded or required from time to time. The lending institutions/MLI will hold lien on assets created out of the credit facility extended to the borrower, on its own behalf and on behalf of IFCI. IFCI shall not be involved in legal and recovery procedure pursuant to te account becoming NPA and that the responsibility of the recovery of dues including takeover of assets, sale of assets, etc., shall rest with the lending institution/MLI. However if circumstances so warrant IFCI with the permission of the MOSJ, IFCI can appoint it's advocate/recovery agent to expedite the legal proceedings.

(ii) In the event of a borrower owing several distinct and separate debts to the lending institutions/MLI and making payments towards any one or more of the same, whether the account towards which the payment is made is covered by the guarantee of IFCI or not, such payments shall, for the purpose of this clause, be deemed to have been appropriated by the lending institutions/MLI to the debt covered by the guarantee and in respect of which a claim has been preferred and paid, irrespective of the manner of appropriation indicated by such borrower or the manner in which such payments are actually appropriated.

(iii) Every amount recovered and due to be paid to IFCI shall be paid without delay, and if any amount due to IFCI remains unpaid beyond a period of 30 days from the date on which it was first recovered, interest shall be payable to IFCI by the lending institutions/MLI at the rate which is 4% above Bank Rate for the period for which payment remains outstanding from the date of recovery.

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CHAPTER VI
MISCELLANEOUS

12. Appropriation of amount received from the lending institutions:

The amount received from the lending institutions shall be appropriated in the order in which the renewal fee, penal interest and other charges have fallen due. If the renewal fee and the penal interest have fallen due on the same date, then the appropriation shall be made first towards renewal fee and then towards the penal interest and finally towards any other charges payable in respect of the eligible credit facility.

13. Appropriation of amount realised by the lending institutions/MLI in respect of a credit facility after the guarantee has been invoked:

The amount recovered by the MLIs, after payment of initial guaranteed amount (75% of the amount in default) by IFCI, shall be shared by the MLIs and IFCI in the following manner:

Expenses incurred towards recovery of the loan after the guarantee settled date shall be appropriated by the MLIs first; and then

The remaining recovered amount shall be distributed to IFCI in the ratio of Guarantee Claim paid by IFCI to the loan outstanding, on the guarantee claim settlement date, in the books of MLIs (excluding Penal interest and liquidated damages).

14. IFCI's liability to be terminated in certain cases:

(i) If the liabilities of a borrower to the lending institutions/MLI on account of any eligible credit facility guaranteed under this Scheme are transferred or assigned to any other borrower and if the conditions as to the eligibility of the borrower and the amount of the facility and any other terms and conditions, if any, subject to which the credit facility can be guaranteed under the Scheme are not satisfied after the said transfer or assignment, the guarantee in respect of the credit facility shall be deemed to be terminated as from the date of the said transfer or assignment.

(ii) If a borrower becomes ineligible for being granted any credit facilities under the Scheme, by reason of cessation of his activity or his activity or his undertaking ceasing to come within the definition of an eligible borrower as per the criterion described in point no 6.1, the liability of IFCI in respect of any credit facilities granted to him by a lending institutions/MLI under the Scheme shall be limited to the liability of the borrower to the lending institutions/MLI as on the date on which the borrower becomes so ineligible, subject, however, to the limits on the liability of IFCI fixed under this Scheme. However, notwithstanding the death or retirement of a partner where the borrower is a partnership firm or the death of one of the joint borrowers, if the lending institutions/MLIs entitled to continue the credit facilities to the surviving partner or partners or the surviving borrower or borrowers and qualify as the eligible borrower as per definition of an eligible borrower as per the criterion described in point no 6.1, as the case may be and if the credit facilities have not already become non performing asset, the guarantee in respect of such credit facilities shall not to be deemed to be terminated as provided in this paragraph.

15. Returns and Inspections:

(i) The lending institutions/MLI shall submit such statements and furnish such information as IFCI may require in connection with any credit facility under this Scheme.

(ii) The lending institutions/MLI shall also furnish to IFCI all such documents, receipts, certificates and other writings as the latter may require and shall be deemed to have affirmed that the contents of such documents, receipts, certificates and other writings are true; provided that no claim shall be rejected and no liability shall attach to the lending institutions/MLI or any officer thereof for anything done in good faith.

(iii) IFCI shall, insofar as it may be necessary for the purposes of the Scheme, have the right to inspect or call for copies of the books of account and other records (including any book of instructions or manual or circulars covering general instructions regarding conduct of advances) of the lending institution, and of any borrower from the lending institution. Such inspection may be carried out either through the officers of IFCI or any other person appointed by IFCI for the purpose of inspection. Every officer or other employee of the lending institutions/MLI or the borrower, who is in a position to do so, shall make available to the officers of IFCI or the person appointed for the inspection as the case may be, the books of account and other records and information which are in his possession.

16. Conditions imposed under the Scheme to be binding on the lending institution/MLI:

(i) Any guarantee given by IFCI shall be governed by the provisions of the Scheme as if the same had been written in the documents evidencing such guarantee.

(ii) The lending institutions/MLI shall as far as possible ensure that the conditions of any contract relating to an account guaranteed under the Scheme are not in conflict with the provisions of the Scheme but notwithstanding any provision in any other document or contract, the lending institutions/MLI shall in relation to IFCI be bound by the conditions imposed under the Scheme.

17. Modifications and Exemptions:

(i) IFCI reserves to itself the right to modify, cancel or replace the scheme so, however, that the rights or obligations arising out of, or accruing under a guarantee issued under the Scheme up to the date on which such modification, cancellation or replacement comes into effect, shall not be affected.

(ii) Notwithstanding anything herein contained, IFCI shall have a right to alter the terms and conditions of the Scheme in regard to an account in respect of which guarantee has not been invoked as on the date of such alteration.

(iii) In the event of the Scheme being cancelled, no claim shall lie against IFCI in respect of facilities covered by the Scheme, unless the provisions contained in Clause (i) and (ii) of Section 10, Annexure-I of the Scheme are complied with by the lending institutions/MLI prior to the date on which the cancellation comes into force.

18. Interpretation:

If any question arises in regard to the interpretation of any of the provisions of the Scheme or of any directions or instructions or clarifications given in connection therewith, the decision of IFCI shall be final.

19. Supplementary and General Provisions:

In respect of any matter not specifically provided for in this Scheme, IFCI may make such supplementary or additional provisions or issue such instructions or clarifications as may be necessary for the purpose of the Scheme.

ANNEXURE – II

Sl. No.	STEPS FOR SETTING UP THE SCHEME/FUND	TIME
	Setting up of Funds	3-4 Months
1.	Parking of the funds in no lien account with IFCI	
2.	Formal Launch of the Scheme	
3.	Registration and Issuance of Token on Receipt of Application from MLIs	
4.	Issuance of Credit Enhancement Guarantee to MLIs.	

ANNEXURE – III

INDICATIVE APPRAISAL FORMAT TO BE USED BY BANKS & FIs

Preliminary Appraisal

Name of the Company :
Location :
(Regd. office/Admin. office) :
Deal received through :
Background :
Proposed Project & Location :
Area of fund Utilization :
Promoters :
Present Financial Structure :

(Rs. in crore)

Particulars	2010-11	2011-12	2012-13	2013-14
Sales				
Profit after Tax				
Equity Capital				
Loan Funds				

Projected profitability :

(Rs. in crore)

Particulars	2014-15	2015-16	2016-17	2017-18	2018-19
Sales					
Profit after Tax					
Equity Capital					
PAT Margin%					

ANNEXURE – IV

INDICATIVE DUE DILIGENCE MODULES TO BE ADOPTED BY BANKS & FIS

Note: The information which are not available or not applicable may be marked NA against them.

I. Statutory Documents of Company

a) Organization chart
b) Company contracts (ownership/rental/debt/consultancy/warranty/supplier/client/representation)
c) Shareholding pattern
d) Information on subsidiaries/branch offices
e) JVs, collaborations, tie-ups
f) MOA, AOA
g) Certificate of registration
h) Certificate of commencement of business
i) Latest telephone bill of company

II. Market & Competition

a) Product description
b) Technology
c) Market/Industry analysis
d) Competition analysis
e) Clients
f) Marketing strategy, distribution network, organisation of sales efforts, sales statistics

III. Business Model & Strategy

a) Target-performance comparison & evaluation
b) Company profile/ history/ business model & business divisions
c) Sourcing/ purchasing (raw material), supplier information
d) Product process, R&D activities, subcontractors
e) Export rate, quoted currency, currency risk

IV. Management & Organization

a) Management/board profile & remuneration/contracts
b) Directors board profile/ Promoters' Background & Remuneration/ Dependencies/ contracts, PAN No. of promoters, identification proof, IT returns of promoters for past 3 years.
c) Mindset/ team dynamics
d) Corporate governance, MIS
e) Controlling, internal reporting
f) Project Management, Product management, employee involvement (TQM/TPM/CIP)
g) Risk management & Mitigation plans/ Quality Standards
h) Equity, corporate actions, dormant partners

V. Annual Reports & Financial Data

a) Accounting software, flowcharts, processes for liquidity planning, depreciation method & process tools
b) Annual Reports of last 3 yrs including group companies
c) Assets schedule, depreciation intangible assets
d) IP rights, licenses, NDA, disputes
e) Property rights, major assets

f) List of debtors, volume of debt, credit ratings
g) Cash pooling agreements
h) List of accruals, pension liabilities
i) P&L- statement (re-products, clients, business units, regions)
j) Activity Based Costing/ Management (ABC/M)
k) Contingent Liabilities
l) Revaluation of Land, if any
m) Dividends paid
n) Basis of valuation
o) Internal audit reports

VI. Business Plan Review

a) Projected Financial plan (P&L, balance sheet, cash flow)
b) Sales plan (products, markets)
c) Product plan
d) HR plan
e) Investment plan
f) Liquidity plan
g) Other, underlying assumptions
h) Time frame for funds mobilization and utilization.

VII. Workforce & Employee Benefits

a) List of employees & remuneration
b) Detailed list of employees with highest level of earnings
c) List of employees with access to company accounts
d) HR contracts,
e) Employee benefits programs & costs
f) Downsizing measures of previous yrs

VIII. Others

a) Suppliers, Partners, MOU if any, exclusive rights etc.
b) Insurances
c) Product liability
d) Environment issues/ Pollution level
e) Communication with authorities
f) Important Business Developments
g) Legal disputes/ Allegation/ Charges against company/promoters, if any
h) Land lease papers
i) Undertakings on the ongoing legal suits, if any or not
j) Contact references of two people/clients using same technology
k) Any other information, if any

IX. Accounts Inspection

1. System of Accounting (Manually, Tally, SAP etc.).
2. CA Certificate for sources and utilization of funds.
3. Check source/ receipt of funds with bank statement and books of accounts.
4. Receipt of Share application money with bank statement and ledger/ CA certificate.

5. Share capital accounts (Ledger) to check with Minute book/ROC return and check share register.
6. Sanction and disbursement of loan: from letter of intent of institution/bank and disbursement with bank statement/CA certificate.
7. Bank Reconciliation statement.
8. Check cash payment systems.
9. Loan from promoters: secured or not secured.
10. Any other major receipt in the books of accounts.
11. Expenses on land : source, if paid in cash or in lieu of share capital, if share capital whether share allotted or otherwise.
12. Expenses on land development, expenses on building, boundary wall, road, etc.
13. Paid in advance or in full for purchase of plant & Machinery.
14. Expenses from 9 to 11 to verify from bills/invoices/purchase orders and payment to verify from books of accounts/bank statement including for purchases of fixed/moveable assets.
15. Fixed assets Register to verify/check entries for fixed assets.
16. Check preoperative expenses from ledgers, bank statements, vouchers, supports.
17. Insurance cover for all fixed/moveable assets.
18. Check deduction and payment of all statutory dues, Returns (Income Tax for 3 years, PF, ROC, VAT, Service Tax etc.) (Take a certificate from Company).
19. Internal audit report if available.
20. Balance Sheets of 2/3 previous years, if available.
21. Appointments of Board of Director (for payment of salary/perks to MD, Whole time Directors).
22. Contingent liabilities, Guarantee given by the company.
23. Suits filed by the company and against the company and Director.

* CA certificate for Sources & utilization of funds will be required
** Cross checking by bank statements and with ledger

ANNEXURE – V

(QUARTERLY REPORT OF DISBURSEMENT AND OUTSTANDING POSITION)

(Rs. In lakh)

Sl. No.	Name of the Borrower	Sanction Limit	Amount Disbured	Principal Outstanding	Interest Overdue	Outstanding of other charges levied, if any	Remarks

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ANNEXURE-VI

CREDIT ENHANCEMENT GUARANTEE SCHEME FOR SCHEDULED CASTES (CEGSSC)

Application for Invocation of Guarantee Cover and Preferment of Claim under CEGSSC

In terms of Clause 10, Chapter-V, Annexure-I of Credit Enhancement Guarantee Scheme for Scheduled Castes **(CEGSSC)**, we prefer the claim as under:

1. Online Claim Application Ref.No.. Date.......................................

2. Details of Operating office & Lending Branch:

a) Member ID...

b) (i) Lending Branch Name.. (ii) Village / Town.........................

(iii) District.. (iv) State...

(v) Tel.No. (STD code)... No...

(vi) E-mail..

3. Borrower's / Unit's Details:

a) Name ....

b) Complete Address ....

c) District.. d) State..

e) Tel.No. (STD code).. No...

4. Status of Account (s):

a) Date on which a/c was classified as NPA...

b) Date of reporting of NPA to IFCI..

c) Reasons for a/c turning NPA ....

....

....

d) Date of issue of Recall Notice..

5. Details of Legal Proceedings:

a) Forum through which legal proceedings were initiated against borrower (Please tick one)

Civil Court/DRT/LokAdalat/Revenue recovery Authority/Securitisation Act, 2002(SRFAESIA)/

Others (please specify)..

b) Suit / Case Registration No.. c) Date..............................

d) Name of the Forum and location:... e) Amount Claimed..................

f) Current Status / Remarks ....

....

....

....

g) Whether recovery proceedings have concluded? Yes / No

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6. Term Loan (TL) / Composite Loan Details:

(All amounts to be in Rs.)

Sl. No.	CGPAN	Date of last disbursement	Repayments		Outstanding as on the date of NPA#	Outstanding stated in the civil suit/case filed#	Outstanding as on the date of lodgment of claim#
			Principal	Interest & Other Charges			
1.							
2.							
3.							
4.							

#- Mention only Principal and interest outstanding

7. Security & Personal Guarantee Details:

(All amounts to be in Rs.)

