

BANKING AT A GLANCE IN GUJARAT STATE - JUNE, 2012

PARAMETERS	JUNE, 2011	MARCH, 2012	JUNE, 2012	GROWTH Y-o-Y (June, 11 to June, 12)	GROWTH OVER MARCH 2012
F BRANCHES	6461	6867	6927	466	50
CATEGORY OF BRANCHES					
RURAL	2862	2999	3012	150	13
SEMI - URBAN					
URBAN					
METRO					
TOTAL					
	1590	1722	1748	158	26
	1102	1155	1159	57	4
	907	991	1008	101	17
	6461	6867	6927	466	60
KEY INDICATORS			(Amt. Rs.Crores)		
DEPOSITS	2,79,760	3,17,264	3,29,480	49,720 (17.77%)	12,216 (3.85%)
ADVANCES	1,92,630	2,26,760	2,31,147	38,517 (20.00%)	4387 (1.93%)
CREDIT DEPOSIT RATIO	68.86	71.47	70.16	1.30	(-)1.31
PS ADVANCES	73,706	87,108	89,561	15,855	2453
(% Growth)				21.51	2.82
(% to advances)	(39.25%)	(46.38%)	(39.50%)	(0.25%)	(-)6.68%
AGRI ADVANCES	32,151	36,120	40,292	8141	4172
(% Growth)				25.32	11.55
(% to advances)	(17.12%)	(19.23%)	(17.77%)	(0.65%)	(-)1.46%
MSME ADVANCES	24,876	32,843	32,066	7190	(-) 777
(% Growth)				28.90	(-)2.37%
(% to advances)	(13.25%)	(17.49%)	(14.14%)	(0.89%)	(-) 3.35
WEAKER SEC.ADV	12,622	14,389	15,346	2724	957
(% Growth)				21.58	6.65
(% to advances)	(6.72%)	(7.66%)	(6.77%)	(0.05%)	(-)0.89%

Position of Kisan Credit Cards for the period ended					
	June, 2011	March, 2012	June, 2012	Growth Y-o-Y (June, 11 to June, 12)	Growth over March, 2012

Accounts	25,72,848	28,62,024	28,89,792	3,16,944	27,768
Amount	15,192	14,594	17,462	2270	2868

AGENDA No.1

Confirmation of the proceedings of last meeting.

The proceedings of the 133rd State Level Review Meeting (SLRM) for the year ended March, 2012 held on 24.05.2012 were circulated to all the members on 31.05.2012. Since no comments / amendments have been received from any of the members, the House is requested to confirm the same.

AGENDA No.2

FOLLOW-UP ACTION ON DECISIONS TAKEN IN LAST MEETING :

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

(a) The land for construction for RSETI premises is awaited in Gandhinagar district.

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

Allotment of land to RSETI, Navsari

GLPC Ltd., Gandhinagar vide letter dtd. 20.06.2012 requested DDO, Navsari to take up the issue with the Collectorate and to expedite the process of land allotment, as earlier allotted land has been cancelled by District Collector, Navsari.

The representative of Rural Development Department / Revenue Department is requested to apprise the House.

RSETI, Narmada District

Bank of Baroda vide its letter dtd. 11th August, 2012 has informed that the land allotted for RSETI, Narmada is highly uneven and on the open water nala and not suitable for RSETI premises construction.

The representative of Rural Development Department / Revenue Department is requested to look into the issue and arrange for allotment of suitable land.

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

Summary of training programmes & Settlement Ratio

No. of training programmes conducted during the quarter ended June, 2012	Cumulative no. of training programmes since inception	No. of beneficiaries trained during the quarter ended June, 2012	Cumulative no. of beneficiaries trained	Cumulative no. of trained beneficiaries settled		
				Through Bank finance	Through own sources	
232	3583	8617	1,15,015	32,548	32,038	
Percentage				28.30%	27.86%	
Categorywise Cumulative no. of trainees						
SC	ST	OBC	Women	Handicapped	Minorities	Others
23,231	27,447	37,105	88,227	284	11030	27,829
20.20%	23.86%	32.18%	76.71%	0.25%	9.59%	24.20%

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

- Settlement Ratio through bank finance needs to be improved.
- Total 232 training programmes were conducted during the quarter, of which RSETI, Tapi conducted 32 training programmes.
- RSETIs, Ahmedabad, Jamnagar, Kutch, Navsari, Porbandar, Sabarkantha have conducted less than 5 training programmes during the quarter.

2.2 Financial Literacy and Credit Counselling Centres (FLCCCs)

At present, there are 23 FLCCCs established in 23 districts, out of 26 districts in Gujarat, as per following details:

Sr.No.	Bank	No. of Districts	No. of FLCCCs set up by the Lead Bank	Districts where FLCCC is yet to be set up
1	Dena Bank	7	7	-
2	State Bank of India	7	7	-
3	Bank of Baroda	12	9	Kheda Navsari Tapi
	Total	26	23	3

Recently, Reserve Bank of India vide their circular dated 6th June, 2012 has modified the existing FLCC Scheme and have advised that the existing FLCCs would continue to function with a renewed focus on financial literacy, Lead Banks are advised to set up Financial Literacy Centres (FLCs) in

each of the Lead District Manager (LDM) Offices in a time bound manner. A copy of the circular is as per **ANNEXURE -A**.

Three Lead Banks i.e. State Bank of India, Bank of Baroda and Dena Bank are requested to functionalise FLCCC which are already set up and to be set up in future as per modified Scheme of RBI and to report progress every quarter as per the RBI prescribed format (Attached along with circular) to SLBC so as to enable SLBC Secretariat to furnish the same to RBI.

Dena Bank has set up all 7 FLCCCs in the Office of respective Lead Bank Cell.

SLBC Secretariat vide their letter dated 26/07/2012 has requested State Bank of India and Bank of Baroda to provide the information regarding setting up of FLCCC along with Lead Bank Cell as per modified scheme of RBI. However, the Reply from them is awaited.

The Representative from State Bank of India and Bank of Baroda are requested to apprise the house. Bank of Baroda has also to apprise house regarding opening of 3 FLCCCs viz. in Kheda, Navsari and Tapi districts which were to be opened in the first quarter of 2012.

2.3 High Level Committee to review Lead Bank Scheme - Providing banking services in villages having population of over 2000 by June, 2012

- (i) The summary of Bank wise, Module wise progress in implementation of Financial Inclusion Plan as of June, 2012 is as under, whereas the details of the same are enclosed as **ANNEXURE - B**.

Branches Opened	Ultra Small Branches	Business Correspondents	Mobile Van	Total
104	757	2625	16	3502

The district wise and bank wise details of villages allotted are placed on SLBC website : slbcgujarat.com.

(ii) Extension of “Swabhiman”

Under Secretary to the GOI, Department of Financial Services, Ministry of Finance vide their letter No. 3/5/2012-FI(C 52937) dt 18-05-2012 informed that it has been decided all villages having population 1600 to 2000 (as per 2001 census) be covered under %Swabhiman%the financial inclusion campaign, as these are likely to have crossed the population of 2000 by 2011 and requested to take immediately necessary action to identify all the villages and to allocate these villages among Banks for providing banking facility by March 2013.

There are 1706 villages having population of 1600 to 2000 in the state. All the villages have been allotted among various Banks.

The summary of Bank wise, Module wise progress in implementation of Financial Inclusion plan as of June-2012 is as under:

Branches Opened	Ultra Small Branches	Business Correspondents	Mobile Van	Total
0	0	47	1	48

(iii) Road map - Providing Banking Services in villages having population below 2000

As informed by RBI vide its letter No.RBI/2011-12/605 dtd. 19.06.2012 that Govt. of India has been emphasizing the need for transferring all State benefits including MGNREGA and various Cash subsidies to beneficiaries by direct credit to their bank accounts. The implementation of Electronic Benefit Transfer (EBT) is expected to be more advantageous as the benefit would reach quickly in the hands of the beneficiaries without any leakages. It would also save the Government the administrative cost presently being incurred in cash disbursement of social benefits. However, the prerequisite for successful implementation of EBT is availability of door steps banking services throughout the country as beneficiaries are spread across all the villages. Thus, in order to replace the present system of cash based disbursement with the direct credit to bank account of beneficiaries and its disbursement at their door step through ICT based BC module, the availability of BC is necessary in all villages. The objective is to provide a bank account to every household / persons throughout the country.

In view of the, a Special Sub-Committee meeting of SLBC on Roadmap provision of Banking services in villages with population below 2000 was held on 10.07.2012 at Dena Bank, Ashram Road, Ahmedabad. The meeting was presided over by the Convenor, SLBC and attended by the Officials from RBI, NABARD, Banks and all Lead District Managers.

Various issues / points of Reserve Bank of India circular No.RBI/2011-12/606/RPCD.CO.LBS.BC.No.86/02.01.001/2011-12 dtd. 19th June, 2012 were discussed in detail along with the field level applicability in the district and the following action points were emerged:

1. A Sub-Committee is to be formed within 2 days by all Lead District Managers for finalisation, allocation, preparation of Roadmap and monitoring progress and a copy of Notice be sent to SLBC.
2. It was decided to allocate villages to Banks latest by 17.07.2012 and draft allotment would be circulated by LDMs to all the Banks for their concurrence.
3. Based on concurrence by Allottee Banks, allotment of villages and preparation of Roadmap for all the villages as per RBI guidelines be completed by 24.07.2012 and the final roadmap modulewise format, be completed and would be circulated to all the Banks.
4. In the identified villages, Modulewise roadmap to be prepared for population between 1500-2000 on priority basis and to be implemented during 2012-13.
5. The roadmap for all villages as per RBI format for all the villages be sent to SLBC before 30th July, 2012.
6. Priority for implementation be given to villages having population between 1500-2000.

Based on the above decision, each Bank / LDM to submit the Roadmap in prescribed format to SLBC by 30th July, 2012.

Reserve Bank of India vide its circular RBI / 2011-12/606 RPCD.CO.LBS.BC.No.02.01.001/2011-12 dtd. 19th June, 2012 has advised all LDMs to draw a Road map in such a manner so that every village of the District having population below 2000 (as per 2001 census) covered under FIP as per the following schedule draw by GOI. The said instructions of RBI have been intimated to Member Banks by SLBC in the meeting held on 10th July, 2012.

1. Villages having population of 1500 to 2000 to be covered under FIP before 31-3-2013.

2. Villages having population of 1000 to 1499 to be covered under FIP before 31-3-2014.
3. Villages having population up to 999 to be covered under FIP before 31-3-2015.

