

## **BANKING AT A GLANCE IN GUJARAT STATE - SEPTEMBER, 2012**

PARAMETERS	SEPT, 2011	MARCH, 2012	SEPT., 2012	GROWTH Y-o-Y (Sept., 11 to Sept., 12)	GROWTH OVER MARCH 2012
<b>TOTAL No. OF BRANCHES</b>	6515	6867	7039	524	172
<b>CATEGORY OF BRANCHES</b>					
RURAL	2878	2999	3055	177	56
SEMI - URBAN	1613	1722	1792	179	70
URBAN	1113	1155	1168	55	13
METRO	911	991	1024	113	33
<b>TOTAL</b>	<b>6515</b>	<b>6867</b>	<b>7039</b>	<b>524</b>	<b>172</b>
<b>KEY INDICATORS (Amt. Rs.Crores)</b>					
<b>DEPOSITS</b>	2,91,967	3,17,264	3,43,137	51,170 (17.53%)	25,873 (8.16%)
<b>ADVANCES</b>	1,96,885	2,26,760	2,37,518	40,633 (20.64%)	10,758 (4.74%)
<b>CREDIT DEPOSIT RATIO</b>	67.43	71.47	69.22	1.30	(-) 2.25
<b>PS ADVANCES</b>	77,795	87,108	93,762	15,967	6654
(% Growth)				20.52	7.64
(% to advances)	(41.42%)	(46.38%)	(41.35%)	(-) 0.07%	(-)5.03%
<b>AGRI ADVANCES</b>	30,902	36,120	38,198	7296	2078
(% Growth)				23.61	5.75
(% to advances)	(16.45%)	(19.23%)	(16.85%)	(0.40%)	(-)2.38%
<b>MSME ADVANCES</b>	28,980	32,843	36,004	7024	3161
(% Growth)				24.23	9.62%
(% to advances)	(15.43%)	(17.49%)	(15.15%)	(-)0.28%	(-) 2.34%
<b>WEAKER SEC.ADV</b>	13,103	14,389	16,187	3084	1798
(% Growth)				23.53	12.50
(% to advances)	(6.98%)	(7.66%)	(7.14%)	(0.16%)	(-)52%

(Amt. Rs.Crores)

<b>Position of Kisan Credit Cards for the period ended</b>					
	SEPT, 2011	March, 2012	Sept., 2012	Growth Y-o-Y (Sept., 11 to Sept., 12)	Growth over March, 2012
<b>Accounts</b>	27,02,206	28,62,024	2890616	188410	28,592
<b>Amount</b>	16,067	14,594	18880	2813	4286

## **AGENDA No.1**

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

The proceedings of the 134<sup>th</sup> State Level Bankers' Committee (SLBC) for the quarter ended June, 2012 held on 20.09.2012 were circulated to all the members on 8.10.2012.

Since no comments / amendments have been received from any of the members, the House is requested to confirm the same.

## **AGENDA No.2**

### **FOLLOW-UP ACTION ON DECISIONS TAKEN IN LAST MEETING :**

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

##### **Allotment of land to RSETI, Navsari**

Bank of Baroda vide its letter dtd. 10th November, 2012 has informed that GLPC has taken up the matter with DDO, Navsari District, but the land for construction of RSETI is still awaited.

##### **RSETI, Narmada District**

Bank of Baroda vide its letter dtd. 10th November, 2012 has informed that since the land allotted for RSETI, Narmada is highly uneven and on the open water nala, the matter was brought up to the notice of GLPC, Gandhinagar and a request for allotment of land possibly adjoining the road was made.

**GLPC may please look into this issue.**

### **Progress under Construction of RSETIs premises**

State Bank of India has informed that out of 7 RSETIs set up by them, the construction work is under progress at Junagadh, Jamnagar and Amreli districts and in 3 RSETIs viz. Porbandar, Rajkot and Surendranagar, the permission for construction of RSETIs from concerned Municipalities is awaited. As regards RSETI, Bhavnagar, the same is housed in a Govt owned building.