Particulars	Nature	Value	Networth of Guarantor(s)	Resons for reduction in the value of Security, if any
As date of Sanction of Credit				
As on date of NPA				
As on date of lodgement of Claim				

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8. Recoveries made from Borrower / Unit after a/c classified as NPA:

(All amounts to be in Rs.)

Sl. No.	CGPAN	Date of last disbursement	Term/Composite Loan		Mode of Recovery @
			Principal	Interest & Other Charges	
1.					
2.					
3.					
4.					
5.					

@- Please indicate mode such as sale of security, subsidy received after date of NPA, One Time Settlement (OTS) etc.

If recovery is done through OTS, indicate the date of seeking approval of IFCI for OTS...

9. Total amount for which guarantee claim is being preferred:

(All amounts to be in Rs.)

Sl. No.	CGPAN	Loan/Limit covered under CGS	Amount Claimed*
1.			
2.			
3.			
4.			
5.			

*Amount eligible for claim is 75% of:

Term Loan/Composite loan: Lower of

a) Principal amount outstanding in the account as on the date a/c was classified as NPA after netting off any repayment/recovery made under the a/c after date of NPA

OR

b) The TL/Composite Loan covered under the CGS.

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DECLARATION AND UNDERTAKING BY MLI (BANK/INSTITUTION)

(To be signed by the officer not below the rank of Assistant General Manager of Bank or equivalent rank)

Declaration- We declare that the information given above is true and correct in every respect.

We further declare that there has been no fault or negligence on the part of the MLI or any of its officers in conducting the account. We also declare that the officer preferring the claim on behalf of MLI is having the authority to do so.

We hereby declare that no fault or negligence has been pointed out by internal / external auditors, inspectors of CEGSSE or its agency in respect of the account(s) for which claim is preferred.

Undertaking- We hereby undertake:

a) To pursue all recovery steps including legal proceedings.

b) To report to IFCI the position of outstanding dues from the borrower on half-yearly basis as on march and 31st March September of each year till final settlement of guarantee claim by IFCI.

c) To refund to IFCI the claim amount settled along with interest thereof at 4% over and above the prevailing bank rate, if in the view of IFCI we fail or neglect to take any action for recovery of the guaranteed debt from the borrower or any person from whom the amount is to be recovered.

d) On payment of claim by IFCI, to remit to IFCI all such recoveries, after adjusting towards the **Legal expenses** incurred for recovery of the amount, which we or our agents acting on our behalf, may make from the person or persons responsible for the administration of debt, or otherwise, in respect of the debt due from him / them to us.

Signature...

Name of the official.. Designation..

MLI Name & Seal..

Date ....Place ....

....

1) IFCI reserves the right to ask for any additional information, if required.

2) IFCI reserves the right to initiate any appropriate action / appoint any person / institution etc

To verify the facts as mentioned above and if found contrary to the declaration, reserves the right to treat the claim under CEGSSC invalid.

Please ensure following prior to lodging Claim:

1. Ensure that the guarantee is in force as on the date of claim and the MLI/borrower has paid the Guarantee Fee (GF) and Renewal Fees (ARF) regularly. MLI has to pay annual Renewal Fee till the issue of 1st instalment of the claim to keep guarantee in force.
2. Ensure that the Lock in period of 12 months from the date of last disbursement.
3. The borrower account is classified as NPA as per norms.
4. Date of issue of Recall Notice is furnished.
5. Ensure that legal Proceedings has been initiated and furnished the relevant details such as date of initiation of legal action and legal authority such as DRT / Revenue Recovery Authority / SARFAESI etc to which the legal application is filed. In case of SARFAESI, please follow the guidelines as per our Circular No.43.
6. Ensure that The Declaration & Undertaking duly signed by Assistant General Manager of MLI or an officer of equivalent rank is enclosed with the Claim Application Form.
7. Details of subsidy (amount & date of credit) received after date of NPA, if any, availed by the borrower may also be furnished.

*****

ANNEXURE-H

URGENT

सत्यमेव जयते

F. No. 27/01/2015-CP/RRB
Government of India
Ministry of Finance
Department of Financial Services
(CP/RRB Division)

Jeevan Deep Building,
Parliament Street, New Delhi,
Dated: 14th May, 2015.

To

CMDs/MD & CEO of all Public Sector Banks,
Chairman, RRBs,
MD, State Cooperative Banks/Urban Cooperative banks

Subject: Roll out of Pradhan Mantri MUDRA Yojana (PMMY) - Reg.

Sir,

As you are aware that Micro Units and Development Agency Ltd (MUDRA) was launched by the Hon'ble Prime Minister on April 8, 2015, as a new financial entity, for developing and refinancing last mile financial intermediaries like Banks, NBFCs, MFIs, etc. who are in the business of lending to smaller of the micro enterprises in manufacturing, trading and service sector. As per NSSO estimate, about 5.77 crore such units exists in the country and a great majority of them are outside the formal banking fold and are unable to sustain or grow due to lack of finance or relying on informal channels, which are very expensive or unreliable. On the same day Pradhan Mantri MUDRA Yojana was launched to 'fund the unfunded' by bringing such enterprises to the formal financial system and extending affordable credit to them.

2. The banking sector consisting of Commercial Banks, RRBs and Cooperative Banks can play an important role in extending credit to this sector. It is felt that there is a need to give a special boost to bank finance to this segment on a mission mode, considering the enormous task in reaching to the large number of such units, currently excluded from the formal banking system.

3. This segment mainly consists of non-farm enterprises in manufacturing, trading and services whose credit needs are below Rs.10.00 lakh. It has been now decided that the loans to be given to this segment for income generation will be known as **MUDRA** loans under the Pradhan Mantri MUDRA Yojana (PMMY) and branded accordingly. The overdraft amount of Rs.5,000 sanctioned under PMJDY may also be classified as MUDRA loans under PMMY.

4. It is, therefore, requested that all advances granted on or after 8th April, 2015 falling under this category be classified as **MUDRA** loans under the PMMY. All such loans can be covered under refinance and/or credit enhancement products of MUDRA. The application forms for such loans shall also carry the name "Pradhan Mantra MUDRA Yojana". Further, MUDRA will work on creating a common charter applicable to PMMY loans which is to be adopted by all the banks. The charter will apply to all eligible loans, irrespective of the fact whether or not the bank concerned obtains/receives support from MUDRA for such loans.

5. You are also requested to send a report to this department by 31st May, 2015 on the number and amount of loans upto Rs.10.00 lakh provided by your bank, to non-farm sector for income generating activities, during last three financial years (proforma enclosed) and the state-wise targets which your bank proposes for the current financial year under PMMY which will then be monitored by SLBCs regularly. It is requested to report the monthly progress of such advances to SLBC, MUDRA and this department on a regular basis.

Yours faithfully,

Encl: As above.

(A.K. Dogra)
Deputy Secretary to the Govt. of India
Tel: 23340846
Email: dogra.ak@nic.in

Copy to: -
1. Dy. Governor, RBI, Mumbai.
2. Chairman, NABARD, HO, Mumbai.
3. CMD, SIDBI, HO, Lucknow.
4. CEO, MUDRA, Mumbai.
5. SLBC Conveners of all States.

(A.K. Dogra)
Deputy Secretary to the Govt. of India.

Proforma for reporting of performance under Pradhan Mantri MUDRA Yojana (PMMY) as on 31.03.20___

(Amount Rs. in Crore)

S. No.	Category	No of accounts	Sanctioned Loan Amount	Disbursed Loan Amount	Remarks
1	**Shishu** (Loans up to Rs. 50,000)				
2	**Kishore** (Loans from Rs.50,001 to Rs.5.00 lakh)				
3	**Tarun** (Loans from Rs.5.00 to Rs.10.00 lakh)				

mudra

ELIGIBILITY CRITERIA FOR MUDRA REFINANCE/ LOAN

Micro Units Development and Refinance Agency (MUDRA) has finalized the eligibility norms for the partner lending institutions for the purpose of availing refinance/ finance for onlending to micro units in manufacturing, trading and service sector in rural and urban areas. The eligible institutions, as indicated below, may approach MUDRA corporate office at First Floor, MSME Development Centre, C-11, G Block, Bandra Kurla Complex, Bandra East, Mumbai – 400 051 or the nodal officers placed across the country.

SCHEDULED COMMERCIAL BANKS

All scheduled commercial Banks in public and private sector with 3 years of continuous profit track record, net NPAs not exceeding 3%, minimum net worth of Rs.100 cr. and not less than 9% CRAR.

REGIONAL RURAL BANKS

All restructured RRBs having net NPA within 3% (relaxable in deserving cases), having profitable operations and not carrying any accumulated losses and CRAR ≥9%.

MFI / SMALL BUSINESS FINANCE COMPANIES/NBFC

a. Been in lending to Own Account Enterprises, i.e. micro units with loan size upto Rs.10 lakh for atleast 3 years and/or the promoters / management having experience of atleast 10 years in this area.

b. Having minimum out reach of 3000 existing borrowers for MFIs.

c. Having suitable systems, processes and procedures such as internal accounting, risk management, internal audit, MIS, cash management, etc.

d. Meeting the minimum CRAR and other norms stipulated by RBI for MFIs registered as NBFC-MFIs and comply all the prevailing RBI guidelines. For all categories of NBFCs, registration with RBI will be mandatory.

e. Should be a member of a Credit Bureau.

f. Rating requirement:

    a. MFIs (including NBFC-MFIs) – minimum Capacity Assessment Rating of mfr5 by CRISIL or its equivalent.

    b. NBFCs – minimum external rating of BB- for small NBFCs having total portfolio below Rs. 500 crore and BBB+ for NBFCs having portfolio of Rs. 500 crore or more. For small NBFCs not having external credit rating, they should possess satisfactory borrowing arrangements with any Scheduled Commercial Bank for a minimum of 2 years.

g. Recovery performance: For MFIs : Portfolio at Risk (i.e. overdue more than 30 days) within 5%. For others - Net NPA not higher than 3%.

h. For all MFIs, it will be desirable to have undergone Code of Conduct Assessment (COCA) with a minimum score of 60 or equivalent.

COMMON PARAMETERS

1. The assistance will be based on internal credit appraisal process by MUDRA / SIDBI.

2. The assistance shall be priced based on risk assessment, geographical distribution, social parameters, etc.

3. The Board of MUDRA shall fix prudential ceilings for lending to various categories of borrowers as also limits for individual borrower / borrower group in line with RBI instructions on the subject.

4. The detailed terms of assistance shall be laid down in the loan agreement to be executed with the individual intermediary.

(Jiji Mammen)
Chief Executive Officer
Date: 06/05/2015

FAQ - MUDRA

1. What is MUDRA?

MUDRA, which stands for Micro Units Development & Refinance Agency Ltd., is a new institution being set up by Government of India for development and refinancing activities relating to micro units. It was announced by the Hon'ble Finance Minister while presenting the Union Budget for FY 2016. The purpose of MUDRA is to provide funding to the non corporate small business sector.

2. Why MUDRA has been set up?

The biggest bottleneck to the growth of entrepreneurship in the Non –Corporate Small Business Sector (NCSBS) is lack of financial support to this sector. Majority of this sector does not have access to formal sources of finance. GoI is setting up MUDRA Bank through a statutory enactment for catering to the needs of the NCSBS segment or the informal sector for bringing them in the mainstream. To begin with it is being set up as a subsidiary of SIDBI.

3. What will be roles and responsibilities of MUDRA?

MUDRA would be responsible for refinancing all Last Mile Financiers such as Non Banking Finance Companies of various types engaged in financing of small businesses, Societies, Trusts, Section 8 Companies [formerly Section 25], Co-operative Societies, Small Banks, Scheduled Commercial Banks and Regional Rural Banks which are in the business of lending to micro/small business entities engaged in manufacturing, trading and services activities. The Bank would partner with State/regional level financial intermediaries to provide finance to Last Mile Financier of small/micro business enterprises.

4. What are the offerings of MUDRA? How will MUDRA function?

Under the aegis of Pradhan Mantri MUDRA Yojana, MUDRA has already created its initial products / schemes. The interventions have been named 'Shishu', 'Kishor' and 'Tarun' to signify the stage of growth / development and funding needs of the beneficiary micro unit / entrepreneur and also provide a reference point for the next phase of graduation / growth to look forward to :

- **a. Shishu : covering loans upto 50,000/-**
- **b. Kishor : covering loans above 50,000/- and upto 5 lakh**
- **c. Tarun : covering loans above 5 lakh to 10 lakh**

MUDRA will be operating as a refinancing institution through state/regional level intermediaries. MUDRA's delivery channel is conceived to be through the route of refinance primarily to NBFCs / MFIs, besides other intermediaries including banks, Primary Lending Institutions, etc.

At the same time, there is a need to develop and expand the delivery channel at the ground level. In this context, there is already in existence, a large number of 'Last Mile Financiers' in the form of companies, trusts, societies, associations and other networks which are providing informal finance to small businesses.

5. Who are the target clients of MUDRA/ What kind of borrowers are eligible for assistance from MUDRA?

Non –Corporate Small Business Segment (NCSBS) comprising of millions of proprietorship / partnership firms running as small manufacturing units, service sector units, shopkeepers, fruits / vegetable vendors, truck operators, food-service units, repair shops, machine operators, small industries, artisans, food processors and others, in rural and urban areas.

6. Are Regional Rural Banks (RRBs) eligible for assistance from MUDRA?

Yes, MUDRA will be extending refinance support to RRBs for enhancing their liquidity.

7. What is the rate of interest charged by MUDRA?

MUDRA will be a refinancing agency which will extend its funds to Last Mile Financiers to enable them to reach out to the sector. Access to finance in conjunction with rational price is going to be the unique customer value proposition of MUDRA. It will use a variety of innovative financing means to bring down the cost of funding for the ultimate borrower.

8. I have a small business dealing in paper goods. Can MUDRA help me?

Yes. MUDRA will offer smaller loans upto 50,000/ under the 'Shishu' category and beyond 50,000 and upto 5 lakh under the 'Kishor' category. These products have been designed to cater to customers operating at the lower end of the enterprise spectrum. The loans will be extended through MFIs, NBFCs, Banks etc.

9. I have graduated recently. I want to start my own business. Can MUDRA help me?

MUDRA offers smaller loans upto 50,000/ under the 'Shishu' category and beyond 50,000 and upto 5 lakh under the 'Kishor' category. It also offers loans beyond 5lakh and upto 10 lakh under the Tarun category. Depending on your nature of business project requirement you can access finance from one of the intermediaries of MUDRA as per the norms.

10. I have diploma in food processing technology. I want to start my own unit. Please guide me.

Food Processing is an eligible activity for coverage under one of the MUDRA schemes. You can avail assistance under MUDRA schemes as per your requirements.