(iv) Opening of One account per family - house hold

As per the extant guidelines of Ministry of Finance, Department of Financial Services, in order to facilitate the EBT payment, each house hold must have bank account. This issue was also discussed on various occasions and also during the meeting of all LDMs held on 10-07-2012 at Ahmedabad. All the LDMs & Controlling Head of all the Banks have been requested vide SLBC letter No. GMO/SLBC/674 & 675 /2012 dt. 03.08.2012 to ensure that the exercise of opening of one account of each house hold in their service area villages is completed by end of August, 2012 and to obtain confirmation in this regards from respective Gram Panchayat.

(v) Progress under various parameters under Financial Inclusion

Sr No	Financial Inclusion - Issues	Present Status
I	Progress in extension of Banking facilities as per Financial Inclusion Plan	<p>(i)FI Road map for the year 2010-12 in identified 3502 villages having population above 2000 was successfully implemented by all the 23 FIP villages allotted Banks by March, 2012. The Banking services in these villages were provided through 3382 Business Correspondents, 104 through Brick and Mortar branches and 16 through Mobile Van banking.</p> <p>In these villages, 10,74,754 a/cs have been opened as at the end of June, 2012 and 11,86,746 transactions have taken place in these a/cs.</p> <p>(ii)The identification and allocation of the 1706 villages having population between 1600-2000 has been made to the Banks in the State and the providing of banking services through various modules in these villages is under progress. As per RBI guidelines, a roadmap for coverage under FI for all the villages under SAA of each Bank is also under preparation for the years 2013 to 2015.</p>

II	Progress in opening of branches in under -banked and other districts as per strategy and guidelines on	Total 31 centers have been identified for opening brick and mortar branches and in 36 villages Banks will start Ultra Small
----	--	---

	Financial Inclusion issued by the Department	branches as per new guidelines on FIP in villages having population of 5000 and above in 12 under banked district in State, whereas villages having population of 10000 and above no identified Centre is eligible for opening of branch as per new guidelines on FIP. Further instruction dtd. 20.03.2012 regarding clarification for opening of branch, wherein Ultra Small Branches would require to be opened in all the identified villages if another branch already exist within a radius of 5 kms having population above 5000 in under banked districts. 74 such centres have been identified for opening of USB and 36 centres identified as non-viable for opening of branch would be covered by Ultra Small Branch. Thus, total 110 Ultra Small branches to be opened in State of Gujarat. Out of 31 centres identified for opening of full-fledged branches 6 branches are opened namely Dantral and Aniod (Dena Bank), Vadgam (BOB) and Kankrol (Dena Guj. Gramin bank) and Nani Naroli and Bamansa (Ghed) State Bank of India.
III	Progress in establishment of Ultra Small Branches in all FI villages (visits , identification of space for Ultra Small Branches , Provision of Lepton , connectivity etc.)	<p>Out of 3382 villages where banking services are being provided through BC module, Ultra Small Branches in 2050 villages have been operationalized by June, 2012. As per the information furnished by the Banks, at 493 Base Branches laptops have been provided. Dena Bank (218), Dena Gujarat Gramin Bank (87), Allahabad Bank (2) and Bank of India (186) have provided laptops to all their FI village Base Branches.</p> <p>Visits by the officials / Branch Manager of Base Branch are being undertaken on fixed day on weekly basis.</p> <p>As per the information provided by the Member Banks, Space for Ultra Small Branches has been allotted to them wherever applied for and so far at 250 centres, USBs have been operationalized in the allotted space.</p>
IV	Campaign to ensure that each family has atleast one account in the rural areas.	Member Banks as well as all LDMs were specifically informed to ensure that each family has at least one bank account.

V	Progress in Urban Financial Inclusion by way of opening of accounts of	Some Banks have started the Kiosk model to facilitate the remittance,
---	--	---

	migrant labourer and facilitate remittance	opening of No Frills a/cs, etc. For rendering this facility, Dena Bank in Ahmedabad has operationalized 6 Banking kiosk. State Bank of India has started providing such facilities in Surat.
V I	Convergence of insurance facilities with the FI initiatives.	The meeting of the State Heads of 4 non-life and Life Insurance Corporation of India was held on 27th July, 2012 wherein the issue was discussed in detail and as asked by them the complete details of all the BCs as well as the LDMs were provided to them. Now, as assured by them, these companies are under process for finalising the area of operations and will engage the BCs and thereafter impart the training to BCs for marketing / selling their products.
VI I	Creation / release of Online charge by banks on land holdings.	Despite of the regular follow-up with the State Govt. and holding the meeting of sub-group of SLBC, the issue could not be resolved due to non-representation by the concerned department of State Govt. Hence, it was decided to obtain prior confirmation for the convenient date of the Govt. Officials to deliberate on the issue. The same is awaited from the Govt.
VIII	Progress in establishment of Currency Chest and Clearing Houses.	<p>Currency Chest at each district place in the state of Gujarat is already exists.</p> <p>As regards the establishing of clearing houses at the centres having 3 or more than 3 bank branches, a meeting of three Lead Banks was convened on 27th July, 2012. As per the exercise undertaken by SLBC, there were 215 centres where clearing houses need to be established. After the swapping exercise, Dena Bank has to operationalize 54 centres, State Bank of India at 64 centres and Bank of Baroda at 96 centres. The matter would be referred by these Lead Banks to their Central Offices / RBI for necessary approval and providing infrastructure.</p>
IX	Progress in GIS data entry	As per the status report received from the Gol, only Narmada district has not made any entry under GIS. The same has been followed up and now all the LDMs have made data entries in GIS.

X	Progress in SHG bank linkage	For the Gujarat State, only one district
---	------------------------------	--

	programme	viz. Dang district has been identified for Anchor SHG programme and the concerned Lead Bank viz. Bank of Baroda has initiated action in consultation with NABARD for formation and credit linkage of SHGs.
XI	FLCC activities	As per the revised guidelines of RBI, FLCCC has to be established along with the Lead Bank Cell. All the three Lead Banks have initiated the action. Accordingly, Dena Bank has established the FLCCC in all its 7 Lead Districts. Similarly, State Bank of India has also established FLCCCs in all its 7 lead districts. However, confirmation from Bank of Baroda is yet awaited.
XII	CD Ratio	<p>CD Ratio of the State of Gujarat has always been over the stipulated benchmark. However, the CD ratio in 7 districts is below 40% and the same has regularly been reviewed in each SLBC meeting and LDMs have been advised to draw a Monitorable Action Plan to improve the same.</p> <p>The CD Ratio for the State of Gujarat as of March, 2012 was 71.47% which has increased from 69.03% as of March, 2011.</p>
XIII	Progress in issuance of KCC under the new scheme and GCC to all eligible persons.	<p>Since July -2011, 4,82,149 new KCCs have been issued by the Banks upto June, 2012. Thus, the cumulative position of issuance of KCCs has reached to approx. 30.20 lakhs farmers.</p> <p>46,422 GCCs have been issued by the Banks upto March, 2012. The progress is reviewed in each SLBC meeting.</p>
XIV	Creation/ release of Online charge by banks on land holdings.	Despite of the regular follow-up with the State Govt. and holding the meeting of sub-group of SLBC, the issue could not be resolved due to non-representation by the concerned department of State Govt. Hence, it was decided to obtain prior confirmation for the convenient date of the Govt. Officials to deliberate on the issue. The same is awaited from the Govt.
XV	Housing Loan, agriculture loan and education / skill loan	<p>Rs.17000/- crores have extended to around 3,00,300 beneficiaries under Housing loan scheme.</p> <p>As regards Education loan, credit to the tune of Rs.13,100 crores has been extended to 50, 053 beneficiaries.</p>

XVI	SME clusters	There are 3 identified SME clusters in the State. The details of the same have already been placed on SLBC website. The concerned Lead Banks in the respective districts viz. Ahmedabad, Rajkot and Surat were advised to ensure and monitor the progress in respect of the adequate credit facilities being made available to the SME entrepreneurs and if needed the additional banking infrastructure may also be created.
XVII	Progress in Electronic Benefit Transfer	A series of meetings has been conducted for EBT payments. All the Central Govt. 32 schemes were circulated to the respective Govt. Departments as well as the Banks. Still the matter is under persuasion with the State Govt. for mapping of the villages/ accounts for effecting payments to the beneficiaries of various Govt. Sponsored programmes. It has been suggested to channelize all the payments through the concerned Lead Bank. Their response is awaited.
XVIII	E- payment : Installation of ATMs, campaign to be launched for promotion of ADC , issuance of Debit Cards, installation of POS devices at Merchant Establishments, Publicity Campaign to promote ADC	No information regarding installation of ATMs is being collected.
XIX	Sub- membership of NEFT to Cooperative Banks/ Local Area Banks	These banks have to undergo the CBS platform.
XX	Remittances	Remittances being effected through Electronic mode by Private as well as Public Sector Banks.
XXI	Linking up of treasuries	The details of this issue are yet to be obtained.
XXII	E- payment drive by each branch.	All the branches are being advised by Banks for effecting 100% payments through E -payment mechanism

AGENDA No.3

OTHER AGENDA

3.1 Non - receipt of Groundnut Crop Insurance Claim under NAIS for Kalyanpur Block of Jamnagar District for the year 2005-2006

Lead District Manager, Jamnagar vide their letter dtd. 19.7.2012 has forwarded representation dtd. 10.3.2012 of Hon^{ble} Member of Parliament (Lok Sabha), Jamnagar stating that the farmers of Kalyanpur taluka who have availed crop loans through Nationalised Banks and paid necessary premium to NAIS for raising ground nut crop for the year 2005-06 are left out from providing

insurance claims where as farmers of Kalyanpur taluka of Jamnagar District Co-op. Banks were paid insurance claims @ 36.39% as per Gujarat High Court order.

It is represented that farmers from Kalyanpur Taluka of Nationalised Banks, those who have availed loan for groundnut crop for the year 2005-06 and paid necessary insurance premium to NAIS should also be provided insurance claims, as provided to farmers of Co-op. Banks of Kalyanpur Taluka.

The representative of AIC of India is requested to apprise the House.

3.2. Implementation of Revised Kisan Credit Card Scheme - Publicity Campaign

NABARD, Mumbai Office vide their circular No. 71/PCD-04/2011-12 dtd. 30.03.2012 has issued revised KCC scheme to CMDs of all Commercial Banks, the Chairman of all RRBs and MDs of all State Co-op. Banks / DCCBs. The revised scheme for issuance of KCC is as per **Annexure - C**.