Out of 12 RSETIs set up by Bank of Baroda, it is informed that tender for construction of RSETI, Anand is floated and for 6 RSETIs viz. Vadodara, Panchmahals, Surat, Bharuch, Dangs and Valsad, estimates and plan preparation have been given to

architect. In case of RSETIs, Vyara and Dahod, no land has been allocated. For RSETI, Gandhinagar, MoU has been entered into recently with the Govt.

Regarding RSETIs set up by Dena Bank, tenders for Mehsana, Ahmedabad, Patan, Sabarkantha and Palanpur have already been floated and the same is under process.

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

### **Summary of training programmes & Settlement Ratio**

No. of training programmes conducted during the quarter ended Sept., 2012	Cumulative no. of training programmes since inception	No. of beneficiaries trained during the quarter ended Sept., 2012	Cumulative no. of beneficiaries trained	Cumulative no. of trained beneficiaries settled		
				Through Bank finance	Through own sources	
203	3786	7466	1,22,481	35,324	33,737	
Percentage				28.84%	27.54%	
Categorywise Cumulative no. of trainees						
SC	ST	OBC	Women	Handicapped	Minorities	Others
24,733	30,380	39,825	95,254	308	11623	29,055
20.19%	24.80%	32.51%	77.77%	0.25%	9.48%	23.72%

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

- Settlement Ratio through bank finance need to be improved.
- Total 203 training programmes were conducted during the quarter, of which RSETI, of which, RSETI, Gandhinagar conducted 37 training programmes.
- RSETIs, Amreli, Bharuch, Bhavnagar, Dahod, Junagadh, Kutch, Mehsana, Narmada, Navsari, Porbandar, Sabarkantha, Valsad and Tapi during the quarter have conducted less than 10 training programmes during the quarter.
- RSETI, Jamnagar, Kheda, Rajkot and Surendranagar did not submit the progress.

## **2.2 Financial Literacy and Credit Counseling Centres (FLCCCs)**

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

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

Representative from Bank of Baroda is requested to apprise the House about setting up of FLCCC in Tapi district.

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

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

In the above context, State Bank of India vide its e-mail dtd. 10th November, 2012 has informed that in Rajkot, Jamnagar and Junagadh, FLCs have been set up in LDM's Office, while no progress report for the quarter ended June, 2012 from Bank of Baroda is not received. Dena Bank has already set up FLCs in LDM Office in all its 7 lead districts.

**The Representative from State Bank of India and Bank of Baroda are requested to apprise the house about setting up FLCs.**

## **2.4 Districtwise targets under Micro Insurance Products**

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

Representative of NIAC (Nodal Agency) may apprise the achievement made during the current Financial Year.

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

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

<b>Branches Opened</b>	<b>Ultra Small Branches</b>	<b>Business Correspondents</b>	<b>Mobile Van</b>	<b>Total</b>
<b>104</b>	<b>757</b>	<b>2625</b>	<b>16</b>	<b>3502</b>

The districtwise and bankwise 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 13.07.2012 advised SLBC to submit the monthly information in the prescribed format i.e. SW-3 before 10th of succeeding month and further informed that all the villages of 1600-2000 population (as per 2001 - census ) must be covered by March 2013.

There are 1706 villages having population between 1600 to 2000 in the State. These villages have been allocated to the concerned Banks as per their Service Area with a request to ensure providing banking services by the end of March, 2013.

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

Branches Opened	Ultra Small Branches	Business Correspondents	Mobile Van	Total
4	--	122	8	134

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

RBI had advised vide their Circular NO.RBI/2011-12/606: RPCD.CO.LBS.BC.NO.86/02.01.001/2011-12dt 19.06.2012 to prepare and implement the roadmap for providing banking services in all unbanked villages of population less than 2000 through a combination of Business Correspondent (BC) and Branches.

Accordingly, a Special Sub-Committee meeting of SLBC on Roadmap – provision of banking services in villages with population below 2000 of all the Lead Dist. Manager was held on 10.07.2012 to chalk out the plan in this regards.

As per the decision in the said meeting, LDMs were to submit the Roadmap for all the villages of their District to SLBC in the prescribed format.