11. I am an artisan specialising in Jari work. I want to start my own work instead of doing job work for others. Can MUDRA help me?

You can avail assistance under the 'Shishu' category of Micro Credit Scheme of MUDRA through any of the MFIs operating in your region for setting up your own enterprise.

12. I have done a course on fashion designing. I want to open my own boutique and develop my own brand. What help can MUDRA offer to me?

MUDRA operates a special scheme for women entrepreneurs; viz; Mahila Uddyami Scheme. Assistance will be provided under all three groups, viz. 'Shishu', 'Kishor' as well as 'Tarun'.

13. I intend to work on franchisee model and open an ice cream parlour. Can MUDRA help me?

MUDRA operates a special scheme 'Business loans for Traders and Shopkeepers'. You can avail the facilities under the scheme as per your requirements.

14. I want to expand my pottery business by adding more variety and designs. What help can I get from MUDRA?

You can avail assistance under the 'Shishu' category of Micro Credit Scheme of MUDRA through any of the MFIs operating in your region for setting up your own enterprise.

ANNEXURE-I

ખરીફ ૨૦૧૪ માં ગુજરાત રાજ્યમાં
વિપુલ પાક ઉત્પાદનને કારણે પાકોના
બજાર ભાવો ઉપર થયેલ વિપરીત અસરના
નિવારણ માટે ખેડુતોને ધિરાણ માળખા
મારફત વ્યાજ રાહત આપવા બાબત

ગુજરાત સરકાર
કૃષિ અને સહકાર વિભાગ
ઠરાવ ક્રમાંક:- સીએસબી-૧૬-૨૦૧૪-૧૫૯૯-ચ
સચિવાલય, ગાંધીનગર
તા.૧૩/૪/૨૦૧૫

વંચાણે લીધા :-

(૧) ચીફ જનરલ મેનેજરશ્રી, નેશનલ બેંક ફોર એગ્રીકલ્ચરલ એન્ડ રૂરલ ડેવલપમેન્ટ (નાબાર્ડ),મુંબઈનાતા.૨૯-૧૨-૨૦૧૪ના ક્રમાંક:- એન.બી./ડીઓઆર (પોલીસી)/ ૪૦૧૮/ આઇએસ-૧/૨૦૧૪-૧૫ ના પરિપત્ર ક્રમાંક : ૨૫૯/ડીઓઆર-૬૩/૨૦૧૪

(૨) કૃષિ અને સહકાર વિભાગના તા.૧૭-૧૨-૨૦૧૪ ના પત્ર ક્રમાંક : સીઆઇએસ-૧૦-૨૦૧૪-૨૩૨૪-૬-૭

(૩) સહકાર કમિશનર અને રજિસ્ટ્રાર, સહકારી મંડળીઓ, ગુજરાત રાજ્ય, ગાંધીનગરના તા.૧૯-૧૨-૨૦૧૪ ના પત્ર ક્રમાંક : સધણ/૭૧/ત-૨/૨૪૪૩/૨૦૧૪

પ્રસ્તાવના :-

રાજ્યમાં વર્ષ ૨૦૧૪-૧૫ ની ખરીફ મોસમમાં થયેલ વિપુલ કૃષિ ઉત્પાદનના કારણે ખેડૂતોને તેઓની પડતર કિંમતના પ્રમાણમાં બજાર ભાવ મળવામાં કેટલીક મુશ્કેલીઓ ઉભી થયેલ છે ખેડૂતોની આવક ઉપર પ્રતિકૂળ અસર પણ જોવા મળેલ છે. પરિણામ સ્વરૂપે ખેડુતોએ લીધેલા પાક ધિરાણ ઉપર વ્યાજનું ભારણ ઉદભવેલ છે. જો કે ભારત સરકાર ધ્વારા નકકી કરેલા પાકોની ટેકાના ભાવે ખરીદ વ્યવસ્થા હાલ ગુજરાતમાં અમલમાં છે, પરંતુ તેની કેટલીક મર્યાદાઓછે. આમ, ખેડુતો માટે ચાલુ વર્ષે વિષમ નાણાંકીય પરિસ્થિતીનું નિર્માણ થયેલ છે. આ સંજોગોમાં ખેડુતોને તેઓ ધ્વારા લીધેલ ટુંકી મુદતના પાક ધિરાણ ઉપર વ્યાજ રાહત આપવાની બાબત રાજ્ય સરકારના વિચારણા હેઠળ હતી.. જે મુજબ ગુજરાત રાજ્યના ખેડુતોએ જિલ્લા સહકારી બેંકો,રીજીયોનલ રૂરલ બેંકો, કોમર્શીયલ બેંકોમાંથી જે ટુંકી મુદતનું પાક ધિરાણ આ વર્ષે મેળવેલ છે. અને તેઓએ બેંકોને જે વ્યાજ આપવાનું છે, તે વ્યાજની રકમ ઉપર ૫૦% વ્યાજ સહાય સહકારી બેંકો, રીજીયોનલ રૂરલ બેંકો અને કોમર્શીયલ બેંકોને સરકાર ચુકવી આપશે તેવો સૈધ્ધાંતિક નિતી વિષયક નિર્ણય રાજ્ય સરકારશ્રી ધ્વારા લેવામાં આવેલ છે.

ઉક્ત સમગ્ર હકીકતોને ધ્યાને લઇને ગુજરાત રાજ્યમાં વિપુલ ઉત્પાદનને કારણે થયેલ વિપરીત અસરના કારણે ખેડુતોને ધિરાણ માળખા મારફત વ્યાજ રાહત આપવા બાબતની

યોજના અમલમાં મુકવા માટે સહકાર કમિશનર અને રજિસ્ટ્રાર, સહકારી મંડળીઓ ધ્વારા તેઓને ભલામણ સહ દરખાસ્ત રજુ કરવામાં આવી હતી. જે અમલમાં મુકવા અંગેની બાબત રાજ્ય સરકારશ્રીની વિચારણા હેઠળ હતી.

ઠરાવ:-

પુખ્ત વિચારણાને અંતે રાજ્ય સરકારશ્રી ધ્વારા ગુજરાત રાજ્યમાં વર્ષ ૨૦૧૪-૧૫માં ખરીફ પાકોના વિપુલ ઉત્પાદનને કારણે બજાર ભાવો ઉપર પડેલ વિપરીત અસરના કારણે ખેડુતોને ધિરાણ માળખા મારફત વ્યાજ રાહત આપવા અંગેની યોજનાને નીચે ઉલ્લેખ કરેલ શરતોને આધીન રહીને અમલમાં મુકવાનું આથી ઠરાવવામાં આવે છે.

૧- ખેડુતોને ૭% કે તેથી ઓછા વ્યાજના દરે ટુંકી મુદતનુ પાક ધિરાણ કરતી હોય તેવી રાજ્ય સહકારી બેંક, જિલ્લા મધ્યસ્થ સહકારી બેંકો, રાષ્ટ્રીયકૃત બેંકો, પ્રાઇવેટ સેક્ટર બેંકો, રીજીયોનલ રૂરલ બેંકો, કૃષિ અને ગ્રામીણ વિકાસ બેંકો અને કૃષિ વિષયક ધિરાણ સહકારી મંડળીઓને આ યોજના લાગુ પડશે.

૨- આ યોજના હેઠળ ઉપરોક્ત બેંકો / કૃષિ વિષયક ધિરાણ સહકારી મંડળીઓ દ્વારા પાક ધિરાણ મેળવતા ખેડુતોને તેઓના પાક ધિરાણ ઉપર ૨% ના દરે વ્યાજ રાહતની રકમ આ ઠરાવની શરતોને આધીન રહીને સરકાર દ્વારા પુરી પાડવામાં આવશે.

૩- નાબાર્ડ નાં પ્રવર્તમાન ક્રેડીટ પોલીસી અનુસાર વધુમાં વધુ રૂ. ૩-/ લાખ સુધીના ધિરાણ માટે ખેડુતોને આ વ્યાજ રાહતનો લાભ મળશે.

૪- આ ૨% વ્યાજરાહત **Prompt Payer Scheme** મુજબ પાક ધિરાણની રકમ સમયસર પરત ભરનાર ખેડુતોને બેંકોએ પ્રથમ જમા આપવાની રહેશે.

૫- આ યોજનાનો લાભ તા.૦૧/૦૪/૨૦૧૪ થી તા.૩૦/૯/૨૦૧૪ સુધીમાં ટુંકી મુદતનું પાક ધિરાણ મેળવેલ અને **Prompt Payer Scheme** મુજબ પાક ધિરાણની રકમ સમયસર પરત ભરનાર ખેડુતોને વર્ષ ૨૦૧૫-૧૬ દરમ્યાન મળવાપાત્ર રહેશે.

૬. આ યોજનાનો અમલ સહકાર કમિશનર અને રજિસ્ટ્રારશ્રી સહકારી મંડળીઓ, ગુજરાત રાજ્ય, ગાંધીનગરે કરવાનો રહેશે.

૭. જિલ્લા સહકારી બેંક કે તેના સંલગ્ન કૃષિ વિષયક ધિરાણ સહકારી મંડળીઓ ધ્વારા ખેડુતોને આપવામાં આવેલ પાક ધિરાણ માટે સબંધિત જિલ્લા સહકારી બેંકો અને પાક ધિરાણ કરતી અન્ય બેંકોએ તેઓની બેંકની મુખ્ય શાખાની નોડલ એજન્સી તરીકે નિયુક્તી કરી, ખેડુતોને આપવામાં આવેલ પાક ધિરાણ ઉપર આ ઠરાવમાં જણાવ્યાનુસાર ૨% વ્યાજ રાહત અંગેના કલેઈમ માટે સંકલીત દરખાસ્ત તૈયાર કરી સહકાર કમિશનર અને રજિસ્ટ્રાર, સહકારી મંડળીઓ, ગુજરાત રાજ્ય, ગાંધીનગરને સમયસર રજુ કરવાની રહેશે.

૮- પાક ધિરાણ કરતી બેંકો તરફથી રજુ થતી દરખાસ્ત ની રકમ ની ગણતરી માટે ખરાઈ માટે તથા તમામ શરતોના પાલન અંગે બેંકના નિયુક્ત થયેલ વૈધાનિક ઓડીટરનુ પ્રમાણપત્ર દરખાસ્ત સાથે સામેલ કરવાનુ રહેશે.

૯- આ યોજનાની ઉપર દર્શાવેલ શરતો સિવાયની અન્ય બાબતો નાબાર્ડ - મુંબઈના તા.૨૯-૧૨-૨૦૧૪ ના ક્રમાંક : એન.બી./ડીઓઆર(પોલીસી)/૪૦૧૮/આઇએસ-૧/૨૦૧૪-૧૫ ના પરિપત્ર ક્રમાંક : ૨૫૯/ડીઓઆર-૬૩/૨૦૧૪ મુજબની રહેશે.

૧૦. સક્ષમ સત્તાધિકારીઓએ જણાવેલ પદ્ધતિ અનુસરીને નાણાંકીય સંસ્થાની લોન પર વ્યાજ રાહત માટેની દરખાસ્તની ચકાસણી કરી ધોરણસરના મંજુરીનો હુકમ કરી સંબંધિત નાણાંકીય સંસ્થાને આપવાની રહેશે. જયારે વ્યાજ રાહત પેટે મંજૂર કરાયેલ રકમની ચુકવણી માટે નોડલ એજન્સીને જણાવવાનું રહેશે.

૧૧. લોન આપનાર નાણાંકીય સંસ્થાઓએ આ ધિરાણ માટે નાબાર્ડના નિયમો મુજબ ખેડૂતો પાસેથી ૨% વ્યાજ બાદ કરીને જ ધિરાણ પરનું વ્યાજ વસુલ લેવાનું રહેશે .જે કિસ્સામાં ખેડૂતો દ્વારા વ્યાજ પુરેપુરૂ ભરપાઇ કરવામાં આવેલ હોય તેમના કિસ્સામાં વ્યાજ જેતે ખેડૂતના ખાતામાં જમા આપવાનું રહેશે.

૧૨.આ યોજનાના નાણાં નોડલ એજન્સી ગુજરાત એગ્રો ઇન્ડસ્ટ્રીઝ કોર્પોરેશન લી., ગાંધી. નગરના હવાલે મુકવાનો રહેશે. અને તેમના દ્વારા સબંધિત બેંકોની નોડલ શાખાઓ થકી મંજુર કરાયેલ ૨% વ્યાજ રાહતની રકમની ચુકવણી કરવાની રહેશે.

૧૩.વ્યાજ સહાય માટેના દાવાઓની ચુકવણીની કાર્યપદ્ધતિ

(અ) કલેઈમ પત્રક તૈયાર કરવા માટે નાણાંકીય સંસ્થાએ kcc.gujarat.gov.in પોર્ટલ ઉપર દરેક ખેડૂત ખાતેદાર દીઠ તા.૦૧-૦૪-૨૦૧૪ થી તા.૩૦-૦૯-૨૦૧૪ દરમ્યાન મંજૂર અને ડીસ્બર્સ કરેલ લોન રકમ પાકની વિગતો અને વાવેતર વિસ્તારની ડેટા એન્ટ્રી કરી અથવા વિગતો રજુ કરી લાગુ પડતા સ્કેલ ઓફ ફાયનાન્સના આધારે પાત્રતા ધરાવતી લોનની રકમની વિગતો અને તે ઉપર મળવાપાત્ર ૨% વ્યાજ રાહતની ગણતરી સહિત પત્રક-૧ પ્રમાણે દર ત્રિમાસિક ધોરણે રજૂ કરવાનું રહેશે.

(બ) કલેઇમ મોકલતા સમયે નાણાકીય સંસ્થાઓએ જે પાકો માટે રાજય કક્ષાની સમિતી દ્વારા વર્ષ ૨૦૧૪-૧૫ના પાક ધિરાણના દરો મંજુર કરવામાં આવેલ છે તે કિસ્સામાં રાજયકક્ષાએ નક્કી કરવામાં આવેલ ધિરાણના દર ધ્યાને લેવાના રહેશે, જ્યારે જે પાકો માટે રાજયકક્ષાએ પાક ધિરાણના દરો નક્કી કરવામાં આવેલ નથી, ત્યાં જિલ્લા કક્ષાની સમિતી દ્વારા નક્કી કરવામાં આવેલ પાક ધિરાણના દરો ધ્યાને લેવાના રહેશે. જો ધિરાણની રકમ આ પાક ધિરાણના દર કરતાં વધુ હોય તો મંજુર થયેલ પાક ધિરાણના દર ધ્યાને લેવાના રહેશે અને તે રકમ ધ્યાને લઇને વ્યાજ રાહતની ગણતરી કરવાની રહેશે.