NABARD, Gujarat Regional Office, Ahmedabad vide their letter dtd. 5th July, 2012 requested for a meeting of Lead Banks, Major Commercial Banks, Gujarat State Co-op. Bank and RRBs for common publicity of the Revised KCC Scheme in the State. Accordingly, a meeting under the Chairmanship of Chief General Manager, NABARD was held and it was decided to adopt the same pattern for publicity of the scheme as other States adopted besides the Banks adopt their own publicity campaign.

The representative from NABARD is requested to apprise the House.

3.3 Review of Credit related issues concerning MSME Sector by Secretary (MSME) on fortnightly basis

SLBC has been informed by Reserve Bank of India, Ahmedabad vide their letter dtd. 10th July, 2012 to include the following items in SLBC Agenda and be monitored the progress on the various targets.

1. Adherence to targets fixed by PM's Task Force on MSMEs to be discussed in the SLBC meeting i.e. achieving a 20 per cent year-on-year growth in credit to micro and small enterprises, achieving allocation of 60% of the MSE advances to the micro enterprises (to be achieved in stages viz. 50% in the year 2010-11, 55% in the year 2011-12 and 60% in the year 2012-13 and achieving 10% annual growth in number of micro enterprise accounts.
2. Banks to adhere to the time frame for sanction, rehabilitation of sick MSEs etc. as per the extant RBI guidelines / instructions.
3. Each bank must display their MSME vertical at their headquarters, headed by atleast a CGM level officer.
4. There must be a spread of interest rates for SMEs, which may be determined by a policy laid down by each Bank.
5. IT enabled tracking for the borrower may be introduced by banks by March, 2013.
6. Banks to facilitate large scale training for financial literacy for potential and existing MSME entrepreneurs.
7. To persuade banks to follow Cluster Finance Model.
8. Opening of 2000 SME branches i.e. in each identified cluster in a period of six months.

Member Banks are requested to take note of the above and implement the suggested action points to achieve the sub-target under MSME.

3.4 Placement of Funds with CGTMSE for meeting the Guarantee Fee (GF) / Annual Service Fee (ASF) requirements in respect of loans sanctioned by Member Lending Institutions (MLIS) of CGTMSE to Handloom Weavers and covered under Credit Guarantee Scheme

CGTMSE vide their letter dtd. 12.06.2012 have issued circular No.61/2012-13 regarding placement of Funds with CGTMSE for meeting the Guarantee Fee (GF) / Annual Service Fee (ASF) requires in respect of loans sanctioned by MLI of CGTMSE to Handloom Weavers and covered under CGS. The referred circular is as per **Annexure - D**.

The Member Banks are requested to take the note of the same and be guided suitably.

3.5 Meeting of the Steering Group for Bank linkage and Micro Credit Programme for Sakhi Mandals

The aforesaid meeting was held at NABARD on 6th July, 2012 and the minutes were circulated by GLPC vide their letter dtd. 20th July, 2012 and the important action points emerged from the said meeting are as under:

(A) Micro Finance Campaign - Strategies - Guidelines and its implementation

by Member Banks

- To set up and achieve a target of Rs.1000 crore loan outstanding against Self Help Groups by Banks at the end of the Financial Year 2012-13.
- Issue internal circulars to the Branches of the Banks indicating therein the targets for disbursement of loans to Self Help Groups.
- Declaring every Tuesday as SHG day and providing time slot (4 pm to 5 pm) to Bank Mitras of GLPC for SHG related work.

by GLPC

- To focus on the quality of the group being promoted.
- To formulate guidelines for the implementation of the Bank Mitra model.
- To finalise a format for designing the Micro-credit Plan by the Self Help Group.

(B) Enhancement of minimum Cash Credit sanction to the Self Help Groups from the minimum amount of Rs.50,000/- to Rs.1,00,000/- under Mission Mangalam

At the suggestion of MD, GLPC, the house deliberated the need to raise the minimum amount of Cash Credit that is to be sanctioned to the SHGs from the present level of Rs.50,000/-. It was decided to raise it to Rs.1,00,000/- minimum to enable SHGs to meaningfully take up livelihood investments / activities.

Members are requested to deliberate on the above and ratify the action of the Steering Group.

3.6

A. Standardised Loan Application form for loans under Agri. Clinics and Agri. Business Centres Scheme of Govt. of India

NABARD, H.O., Mumbai vide their copy of letter dtd. 2nd May, 2012 has suitably revised the standardised loan application for loans under Agri. Clinics & Agri. Business Centre scheme. The copy of the same is as per **Annexure - E** and also available on website of NABARD.

The Member Banks are requested to take the note of the same.

B. Unit cost for Dairy Animals, Farm Mechanisation , Plantation & Horticulture

NABARD, Ahmedabad vide e-mail dated 14.08.2012 has forwarded unit cost for Dairy Animals, Farm Mechanisation, Plantation & Horticulture which are as under:

ANIMAL HUSBANDRY

Technical Guidelines for Dairy Farming

- ☒ Farmer should purchase animals in two batches at the interval ranging from 3-6 months
- ☒ Purchase of buffaloes may be avoided during off breeding seasons, i.e., March to June.
- ☒ Animals should be purchased from reliable breeder only.
- ☒ While purchasing animals, following aspects must be taken care of :

	Buffaloes		Cows	
Breed	Jafrabadi, Surti, Mehsani, Banni		Gir, Kankrej, HF cross bred, Jersey cross bred	
Age	3 to 5.5 years (2 teeth to freshly full mouth)		2 to 4 years (upto 6 teeth)	
Lactation Number	First to third		First to second	
Lactation Period (days)	250	280	300	300
Dry Period (days)	120	120	90	90
Avg. Milk Yield during lactation	7 litres	8 litres and above	9 litres	10 litres and above
Expected peak milk yield within 6-8 weeks of lactation	12 litres	14 litres	14 litres	16 litres

Milk yield on day of purchase i.e. 15-20th day of calving	10 litres	11.5 litres	12 litres	14 litres
Feed concentrate (Dry)/day	1 kg	1 kg	1 kg	1 kg
Feed concentrate (Lactation)/ day	4 kg	4.5 kg	4 kg	4.5 kg
Dry fodder/day	5 kg	5 kg	5 kg	5 kg
Green fodder/day	30 kg	30 kg	30 kg	30 kg

Area required

- ☒ 1 acre of irrigated land for fodder cultivation for every 5 animals
☒ Shed are @ 40 sq.ft. For adult; 30 sq.ft. For heifer (1/3 of adult strength) and 20 sq.ft. For calf

Shed Construction

- ☒ Shed should be constructed only on properly raised dry ground with proper drainage facility
☒ Shed walls should be 1.5 to 2 metres in height and roof should be 4-5 metres high in the centre and 3-4 metres high on sides
☒ Floor should be pucca, non-slippery, impervious, well slopped, i.e., 3 cm/metre and with proper drainage arrangements.

☒ MILCH ANIMALS

(Amt. Rs.)

Sr. No.	Purpose with Specifications	Size of Unit	Cost of animals	Transport cost	Shed cost	Insurance of animals	Feed cost	Misc. Cost (Equipment, medicine)	Spcl equipment	Total Unit Cost (r/off)
1	CB Cows (Avg. Yield 9	2 (1+1)	40000	800	\$	2000	1350	1200	-	45400
		3 (2+1)	60000	1200	&	2000	12750	1800	-	
2	CB Cows (Avg. Yield	5 (3+2)	110000	2000	35000	3300	3175	3250	3500 @	160200
		10 (5+5)	220000	4000	70000	5500	6375	6500	7000	319400
		20	444000	8000	158000	11000	12750	7000	7500 @	712200
3	Cross Bred cow (HF) (average yield 12 ltrs/day)	10 (5+5)	240000	4000	96000	6000	13750	3000	12000	374800
4	Buffaloes (Avg. Yield 7	2 (1+1)	42000	800	\$	2100	1350	1000	-	47300
		3 (2+1)	63000	1200	\$	2100	1350	1500	-	69200
5	Buffaloes (Avg. Yield 8	5 (3+2)	110000	2000	35000	2750	2025	2750	-	158100
		10 (5+5)	220000	4000	70000	8500	6375	5500	20000 #	331400
		20 (10+10)	440000	8000	158400	11000	12750	6000	55000 &	691200
6	Buffaloes (Avg. Yield	10 (5+5)	25000	5000	96000	6250	13750	5000	20000 #	396000

	10 ltrs/day)									
@ Cooling system, milking machine & chaff cutter for CB Cows Unit # Wallowing tank for buffaloes unit & includes milking machine & chaff cutter \$ availability of shed to be ensured/or to be financed by the bank										

TERMS AND CONDITIONS

DAIRY FARMING

1. The bank shall select villages keeping in view the compactness of the area to facilitate supervision and nearness of villages to veterinary dispensaries, animal breeding centres and milk marketing facilities.
2. The bank shall finance under the scheme only good quality animals preferably freshly calved animals in second or third lactation.
3. (a) Immediately after purchase, suitable arrangements for identification of animals by tattooing or ear tagging shall be made with the help of State Animal Husbandry Department. In addition to this, the record of particulars of the animal identification (colour, birth marks, etc.) shall be maintained.
- (b) Certificate regarding age, milk production and health of animals financed shall be obtained from qualified veterinary assistant surgeon.
4. Animals should be vaccinated with the help of the veterinary department, against diseases such as Rinderpest, Haemorrhagic Septicaemia and Foot and Mouth disease, depending upon prevalence of particular diseases in the area and as per the advice of the State Animal Husbandry Department.
4. Adequate insurance cover is obtained for all animals purchased under the scheme.
4. The bank shall satisfy itself that beneficiaries have adequate arrangements for supply of green/ dry fodder and concentrate feed. The bank shall, wherever possible, encourage the beneficiary to take up green fodder cultivation on his own.
4. The bank shall satisfy itself that adequate facilities for veterinary aid and breeding are available, from the concerned Department/Milk Union, to the beneficiary in the vicinity of the scheme area.
4. In cases, where cross bred/indigenous cows are financed, the bank shall satisfy itself that breeding service, with high quality semen of exotic/cross bred pedigree bulls, is available at the artificial insemination centres in the scheme area.
4. Wherever loans for construction of cattle shed are not given, the bank shall ensure, before sanction of loan for purchase of milch animals that the beneficiary either has a cattle shed or facilities to provide shelter or will be able to provide a cattle shed out of his own sources.
4. The bank shall satisfy itself that suitable and satisfactory arrangements exist for marketing of milk. Such arrangements could either be in the nature of organised marketing through milk collection centres or outlet for direct sale of milk at a remunerative price.
4. Wherever an arrangement is made to market milk through organised system, the bank may make arrangements with the milk collection agencies for loan recoveries out of sale proceeds.
4. The bank shall ensure that no animal is disposed off or sold by the beneficiary, without their prior permission in writing, till the loan is fully repaid.
4. In case the bank provides financial assistance for purchase of 'Single Animal Dairy Unit', the bank shall ensure that the following terms are complied with :
 - a. It is undertaken as supplementary activity by the borrower

- b. While fixing the repayment schedule, the incremental income from the investment and repaying capacity of the borrower are taken into account.
- c. The investment can be financed under SGSY or outside SGSY as well.
- d. Working capital for maintenance of animal during dry period, if necessary, may be provided by the financing bank.