After compilation of the data received from all the LDMS, it has been observed as under:

Out of total 13,136 unbanked villages having population below 2000, various Banks have planned to open only 47 branches in next 3 years, 1 village will be covered by other mode i.e. Mobile Van and remaining 13088 villages covered by BCs.

On submission of compiled data of Roadmap for state as whole to the RBI, the Regional Director, RBI, Ahmedabad advised the member banks vide their e-mail dt 04.09.2012 that -

- 1 The district –wise commitments may be given upto 2015-16 as well, as desired by RBI, RPCD.
- 2 To make this exercise meaningful, State level controlling authorities will have to also indicate, in consultation with their HO, the **total** number of branches, including urban etc. their bank proposes to open in Gujarat in each of the years 2012-13, 2013-14, 2014-15 and 2015-16, so that we can assess to what extent they will be implementing the 25% rule for the state of Gujarat.
- 3 With the above district –level numbers, respective DCCs will then re-work the number of unbanked villages where branches will be opened in each year.
- 4 Please take this exercise very seriously – this is not just a statistical exercise as it has upstream implications for your bank's Annual Branch Expansion Plans for the respective years i.e. Upto 2015-16.

Further, in this context as per point No 3-VII of RBI's Master Circular on Branch Authorization - No.RBI/2012-13/77.DBOD No.BLBC.26/22.01.001/2012-13 dt 2.07.2012, the Domestic Scheduled Commercial Banks, while preparing their Annual Branch Expansion Plan (ABEP), should allocate at least 25 % of the total number of branches proposed to be opened during a year in unbanked rural (Tier 5 & Tier 6) centers.

All Member Banks were requested to kindly note that now the Roadmap for providing banking services is prepared for all the villages having population below 2000 and therefore it is necessary that within this roadmap Banks will have to take care to comply with the RBI guidelines as conveyed above and in view of that all the Banks plan to open branches during the years 2012-13, 2013-14 and 2014-15, minimum 25% branches are allocated for unbanked rural areas having population less than 10000. Therefore, it was proposed that all Member Banks must resubmit the information keeping in view the RBI guidelines with regard to number of branches which they propose to open in Gujarat State under following 2 categories:

Part – A for rural unbanked areas having population up to 2000.

Part – B for rural unbanked areas above 2000 and less than 10000.

Member Banks were requested to resubmit the roadmap as directed by Regional Director, Reserve Bank of India vide SLBC letter dtd. 4th September, 2012. However, barring 2-3 banks, the information is still awaited.

**Member Banks are once again requested to submit the revised plan as advised by Regional Director, Reserve Bank of India at the earliest so that SLBC can compile the same and furnish to Reserve Bank of India and Ministry of Finance, Govt of India.**

**(iv) Disaggregation of FIP of banks- from HOs to controlling of banks and bank branch level as per revised FIP monitoring format for the year 2012-13**

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RBI had advised the Banks to submit the disaggregation plan under FIPs as per the revised FIP monitoring format as per RBI Cir No. RPCD.FID.No. 4001/4049/12.01.025/2012-13 dt 16.10.2012 addressed to the Chairman / CMDs /CEOs of domestic Scheduled Commercial Banks.

The matter was discussed in sub Committee meeting of SLBC held on 05.11.2012 wherein it was decided that all the Banks have to get the State / UT plan for the year 2012-13 from their respective Head Offices and the plan has to be further disaggregated for each district and for each branch and each BC outlet.

Member Banks were requested to submit the disaggregated plan in the prescribed format for State as a whole latest by 26.11.2012 as per RBI Cir No. RPCD.FID.No. 4001/4049/12.01.025 /2012-13 dt 16.10.2012 so as to enable the SLBC to compile the same for state as a whole and to submit the same to RBI / GOI.

**Member Banks are requested to submit the disaggregation plan at the earliest.**

**(v) Financial Literacy Centres ( FLCs )**

Reserve Bank of India vide their circular no. RBI/2011-12/590 RPCD.FLC.No.12452/12.01.018/2011-12 dt 06.06.2012 advised Lead banks to set up Financial Literacy Centres (FLCs) in each of the Lead District Manager (LDM) Offices in a time bound manner.