૧૪.આ મંજુરી અન્વયે કરવાનો થતો ખર્ચ જે તે વર્ષની અંદાજપત્રીય જોગવાઇને આધીન અને નાણાં વિભાગ દ્વારા વખતો-વખત ફાળવવામાં આવતી ગ્રાન્ટની મર્યાદામાં કરવાનો રહેશે.

૧૫.આ અંગેનો ખર્ચ રાજ્ય સરકારના સ્થાયી તેમજ વખતો-વખત લાગુ પડતા ઠરાવો/પરિપત્રો અને નિયમોની જોગવાઇ મુજબ નિયત પદ્ધતિથી કરવાની રહેશે.

૧૬.આ મંજુરી અન્વયે કરવાના થતા ખર્ચ અંગે નાણાંકીય ઔચિત્યના સિદ્ધાંતોનો અમલ કરવાનો રહેશે.

૧૭.આ મંજુરી અન્વયે ફાળવેલ ગ્રાન્ટનો અન્ય હેતુ માટે ઉપયોગ કરી શકાશે નહિં. બચત રહેતી રકમ વર્ષ આખરે સરન્ડર કરવાની રહેશે.

૧૮.યોજના હેઠળ નિયત કરવામાં આવેલ શરતોનું ચુસ્ત પણે પાલન કરવાનું રહેશે.

૧૯. આ યોજનાનો ખર્ચ નીચેના બજેટ સદરે પાડવાના રહેશે.

(સામાન્ય વિસ્તાર) (સને ૨૦૧૫-૧૬ ના વર્ષ માટેની જોગવાઇ રૂ. ૨૨૫/- કરોડ)

માંગણી ક્રમાંક - ૫ (આયોજન/સામાન્ય વિસ્તાર)
સેકટર : (ગ) આર્થિક સેવાઓ
પેટા સેકટર : (ક) કૃષિ અને સંલગ્ન પ્રવૃતિઓ
મુખ્ય સદર : ૨૪૨૫ - સહકાર
ગૌણ સદર : (૧૦૭) ધિરાણ સહકારી મંડળીઓને સહાય
પેટા સદર : (૧૮) સીઓપી-૩૪ વ્યાજ સહાય માટે ખેડૂતોને નાણાંકીય સહાય
વિગતવાર સદર : ૩૩૫૫ સહાયકી (ગ) અન્યને

આ હુકમો આ વિભાગની સરખા ક્રમાંકવાળી ફાઇલ પર નાણાં વિભાગની તા.૬/૪/૨૦૧૫ ની નોંધથી મળેલ મંજુરી અન્વયે બહાર પાડવામાં આવે છે.

ગુજરાત રાજ્યપાલશ્રીના હુકમથી અને તેમના નામે,

(એમ.આર. ચૌહાણ)
નાયબ સચિવ
કૃષિ અને સહકાર વિભાગ

પ્રતિ,

- એકાઉન્ટન્ટ જનરલશ્રી, ગુજરાત રાજ્ય, રાજકોટ/અમદાવાદ
- સહકાર કમિશનર અને રજીસ્ટ્રારશ્રી, સહકારી મંડળીઓ, ગુજરાત રાજ્ય, ગાંધીનગર

  ૨/- તમામ સબંધિતોને જાણ કરવાની વિનંતી સહ.
- નાણાંકીય સલાહકારશ્રી, (કૃષિ) નાણાં વિભાગ, સચિવાલય ગાંધીનગર

  કન્વીનરશ્રી એસ.એલ.બી.સી દેના બેંક અમદાવાદ તમામ સબંધિતોને જાણ કરવાની વિનંતી સહ.
- જિલ્લા મધ્યસ્થ સહકારી બેંક (તમામ)(સહકાર કમિશનર અને રજીસ્ટ્રારશ્રી, સહકારી મંડળીઓ, ગુજરાત રાજ્ય, ગાંધીનગર)
- સીલેક્ટ ફાઇલ/શાખા ફાઇલ/નાયબ સેકશન અધિકારી ફાઇલ

પત્રક-૧

Format for claiming 2% additional interest subvention (Prompt paying farmers) on short-term crop loan for the year 2014-15

Announced by State .Govt. vide G. R. no.CSB/16/2014/1599/ch dated : 13-04-2015

જીલ્લાનું નામ:- તાલુકાનું નામ:-

(Rs. In actual)

Name of bank/Branch:

Sr. No.	village	Name of the loanee farmer	Land Record Khata .No.	Loan Account No.	Sanctioned Loan Amount	Date of first disbursement/ drawal	Loan due date/ repayment datewhichever is earlier	Name of Crop Financed	Crop Financed Area(ha.)	Eligible Scale of Finance for the crop(State /Dist. Approved) per Ha.	Loan Amount eligible for interest subvention (col.9 col.10)	Claim amount @ 2% p.a.
1	2	3	4	5	6	7	8	9	10	11	12	13

We certify that the above loans for which the claim is being made were repaid in time and also eligible for benefit of additional 3 percentive interestvesubvention scheme of Central Government for the year 2014-15.

Date:________________

Signature:______________

Branch Manager

ખરીફ ૨૦૧૪ માં ગુજરાત રાજ્યમાં
વિપુલ પાક ઉત્પાદનને કારણે પાકોના
બજાર ભાવો ઉપર થયેલ વિપરીત અસરના
નિવારણ માટે ખેડુતોને ધિરાણ માળખા
મારફત વ્યાજ રાહત આપવા બાબત

ગુજરાત સરકાર
કૃષિ અને સહકાર વિભાગ
ઠરાવ ક્રમાંકઃ- સીએસબી-૧૬-૨૦૧૪-૧૬૪૦-ચ
સચિવાલય, ગાંધીનગર
તા.૧૮/૫/૨૦૧૫

વંચાણે લીધા :-

(૧) ચીફ જનરલ મેનેજરશ્રી, નેશનલ બેંક ફોર એગ્રીકલ્ચરલ એન્ડ રૂરલ ડેવલપમેન્ટ (નાબાર્ડ),મુંબઈનાતા.૨૯-૧૨-૨૦૧૪ના ક્રમાંકઃ- એન.બી./ડીઓઆર (પોલીસી)/ ૪૦૧૮/ આઇએસ-૧/૨૦૧૪-૧૫ ના પરિપત્ર ક્રમાંક : ૨૫૯/ડીઓઆર-૬૩/૨૦૧૪

(૨) કૃષિ અને સહકાર વિભાગના તા.૨૯-૧-૨૦૧૫ ના પત્ર ક્રમાંક : સીઆઇએસ-૧૦-૨૦૧૪-૨૩૨૪-ક-૭

(૩) સહકાર કમિશનર અને રજિસ્ટ્રાર, સહકારી મંડળીઓ, ગુજરાત રાજ્ય, ગાંધીનગરના તા.૧૯-૧૨-૨૦૧૪ ના પત્ર ક્રમાંક : સધણ/૦૧/ત-૨/૨૪૪૩/૨૦૧૪

(૪) સહકાર કમિશનર અને રજિસ્ટ્રાર, સહકારી મંડળીઓ, ગુજરાત રાજ્ય, ગાંધીનગરના તા.૨૬-૩-૨૦૧૫ ના પત્ર ક્રમાંક : સધણ/૦૧/ત- ૩/૫૭૮ /૨૦૧૫

(૫) કૃષિ અને સહકાર વિભાગના તા.૧૩/૪/૨૦૧૫ના ઠરાવ ક્રમાંક : સીએસબી /૧૬/ ૨૦૧૪/૧૫૯૯/ચ,

(૬) સહકાર કમિશનર અને રજિસ્ટ્રાર, સહકારી મંડળીઓ, ગુજરાત રાજ્ય, ગાંધીનગરના તા.૨૯-૪-૨૦૧૪ ના પત્ર ક્રમાંક : સધણ/૦૧/ત-૨/૭૬૨/૨૦૧૫

(૭) સહકાર કમિશનર અને રજિસ્ટ્રાર, સહકારી મંડળીઓ, ગુજરાત રાજ્ય, ગાંધીનગરના તા.૪-૫-૨૦૧૫ ના પત્ર ક્રમાંક : સધણ/૦૧/ત-૨/૭૭૭/૨૦૧૫

પ્રસ્તાવના :-

ખરીફ ૨૦૧૪ માં ગુજરાત રાજ્યમાં વિપુલ પાક ઉત્પાદનને કારણે પાકોના બજાર ભાવો ઉપર થયેલ વિપરીત અસરના નિવારણ માટે ખેડુતોને ધિરાણ માળખા મારફત વ્યાજ

રાહત આપવા બાબતનું પેકેજ જાહેર કરવામાં આવેલ હતુ. ઉક્ત પેકેજ અન્વયે સંદર્ભ–૫ માં દર્શાવેલ આ વિભાગના તા.૧૩/૪/૨૦૧૫ના સરખા ક્રમાંકના ઠરાવથી સહાય ચૂકવવા માટેની વહીવટી મંજૂરી આપવામાં આવેલ હતી.

સંદર્ભ–૬ સામેના કમિશનરશ્રી સહકારના તા.૨૯/૪/૨૦૧૫ના પત્રથી આ વિભાગના તા.૧૩/૪/૨૦૧૫ના ઠરાવથી વહીવટી મંજૂરી આપવામાં આવેલ હતી, તેમાં ઉક્ત ઠરાવની શરતો પૈકી શરત નં.૮ અને શરત નં.૧૩ માં સુધારો કરવા માટેની દરખાસ્ત રજુ કરવામાં આવેલ, ઉક્ત દરખાસ્ત સરકારશ્રીની વિચારણા અર્થે રજૂ કરવામાં આવેલ હતી. ઉક્ત વિચારણાના અંતે સરકારશ્રીએ શરત નં.૮ અને શરત નં.૧૩ માં નીચે મુજબનો સુધારો કરવાની મંજૂરી મળેલ છે.

શરત નં. ૮-પાક ધિરાણ કરતી બેંકો તરફથી રજુ થતી દરખાસ્ત ની રકમ ની ગણતરી માટે ખરાઈ માટે તથા તમામ શરતોના પાલન અંગે બેંકના નિયુક્ત થયેલ વૈધાનિક ઑડીટરનુ પ્રમાણપત્ર દરખાસ્ત સાથે સામેલ કરવાનુ રહેશે.

આ શરત રદ કરીને નીચે મુજબની શરત મુકવામાં આવે છે.

" પાક ધિરાણ કરતી બેંકો તરફથી રજૂ થતી દરખાસ્તની ગણતરીની ખરાઈ માટે તથા તમામ શરતોના પાલન અંગે પાર્ટ કલેઈમ રજૂ કરતી વખતે બેંકના ઈન્સ્પેકટર અથવા બ્રાન્ચ મેનેજર અથવા નોડલ અધિકારીનુ પ્રમાણપત્ર દરખાસ્ત સાથે રજુ કરવાનુ રહેશે. જયારે બેંકના નિયુકત થયેલ વૈધાનિક ઓડીટરનું પ્રમાણપત્ર ફાયનલ કલેઈમની દરખાસ્ત સાથે સામેલ કરવાનું રહેશે,"

૧૩. વ્યાજ સહાય માટેના દાવાઓની ચુકવણીની કાર્યપદ્ધતિ

(અ) કલેઈમ પત્રક તૈયાર કરવા માટે નાણાંકીય સંસ્થાએ kcc.gujarat.gov.in પોર્ટલ ઉપર દરેક ખેડૂત ખાતેદાર દીઠ તા.૦૧-૦૪-૨૦૧૪ થી તા.૩૦-૦૯-૨૦૧૪ દરમ્યાન મંજૂર અને ડીસ્બર્સ કરેલ લોન રકમ પાકની વિગતો અને વાવેતર વિસ્તારની ડેટા એન્ટ્રી કરી અથવા વિગતો રજુ કરી લાગુ પડતા સ્કેલ ઓફ ફાયનાન્સના આધારે પાત્રતા ધરાવતી લોનની રકમની વિગતો અને તે ઉપર મળવાપાત્ર ૨% વ્યાજ રાહતની ગણતરી સહિત પત્રક-૧ પ્રમાણે દર ત્રિમાસિક ધોરણે રજૂ કરવાનું રહેશે.

આ શરત રદ કરી તેને બદલે નીચે મુજબની શરત દાખલ કરવામાં આવે છે.

(અ) કલેઈમ પત્રક તૈયાર કરવા માટે નાણાંકીય સંસ્થાએ ikhedut. gujarat. gov.in / kcc . gujarat. gov.in પોર્ટલ ઉપર દરેક ખેડૂત ખાતેદાર દીઠ તા. ૦૧-૦૪-૨૦૧૪ થી તા.૩૦-૦૯-૨૦૧૪ દરમ્યાન મંજૂર અને ડીસ્બર્સ કરેલ લોન રકમ પાકની વિગતો અને વાવેતર વિસ્તારની ડેટા એન્ટ્રી ફાયનલ કલેઈમ રજુ કરતી વખતે પત્રક-૧ પ્રમાણે કરવાની રહેશે. તે પહેલાના વચગાળાના કલેઈમ નાબાર્ડ ધ્વારા નકકી કરવામાં આવેલ ૩ ટકા વ્યાજ સહાય માટેના કલેઈમને અનુરૂપ આ સાથે સામેલ કરેલ કલેઈમ ફોર્મમા પખવાડીક કે માસિક ધોરણે રજૂ કરી શકશે."

આ શરતમાં ફેરફાર થતાં પત્રક–૧ ના કોલમ નં. ૧૧ અને ૧૨ ને બદલે નવુ કોલમ–૧૧ કે જેમાં 2% INTEREST SUBVENTION ON LOAN PRODUCTS એવો ફેરફાર કરવામાં આવે છે. તેમજ કોલમ નં ૧૩ રદ કરવામાં આવે છે.

શરત ક્રમાંક: ૧૩ (બ) રદ કરવામાં આવે છે.

બાકી શરતો અને બોલીઓ તા.૧૩/૪/૨૦૧૫ના ઠરાવ ક્રમાંક : સીએસબી/૧૬/૨૦૧૪/૧૫૯૯/ચ, મુજબની યથાવત રહેશે.

આ હુકમો આ વિભાગની સરખા ક્રમાંકવાળી ફાઇલ પર નાણાં વિભાગની તા.૧૮/૫/૨૦૧૫ ની નોંધથી મળેલ મંજુરી અન્વયે બહાર પાડવામાં આવે છે.