Note : In suburban areas loan for purchase of dry pregnant buffaloes from city dairies, rearing them till calving for sale or milk production may be provided by banks as short term loan or long term loan.

Farm Mechanisation

Sr. No.	Particulars	Unit Cost (Rs.)
I	Manually operated Implements	
1	Weeder	1,400
2	Seed Drill	1,800
3	Paddy Transplanter	3,000
4	Paddy Thresher	2,500
5	Fertilizer Broadcaster	1,500
6	Seed Dressing Drum	2,800
II	Animal driven Implements	
1	MB Plough	4,000
2	Disc Plough	5,000
3	Cultivator	8,000
4	Paddy Puddler	3,000
5	Seed drill	6,000
6	Seed cum Cultivator Drill	9,000
7	Seed cum Ferti. Planter	9,000
8	Potato Digger	6,000
9	Multi-tool Carrier	7,000
III	Power Operated Implements	
1	MB Plough	25,000
2	Disc Plough	35,000
3	Harrow	9,000
4	Cultivator	25,000
5	Rotavator	65,000
6	Leveller	17,000
7	Lazer leveller	500,000
8	Ridge & Furrow maker	25,000
9	Seed Drill	28,000
10	Seed cum Cultivator Drill/Planter	30,000
11	Potato Planter	40,000
12	Sugarcane Planter	38,000
13	Vegetable Transplanter	45,000
14	Paddy Transplanter	240,000
15	Power Weeder	60,000
16	Aero Blast Sprayer	125,000
17	Straw Reaper	58,000
18	Reaper Binder	85,000
19	Thresher	90,000
20	Power Tiller	270,000
21	Tractor	450,000

The financing bank, may generally fix loan instalment periodicity of 5 years with or without any grace period.

1. Tractors and Power Tillers

The tractors financed by Banks/refinanced by NABARD shall comply with Minimum Performance Standards (MPS) as prescribed by Government of India and it is assumed that the manufacturers of Tractors and Power Tillers are complying with MPS.

2. Threshers

It is assumed that banks are financing BIS good quality new threshers with built-in safety device and norms prescribed by GOI are strictly adhered to.

3. Combined Harvesters

It is assumed that models of combine harvesters are tested by CFMTTI, Budni (M.P.) are being financed by banks.

Second Hand Tractors

The norms for arriving at the unit cost of a second hand tractor are given below :

- (a) The value assessed by the approved surveyor of General Insurance Companies according to their **rate schedule for depreciation applicable for tractors.**
- (b) The second hand tractor to be financed should not be more than 7 years old.
- (c) Repayment period should not exceed 7 years
- (d) Tractors under first & second resale may be considered for financing.

Plantation & Horticulture

Technical Guidelines

Name of Investment	Recommended varieties	Planting Material	Spacing	No. of plants / ha.	Pit size
Mango	Kesar, Rajapuri, Dashehri, Langra	Side grafting, In situ grafting	10 m x 10 m	100	1m x1m x1m
Sapota	Kalipatti, Cricket Ball, PKM-1	Side grafting	10 m x 10 m	100	1m x1m x1m
Aonla	Gujarat Aonla-1, Anand-2, Banarasi, Kanchan, Krishna, NA-7	Seeds, Grafting	8 m x 8 m	156	3'x3'x3'

Pomegranate	Ganesh, Sindhan, Masket Red, Kandhari, Bhavnagari, Dolka Local	Cutting, Air layering	5 m x 5 m	400	1m x1m x1m
Coconut	West Coast Tall, Lotan, Hybrids (TXD) (DXT)	Seeds	7.5 x 7.5	176	1m x1m x1m
Lime	Kagdi lime	Seeds	6 m x 6 m	277	1m x1m x1m
Bamboo			5 m x 5 m	400	60x60x60 cm
Jatropha			2 m x 2 m	2500	30x30x30 cm
Teak			2 m x 2 m	2500	45x45x45 cm

Investment	Unit size	Year-wise Capital Expenditure						Repayment	Grace period
		1	2	3	4	5	Total Cost		
Mango	1 ha.	17400	10175	11750	13850	15400	68575	12-15 years	5 years
Sapota	1 ha.	16700	9500	11450	12800	14150	64600	7 years	4 years
Aonla	1 ha.	20770	11100	14760	15525	17600	79755	7 years	5 years
Pomegranate	1 ha.	25800	13000	15400	17800	25000	97000	7 years	5 years
Coconut	1 ha.	28245	11700	12450	14535	14535	110550 \$	7 years	6 years
Lime	1 ha.	27000	12800	15000	15800	18750	89350	7 years	5 years
Bamboo	1 ha *	20300	7400	3700	3700	3700	38800	7-10 years	6 years
Jatropha	1 ha *	52000	9800	2700	--	--	64500	7 years	6 years
Teak	1 ha *	66300	25700	14000	7245	7245	121500 \$	12-15 years	6 years

Yearly instalments for all the above investments may be fixed

\$ upto 7 years * wasteland

Terms and conditions

The terms and conditions indicated below are for area based crop development schemes.

1. The financing bank may consult the State Department of Horticulture or the concerned Commodity Board while selecting the scheme area to ensure technical feasibility of the crop investment.
2. While selecting villages/areas for financing orchards and small plantations, the bank shall ensure compactness of the area to facilitate supervision.
3. Loans under the scheme shall be given to those beneficiaries who have assured source of irrigation. Necessary term loan assistance may be provided to create such facilities wherever feasible.
4. The banks may ensure that necessary soil and water conservation measures are undertaken before taking up crop development.
5. The bank shall satisfy itself that planting material of required quantity and quality, procured by the beneficiaries are from reliable sources such as nurseries of Agricultural Universities or State Government or any other recognised private nursery.
6. Loan shall be issued in respect of investments for raising plants during the first year and also for subsequent maintenance, till the plant attains economic bearing stage, or as indicated in the unit cost. However, where loans are proposed to be availed of only for the first year planting, it should be ensured that beneficiaries have their own resources to meet subsequent expenditure.
7. Wherever feasible, beneficiaries may be advised to use tissue culture plantlets.
8. Bank shall ensure that the beneficiaries observe the following technical norms :
 - a. The pits dug will be of standard size specified for the crop selected.
 - b. The pits dug will be filled with top soil and well decomposed farmyard manure and soil infectants if necessary.
 - c. Planting of approved high yielding varieties to suit the situations should be insisted upon.

- d. The young plants should be staked immediately after planting and shade/cover/hutting etc. provided wherever necessary and irrigated.
- e. Suitable training system should be adopted in the case of crops like grapes.
- f. Adequate fencing arrangement should be made as per local practices, preferably with live material to guard against cattle and trespassers.
- g. Pot watering of young plants may be done during the dry months of initial 2-3 seasons under rainfed/dry land condition and for the purpose, if necessary, pitcher irrigation may be considered.
- h. When the crop development is proposed under irrigated conditions, modern water saving irrigation systems like drip, sprinkler, etc., may be recommended with necessary financial assistance.
- i. Suitable inter crops may be taken up during the gestation period of the main crop wherever feasible.
- j. The recommended fertilizer and plant protection schedule shall be followed strictly. The components like fertilizers, chemicals, weedicides etc., may be disbursed only in kind or on the basis of actuals.
- k. Integrated Pest Management may be emphasised with special thrust on biological control methods, especially under multi-tier/mixed cropping systems.
- l. Necessary soil and water conservation and land development measures shall be ensured in plantation areas.
 1. Necessary technical guidance/supervision may be provided by the technical staff of the financing bank. If this is not possible, the bank shall satisfy itself that necessary extension services are provided by concerned Development Department of the State Government/ Commodity Board, etc.
 2. The financing bank may make necessary arrangements for marketing of the produce to ensure a remunerative price for the beneficiary. A suitable tie-up arrangement can be tried with the marketing agency concerned for recovering the loan instalments with the concurrence of the beneficiary.
 3. The bank may grant loans to the individual beneficiary based on the case to case appraisal and assessment of the repayment capacity of the borrower.

C. Model Scheme on Solar Irrigation Pumpsets.

NABARD, Ahmedabad vide their letter dated 24.07.2012 has forwarded captioned scheme. The copy of the same is as per **ANNEXURE - F.**

The Member banks are requested to take note of all the above.

3.7

(a) Reallocation of FI Village Vaghach, Ta : Naswadi, Dist : Vadodara

Lead District Manager, Vadodara vide letter dtd. 15.06.2012 has informed that Vaghach village, Financial Inclusion Village, Ta : Naswadi, Dist : Vadodara which was originally allotted to Indian Overseas Bank which was around 35-37 KMs away from the said village and after discussion in DLCC meeting held on 7.6.2012, the same village is now allotted to Bank of Baroda Gadhboriyad branch, Ta: Naswadi, Dist : Vadodara which is 6 KMs away from this village

The House is requested to ratify the decision of DLCC, Vadodara.

(b) Reallocation of FI villages allotted to IDBI Bank to Other Banks in Patan District

IDBI Bank has been allotted 3 villages having population below 2000 for providing banking services. On representation by IDBI, the matter was discussed in Sub-Committee of DCC held on 26.7.2012 and House has decided to reallocate villages as under:

- (1) Village - Veloda-Nana & Mota to State Bank of India - Patan Branch
- (2) Village - Vadiya to Central Bank of India - Patan Branch
- (3) Village - Tankvasana to Dena Gujarat Gramin Bank - Kimbuva Branch

The above mentioned Banks have accepted the allocation as mentioned above.

The House is requested to ratify the decision of DLCC, Patan.