Further it is advised that banks may consider setting up need based FLCs in other locations as well and financial literacy activities will also be undertaken by all the rural branches of Scheduled Commercial Banks including RRBs.

It is also advised that each Lead bank has to submit progress report on quarterly basis in the prescribed format within 20 days after the end of each quarter.

The matter was also discussed during the Video Conference with Dy Governor, RBI held on 02.11.2012 and advised the Member Banks to issue necessary instruction to their Rural Branches to organise financial literacy camp in the FIP allotted villages once a month and to follow the guidelines / instruction of RBI .

**(vi) Uploading of Service Area Plan on the district websites**

Department of Financial Services, Ministry of Finance vide their e-mail message dt 25.06.2012 advised to prepare the Service Area Plan with additional information and to upload the same on districts website. The format provided for information regarding preparation of service area plan on the basis of Gram Panchayat with details about all financial inclusion villages identified under Swabhiman Campaign and with additional details contact number of BCAs / bank official etc.

Further it was informed vide e-mail message dtd. 11.09.2012 that many districts have yet not uploaded the SAPs as per the new format provided by above mentioned e-mail message and advised to update the SAPs periodically in respect of appointment of new BCAs, change of BCAs, change of identified Bank official for weekly visit etc. .

**Lead District Managers are requested to update the Service Area Plan on the districtwise websites on regular basis.**

**(vii) Rollout Plan for installation of Cash Dispensers (CDs) in state of Gujarat for the year 2012-13 & 2013-14**

The Department of Financial Services, Ministry of Finance, Government of India, had directed Banks to consolidate their requirements of Cash Dispensers (CD) to be deployed over the next two Financial Years i.e. 2012-13 & 2013-14 and to participate in the common purchase procedure on “**Total Outsourced Basis**”. For the purpose, DFS nominated certain Banks (State Bank of India, Bank of India, Union Bank of India, Bank of Baroda, Punjab National Bank & Canara Bank) for different state to act as Lead Consortium Bank (LCB) and to float a common “Request for Proposal (RFP)” for the cluster of the various States for outsourcing of installation and managed services of Cash Dispensers (for all PSBs). Bank of Baroda was identified for rollout plan for installation of CDs for state of Gujarat.

The process of RFP floating and selection of vendors for each State is completed by the Lead Bank i.e. Bank of Baroda. M/s Mphasis Ltd has been identified as the vendor for rollout plan for installation of Cash Dispensers (CDs) in state of Gujarat.

In this regard a meeting of Member Banks was convened on 21.11.2012 wherein the representative from M/s. Mphasis Ltd was invited to brief the House on roll out plan for installation of CDs. M/s. Mphasis Ltd were requested to implement the roll out plan as provided to them and report the progress on regular basis.

**SLBC vide its letter dtd. 31.10.2012 made available the monthwise / districtwise and bankwise roll out plan for installation of Cash Dispensers for the year 2012-13 and 2013-14. The same is as per ANNEXURE - C.**

**(viii) New Agri-Products to meet the credit requirements of farmers-**

Department of Financial Services, Ministry of Finance has advised all the CMDs of Public Sector Banks vide e-mail dt 10. 10.2012 for implementation of the scheme of New Agri-Products to meet the credit requirements of farmers and also requested to organize a training programme for the Staff and Officers in respect of new Agri-Product by 15<sup>th</sup> November, 2012 and send the compliance in this regard to DFS.

1. Agricultural Gold/Silver Loans
2. Kisan all- Purpose term loans
3. Estate Purchase Loans
4. Purchase of Renewable Energy Equipments
5. Purchase of Land for Agricultural Purpose
6. Kisan Tatkal Scheme

**(ix) Account Opening Drive particularly for migratory workers / labours and each house hold in Urban Semi - Urban, Urban and Metro area**

Department of Financial Services, Ministry of Finance has informed that to inculcate saving habits and to extend banking facilities to the migrant labours and street hawkers, Banks should initiate an account opening drive.