ગુજરાત રાજ્યપાલશ્રીના હુકમથી અને તેમના નામે,

(સુનિલ ત્રિવેદી)
ઉપ સચિવ
કૃષિ અને સહકાર વિભાગ

પ્રતિ,

- એકાઉન્ટન્ટ જનરલશ્રી, ગુજરાત રાજ્ય, રાજકોટ/અમદાવાદ
- સહકાર કમિશનર અને રજીસ્ટ્રારશ્રી, સહકારી મંડળીઓ, ગુજરાત રાજ્ય, ગાંધીનગર
  ૨/- તમામ સબંધિતોને જાણ કરવાની વિનંતી સહ.
- નાણાંકીય સલાહકારશ્રી, (કૃષિ) નાણાં વિભાગ, સચિવાલય ગાંધીનગર
  કન્વીનરશ્રી એસ.એલ.બી.સી દેના બેંક અમદાવાદ તમામ સબંધિતોને જાણ કરવાની વિનંતી સહ.
- જિલ્લા મધ્યસ્થ સહકારી બેંક (તમામ)(સહકાર કમિશનર અને રજીસ્ટ્રારશ્રી, સહકારી મંડળીઓ, ગુજરાત રાજ્ય, ગાંધીનગર)
- સીલેક્ટ ફાઇલ/શાખા ફાઇલ/નાયબ સેકશન અધિકારી ફાઇલ

પત્રક-૧(સી.એસ.બી/૧૬/૨૦૧૪/૧૬૪૦/ચ. કૃષિ અને સહકાર વિભાગ)

Format for claiming 2% additional interest subvention (Prompt paying farmers) on short-term crop loan for the year 2014-15 announced by State.Govt.vide GR no.

જીલ્લાનું નામ:- તાલુકાનું નામ:-

Name of bank/Branch: (Rs.In actuals)

Sr. No.	village	Name of the loanee farmer	Land Record Khata No.	Loan Account No.	Sanctioned Loan Amount	Date of first disbursement/ drawal	Loan due date/ repayment date whichever is earlier	Name of Crop Financed	Crop Financed Area(ha.)	2% interest subvention on loan products
1	2	3	4	5	6	7	8	9	10	11

We certify that the above loans for which the claim is being made were repaid in time and also eligible for benefit of additional 3 percentive interestve subvention scheme of Central Government for the year 2014-15.

Date:________________

Signature:______________

Branch Manager

ANNEXURE

Claim for 2% interest subvention as incentive to Farmers for timely repayment of short-term crop loans disbursed in 2014-15 during 01/04/2014 to 30/09/2014.

Name of Bank :

(Account & Amout in Rs. In Actual)

Type of loans	Total crop loan disbursed to the Farmers up to Rs. 3.00 lakh @ 7% or less from 01/04/2014 to 30/09/2014		Of Which crop loan repaid in time		Amount of 7% interest	Amount of interest subvention @ 3% to be reimbursed by GOI	Amount of interest subvention @ 2% to be reimbursed by GOG
	No of A/C	Amount	No of A/C	Amount			
1	2	3	4	5	6	7	8
crop loan up to Rs. 50000							
crop loan above Rs. 50000 & up to Rs. 300000							
Total							

We certify that the above mentioned crop loan for which 2% interest subvention claim is being made were repaid in time (on/before due datefixed by Bank) by the concerned crop loanee farmers. We further, certify that benefit of interest subvention has already been passed on by us to the concerned eligible crop loanee farmers, there by bringing down the interest rate for such farmers to 2 percent per annum for crop loans disbursed upto Rs.3 lakh to these farmers.

Date : ____________

Signature of Authorised Signatory
Name : ____________
Designation : ____________
Seal of Bank ____________

ખરીફ ૨૦૧૪ માં ગુજરાત રાજ્યમાં
વિપુલ પાક ઉત્પાદનને કારણે પાકોના
બજાર ભાવો ઉપર થયેલ વિપરીત અસરના
નિવારણ માટે ખેડુતોને ધિરાણ માળખા
મારફત વ્યાજ રાહત આપવા બાબત

ગુજરાત સરકાર
કૃષિ અને સહકાર વિભાગ
ઠરાવ ક્રમાંક:- સીએસબી-૧૬-૨૦૧૪-૧૫૯૯-ચ
સચિવાલય, ગાંધીનગર
તા.૧૮/૫/૨૦૧૫

વંચાણે લીધા :-

(૧) ચીફ જનરલ મેનેજરશ્રી, નેશનલ બેંક ફોર એગ્રીકલ્ચરલ એન્ડ રૂરલ ડેવલપમેન્ટ(નાબાર્ડ),મુંબઈનાતા.૨૯-૧૨-૨૦૧૪ના માંક:-એન.બી./ડીઓઆર (પોલીસી)/૪૦૧૮/ આઇએસ-૧/૨૦૧૪-૧૫ ના પરિપત્ર ક્રમાંક : ૨૫૯/ડીઓઆર-૬૩/૨૦૧૪

(૨) કૃષિ અને સહકાર વિભાગના તા.૨૯-૧-૨૦૧૫ ના પત્ર ક્રમાંક : સીઆઇએસ-૧૦-૨૦૧૪-૨૩૨૪-ક-૭

(૩) સહકાર કમિશનર અને રજિસ્ટ્રાર, સહકારી મંડળીઓ, ગુજરાત રાજ્ય, ગાંધીનગરના તા.૧૯-૧૨-૨૦૧૪ ના પત્ર ક્રમાંક : સધણ/૦૧/ત-૨/૨૪૪૩/૨૦૧૪

(૪) સહકાર કમિશનર અને રજિસ્ટ્રાર, સહકારી મંડળીઓ, ગુજરાત રાજ્ય, ગાંધીનગરના તા.૨૬-૩-૨૦૧૫ ના પત્ર ક્રમાંક : સધણ/૦૧/ત- ૩/૫૭૮ /૨૦૧૫

(૫) કૃષિ અને સહકાર વિભાગના તા.૧૩/૪/૨૦૧૫ના ઠરાવ ક્રમાંક : સીએસબી /૧૬/૨૦૧૪/૧૫૯૯/ચ,

(૬) સહકાર કમિશનર અને રજિસ્ટ્રાર, સહકારી મંડળીઓ, ગુજરાત રાજ્ય, ગાંધીનગરના તા.૨૯-૪-૨૦૧૪ ના પત્ર ક્રમાંક : સધણ/૦૧/ત-૨/૭૬૨/ ૨૦૧૫

(૭) સહકાર કમિશનર અને રજિસ્ટ્રાર, સહકારી મંડળીઓ, ગુજરાત રાજ્ય, ગાંધીનગરના તા.૪-૫-૨૦૧૫ ના પત્ર ક્રમાંક : સધણ/૦૧/ત-૨/૭૭૭/૨૦૧૫

પ્રસ્તાવના :-

રાજ્યમાં વર્ષ ૨૦૧૪-૧૫ ની ખરીફ મોસમમાં થયેલ વિપુલ કૃષિ ઉત્પાદનના કારણે ખેડૂતોને તેઓની પડતર કિંમતના પ્રમાણમાં બજાર ભાવ મળવામાં કેટલીક મુશ્કેલીઓ ઉભી થયેલ છે ખેડૂતોની આવક ઉપર પ્રતિકૂળ અસર પણ જોવા મળેલ છે. પરિણામ સ્વરૂપે ખેડુતોએ લીધેલા પાક ધિરાણ ઉપર વ્યાજનું ભારણ ઉદભવેલ છે. જો કે ભારત સરકાર ધ્વારા નકકી કરેલા પાકોની ટેકાના ભાવે ખરીદ વ્યવસ્થા હાલ ગુજરાતમાં અમલમાં છે, પરંતુ તેની કેટલીક મર્યાદાઓછે. આમ, ખેડુતો માટે ચાલુ વર્ષે વિષમ નાણાંકીય પરિસ્થિતીનું નિર્માણ થયેલ છે. આ સંજોગોમાં ખેડુતોને તેઓ ધ્વારા લીધેલ ટુંકી મુદતના પાક ધિરાણ ઉપર વ્યાજ રાહત આપવાની બાબત રાજ્ય સરકારના વિચારણા હેઠળ હતી.. જે મુજબ ગુજરાત રાજ્યના ખેડુતોએ જિલ્લા સહકારી બેંકો,રીજીયોનલ રૂરલ બેંકો, કોમર્શીયલ બેંકોમાંથી જે ટુંકી મુદતનું પાક ધિરાણ આ વર્ષે મેળવેલ છે. અને તેઓએ બેંકોને જે વ્યાજ આપવાનું છે, તે વ્યાજની રકમ ઉપર ૫૦% વ્યાજ સહાય સહકારી બેંકો, રીજીયોનલ રૂરલ બેંકો અને કોમર્શીયલ બેંકોને સરકાર ચુકવી આપશે તેવો સૈધ્ધાંતિક નિતી વિષયક નિર્ણય રાજ્ય સરકારશ્રી ધ્વારા લેવામાં આવેલ છે.

ઉક્ત સમગ્ર હકીકતોને ધ્યાને લઇને ગુજરાત રાજ્યમાં વિપુલ ઉત્પાદનને કારણે થયેલ વિપરીત અસરના કારણે ખેડુતોને ધિરાણ માળખા મારફત વ્યાજ રાહત આપવા બાબતની યોજના અમલમાં મુકવા માટે સહકાર કમિશનર અને રજિસ્ટ્રાર, સહકારી મંડળીઓ ધ્વારા તેઓને ભલામણ સહ દરખાસ્ત રજુ કરવામાં આવી હતી. જે અમલમાં મુકવા અંગેની બાબત રાજ્ય સરકારશ્રીની વિચારણા હેઠળ હતી.

ઠરાવ:-

પુખ્ત વિચારણાને અંતે રાજ્ય સરકારશ્રી ધ્વારા ગુજરાત રાજ્યમાં વર્ષ ૨૦૧૪-૧૫માં ખરીફ પાકોના વિપુલ ઉત્પાદનને કારણે બજાર ભાવો ઉપર પડેલ વિપરીત અસરના કારણે ખેડુતોને ધિરાણ માળખા મારફત વ્યાજ રાહત આપવા અંગેની યોજનાને નીચે ઉલ્લેખ કરેલ શરતોને આધીન રહીને અમલમાં મુકવાનું આથી ઠરાવવામાં આવે છે.

૧- ખેડુતોને ૭% કે તેથી ઓછા વ્યાજના દરે ટુંકી મુદતનુ પાક ધિરાણ કરતી હોય તેવી રાજ્ય સહકારી બેંક, જિલ્લા મધ્યસ્થ સહકારી બેંકો, રાષ્ટ્રીયકૃત બેંકો, પ્રાઇવેટ સેક્ટર બેંકો, રીજીયોનલ રૂરલ બેંકો, કૃષિ અને ગ્રામીણ વિકાસ બેંકો અને કૃષિ વિષયક ધિરાણ સહકારી મંડળીઓને આ યોજના લાગુ પડશે.

૨- આ યોજના હેઠળ ઉપરોક્ત બેંકો / કૃષિ વિષયક ધિરાણ સહકારી મંડળીઓ દ્વારા પાક ધિરાણ મેળવતા ખેડુતોને તેઓના પાક ધિરાણ ઉપર ૨% ના દરે વ્યાજ રાહતની રકમ આ ઠરાવની શરતોને આધીન રહીને સરકાર દ્વારા પુરી પાડવામાં આવશે.

૩- નાબાર્ડ ની પ્રવર્તમાન ક્રેડીટ પોલીસી અનુસાર વધુમાં વધુ રૂ. ૩-/ લાખ સુધીના ધિરાણ માટે ખેડુતોને આ વ્યાજ રાહતનો લાભ મળશે.

૪- આ ૨% વ્યાજરાહત **Prompt Payer Scheme** મુજબ પાક ધિરાણની રકમ સમયસર પરત ભરનાર ખેડુતોને બેંકોએ પ્રથમ જમા આપવાની રહેશે.

૫- આ યોજનાનો લાભ તા.૦૧/૦૪/૨૦૧૪ થી તા.૩૦/૯/૨૦૧૪ સુધીમાં ટૂંકી મુદતનું પાક ધિરાણ મેળવેલ અને **Prompt Payer Scheme** મુજબ પાક ધિરાણની રકમ સમયસર પરત ભરનાર ખેડુતોને વર્ષ ૨૦૧૪-૧૫ દરમ્યાન મળવાપાત્ર રહેશે.

૬. આ યોજનાનો અમલ સહકાર કમિશનર અને રજિસ્ટ્રારશ્રી સહકારી મંડળીઓ, ગુજરાત રાજય, ગાંધીનગરે કરવાનો રહેશે.

૭. જિલ્લા સહકારી બેંક કે તેના સંલગ્ન કૃષિ વિષયક ધિરાણ સહકારી મંડળીઓ ધ્વારા ખેડૂતોને આપવામાં આવેલ પાક ધિરાણ માટે સબંધિત જિલ્લા સહકારી બેંકો અને પાક ધિરાણ કરતી અન્ય બેંકોએ તેઓની બેંકની મુખ્ય શાખાની નોડલ એજન્સી તરીકે નિયુક્તી કરી, ખેડૂતોને આપવામાં આવેલ પાક ધિરાણ ઉપર આ ઠરાવમાં જણાવ્યાનુસાર ૨% વ્યાજ રાહત અંગેના કલેઈમ માટે સંકલીત દરખાસ્ત તૈયાર કરી સહકાર કમિશનર અને રજિસ્ટ્રાર, સહકારી મંડળીઓ, ગુજરાત રાજ્ય, ગાંધીનગરને સમયસર રજુ કરવાની રહેશે.

૮- પાક ધિરાણ કરતી બેંકો તરફથી રજૂ થતી દરખાસ્તની ગણતરીની ખરાઈ માટે તથા તમામ શરતોના પાલન અંગે પાર્ટ કલેઈમ રજૂ કરતી વખતે બેંકના ઈન્સ્પેકટર અથવા બ્રાન્ચ મેનેજર અથવા નોડલ અધિકારીનુ પ્રમાણપત્ર દરખાસ્ત સાથે રજુ કરવાનુ રહેશે. જયારે બેંકના નિયુકત થયેલ વૈધાનિક ઓડીટરનું પ્રમાણપત્ર ફાયનલ કલેઈમની દરખાસ્ત સાથે સામેલ કરવાનું રહેશે,

૯- આ યોજનાની ઉપર દર્શાવેલ શરતો સિવાયની અન્ય બાબતો નાબાર્ડ - મુંબઈના તા.૨૯-૧૨-૨૦૧૪ ના ક્રમાંક : એન.બી./ડીઓઆર(પોલીસી)/૪૦૧૮/આઇએસ-૧/૨૦૧૪-૧૫ ના પરિપત્ર ક્રમાંક : ૨૫૯/ડીઓઆર-૬૩/૨૦૧૪ મુજબની રહેશે.