3.8 Interest Subsidy Scheme for the Tribal MBBS / BSAM / BAMS / BDS / MD / MS Doctors

Gujarat Tribal Development Corporation, Gandhinagar vide their letter dtd. 8.6.2012 has forwarded resolution passed by them dtd. 15.5.2012 with regard to give interest subsidy to the doctors belonging to Scheduled Tribes upto Rs.3,00,000/= for maximum period of 3 years for the loan availed from any Bank / Fin. Institution. The said resolution along with prescribed procedure is as per **Annexure - G.**

The Member Banks are requested to take note of the same and to publicize this scheme so that Tribal doctors can take maximum advantage of the Scheme.

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

The District wise & Bank wise progress received from Rural Development Department, Govt. of Gujarat upto the quarter ended June, 2012 is as under:

Districtwise Progress

Sr. No.	District	Appl. Sponsored	Appl. Sanc.	Appl. Rejected	Appl. Pending
1	Ahmedabad	1097	676	32	389
2	Amreli	202	28	18	156
3	Anand	11875	5712	2285	3878
4	Banaskantha	3411	271	707	2433
5	Bharuch	3178	0	0	3178
6	Bhavnagar	217	24	82	111
7	Dangs	58	0	0	58
8	Dahod	20184	50	0	20134
9	Gandhinagar	161	0	0	161
10	Jamnagar	93	0	0	93
11	Junagadh	314	7	41	266
12	Kheda	11983	2795	91	9097
13	Kutch	209	0	0	209
14	Mehsana	1267	398	55	814
15	Narmada	4952	25	0	4927
16	Navsari	307	0	0	307
17	Panchmahals	5375	696	340	4339

18	Patan	1632	52	96	1484
19	Porbandar	123	0	0	123
20	Rajkot	1768	0	35	1733
21	Sabarkantha	9740	133	46	9561
22	Surat	122	0	62	60
23	Surendranagar	2916	9	0	2907
24	Tapi	1884	1287	0	597
25	Vadodara	8609	1006	0	7603
26	Valsad	2619	0	0	2619
Total		94296	13169	3890	77237

Bankwise Progress

Sr.N o.	Bank	Appl. Sponsored	Appl. Sanc.	Appl. Rejected	Appl. Pending
1	State Bank of India	25453	3011	871	21571
2	Dena Bank	17583	2257	677	14649
3	Punjab National Bank	781	53	17	711
4	Bank of India	5967	1045	799	4123
5	Bank of Baroda	32784	5100	874	26810
6	Central Bank of India	4658	731	310	3617
7	Syndicate Bank	198	55	5	138
8	Union Bank of India	1759	28	100	1630
9	United Bank of India.	2004	465	66	1474
10	Bank of Maharashtra	47	10	0	37
11	UCO Bank	729	68	62	599
12	Indian Bank	143	28	0	115
13	Canara Bank	96	0	0	96
14	Indian Overseas Bank	289	28	2	259
15	Allahabad Bank	495	207	105	183
16	Other Banks	1310	83	2	1225
Total		94296	13169	3890	77237

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

3.10 Appointment of Agricultural Finance Corporation Ltd. (AFCL) as Project Management Agency (PMA) for publicity and Awareness Building of Venture Capital Assistance Scheme (VCAS) of Small Farmer's Agri. Business Consortium (SFAC)

SFAC, New Delhi vide their letter dtd. 17.07.2012 has informed that Small Farmer's Agri. Business Consortium, an organisation promoted by Ministry of Agriculture, is implementing the Central Sector Venture Capital Assistance Scheme to promote investments in agri. Business enterprises. The scheme is operational across the country and provides interest free margin money to entrepreneurs to enable them to leverage bank finance to set up agri. Business units. The scheme is proposed to be continued during XII plan (2012-17) with an enhanced outlay. During the XI plan, the VCAS has picked up well in few States. SFAC has focussed to popularise the scheme in other States of the country and decide to undertake a planned publicity and awareness building campaign during XII plan through Agri. Finance Corp. Ltd. in a phased manner. The detail of VCAS guidelines along with the list of States is as per **Annexure - H.**

3.11. Measures initiated to cope up with Scarcity declared by State Govt.

SLBC received a communication dtd. 1st August, 2012 from the Secretary, Ministry of Finance, Govt. of India advising to convene a Special Sub-Committee meeting in view of drought situation prevailing in certain parts of the State and to formulate strategy for overcoming the situation. Accordingly, a meeting was convened on 21st August, 2012 -

- (i) to discuss the relief measures to be implemented in drought affected areas within the extant guidelines contained in RBI Master Circular dtd. 2nd July, 2012
- (ii) drawing up of the Action Plan and its monitoring at various levels.

The minutes of the said meeting are enclosed as per **Annexure - I.**

Further, as decided in the above mentioned meeting, a sub-group of SLBC was constituted comprising representatives from RBI, NABARD, 6 major Banks (including 3 Lead Banks), GSCB, 3 RRBs and concerned Departments of State Govt. to formulate the scheme for Purchase of Fodder for cattle / livestock of the farmers / persons living in the scarcity affected areas. The sub-group met on 29th August, 2012 under the Chairmanship of the Chief General Manager, NABARD and finalised the Scheme for Purchase of Fodder. SLBC vide its letter dtd. 30th August, 2012 has circulated the said Scheme along with Loan Application Form to all the Member Banks. The Scheme is enclosed as per **Annexure - J**

The House is requested to ratify the action initiated on the above.

3.12 Installation of CC TV at Bank Branches

Canara Bank vide their letter dtd. 20.08.2012 has informed that J.P. Road Police Station, Vadodara detained / arrested Branch Manager of their Akota Branch, Vadodara for non-installation of CC TV in the branch and kept inside the lock up and released after obtaining bail. This is despite clear instructions from the Director General of Police, Gujarat issued vide letter dtd. 28.05.2012 to co-operate Bank officials / staff and not to harass in dealing for operationalization of CC TV in branches.

Similarly, Allahabad Bank also reported the incident of harassment and illegal action against their branch officials by Pratap Ganj Police Chowkey, Vadodara.

It is suggested that from SLBC we may write to Director General of Police, Gujarat State to reiterate the instructions to all the Office of District Suptd. of Police / Police Commissioners so as to avoid recurrence of such incidents in other parts of the State.

3.13 Monitoring of progress under finance extended to MSMEs, Housing and Auto Sectors under IBA Package

Since the introduction of Stimulus Package, the Banks in Gujarat have extended finance to the tune of **Rs.42,516.93** crores upto the quarter ended June, 2012. Sector wise figures of finance extended are as under :

MSME Sector	:	Rs. 20,631.43 crores (including Genset)	
Housing Sector	:	Rs. 14,762.57 crores	
Auto Sector	:	Rs. 7,122.93 crores	Total
	:	<u>Rs. 42,516.93</u> crores	

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

(Rs. in crores)				
Particulars	During the quarter June, 2012		Cumulative at the end of quarter June, 2012 (since 01.12.2008)	
	No. of A/cs	Amt.	No. of A/cs	Amt.
(1) Credit flow to MSME				
Sanction of working capital loans (New)	3718	908.45	43,364	14,901.33
Sanction of incremental working capital loans (Existing units)	1525	239.30	14,153	5728.96
Restructuring of MSME accounts	6	16.31	6861	1146.59
Sanction of loans for purchase of Gen Sets on soft terms	1	0.01	119	1.14
(2) Sanction of Housing Loans				
Loans upto Rs.5 lakh	932	57.19	53,178	2194.28
Loans from Rs.5 lakh to Rs.20 lakh	2327	347.16	59,430	7291.86
Loans above Rs.20 lakh	291	75.89	13,898	5276.43
(3) Sanction of Auto Loans	11522	554.51	1,82,424	7122.93

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

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

The Bank wise details on interest rate (range) charged on loans sanctioned under Stimulus package is as **ANNEXURE- 32.**

Details of action taken by STPSEs and Electricity Boards

The details received from Electricity Companies are as under :

(Rs. in lakhs)

Sr.No.	Name of Vij Company	Amount of bills paid by the STPSEs and Electricity Boards during June,2012	Amount of bills pending with STPSE and Elec. Boards at the end of June, 2012
1	Gujarat State Electricity Corp. Ltd. (Vadodara)	1.94	NIL
2	Gujarat Energy Trans. Corp. Ltd. (Vadodara)	791.99	29.07*
3	Uttar Gujarat Vij. Co. Ltd (Mehsana).	-	-

4	Madhya Gujarat Vij Co. Ltd. (Vadodara)	3456.13	-
5	Paschim Gujarat Vij Co. Ltd. (Rajkot)	Not Received	Not Received
6	Dakshin Gujarat Vij Co. Ltd. (Surat)	Not Received	Not Received

* Not becoming due.

Industries Commissionerate, Govt. of Gujarat vide its letter dtd. 11th July, 2012 has submitted the details of Districtwise number of Micro, Small and Medium Enterprises registered from **1.04.2012 to 30.06.2012** in the State of Gujarat.

Rs. In Crores

Micro			Small			Medium		
No. of units	Investment	Employment	No. of units	Investment	Employment	No. of units	Investment	Employment
14,172	2.09,127	69,639	845	1,31,178	11,534	41	38,263	1578

AGENDA No.4

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

During the quarter ended June, 2012, total number of bank branches increased by 60 taking the total network of branches from 6867 as of March, 2012 to 6927 as of June, 2012 in the State as per the details given in **Annexure- 1.**

BRANCH EXPANSION

Particulars	FOR THE QUARTER ENDED JUNE, 2012				
Bank Group	June, 2011	March, 2012	June, 2012	Growth y-o-y	Variation over March, 2012
State Bank Group	1140	1160	1160	20	0
Nationalised Banks*	2832	3038	3132	300	94
RRBs	477	521	532	55	11
DCCBs	1182	1190	1198	16	8
GSCARDB	181	181	181	0	0
Private Banks	649	777	724	75	(-)53
Total	6461	6867	6927	466	60

* IDBI Bank is shown in Nationalised Bank Group.

During the quarter under review, 60 new branches were added (Metro -17 , Urban - 4, Semi-Urban - 26 and Rural - 13) in the State.

Further, 116 licences were pending (Metro - 20, Urban - 22, Semi-urban - 24 & Rural - 13) for opening of new branches at the end of June, 2012 as per the information received from Reserve Bank of India, Department of Banking Supervision (DBS), Ahmedabad Office.