In this connection, the Joint Secretary (BO) Department of Financial Services, Ministry of Finance has called a meeting of the Nodal Officers of SLBC Convenor Banks at New Delhi on 23.10.2012 to discuss the drive to open accounts in the state by replicating the drive initiated in Delhi by Oriental Bank of Commerce. He informed about the discussion / deliberation that took place in the Meeting about the experiences of the drive initiated by SLBC Convenor Bank in Delhi and the instructions of the DFS to start the drive on same line in all states also.

Accordingly, SLBC has initiated the action and decided to set up Call centre at Dena Laxmi Bhavan, Ashram Road Ahmedabad to be manned by retired staff. Initially it is proposed to work in 2 shifts from 7.00 am to 9.00 p.m. on all working days.

Advertisement in respect of inviting application from the retired employees / officers of PSBs to work at Call Centre at Ahmedabad for providing information / guidance / clarification to general Public has been given in Gujarat Samachar and in Times of India on 11.11.2012. It may be informed that Member Banks authorized Dena Bank to engage retired employees as per need in the meeting held on 5th November, 2012.

Members were also circulated the draft in Gujarati in respect of advertisement to be given in newspaper as per the draft received in Hindi from Ministry of Finance and it was decided in the said meeting to give advertisement in local language in all the regional News Paper and one in Hindi at regular interval for more than 6 weeks from last week of November 2012. Further, Members were requested to identify a Nodal officer for smooth coordination in implementation of the account opening drive and to issue necessary instructions to their branches in this regard.

Call Centre would be set up once the retired employees are engaged. However, it may be informed that SLBC has acquired Toll Free number, SMS number and created separate E-mail ID for call centre as under for the use of general public for inquiring about opening of accounts, etc.

- (1) Toll Free No. 1800 233 1000
- (2) SMS No . 7567000313 and
- (3) E-Mail ID: [slbcguj@gmail.com](mailto:slbcguj@gmail.com)

Call Centre to be started once process of engagement of retired employees is over.

**(x) Opening of Bank Account of each House hold in Rural, Semi-Urban as well as Urban / Metro areas**

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Ministry of Finance, Govt of India has been following up for ensuring that account of each household is opened in all the areas i.e. **Rural, Semi-Urban as well as Urban / Metro areas**. While Banks are implementing Financial Inclusion in villages through BC Model, it is important and necessary that in Semi-urban, Urban and Metro areas, the branches should open the account of households as per the ward allocation so that no household is denied the facility of having bank account. Special campaign needs to be launched in urban areas in particular for opening of bank accounts.

For smoothening the process of opening of Bank Account, Ministry of Finance, Govt of India has emphasised to use the voters' list which is available for every villages / wards / societies in city areas and to facilitate the branches to verify the list from the voters' list for their service area / ward allocated area, SLBC has already been circulated the hand out carrying the procedures for finding out the villagewise / wardwise / societywise list of voters' which branches can access through internet and download the relevant list for their area in order to enable them to ensure that 100% accounts are opened by their branches in the villages / wards allocated to them vide letter No GMO/SLBC-79/ 905 /2012 dt 13.10.2012.

The Director, Department of financial services, Ministry of Finance Government of India, New Delhi, on 17.10.2012 again emphasized to ensure to open the account per family and to complete the exercise in a time bound manner and to submit the progress report on weekly basis invariably starting from the week ended 20.10.2012.

Accordingly SLBC has requested Member Banks vide letter No GMO/SLBC-79-942/2012 20.10.2012 to submit the weekly progress report regarding opening of One account per family / House Hold in all service area villages for the week

ended 20.10.2012 by Monday evening i.e. by 22.10.2012 evening positively and thereafter regularly **on weekly basis on every Saturday.**

On 21st November, 2012, the Director, Ministry of Finance, Govt of India conducted a Video Conference with SLBC Convenor, Controlling Heads of Major Banks and LDMs of 4 pilot districts (viz. Anand, Bhavnagar, Mehsana and Valsad) and LDMs of UT of Daman & Diu to review the progress in respect of Cash Transfer Initiatives as Govt of India has announced to start the project in 4 above mentioned districts from 1st January, 2013. During the said video conference, the following action points emerged :

1. Member Banks were requested to appoint VCE as BC with immediate effect in all the villages and provide HHD to them.
2. Member Banks were advised to use the Voters' list and map the same with the accounts opened or remained to be opened. The exercise of opening accounts of all houses should be completed on or before 15th December, 2012.
3. Member Banks to appoint Nodal Officer for monitoring the account opening drive at regional / zonal level. Nodal Officer would on day-to-day review the progress in opening of bank accounts. A Nodal officer for the State as a whole also to be appointed by each Bank for effective monitoring.
4. The Lead District Manager should ensure to complete 100% coverage of account opening per house hold in time bound schedule.