૧૦. સક્ષમ સત્તાધિકારીઓએ જણાવેલ પદ્ધતિ અનુસરીને નાણાંકીય સંસ્થાની લોન પર વ્યાજ રાહત માટેની દરખાસ્તની ચકાસણી કરી ધોરણસરના મંજુરીનો હુકમ કરી સંબંધિત નાણાંકીય સંસ્થાને આપવાની રહેશે. જયાંરે વ્યાજ રાહત પેટે મંજૂર કરાયેલ રકમની ચુકવણી માટે નોડલ એજન્સીને જણાવવાનું રહેશે.

૧૧. લોન આપનાર નાણાંકીય સંસ્થાઓએ આ ધિરાણ માટે નાબાર્ડના નિયમો મુજબ ખેડૂતો પાસેથી ૨% વ્યાજ બાદ કરીને જ ધિરાણ પરનું વ્યાજ વસુલ લેવાનું રહેશે .જે

કિસ્સામાં ખેડૂતો દ્વારા વ્યાજ પુરેપુરુ ભરપાઇ કરવામાં આવેલ હોય તેમના કિસ્સામાં વ્યાજ જેતે ખેડૂતના ખાતામાં જમા આપવાનું રહેશે.

૧૨. આ યોજનાના નાણાં નોડલ એજન્સી ગુજરાત એગ્રો ઇન્ડસ્ટ્રીઝ કોર્પોરેશન લી., ગાંધીનગરના હવાલે મુકવાનો રહેશે. અને તેમના દ્વારા સબંધિત બેંકોની નોડલ શાખાઓ થકી મંજુર કરાયેલ ૨% વ્યાજ રાહતની રકમની ચુકવણી કરવાની રહેશે.

૧૩. વ્યાજ સહાય માટેના દાવાઓની ચુકવણીની કાર્યપદ્ધતિ

કલેઈમ પત્રક તૈયાર કરવા માટે નાણાંકીય સંસ્થાએ ikhedut. gujarat. gov.in / kcc . gujarat. gov. in પોર્ટલ ઉપર દરેક ખેડૂત ખાતેદાર દીઠ તા. ૦૧-૦૪-૨૦૧૪ થી તા.૩૦-૦૯-૨૦૧૪ દરમ્યાન મંજૂર અને ડીસ્બર્સ કરેલ લોન રકમ પાકની વિગતો અને વાવેતર વિસ્તારની ડેટા એન્ટ્રી ફાયનલ કલેઈમ રજુ કરતી વખતે પત્રક-૧ પ્રમાણે કરવાની રહેશે. તે પહેલાના વચગાળાના કલેઈમ નાબાર્ડ ધ્વારા નકકી કરવામાં આવેલ ૩ ટકા વ્યાજ સહાય માટેના કલેઈમને અનુરૂપ આ સાથે સામેલ કરેલ કલેઈમ ફોર્મમા પખવાડીક કે માસિક ધોરણે રજૂ કરી શકશે."

૧૪. આ મંજુરી અન્વયે કરવાનો થતો ખર્ચ જે તે વર્ષની અંદાજપત્રીય જોગવાઇને આધીન અને નાણાં વિભાગ દ્વારા વખતો-વખત ફાળવવામાં આવતી ગ્રાન્ટની મર્યાદામાં કરવાનો રહેશે.

૧૫. આ અંગેનો ખર્ચ રાજ્ય સરકારના સ્થાયી તેમજ વખતો-વખત લાગુ પડતા ઠરાવો/પરિપત્રો અને નિયમોની જોગવાઇ મુજબ નિયત પદ્ધતિથી કરવાની રહેશે.

૧૬. આ મંજુરી અન્વયે કરવાના થતા ખર્ચ અંગે નાણાંકીય ઔચિત્યના સિદ્ધાંતોનો અમલ કરવાનો રહેશે.

૧૭. આ મંજુરી અન્વયે ફાળવેલ ગ્રાન્ટનો અન્ય હેતુ માટે ઉપયોગ કરી શકાશે નહિ. બચત રહેતી રકમ વર્ષ આખરે સરન્ડર કરવાની રહેશે.

૧૮. યોજના હેઠળ નિયત કરવામાં આવેલ શરતોનું ચુસ્ત પણે પાલન કરવાનું રહેશે.

૧૯. આ યોજનાનો ખર્ચ નીચેના બજેટ સદરે પાડવાનો રહેશે.

(સામાન્ય વિસ્તાર) (સને ૨૦૧૪-૧૫ ના વર્ષ માટેની જોગવાઇ રૂ. ૩૫૦/- કરોડ)

માંગણી ક્રમાંક - ૫ (આયોજન/સામાન્ય વિસ્તાર)
સેકટર : (ગ) આર્થિક સેવાઓ
પેટા સેકટર : (ક) કૃષિ અને સંલગ્ન પ્રવૃતિઓ
મુખ્ય સદર : ૨૪૨૫ - સહકાર
ગૌણ સદર : (૧૦૭) ધિરાણ સહકારી મંડળીઓને સહાય
પેટા સદર : (૧૮) સીઓપી-૩૪ વ્યાજ સહાય માટે ખેડૂતોને નાણાંકીય સહાય
વિગતવાર સદર : ૩૩૫૫ સહાયકી (ગ) અન્યને

આ હુકમો આ વિભાગની ફાઈલ ક્રમાંક : સીએસબી/૧૬/૨૦૧૪/ ૧૬૪૦/ચ,૫ર નાણાં વિભાગની તા.૬/૪/૨૦૧૫ ની નોંધથી મળેલ મંજુરી અન્વયે બહાર પાડવામાં આવે છે.

ગુજરાત રાજ્યપાલશ્રીના હુકમથી અને તેમના નામે,

(સુનિલ ત્રિવેદી)
ઉપ સચિવ
કૃષિ અને સહકાર વિભાગ

પ્રતિ,

- એકાઉન્ટન્ટ જનરલશ્રી, ગુજરાત રાજ્ય, રાજકોટ/અમદાવાદ
-/ સહકાર કમિશનર અને રજીસ્ટ્રારશ્રી, સહકારી મંડળીઓ, ગુજરાત રાજ્ય, ગાંધીનગર

પત્રક-૧(સી.એસ.બી/૧૬/૨૦૧૪/૧૫૯૯/ચ. કૃષિ અને સહકાર વિભાગ)

Format for claiming 2% additional interest subvention (Prompt paying farmers) on short-term crop loan for the year 2014-15 announced by State.Govt.vide GR no.

જીલ્લાનું નામ:-

તાલુકાનું નામ:-

Name of bank/Branch:

(Rs.In actuals)

Sr. No.	village	Name of the loanee farmer	Land Record Khata No.	Loan Account No.	Sanctioned Loan Amount	Date of first disbursement/ drawal	Loan due date/ repayment date whichever is earlier	Name of Crop Financed	Crop Financed Area(ha.)	2% interest subvention on loan products
1	2	3	4	5	6	7	8	9	10	11

We certify that the above loans for which the claim is being made were repaid in time and also eligible for benefit of additional 3 percentive interestve subvention scheme of Central Government for the year 2014-15.

Date:________________

Signature:________________

Branch Manager

ANNEXURE

Claim for 2% interest subvention as incentive to Farmers for timely repayment of short-term crop loans disbursed in 2014-15 during 01/04/2014 to 30/09/2014.

Name of Bank :

(Account & Amout in Rs. In Actual)

Type of loans	Total crop loan disbursed to the Farmers up to Rs. 3.00 lakh @ 7% or less from 01/04/2014 to 30/09/2014		Of Which crop loan repaid in time		Amount of 7% interest	Amount of interest subvention @ 3% to be reimbursed by GOI	Amount of interest subvention @ 2% to be reimbursed by GOG
	No of A/C	Amount	No of A/C	Amount			
1	2	3	4	5	6	7	8
crop loan up to Rs. 50000							
crop loan above Rs. 50000 & up to Rs. 300000							
Total							

We certify that the above mentioned crop loan for which 2% interest subvention claim is being made were repaid in time (on/before due datefixed by Bank) by the concerned crop loanee farmers. We further, certify that benefit of interest subvention has already been passed on by us to the concerned eligible crop loanee farmers, there by bringing down the interest rate for such farmers to 2 percent per annum for crop loans disbursed upto Rs.3 lakh to these farmers.

Date : ____________

Signature of Authorised Signatory
Name :____________
Designation : ____________
Seal of Bank____________

ANNEXURE - J

Progress of filing of Equitable Mortgage Records on CERSAI for the quarter ended March, 2015

Sr.No.	Name of the Bank	Whether registered with CERSAI Y/N	Total Number of equitable mortgages taken by them from their borrowers in this financial year	No. of records uploaded on CERSAI portal	No. of records yet to be uploaded	Whether filing of subsisting mortgages completed Y/N	If not, subsisting mortgages left to be registered
1	ALLAHABAD BANK	Y	1422	1398	24	Y	0
2	BANK OF INDIA	Y	8660	8660	0	Y	0
3	BANK OF MAHARASHTRA	Y	0	0	0	Y	0
4	BHARTIYA MAHILA BANK	Y	1	1	0	Y	0
5	CENTRAL BANK OF INDIA	Y	7780	7780	0	Y	0
6	DENA BANK	Y	2152	1963	100	Y	0
7	IDBI Bank	Y	284	245	39	N	29
8	INDIAN BANK	Y	1476	1476	0	Y	0
9	INDIAN OVERSEAS BANK	Y	280	280	0	Y	0
10	PUNJAB & SIND BANK	Y	343	332	11	Y	0
11	ORIENTAL BANK OF COMMERCE	Y	Data not available	10194	Data not available	Data not available	Data not available
12	SYNDICATE BANK	Y	1350	1350	0	Y	0
13	UNION BK OF INDIA	Y	2254	2254	0	Y	0
14	UNITED BANK OF INDIA	Y	902	781	121	Y	0
15	UCO BANK	Y	2816	2743	73	Y	0
16	ST BK OF PATIALA	Y	332	232	100	N	43
17	ST BK OF TRAVANCORE	Y	390	342	48	N	48
18	BARODA GUJARAT GR. BANK	Y	525	525	0	Y	0
19	DENA GUJARAT GR. BANK	Y	118	118	0	Y	0
20	South Indian Bank Ltd.	Y	226	221	5	Y	0
21	Catho-Syri Bank Ltd.	Y	13	13	0	Y	0
22	City Union Bank Ltd.	Y	355	355	0	Y	0
23	Dhanlaxmi Bank.Ltd.	Y	35	35	0	Y	0
24	HDFC Bank	Y	27	27	0	Y	0
25	Indusind Bank	Y	277	277	0	Y	0
26	Karur Vysya Bank Ltd.	Y	261	261	0	Y	0
27	Tamilnad Merc. Bank.	Y	12	12	0	Y	0
28	Yes Bank	Y	335	335	0	Y	0
	TOTAL		32626	42210	521		120

Source : Member Banks

ANNEXURE- K

AGENCYWISE, DISTRICTWISE TENTATIVE TARGET UNDER PMEGP FOR GUJARAT STATE AND DAMAN & DIU FOR THE YEAR 2015-16

(Rs. In Lacs)

		KVIC			KVIB			DIC						Total		
								Rural			Urban					
S. No	District	No. of projects	Total Margin Money	Employment (in Nos)	No. of projects	Total Margin Money	Employment (In Nos)	No. of projects	Total Margin Money	Employment (In Nos)	No. of projects	Total Margin Money	Employment (In Nos)	No. of projects	Total Margin Money	Employment (In Nos)
1	AHMEDABAD	35	74.81	280	35	74.81	280	20	42.75	160	20	42.75	160	110	235.13	880
2	AMRELI	15	32.06	120	15	32.06	120	10	21.38	80	10	21.38	80	50	106.88	400
3	ANAND	10	21.38	80	10	21.38	80	8	17.10	64	8	17.10	64	36	76.95	288
4	ARAVALLI	11	23.51	88	11	23.51	88	6	12.83	48	6	12.83	48	34	72.68	272
5	BANASKANTHA	18	38.48	144	18	38.48	144	10	21.38	80	10	21.38	80	56	119.70	448
6	BHARUCH	10	21.38	80	10	21.38	80	6	12.83	48	6	12.83	48	32	68.40	256
7	BHAVNAGAR	18	38.48	144	18	38.48	144	15	32.06	120	15	32.06	120	66	141.08	528
8	BOTAD	5	10.69	40	5	10.69	40	5	10.69	40	5	10.69	40	20	42.75	160
9	CHHOTA UDEPPUR	8	17.10	64	8	17.10	64	5	10.69	40	5	10.69	40	26	55.58	208
10	DAHOD	10	21.38	80	10	21.38	80	5	10.69	40	5	10.69	40	30	64.13	240
11	DANG	5	10.69	40	5	10.69	40	5	10.69	40	5	10.69	40	20	42.75	160
12	DWARKA	5	10.69	40	5	10.69	40	5	10.69	40	5	10.69	40	20	42.75	160
13	GANDHINAGAR	25	53.44	200	25	53.44	200	15	32.06	120	15	32.06	120	80	171.01	640
14	GIR SOMNATH	5	10.69	40	5	10.69	40	5	10.69	40	5	10.69	40	20	42.75	160
15	JAMNAGAR	12	25.65	96	12	25.65	96	8	17.10	64	8	17.10	64	40	85.50	320
16	JUNAGARH	12	25.65	96	12	25.65	96	8	17.10	64	8	17.10	64	40	85.50	320
17	KHEDA	18	38.48	144	18	38.48	144	13	27.79	104	13	27.79	104	62	132.53	496
18	KUTCH	18	38.48	144	18	38.48	144	13	27.79	104	13	27.79	104	62	132.53	496
19	MAHISAGAR	15	32.06	120	15	32.06	120	10	21.38	80	10	21.38	80	50	106.88	400
20	MEHSHANA.	20	42.75	160	20	42.75	160	13	27.79	104	13	27.79	104	66	141.08	528
21	MORBI	15	32.06	120	15	32.06	120	10	21.38	80	10	21.38	80	50	106.88	400
22	NARMADA	15	32.06	120	15	32.06	120	8	17.10	64	8	17.10	64	46	98.33	368
23	NAVSARI	18	38.48	144	18	38.48	144	10	21.38	80	10	21.38	80	56	119.70	448
24	PANCHMAHAL	18	38.48	144	18	38.48	144	10	21.38	80	10	21.38	80	56	119.70	448
25	PATAN	20	42.75	160	20	42.75	160	10	21.38	80	10	21.38	80	60	128.25	480
26	PORBANDAR	10	21.38	80	10	21.38	80	5	10.69	40	5	10.69	40	30	64.13	240
27	RAJKOT	20	42.75	160	20	42.75	160	15	32.06	120	15	32.06	120	70	149.63	560
28	SABARKANTHA	20	42.75	160	20	42.75	160	15	32.06	120	15	32.06	120	70	149.63	560
29	SURAT	35	74.81	280	35	74.81	280	24	51.30	192	24	51.30	192	118	252.23	944
30	SURENDRANAGAR	20	42.75	160	20	42.75	160	15	32.06	120	15	32.06	120	70	149.63	560
31	TAPI	10	21.38	80	10	21.38	80	8	17.10	64	8	17.10	64	36	76.95	288
32	VADODARA	20	42.75	160	20	42.75	160	15	32.06	120	15	32.06	120	70	149.63	560
33	VALSAD	14	29.93	112	14	29.93	112	10	21.38	80	10	21.38	80	48	102.60	384
	TOTAL	510	1090.16	4080	510	1090.16	4080	340	726.77	2720	340	726.77	2720	1700	3633.87	13600
	U.T.															
1	DAMAN	5	11.11	40	0	0.00	0	4	8.57	32	4	8.57	32	13	28.25	104
2	DIU	4	8.89	32	0	0.00	0	3	6.43	24	3	6.43	24	10	21.75	80
	TOTAL	9	20.00	72	0.00	0.00	0.00	7	15.00	56	7	15.00	56	23	50.00	184

* While implementing the scheme, following percentages may be ensured for coverage of Social Categorywise beneficiaries.