DEPOSITS GROWTH :

The banks groupwise deposit growth and level as of June, 2012 is given below. The bankwise and districtwise details are given in **Annexure - 2.** (Rs./ Crores)

BANK GROUP	FOR THE PERIOD ENDED				
	June, 2011	March, 2012	June, 2012	Growth Y-o-Y (June, 10 to June, 12)	Absolute growth over March, 2012
State Bank Group	64,419 (4.47%)	72,944 (18.30%)	76,638 (5.06%)	12,219 (18.97%)	3694
Nationalised Banks	1,51,492 (3.73%)	1,74,608 (19.57%)	1,87,571 (7.42%)	36,079 (23.82%)	12,963
RRBs	4578 (-) 0.24%	5638 (22.86%)	5449 (-) 3.35%	871 (19.03%)	(-) 189
DCCBs	13,106 (2.92%)	13,678 (7.42%)	14,228 (4.02%)	1122 (8.56%)	550
GSCARDB	135 (3.05%)	150 (14.50%)	149 (-)0.66%	14 10.37%	(-)1
Private Banks	46,030 (-) 1.90%	50,246 (7.08%)	45,445 (-) 9.55%	(-)585 (-)1.27%	(-) 4801
TOTAL	2,79,760 (2.82%)	3,17,264 (16.61%)	3,29,480 (3.85%)	49,720 (17.77%)	12,216

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

The aggregate deposits of the banks in Gujarat increased by Rs.12,216 crores in absolute terms from Rs.3,17,264 crores as of March, 2012 to Rs.3,29,480 crores as of June, 2012 registering a growth of 3.85% **as against 2.82% growth for the corresponding period of the previous year.**

The highest percentagewise growth was registered by Nationalised Banks (7.42%) followed by SBI (5.06%) and DCCB (4.02%) over the previous quarter. The Private Sector Banks, RRBs and GSCARDB have registered negative growth of 9.55%, 3.35% and 0.66% respectively during the quarter.

During the quarter under review, the NRI deposits increased by Rs.2956 crores and stood at Rs.28,356 crores forming 8.61% of the total deposits as of June, 2012 as against Rs.25,400 crores (8.01%) as of March, 2012.

CREDIT EXPANSION :

During the period under review, credit increased from Rs. 2,26,760 crores to Rs.2,31,147 crores i.e. an increase of **Rs.4387 crores or 1.93% over March, 2012.** The bank group wise details are given in the following table :

(Rs./ Crores)

Bank Group	FOR THE PERIOD ENDED				
	June, 2011	March, 2012	June, 2012	Growth Y-o-Y	Absolute Growth

				(June, 11 to June, 12)	over March 2012
State Bank Group	46,792 (2.67%)	55,436 (21.64%)	55,266 (-)0.31%	8474 (18.11%)	(-)170
Nationalised Banks	92,365 (2.74%)	1,10,425 (22.83%)	1,16,273 (5.30%)	23,908 (25.88%)	5848
RRBs	2187 (6.52%)	2545 (23.96%)	2785 (9.43%)	598 (27.34%)	240
DCCBs	8059 (15.01%)	8392 (19.77%)	9970 (18.80%)	1911 (23.71%)	1578
GSCARDB	550 (-) 2.30%	560 (-) 0.53	543 (-) 3.04%	(-) 7 (-) 1.27%	(-) 17
Private Banks	42,677 (-) 0.06%	49,402 (15.68%)	46,310 (-) 6.26%	3633 (8.51%)	(-) 3092
Total	1,92,630 (2.57%)	2,26,760 (20.74%)	2,31,147 (1.93%)	38,517 (20.00%)	4387

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

The data reveal that the overall growth in outstanding advances was 1.93% during the quarter, which was contributed mainly in percentage terms by DCCB - 18.80% (Rs.1578 crores), followed by RRBs - 9.43% (Rs.240 crores) and Nationalised Banks - 5.30% (Rs.5848 crores) .

Private Sector Banks, GSCARDB and SBI Group have registered negative growth of 6.26%, 3.04 and 0.31% respectively during the quarter under review.

CREDIT DEPOSIT RATIO:

As per the RBI guidelines, the CD Ratio inclusive of RIDF for the State as a whole is as under:
(Rs./ Crores)

Advances	RIDF	Total	Deposits	CD Ratio
2,31,647	8048	2,39,695	3,29,480	72.75

The Bank groupwise CD Ratio (excluding RIDF) is given below:

Bank Group	FOR THE PERIOD ENDED			
	June, 2011	March, 2012	June, 2012	Variation over March, 2012
State Bank Group	72.64	76.00	72.11	(-) 3.89
Nationalised Banks	60.97	63.24	61.99	(-) 1.25
RRBs	47.77	45.15	51.52	6.37
DCCBs	61.49	61.35	70.08	8.73
Pvt. Sector Banks	92.72	98.32	101.90	3.58
Conventional CD Ratio	68.86	71.47	70.16	(-) 1.31

The conventional CD Ratio in general decreased by 1.31% over March, 2012 and stood at 70.16%. However, on y-o-y basis it shows a growth of 1.30%.

CD Ratio BELOW 40%

As of June, 2012, the CD Ratio in the following eight districts is below 40% where the Banks are required to put in special efforts to increase the same.

Sr. No.	Name of District	CD Ratio as of June, 2011	CD Ratio as of March, 2012	CD Ratio as of June, 2012	Variation over March, 2012
1	Anand	25.51	23.48	23.14	(-) 0.34
2	Dangs	25.99	24.34	23.61	(-) 0.73
3	Kheda	27.36	28.04	26.88	(-) 1.16
4	Kutch	28.09	30.39	29.80	(-) 0.59
5	Navsari	18.95	17.47	16.61	(-) 0.86
6	Porbandar	25.11	21.86	20.81	(-) 1.05
7	Dahod	25.99	38.75	35.86	(-) 2.89
8	Tapi	40.88	39.56	39.51	(-) 0.05

From the above table, it can be seen that CD Ratio in Anand, Dangs, Navsari, Porbandar and Tapi districts have been showing constant fall in CD Ratio and therefore the State Govt. Authorities as well as the Banks operating in these districts need to focus for improving CD Ratio.

The CD Ratio of following districts was below 40% and 60% as of June, 2012 :

Sr. No.	Name of District	CD Ratio as of June, 2012
1	Bharuch	41.27
2	Bhavnagar	43.92
3	Gandhinagar	55.73
4	Junagadh	44.98
5	Narmada	45.86
6	Valsad	51.73
7	Panchmahals	44.39
8	Patan	57.52
9	Surendranagar	59.12

The Lead District Managers of the districts having CD Ratio between 40% and 60% are required to initiate immediate action to reach atleast the stipulated benchmark i.e. 60%.

CD Ratio BELOW 20%

As of June, 2012, Navsari district in the State is having CD Ratio below 20%.

CREDIT + INVESTMENT TO DEPOSIT RATIO :

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

(Rs./ Crores)

Bank Group	Credit	Investment	Total	%
State Bank group	55,266	8606	63,872	83.34
Nationalised Banks	1,16,273	10,340	1,26,613	67.50
All Banks	2,31,147	22,997	2,54,144	77.13
All Banks + RIDF	*2,39,695	22,997	* 2,62,692	79.73

*(includes RIDF of Rs.8048 Crores)

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

(Rs./ Crores)

Bank Group	Credit + Investment	Credit from outside Gujarat	Total	%
State Bank group	63,872	20,532	84,404	110.13
Nationalised Banks	1,26,613	20,496	1,47,109	78.43
All Banks	2,54,144	41,029	2,95,173	89.59
All Banks + RIDF	* 2,62,692	41,029	* 3,03,721	92.18

* (includes RIDF of Rs.8048 Crores)

Bankwise details are given in Annexure - 1.

PRIORITY SECTOR LENDING :

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

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

(Rs./Crores)

PARAMETER	BENCH MARK	OUTSTANDING AS OF				ABSOLUTE GROWTH	% INCREASE over March, 2012
		MARCH , 2012	% Achi. of NBC	JUNE, 2012	% Achi. of NBC		
PRIORITY SECTORS	40%	87,108	46.38	89,561	39.50	2453	2.82
AGRI. ADVANCES	18%	36,120	19.23	40,292	17.77	4172	11.55
WEAKER SECT. ADVs	10%	14,389	7.66	15,346	6.77	957	6.65
DRI ADVs	1%	30.00	0.0168	31.62	0.0139	1.62	5.40

Though there is absolute growth over March, 2012 in case of advances to Priority Sector, Weaker Section, Agriculture and DRI, in percentage terms the advances to Priority Sector during the quarter remained marginally below the stipulated benchmark i.e. at 39.50%. Similarly, the stipulated benchmark both for Agriculture Advances and Weaker Section advances also could not be reached and remained at 17.77% and 6.77% respectively. The reason for non-achieving of stipulated benchmark in Agriculture advances could be attributed to the late on-set of Monsoon Season in the State.

Though the Banks are far behind in achieving the stipulated benchmark of 1% for DRI advances, however, during the quarter under review, there has been a marginal improvement in performance as due to various efforts made by the concerned Departments of the State Govt. and the Banks for extending the finance under Indira Awas Yojana - DRI loan scheme, the percentagewise performance has improved by 5.40% over March, 2012.

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

(Rs. /Crores)

PARAMETER	BENCH MARK	OUTSTANDING AS OF				ABSOLUTE GROWTH	% INCREASE over Mar, 2012
		MARCH, 2012	% Achi. of NBC	JUNE, 2012	% Achi. of NBC		
PRIORITY SECTORS	60%	2181	106.21	2417	94.95	236	10.82
WEAKER SECT. ADVs	15%	892	43.43	1025	40.28	133	14.91

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

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

SECTOR	BENCH MARK	STATE BANK GROUP	NATIONALISED BANKS	PRIVATE SECTOR BANKS	ALL BANKS
PRIORITY SECTORS	40%	31.61	37.96	39.35	39.50
AGRI. ADVANCES	18%	13.10	13.29	18.14	17.77
WEAKER SECTIONS	10%	9.29	5.22	2.54	6.77
DRI ADVANCES	1%	0.0186	0.0181	0.00	0.0139
% OF W.S. ADV. TO P.S. ADV.	25%	29.39	13.76	6.45	17.14

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

AGENDA No.5**REVIEW OF PROGRESS UNDER SERVICE AREA CREDIT PLAN (SACP) 2012-13 FOR FRESH LENDING TO PRIORITY SECTOR :**

The revised targets under Agriculture Sector were communicated by SLBC on 4.7.2012 to all Lead District Managers with a request to re-allocate the same amongst the bank branches, as advised by NABARD vide their letter dtd. 31.5.2012.