SC-13.25%, ST-8.81% OBC - 27%, Minorities - 5%, Ex Servicemen - 1%, PHC - 3%, Women - 30 % (Over all)

~~Note : 1. Tentative targets have been worked out on the basis of 100 project per districts at average margin money of Rs. 1.00 per projects.~~

2. Margin money subsidy considered as target, numbers of project are only indicative figures.

STATE DIRECTOR, KVIC

CHAIRMAN, SLMC/SECRETARY, CRI, GANDHINAGAR.

ANNEXURE- L

BANK-WISE ALLOCATION OF TARGETS UNDER JLG, SHG SAVINGS LINKAGES & CREDIT LINKAGES FOR FY 2015-16				
S.No.	**Name of the Bank**	**JLG**	**SHG-SB**	**SHG-Cr.Lk**
1	Allahabad Bank	50	50	100
2	Andhra Bank	0	0	50
3	Bank of Baroda	3000	2500	9000
4	Bank of India	1000	1000	4000
5	Bank of Maharashtra	100	100	100
6	Canara Bank	150	100	200
7	Central Bank of India	700	750	2000
8	Corporation Bank	300	300	300
9	Dena Bank	2500	2000	8000
10	IDBI	100	100	250
11	Indian Bank	80	50	800
12	Indian Overseas Bank	250	200	150
13	Oriental Bank of Commerce	100	100	100
14	Punjab National Bank	350	300	200
15	State Bank of India	1500	1500	8500
16	Syndicate Bank	150	150	200
17	UCO Bank	200	200	800
18	Union Bank of India	650	500	2000
19	United Bank of India	50	100	50
20	Vijaya Bank	170	150	100
	PSU Banks - Sub total	**11400**	**10150**	**36900**
1	SGB	900	1000	1000
2	BGGB	700	1000	3650
3	DGGB	1000	1000	2700
	RRBs - Sub total	**2600**	**3000**	**7350**
1	**DCCBs**	**4500**	**5100**	**12750**
1	Axis Bank Limited	334	111	1226
2	DCB	32	11	118
3	Fedral Bank	48	16	176
4	HDFC	465	155	1705
5	ICICI	373	124	1369
6	Indus Ind	71	24	260
7	Kotak Mahindra	80	27	294
8	Ratnakar Bank	21	7	76
9	South Indian Bank	9	3	34
10	TN Merc. Bank	14	5	50
11	Yes Bank	53	18	193
	Pvt. Banks	**1500**	**500**	**5500**
	TOTAL	**20000**	**18750**	**62500**

ANNEXURE- L

DISTRICT-WISE ALLOCATION OF TARGETS UNDER JLG, SHG SAVINGS LINKAGES & CREDIT LINKAGES FOR FY 2015-16				
S.No.	Name of dist.	JLG	SHG-SB	SHG-Cr.Lk
1	Ahmedabad	1000	1100	3000
2	Amreli	800	800	2500
3	Anand	1000	900	2500
4	Aravali	500	400	1450
5	Banaskanta	1100	900	4000
6	Bhavnagar	600	700	2000
7	Bharuch	900	800	2700
8	Botad	250	250	750
9	Chotaudaipur	400	250	750
10	Dahod	300	300	1000
11	Dangs	100	50	150
12	Devb.Dwarka	400	250	350
13	Gandhinagar	400	400	500
14	Gir Somnath	350	800	1100
15	Jamnagar	700	600	1200
16	Junagadh	600	550	1750
17	Kheda	700	650	2300
18	Kutch	650	600	2000
19	Mahisagar	400	300	800
20	Mehsana	1100	1000	3500
21	Morbi	400	450	1100
22	Narmada	200	200	600
23	Navsari	700	600	2500
24	Patan	600	500	1000
25	Panchamahals	400	350	1300
26	Porbandar	50	50	300
27	Rajkot	1500	1400	2500
28	Sabarkanta	900	850	3500
29	Surat	900	750	4200
30	Surrendrenagar	550	650	1500
31	Tapi	200	200	3000
32	Vadodara	650	550	3500
33	Valsad	700	600	3200
	TOTAL	**20000**	**18750**	**62500**

ANNEXURE - M

DENA BANK, SLBC(GUJARAT), AHMEDABAD

Minutes of the 11th Sub-committee meeting of SLBC on SHG issues held on 09th June (Tuesday), 2015 at 3.00 PM at Conference Room, NABARD, Usmanpura, Ahmedabad

The above meeting was held on 09th June, 2015 under the Chairmanship of Shri R Sundar, General Manager & Officer-in-Charge, NABARD, Regional Office, Gujarat. The meeting was attended by Shri V.S.Khichi, Convenor-SLBC (Gujarat) & Field General Manager, Dena Bank, Shri B S Shekhawat, State Advisor, Gujarat Livelihood Promotion Company Ltd.(GLPC), Smt. Indumati Sahoo, General Manager, NABARD and representatives from Member Banks, SLBC, GLPC, RBI, NABARD and LDM-Surat & Mehsana. Shri Sourav Roy, NRLM, GoI-MoRD, New Delhi was a special invitee in this meeting. The list of participants is attached.

At the outset, **Shri R Sundar, Officer-in-Charge & General Manager, NABARD** extended hearty welcome to all the participants and expressed concern over the huge gap between SHGs Saving linked and Credit linked. He said that the problems should be identified and enabling environment be created for up-scaling the micro finance in Gujarat.

Shri Ashwani Kumar, DGM, NABARD took up the item-wise agenda for discussion. He indicated that out of 2,22,817 SHGs having Savings Bank account with the Banks only 62,229 SHGs had loan outstanding as on 31.3.2015, thus leaving a huge gap of 1,60,558 SHGs as on 31.3.2015 for credit linkage and only 28% SHGs had been credit linked. He indicated that the major Banks had the highest number of SHGs, which have not been credit linked.

The representative from BoB indicated that it is difficult to reduce the gap because more than 50% of the groups savings linked to BoB were either dormant or defunct. Similar view was expressed by the representatives from SBI and DCCBs. Based on these views, it was decided by the House that all Banks will submit the details of Inactive/Dormant SHG accounts to SLBC, with a copy to GLPC and NABARD, for further course of action. It was also decided that GLPC should continue to do the capacity building of SHGs and only good SHGs should be taken to the Banks for credit linkage.

(Action : All Banks/GLPC)

Shri B.S. Shekhawat, State Advisor, GLPC informed the House that, till March 2015, only seven major Banks had already participated in one-week "SHG Branch Campaign", jointly conducted by GLPC and the concerned Banks. He requested the Banks to fill in the gaps, in consultation with GLPC, if any branches were left out. The consolidated findings must be analyzed by the Banks' Controlling Offices and follow up action initiated with Govt/ GLPC at the highest level.

(Action: Syndicate, BGGB, PNB, Dena, BOB, CBI, SBI)

He stated that other Banks may communicate to GLPC the 'week' convenient to them so as to carry out a similar campaign in respect of them too. GLPC will advise its ground level functionaries to coordinate with the Branch Managers during this campaign.

(Action: Concerned Banks)

He also informed that, for creating better awareness on SHG-Bank linkage among the Branch Managers, GLPC and NABARD will launch at Block-level "Bankers Sensitization Workshops". He requested the Banks to advise their Branch Managers to attend these programmes.

(Action: All Banks)

The representative from Syndicate Bank submitted that in order to address the issue of low credit linkage of the SHG groups, the Grading and Sanction can be done in Campaign mode. He informed that this practice had proved helpful in increasing the linkage percentage in other States.

House agreed upon this view and opined that Member Banks may take this idea into consideration, for increasing the credit linkage percentage. They may collaborate with Dist authorities and GLPC.

(Action: All Banks, LDMs)

Taking up the agenda of data inconsistency and mismatch, at different levels, **Shri Sundar** stated that Banks should carefully scrutinize their data before reporting the same to NABARD, GLPC and SLBC. This would preclude data differences, as observed now, in different reports. Banks must upload only the correct figures on **NRLM portal**.

(Action: All Banks)

During the discussion, the data reported by 'YES Bank' and 'ICICI Bank' were also discussed. The YES Bank alone had reported highest disbursement, nearly 45% of the total in Gujarat, but they showed "zero" details on NRLM portal or in GLPC reports. The YES Bank representative could not specify if they were urban or rural SHGs, or they were women SHGs, BPL or others.

The House requested SLBC representative to obtain details and clarification from these two Banks about inconsistency in their data-reporting. Further, GOI-NRLM and RBI may be requested to advise the SLBC if their figures are to be taken up in the 'SHG category' at all.

(Action: SLBC, RBI, NRLM)

Based on various factors like gap between SHGs saving linked and credit linked, PLP projections and number of branches of various Banks, NABARD prepared Bank-wise/District-wise targets for SHG/JLG financing, which were finalized in the meeting after deliberations. A target of Saving linkage of 18,500 SHGs, financing of 62,500 SHGs and 20,000 JLGs during the year 2015-16 was allocated among the banks. **Shri Sundar** advised Member Banks to put-in all their efforts for achieving the target given by NABARD for SHGs 'savings accounts', SHG Credit-linkage and JLG Finance for FY 2015-16, already communicated to all Member Banks by NABARD. Addressing the request of some Banks regarding allocation of higher targets, he stated that the targets were fair. The Bank-wise targets had been decided considering the No. of Branches of respective Bank and the SHGs not yet credit-linked.

(Action: All Banks)

LDM, Mehsana informed the House that many beneficiaries had been given in-principle sanction during 'Garib Kalyan Mela', but no credit disbursement took place thereafter. Banks and GLPC need to coordinate in this matter and efforts should be made to address the issues, which are impending the final disbursement.

(Action: GLPC, Banks)

LDM, Surat stated that there was need for providing training on banking aspects to field functionaries of GLPC. It would empower them to coordinate better with Branch Managers on SHG-Bank linkage. Responding to this, **Shri Shekhawat** stated that GLPC staff were invariably included in the Block-level "Bankers Sensitization Workshops". The suggestion of LDM was welcome if LDM/ Banks could also organize specific training to GLPC staff at Dist/ Block level –for which the LDM volunteered. Other LDMs may follow.

(Action: GLPC, LDMs)

Addressing the agenda of non-formation of Sub-committee of DLCC on SHG issues and non-convening of the timely meeting, even if the sub-committee has been formed, **Shri H.C. Jadeja, DGM, SLBC** stated that SLBC will take up this matter with all LDMs.

(Action : SLBC)

As regards acceptance of new format developed by IBA for SHG account opening and SHG credit linkage, the House unanimously agreed that as in Gujarat a uniform and simplified format for SHG account opening and credit linkage is in place, introduction of the new format will not be of much benefit, so it may not be accepted.

Besides this, the House also decided that after receiving the details of no. of inactive/dormant SHG accounts from all the Banks, the House will decide the mechanism to chalk out the common procedure and guideline for closure of the inactive/dormant SHG accounts, for all Banks.

(Action: SLBC)

Shri Shekhawat then informed the House that as there is no grievance redressal cell for issues, related to SHG finance, the grievances sometimes directly go upto very higher level. Hence, Banks may empower their 'District Coordinators' to guide the branches and remove difficulties of SHGs, at local level. He also raised concern about lack of uniformity in interest rate charged by all Banks under SHG Financing and requested RBI to look into this matter.

(Action: All Banks, RBI)

General Manager, GLPC stated that many Banks had not yet submitted the Interest Subsidy Claim for FY 2014-15 at their Branch-level to Taluka/ Dist Offices of GLPC. He requested that Banks should submit the claims immediately for completing the process of subsidy disbursement.

(Action : All Banks, RBI)

Shri Sourav Roy, Mission Manager - FI, NRLM, MORD-GOI informed that there was provision for Revolving Fund under NRLM and Banks may assist and guide the SHGs to get the benefit of this entitlement.

He then also made a Power Point Presentation on SHG finance in Gujarat and addressed the Bankers to take steps to boost MF, as the progress was very less in comparison to other States. There was decline in the number of SHGs covered as compared to 2010-11.

(Action: All Banks)

SLBC Representative also raised the issue of non-availability of Interest Subvention data of Category-I districts on NRLM site. Addressing this issue, Shri Roy told that the Interest Subvention of Category-I district is governed by Central Govt., and Nodal Bank for transfer of this subsidy is Canara Bank, so the data is available with Canara Bank, but it is not available in public domain. They also raised the matter of availability of data of only 26 districts of Gujarat on NRLM site, for which Mr. Roy explained that for the availability of data of 33 districts of Gujarat, the request should come from GLPC / Govt. of Gujarat.

(Action : GLPC)

Shri V.S. Khichi, Convenor, SLBC in his address to the House, stated that the Meeting was very participative and all Members had presented their views on the agenda. He appreciated this approach, which was helpful in inclusive decision-making and in resolving the issues discussed on the day.

Smt. Indumati Sahoo, GM, NABARD then informed that NABARD Consultancy Services P. Ltd. (NABCONS) and GLPC had compiled the guidelines for SHG-Bank Linkage, which were helpful for Bankers in SHG Financing. A copy of the Guidebook of instructions thus compiled was circulated amongst the members of the Sub-committee.