The summary of target vis-a-vis achievement for the quarter ended June, 2012 under Service Area Credit Plan 2012-13 is presented hereunder. The bank wise details are given in **Annexures - 4 & 4/A.**

(Rs./Crores)			
SECTOR	TARGET	ACHIEVEMENT UPTO JUNE, 2012	% ACHIEVEMENT AS OF JUNE, 2012
Total Agri. & Allied	33,900	12,171	35.90
(a) Of which, Crop Loan	24,371	10,234	41.99
(b) Of which, Term Loan	9529	1937	20.33
AVCI & SSI	6710	1404	20.92
Trade & Services	9077	1475	16.25
Total	49,687	15,050	30.29

The overall achievement in disbursement under Service Area Credit Plan by all the Banks was 30.29% upto the quarter ended June, 2012. The highest percentage achievement was recorded in Agriculture - 35.90% followed by AVCI & SSI - 20.92% and Trade & Services - 16.25%.

Sr.No.	District above the State Average	Percentage (%)	Sr.No.	District below the State Average	Percentage (%)
1	Sabarkantha	70.26	1	Valsad	29.64
2	Ahmedabad	58.83	2	Banaskantha	28.79
3	Amreli	45.68	3	Gandhinagar	26.71
4	Surendranagar	44.12	4	Patan	26.09
5	Jamnagar	37.07	5	Surat	24.47
6	Mehsana	32.00	6	Bhavnagar	24.16
			7	Panchmahals	22.77
			8	Kutch	21.53
			9	Porbandar	19.33
			10	Bharuch	18.94
			11	Junagadh	18.92

			12	Kheda	18.36
			13	Anand	15.59
			14	Narmada	13.25
			15	Vadodara	11.31
			16	Tapi	11.05
			17	Dohad	10.84
			18	Navsari	7.00
			19	Dangs	2.78

From the above table, it can be seen that the performance under SACP upto the quarter ended June, 2012 in respect of 7 districts was found to be satisfactory, whereas in respect of 19 districts the performance remained below average. The performance in Dangs (2.78%) and Navsari (7%) remained below 10%.

All the Lead District Managers in general and LDM of above mentioned 19 districts in particular are requested to gear up their machinery and monitor the Bank wise / Branch wise performance effectively in DLCC / BLBC meetings to ensure achievement of set targets for the year 2012-13.

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

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

As against the target of Rs.33,900 crores for disbursement under Agriculture Sector for the year 2012-13, Banks have disbursed Rs.12,171 crores i.e. 35.90% of the target. The major share of 84.09% is under Short Term Crop Loan sector and the remaining 15.91% under Term Loan Sector. In the first quarter, majority of credit outflow goes towards for production credit and it is expected that in the remaining period the investment credit will pick up. In order to build up the farm assets and to have consistency in the Agriculture finance at the year end, Banks need to concentrate on investment credit for the various farm activities.

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

AGENDA No .6

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

(Rs./ Crores)

SR. NO.	PARTICULARS	March, 2011	June, 2012
		Accounts Amount	Accounts Amount

1	Cumulative certificates filed	2,37,428 722.010	2,34,239 691.71
2	Cumulative Recovery effected	66,228 122.90	62,984 98.21
	Of which, cases closed	(63,022) (96.20)	(59,439) (71.89)
3	Cases pending	1,74,406 599.11	1,74,800 592.50
	Of which, cases pending for more than 3 years	80,798 277.53	88,260 268.14
	more than 2 years to 3 years	32,690 63.50	27,171 65.89
	more than 1 year to 2 years	32,014 102.08	28,697 107.07
	cases pending for less than 1 year	28,904 158.00	30,672 152.40

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

Large number of pending cases are found in district like Ahmedabad (No.29,727 - Amt. Rs.139.15 crores), Sabarkantha (No.27,366-Amt. Rs.70.10 crores), Banaskantha (No.15,144 - Amt. Rs.18.29 crores) and Vadodara (No.11,823 - Amt. Rs.12.78 crores).

All Lead District Managers are requested to incorporate the Agenda on Recovery Certificates, if not done, and critically review the position of pending Recovery Certificates in every DLCC meetings and pursue the matter with the District Authorities for immediate disposal of the same.

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

Bankwise position of Outstanding, NPA, Percentage of NPA to Outstanding upto the quarter ended June, 2012

The Gross Advances of the Banks in the State of Gujarat as of June, 2012 is Rs.2,26,760 crores.

(Amt. Rs. in crores)

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

Consolidated details are as **ANNEXURE - 33**.

It may be noted that the above figures does not represent the position for the banking industry as a whole as despite our best efforts, number of Banks did not submit the details.

All Member Banks are once again requested to submit the same from next quarter onwards.

AGENDA No.7

REVIEW OF PROGRESS UNDER GOVT. SPONSORED PROGRAMMES FOR THE QUARTER ENDED JUNE, 2012

The Summary of performance for the quarter ended June, 2012 in implementation of various bankable schemes sponsored by Central / State Government is presented hereunder.

The scheme wise/district wise details are furnished in the **ANNEXURE- 6 to 13 (A)**.

CENTRAL GOVERNMENT SPONSORED PROGRAMMES :

Comparative performance under Central Govt. Sponsored Programmes

% Achievement during the quarter			
Period ended	SGSY	PMEGP	SJSRY
June, 2011	7.53%	46.15%(No.)	TARGET NOT

		102.27%(M.M. Amt.)	PROVIDED
June, 2012	3.00%	No sponsoring due to pending Margin Money claims for the year 2011-12	12.96% (No.) 39.50% (Amt.)

(M.M. = Margin Money)

(Rs./ Lakhs)

PARTICULARS	BANKABLE SCHEMES		
	SGSY	PMEGP	SJSRY
Target (2012-13)	Rs.12,550.02 (Amount)	Rs.3140.04 M. M. (Amount)	4724(No.) Rs.1191.12 (Amount)
Sponsored (No.)	7401	Since Rs.3037.36 lakhs Margin Money claims pending, hence KVIC decided not to sponsor fresh applications during the year 2012-13,	8473
Sanctioned (No.)	2062		612
Sanctioned (Amt)	376.23		470.48
Disbursed (No.)	2062		511
Disbursed (Amt)	376.23		392.38
Retd./Rejtd. (No.)	326		644
Pending (No.)	5013		7217
% achievement (No.)	N.A.		12.96
% achievement (Amt.)	3.00%		39.50%

SWARNA JAYANTI GRAM SWAROJGAAR YOJANA (SGSY) :

The financial targets have been achieved by 3.00% the quarter ended June, 2012 as against the achievement of 7.53% for the corresponding period of the the previous year.

There were 377 loan applications of SHGs and 4636 loan applications of individuals pending at the end of June, 2012. Besides individual finance, group finance is required to be encouraged by the Banks which ultimately improve the credit linkage of SHGs.

Districtwise performance under the scheme is as under :

Sr.No.	Above Average	Percentage (%)	Sr.No.	Below Average	Percentage (%)
1	Valsad	21.37	1	Junagadh	2.62
2	Rajkot	9.27	2	Bhavnagar	2.11
3	Panchmahals	8.48	3	Mehsana	1.95
4	Banaskantha	4.36	4	Kutch	1.83
5	Anand	4.26	5	Bharuch	1.33
6	Ahmedabad	3.60	6	Amreli	0.86
7	Gandhinagar	3.38	7	Sabarkantha	0.48

8	Dahod	3.27	8	Surendranagar	0.27
			9	Vadodara	0.11
			10	Navsari	0.07
			11	Dangs	0.00
			12	Jamnagar	0.00
			13	Kheda	0.00
			14	Narmada	0.00
			15	Patan	0.00
			16	Porbandar	0.00
			17	Surat	0.00
			18	Tapi	0.00

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

The State Director, KVIC, Ahmedabad vide copy of letter No.SO/GUJ/PMEGP/Budget Allocation 12-13/2012-13 dtd. 22.05.2012 has stated that as against the target allocated of Rs.3140.04 lakhs during the current Financial Year, Margin Money pending claims to the tune of Rs.3037.36 lakhs of previous financial year 2011-12 need to be settled first.

KVIC vide its letter dtd. 16th August, 2012 has informed that till June, 2012, Margin Money to the tune of Rs.1891.32 lakhs have been released.

Considering the above, it is informed that there is no scope for allocation of fresh target, further generation of fresh application and holding of DLTFs at this juncture.

SLBC vide its letter dtd. 18th June, 2012 has communicated the above to all the Member Banks with a request to take note of the same and guide their branches accordingly.

The representative from KVIC is requested to apprise the house about the pending Margin Money claims.

SWARNA JAYANTI SHAHERI ROJGAAR YOJANA (SJSRY) :

Out of 8473 applications sponsored to Banks (inclusive of applications remained pending at the end of March, 2012), 612 applications were sanctioned with an amount of Rs.470.48 lakhs. There were 7217 loan applications pending at the of June, 2012.

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

STATE GOVT. SPONSORED PROGRAMMES

Comparative performance under State Govt. Sponsored Programmes

% Achievement during the quarter					
Period	VBS	GSCDC	DCWD	GWEDC	
June, 2011	16.10	5.00	11.57	13.40	
June, 2012	13.45	6.31	10.33	0.55*	

* Target for the year 2012-13 increased eight times (i.e. From 1000 to 8250).

(Rs. Lakhs)

PARTICULARS	BANKABLE SCHEMES				
Target (2012-13)	VBS (DIC)	GSCDC	DCWD	GWEDC	
Number	36,850	7500	10,000	8250	
Sponsored (No)	23,118	3,142	6,193	2966	
Sanctioned (No)	4,958	473	1033	45	
Sanctioned (Amt)	4423.99	163.40	396.07	14.13	
Retd./Rejtd. (No)	2,737	179	762	26	
Pending (No)	15,423	2,490	4398	2895	
% achievement	13.45	6.31	10.33	0.55	

VAJPAYEE BANKABLE SCHEME (VBS) :

The achievement of the target stood at 13.45% for the quarter ended June, 2012 against the 16.10% achievement for the corresponding period of the previous year.

Out of the total sanction of 4958 applications (Rs. 44.24 crores), 822 applications (Rs.5.34 crores) sanctioned to S.T. beneficiaries, 707 applications (Rs.5.31 crores) to S.C. beneficiaries. **However, 15,423 applications were reported pending at the end of the June, 2012 quarter required to be disposed off expeditiously by the banks.**

GUJARAT SCHEDULED CASTES DEVELOPMENT CORPORATION (GSCDC) :

The achievement of target in terms of cases sanctioned stood at 6.31% upto the quarter ended June, 2012 as against 5.00% for the corresponding period of the previous year.

Member Banks are also requested to accord priority to dispose off pending 2490 loan applications at the earliest, since financing the loan applications sponsored by GSCDC forms a part of Weaker Section advances. The performance under Weaker Section finance is below the stipulated benchmark in Gujarat State and, therefore, financing to SC beneficiaries will help in improving the same.

BANKABLE SCHEME OF DEVELOPING CASTES WELFARE DEPARTMENT (DCWD)

The achievement stood at 10.33% of the target as against 11.57 the corresponding period of the previous year.

Banks are requested to ensure that 4398 pending applications are disposed off by their branches on merits at the earliest.

GUJARAT WOMEN ECONOMIC DEVELOPMENT CORPORATION (GWEDC) :

The achievement was 0.55% of the target as against 13.45% for the corresponding period of the previous year.

The District wise target for the year 2012-13 were not informed to SLBC and therefore SLBC could not forward the same to LDMs for further allocation of the same amongst Bank branches in their respective district. However, while reporting the progress for the quarter ended June, 2012 to SLBC, GWEDC has shown the target as 8250 for the year 2012-13. The target has been increased from 1000 for the year 2011-12 to 8250 for the current Financial Year which is about eight times more than the previous year.

The representative from GWEDC is requested to apprise the House in the matter.

Banks are requested to ensure that 2895 pending applications are disposed off by their branches on merits at the earliest.

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

The achievement stood at 6.67% as against 0% during the corresponding period of the previous year. There are six districts where no applications were sponsored by the Sponsoring Agency.

Out of total 155 applications shown as sponsored upto the quarter ended June, 2012. Only 10 applications were sanctioned by the Banks during the quarter.

Banks are requested to dispose off 129 pending applications at the earliest.

AGENDA No.8

FINANCING UNDER OTHER PROGRAMMES / SCHEMES

(i) FINANCING TO MINORITY COMMUNITIES & WOMEN ENTREPRENEURS

The summary of the position of fresh loans disbursed during the quarter under review and the outstanding as of June, 2012 to Minority Communities & Women Entrepreneurs by banks are given in following table, while the bank wise details have been given in **Annexure - 14 & 15.**

MINORITY COMMUNITIES :

(Rs. in crores)

Particulars	June, 2011		March, 2012*		June, 2012	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	14,086	267.66	43,383	984.39	15,879	2,45.36
Outstanding	211,623	2630.89	2,39,425	3045.90	242,972	3142.79

* Whole year figures

Fresh loans of Rs.245.36 crores were disbursed by the banks to 15,879 beneficiaries belonging to Minority Communities during the quarter ended June, 2012. The outstanding reached the level of Rs. 3142.79 crores in 2,42,972 accounts as of June, 2012.

The share of advances to Minority Community to Priority Sector Advances stood at 3.53% as at the end of quarter ended June, 2012 which was 3.52% for the year ended March, 2012. Y-o-Y growth in outstanding is Rs.511.90 crores i.e.19.46%.

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	June, 2011		March, 2012*		June, 2012	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	24,776	418.92	1,16,344	1885.48	21,143	1207.48
Outstanding	5,40,004	6994.35	6,08,972	7461.47	5,65,816	8568.79

* Whole year figures

In case of Women Entrepreneurs, the fresh credit to the tune of Rs.1207.48 crores to 21,143 beneficiaries in the State during the quarter ended June, 2012. The outstanding advances reached the level of Rs.8568.79 crores in 5,65,816 accounts and stood at 3.72% as against target of 5% of Net Bank Credit, which was 3.30% as of 31.03.2012. Y-o-Y growth in outstanding credit to Women beneficiaries is Rs.1574.44 crores i.e. 22.51%.

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

(ii) Self Help Groups (SHGs) :

- (a) As per the information received from Member Banks, upto June, 2012, total 2,05,856 SHGs have been formed, of which 1,79,530 i.e. 87.21 % have been promoted exclusively for Women in the State. Out of 2,05,856 SHGs, 1,10,563 SHGs have been linked with Bank finance with an outstanding of Rs.654.42 crores.

SHGs are having a total membership of 23,17,186 of which women were 20,43,938 i.e. 88.21%.

The bank wise details have been given in Annexure - 16.

(b) District wise / Bankwise information on Sakhi Mandals

The district wise details of Sakhi Mandals as of June,2012 provided by the Principal Secretary & Commissioner, Rural Development Department are as per **Annexure - 16 (A)**.

SUMMARY OF BANKWISE / DISTRICTWISE SAKHI MANDALS**(Rs. in lakhs)**

No. of SMs formed	No. of SMs grading completed	No. of SMs credit linked	Amt. of credit linkage
2,01,799	1,83,071	1,62,639	1,07,754.60

Out of total 2,01,799 Sakhi Mandals, 1,83,071 Sakhi Mandals are graded i.e. 90.72%. Out of total 1,83,071 Sakhi Mandals graded, 1,62,639 Sakhi Mandals have been credit linked (88.84%) involving credit amount of Rs.1077.55 crores as of June, 2012 as against 1068.58 Crores as of March, 2012.

(iii) REVIEW OF PROGRESS UNDER DIRECT HOUSING FINANCE & GJRHF**Director Housing Finance (Rs. in crores)**

Particulars	June, 2011		March, 2012*		June, 2012	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	23,241	854.55	91,684	5638.84	14,329	816.31
Outstanding	2,48,881	13,152.77	2,80,376	16,087.36	2,86,324	16,450.90

* Whole year figures

As per the information made available by the member banks, fresh loans worth Rs.816.31 crores have been granted to 14,329 beneficiaries during the quarter ended June, 2012 under Direct Housing Finance.

The outstanding level reached to Rs.16,450.90 crores in 2,86,324 accounts as of June, 2012. Y-o-Y growth in outstanding housing finance is Rs.3298.13 crores i.e. 25.08%. Bankwise details are given in Annexure - 17.

Golden Jubilee Rural Housing Finance (Rs. in crores)

Particulars	June, 2011		March, 2012*		June, 2012	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	602	21.93	2447	94.54	363	8.59
Outstanding	15,179	451.83	14,251	390.47	14,392	395.23

* Whole year figures

Under Golden Jubilee Rural Housing Finance (GJRHF) Scheme, during the quarter ended June, 2012, fresh loans worth Rs.8.59 crores have been granted to 363 beneficiaries and the outstanding level reached at Rs.395.23 crores in 14,392 accounts as of June, 2012. Bank wise details are given in Annexure - 18.

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

Particulars	June, 2011		March, 2012*		June, 2012	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.

Disbursement of Fresh loans	2171	36.32	10,603	244.72	1867	42.46
Outstanding	48,495	1258.15	48,453	1281.88	47,283	1242.78

* Whole year figures

During the quarter, the Banks have disbursed Education loans to 1867 students to the tune of Rs. 42.46 crores. The outstanding under Education loans reached to Rs.1242.78 crores in 47,283 accounts as of June, 2012. Bank wise details are given in **Annexure - 19.**

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

The number of outstanding KCCs in the State has increased from 28,62,024 as of March, 2012 to 28,89,792 as of June, 2012 against total land holdings of about 42.39 lakhs in the State, showing net increase of 27,768 KCCs during the quarter ended June, 2012.

The bank groupwise break up is : Nationalised Banks - 6,01,330, State Bank Group - 6,28,020, RRBs - 2,28,870, Private Sector Banks - 6160 and DCCBs -14,25,412.

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

Category	No. of KCCs outstanding	% to total KCCs issued
Small & Marginal Farmers	13,09,927	45.33
SC Farmers	1,06,482	3.68
ST Farmers	2,22,412	7.70
OBC Farmers	2,94,401	10.19
Minority Community Farmers	76,892	2.66

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

(v - b) Target for formation of Joint Liability Groups (JLGs) & its credit linkage and target for addition of new farmers under KCC fold

As per the progress received from Member Banks under formation of JLGs and its credit linkage upto the quarter ended June, 2012, Banks have formed 1631 JLGs, of which 1001 JLGs have been credit linked to the tune of Rs.840 lakhs under Farm Sector and 769 JLGs with Rs.496 lakhs under Non-Farm Sector.

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

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

(vi) SWAROJGAR CREDIT CARD (SCC) :

Banks have issued 270 SCCs to the tune of Rs.0.79 crores during the quarter. In all 12,263 SCCs have been issued and the amount outstanding is Rs.31.63 crores.

RRBs have issued 5234 SCCs and GSCBs have issued 4772, whereas the remaining Banks have issued only 2257 SCCs. Bank wise details are given in **Annexure - 21.**

(vii) ARTISAN CREDIT CARD (ACC) :

During the quarter, 27 ACCs were issued by Banks amounting to Rs.117 lakhs. Thus, upto the end of June, 2012, the outstanding ACCs were 3157 amounting to Rs.2269.00 lakhs. Bank wise details are given in **Annexure - 22.**

(viii) Weavers Credit Card (WCC)

SLBC Secretariat vide letter dtd. 15.6.2012 communicated districtwise target for issuance of Weavers Credit Card to Lead District Managers with a request to allocate the same amongst bank branches operating in their respective districts.

As per the information received from Member Banks, upto the quarter ended June, 2012, 127 WCCs have been issued to the tune of Rs.43 lakhs.

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

SSI advances stood at Rs.32,066.37 crores at the quarter ended June, 2012. During the quarter under review, banks have disbursed Rs.134.89 crores to 173 units under CLCSSTU taking the outstanding level to Rs.831.42 crores in 3363 accounts. Bank wise details are given in **Annexure - 23.**

(x) ADVANCES TO SC & ST BENEFICIARIES :

The outstanding advances to SC beneficiaries as of June, 2012 was Rs.1688.70 crores in 1,88,116 accounts, forming 11% of Weaker Section advances, which was 11.30% as of March, 2012.

Similarly, the outstanding advances to ST beneficiaries as of June, 2012 was Rs.1712.46 crores in 2,07,213 accounts, forming 11.16% of Weaker Section advances, which was 11.93% as of March, 2012. Bank wise and District wise details as of June, 2012 are given in **Annexure-2&3.**

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

As per the information received from Member Banks, 1,09,904 "No Frills A/cs" have been opened during the quarter ended June, 2012. Banks have provided overdraft facility to 3,57,265 a/cs amounting to Rs.376.11 lakhs. Total number of "No Frills Accounts" reached 26,45,312 as of June, 2012 with an amount of Rs.23,360.74 lakhs in these accounts.

During the quarter, 2614 GCCs amounting to Rs.183.08 lakhs have been issued by Member Banks. The cumulative position as of June, 2012 reached 48.020 GCCs amounting to Rs.4743.12 lakhs.

The bank wise progress as of June, 2012 is given as per **Annexure - 25 & 25 (A).**