Meeting ended with Vote of Thanks proposed by **Smt. Indumati Sahoo, GM, NABARD.**

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Annexure – N

Group Report No.1

Monitoring and reporting of progress under Financial Inclusion Plan after lunching of PMJDY

Group Leader : Shri Alok Ekka, AGM, RPCD, RBI

Group Members : NABARD, Dena Bank, SBI, BOB, Bank of India, UBI, GSCB, LDM - Ahmedabad & Bhavnagar.

Meeting of Steering Committee of SLBC (Gujarat) was held on June 4, 2015 at Dena Bank, General Manager's Office, Conference Room, Dena Laxmi Building, Ashram road, Ahmedabad. The meeting of Steering Committee of SLBC was divided into two groups, one headed by official from Reserve Bank of India and other by NABARD. Group I headed by official of RBI, deliberated on Financial Inclusion and PMJDY with subtopics including (i) Monitoring and reporting of Progress under Financial Inclusion Plan after launching of PMJDY, (ii) Reporting of opening of branches in villages having population less than 2000 and (iii)Mismatch in reporting of BCs figure in Bank Mitra engagement report and monthly FIP disaggregation Report.

Shree Alok Ekka, AGM, RPCD Chaired the deliberations by Group I and began with overview of Financial Inclusion and tabled topics for group discussion. Members from bank as well as SLBC appreciated that after launch of PMJDY all the households have been covered under the banking services and all the village have been covered through one or other mode under SSA. Member of SLBC conveyed that banks are facing problem of reporting due to confusion over allotment of villages having population less than 2000 under Roadmap, as well as SSA. Members of the Group were of the opinion that allotment under the Roadmap for villages having population less than 2000 should be reconsidered as per SSA as all the villages were covered under SSA by banks. The Chair advised the members that the allocations of village as per Roadmap will continue and cannot be changed, as reallocation at State and then at the National level would be never ending. The original responsibility of providing banking service to the village allocated to the banks concerned would remain even if it is covered by some other bank, by any mode. Member of Steering Committee proposed that data on banking services may be collected from all LDMs (draft format attached) by SLBC for all 13136 identified villages of the State of Gujarat and 47 villages of UTs (Daman & Diu and Dadra & Nagar Haveli), against the original banks allocation. The member of Steering Committee also proposed that this report may be considered as final report with respect to the coverage of village and after finalization and acceptance of this report, the existing reporting under Quarterly Progress Report (Annex-B) for the villages with population below 2000, may be discontinued.

Member of SLBC also raised concern over differences of data submitted by bank under FIP Monthly progress Report and Bank Mitra Engagement Report. They highlighted that most of the figures appearing in the FIP data are on a much higher side than the figures with SLBC. Certain examples are as below.

S.No.	Particulars	Figures for the month ended March-2015 (as per FIP data)	Figures for the quarter ended March-2015 (As per SLBC data, excluding DCCB data***)
1.	BSBDA A/c (in no.)	152.36	123.09
2.	OD facility provided (A/c)	17.18	5.32
3.	KCC A/c (in no.)	14.52	13.73
4.	GCC A/c (in no.)	2.70	2.48

SLBC representative submitted that, there are around 45 particulars in the FIP statement and most of the Banks do not refer to the guidelines before submitting the information in FIP report, which sometimes causes the misreporting. Committee also proposed to simplify the FIP reporting format for better understanding and data submission by the Banks. Accurate reporting will make reviewing progress more meaningful.

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Annexure – O

Group Report No.2

Allocation and Achievement of Targets under SACP in districts having CD ratio below 40% based on PLP prepared by NABARD.

The Group Leader : NABARD : Shri A N Dighe, Manager , NABARD

Group Members S/shri :

1. P C Kalaria , AGM, State Bank of India
2. A A Paliwala , LDM, Dangs Bank of Baroda,
3. M R Thaker, LDM, Kheda, Bank of Baroda
4. V K Bhatt, Sr Manager, Baroda Gujarat GB
5. P K Kanani, Sr Manager, Bank of Baorda
6. A C Patel, Sr Manager, Dena Gujarat GB
7. B M Patel, Chief Manager Dena Bank

The group deliberated on given issue in respect of following 07 districts. District-wise discussions particularly with reference to reasons for low CD ratio and suggestions to improve thereon are as under:

Sr No	District	CD ratio as on 31.03.2015
1	Dangs	16.73
2	Navsari	18.36
3	Anand	22.33
4	Kheda	29.48
5	Tapi	35.66
6	Porbandar	22.43
7	Kutch	37.32

1. Dangs :

Amongst all the districts, Dangs has the lowest CD ratio at 22.77 in 2012-13 and reduced to 16.73 in 2014-15. There is growth in deposits from Rs 36469 lakhs in 2012-13 to Rs 47065 lakhs in 2014-15. At the same time the advances shows negative trend from Rs 8305 lakhs to Rs 7874 lakhs in the same period.
District features and Reasons for low advances.

i. Primarily a tribal district
ii. Hilly area and habitat spread over large region
iii. Forest area 60%
iv. Limited branch network 14 branches in 311 villages
v. Large seasonal migration
vi. Non industrialisation zone due to Forest Dept Policy
vii. Lack of marketing facilities

Suggestions on scope for increase in advances

i. Increase the number of branches. Till now there was only one block, but recently one more block has been created where number of branches may be increased.

ii. Banks can explore the possibility of having more Business Correspondents, aptly suited for this kind of terrain.
iii. Bamboo / wood related activities have good scope in this area. Such units financing can be explored.
iv. Investment credit in Bio Fertilizer units possible in Dangs
v. Dangs has good scope for setting up of poultry units, which can be explored.
vi. Financing of SHGs exclusively engaged in forest produce activities
vii. Active Farmers clubs to be identified for financing their activities.
viii. Service sector to be strengthened in coordination with line Dept , Bankers, so as to reduce /stop seasonal migration.
ix. Dangs being neglected area , GoG may consider giving a special status for a period of 5 to 10 years.

2. Navasari

CD ratio for Navasari District has remained almost same at 18.36 in last three years, 2012-13, 2013-14 and 2014-15. As against deposits of Rs 1514260 lakhs, the advances is Rs 278091 lakhs in 2014-15.

District features and reasons for low advances

i. Predominantly a NRI district with huge NRI deposits
ii. Less reliance on Banks as the financing source, viz other internal sources of finance
iii. Rich farmer community
iv. Strong Cooperative Sector, so no borrowing from higher financing institution
v. Many units registered in neighbouring district /State and hence financing is not from within the district.
vi. Absence of Commercially Viable Agriculture projects.

Suggestions on scope for increase in advances

i. Aggressive credit marketing to be done by the Bankers
ii. The soil around Navasari is good for horticulture. Financing to Agriculture to increase particularly the Green House Projects, P & H, Cold Storage.
iii. Area Specific Schemes to be developed by Bankers
iv. Banks to encourage financing from within the district.
v. If possible, NRI deposits to be segregated separately for calculation of CD ratio.

3. Anand and 4. Kheda

Due to geographical proximity and similar conditions the two districts of Anand and Kheda are taken together for reason of low financing and recommendations. The deposits and advances in the two districts, past and recent is given in the table below.

Rs lakhs

District	Particulars	2012-13	2014-15
Anand	Deposits	1630991	2218611
	Advances	416681	495414
Kheda	Deposits	856788	1075485
	Advances	249996	317024

District features and reasons for low advances

i. Predominantly a NRI district with huge NRI deposits
ii. Less reliance on Banks as the financing source, viz other internal sources of finance
iii. Rich farmer community, no KCC utilisation
iv. Strong Cooperative Sector, so no borrowing from higher financing institution
v. Many units registered in neighbouring district /State and hence financing is not from within the district.
vi. Fragmented agriculture land
vii. Presence of major milk units like AMUL, NDDB, GCMMF, they do not borrogh from local Banks, funding from outside
viii. SHG / JLG progress very slow
ix. Funding to Tobacco, a major crop in the district is done by Urban Coop Banks.

Suggestions on scope for increase in advances

i. There is good scope for financing agriculture sector.
ii. CBs and Coop Bank to explore the possibility of financing tobacco and banana plantation, predominant in these two districts.
iii. Anand has education hub at Vidyanagar, financing education loan by camps at the site can be explored.
iv. Units borrowing from outside the district can be encouraged to transfer their finances to within the district banks.
v. Financing to SHG / JLG is to be encouraged.
vi. If possible, NRI deposits to be segregated separately for calculation of CD ratio.

5. **Tapi**

Tapi is better placed in the CD ratio amongst the district under discussion at 36%. The advances as on 31.03.2015 stood at Rs 74410 lakhs and the deposits at Rs. 208665 lakhs. With some more efforts the CD ratio can improve further up.

District features and reasons for low advances

i. The district is predominantly under the shadow of Surat,
ii. Financing done for projects in Tapi through Surat
iii. A good number of population is tribal, on the banks of river Tapi
iv. High NPAs in the past resulting in no / low new advances

Suggestions on scope for increase in advances

i. Units borrowing from outside the district can be encouraged to transfer their finances to within the district banks.
ii. District has good potential for setting up of Poultry and Dairy units.
iii. SHG / JLG needs to be created by the Bankers and increase the scope of Financing.

6. Porbandar

The CD ratio as on 31 March 2105 is 22.33 with deposits at Rs. 562129 lakhs an advances at Rs 126101 lakhs.

District features and reasons for low advances

i. This district too is NRI deposit district.
ii. Lack of industrial development
iii. Unorganised fisheries sector
iv. Ignorance to agriculture sector

Suggestions on scope for increase in advances

i. Banks to encourage dairy sector and creation of godowns.
ii. Fisheries has a large scope for financing, which may be tapped by the Banks
iii. SHGs can be formed in fishing population and SHG / JLG mode of financing to be explored.
iv. Support of Govt agencies /line Dept is must for over all development through financing.
v. NRI deposits to be excluded for calculation of CD ratio.

7. Kutch

The CD ratio of Kutch district is 37.32, and appears to be achievable to 40 %. As on 31.03.2015 the deposits stood at Rs. 248107 lakhs, the advances stood at Rs 925800 lakhs.

District features and reasons for low advances

i. The district is vastly barren with less agriculture.
ii. Predominantly large inflow of NRI deposits.
iii. Lot of major projects, ports coming up but financing done for projects from outside the district like Ahmedabad.
iv. The District was announced as tax heaven after the earthquake in 2001, but recently the tax benefits have been removed.

Suggestions on scope for increase in advances

i. The Govt may think of continuing the tax benefits so as to attract more investment
ii. NRI deposits to be excluded for calculation of CD ratio
iii. To spread awareness on agri financing.
iv. Special type of agriculture / horticulture projects suited for the soil in Kutch like date palm can be encouraged.

District-wise figures of Deposits, Advance, CD Ratio, SACp Targets and Achievement from 2012-13 to 2014-15 are given in the Annexure.

Common observations and suggestions for all the 07 Districts under <u>discussion</u>

Besides the District specific deliberations, the Group observed certain common features which are given below. These common features pertain to SACP achievement gaps.

There are three aspects of SACP under Priority Sector lending viz (i) the PLPs prepared by NABARD, (ii) the ACP targets set by the LDM and (iii) the actual achievement of the same.

The group observed that there is a wide variation in (i) PLP – ACP targets and (ii) ACP Targets – ACP achievements. The actual figures for the year 2014-15 are given below.

Rs lakhs

Sr No	District	PLP	ACP	Achievement
1	Dangs	16764	17798	2872
2	Navsari	221465	200856	87564
3	Anand	277330	257532	167639
4	Kheda	186154	185494	120471
5	Tapi	73030	75675	39251
6	Porbandar	90541	93373	71986
7	Kutch	156833	161090	171221

The group felt that there is need to reduce the gap in these three aspects. It was discussed that the gap to be considerably reduced over a period of three to five years. While all out efforts will have to be made in fulfilling the achievement, the PLP of NABARD may show a reasonable achievable potential in the district. The suggestions made above will certainly help in improving the ACP Target achievement gap. All efforts and appropriate coordination between GoG, NABARD and the Bankers will certainly facilitate the increase in CD ratio.

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ABBREVIATIONS

AVCI	:	Artisans, Village and Cottage Industries
CD Ratio	:	Credit Deposit Ratio
CLCSSTU	:	Credit Linked Capital Subsidy Scheme for Technology Upgradation of SSIs
DCCB	:	District Central Co-operative Banks
DIC	:	District Industries Centre
DCWD	:	Developing Caste Welfare Department
GSCDC	:	Gujarat Scheduled Caste Devl. Corporation
GWEDC	:	Gujarat Women Economic Devp. Corporation
JGVY	:	Jyoti Gramodhyoga Vikas Yojana
KCC	:	Kisan Credit Cards
NBC	:	Net Bank Credit
PMEGP	:	Prime Minister's Employment Generation Programme
PMJDY	:	Pradhan Mantri Jan Dhan Yojana
RIDF	:	Rural Infrastructure Development Fund
RSETI	:	Rural Self-Employment Training Institute
SACP	:	Service Area Credit Plan
SGSY	:	Swarna Jayanti Gram Swarojgaar Yojana
SJSRY	:	Swarna Jayanti Shaheri Rojgaar Yojana
CGTMSE	:	Credit Guarantee fund Trust for Micro and Small Enterprises
WS	:	Weaker Section
MNREGA	:	Mahatma Gandhi National Rural Employment Guarantee Act
RASF	:	Remote Aadhaar Seeding Framework
FLCCC	:	Financial Literacy & Credit Counselling Centre
FIP	:	Financial Inclusion Plan
IAY	:	Indira Awas Yojana
VBS	:	Vajpayee Bankable Scheme
IVRS	:	Inter Voice Response System
EBT	:	Electronic Benefit Transfer
BC	:	Business Correspondent
BF	:	Business Facilitator
ISHUP	:	Interest Subsidy Scheme for Housing the Urban Poor
MSME	:	Micro, Small and Medium Entreprise
ACC	:	Artisan Credit Card
SCC	:	Swarojgar Credit Card
GLPC	:	Gujarat Livelihood Promotion Company
WCC	:	Weavers' Credit Card
NRLM	:	National Rural Livelihood Mission
BSBDA	:	Basic Saving Bank Deposit Account
DBTL	:	Direct Benefit Transfer for LPG
PMSBY	:	Pradhan Mantri Surksha Bima Yojana
PMJJBY	:	Pradhan Mantri Jeevan Jyoti Bima Yojana
APY	:	Atal Pension Yojana
CERSAI	:	Cental Registry of Securitisation Asset Reconstruction and Security Interest of India

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