**(xi) Appointment of Village Computer Entrepreneur (VCE) as Business Correspondent (BC)**

As decided in the last SLBC held on 20.09.2012 to appoint Village Computer Entrepreneur (VCEs) as Business Correspondent in villages having population below 2000, a meeting of Controlling Head of Major Banks with the Additional Chief Secretary Finance Department was held on 27th September, 2012 at Gandhinagar with regard to engaging VCEs as BC and it was agreed by the office of the Development Commissioner to provide list of VCEs and to issue No Objection Certificate.

As discussed in the said meeting, a soft copy containing the list of villages along with the names of VCEs provided by the Development Commissioner's office is circulated to Member Banks vide letter dt 10.10.2012 for further action in the matter and the No Objection Certificate issued by the office of the Development Commissioner vide letter dt 16.10.2012 permitting Banks to appoint eGram Village Computer Entrepreneur ( VCE ) as Business Correspondent / Business Facilitator ,circulated to all the Member Banks for further action vide letter dt 17.10.2012..

Further it has been decided to immediately start engaging VCEs in District Sabarkantha on Pilot project and similarly in other district also similar exercises to be taken up.

The Director, Department of Financial Services , Ministry of Finance, Government of India , New Delhi has advised the SLBC Convenor during the review meeting in respect of various parameters under Financial Inclusion held on 17.10.2012, to submit weekly progress report regarding appointment of Village Computer Entrepreneur (VCE) as Business Correspondence in villages having population between 1600 to

2000 under Financial Inclusion Plan on weekly basis from week ended 20.10.2012 to have close monitoring.

Accordingly SLBC has requested Member Banks vide letter No GMO/SLBC-79-941/2012 dtd. 20.10.2012 to submit the weekly progress report regarding progress in appointment of VCEs as BCs/ BF's for the week ended 20.10.2012 by Monday evening i.e. by 22.10.2012 evening positively and thereafter regularly **on weekly basis on every Saturday.**

**The captioned information so far is not received from any of the Member Banks. Hence, it is once again requested to ensure submission at the earliest.**

#### **(xii) Electronic Benefit Transfers ( EBT )**

A video conference was held by the Secretary Financial Inclusion with SLBC Convenor & Lead District Managers of Lead Districts namely (1) Anand (2) Bhavnagar, (3) Mehsana & (4) Valsad which have been selected on a pilot basis for transfer of benefits under various Government Schemes on 24.09.2012. The Secretary (FI) directed the SLBC Convenor and the Lead District Manager to ensure to complete the exercise in respect to opening of account of each household within the time bound schedule.

Further as per the discussions during SLBC meeting held on 20th September, 2012, wherein it was informed that large number of beneficiaries under NREGA scheme are having account with Post Offices and there is a need to open the account of NREGA beneficiaries by the branches in their command area so that the bank account number can be notified to the Department which will help in implementing EBT by crediting the amount directly into the beneficiary's account.

Further to obtain the details of NREGA beneficiaries, SLBC has circulated the handout about the procedure to access the NREGA site to Member Banks vide letter dt 13.10.2012. By referring to the same, the branches can get the list of NREGA beneficiaries having account with Banks well as those having accounts with Post Offices. The branches need to be advised to obtain the list of NREGA beneficiaries for their service area and download the same and in case if there are already accounts with them, then mapping needs to be done and account number to be communicated to the concerned taluka level officials handling NREGA. Wherever the accounts are not available, the branches need to open the account of the beneficiaries and with account number, the details be communicated to the officials handling NREGA scheme at taluka level.

### **AGENDA No.3**

#### **OTHER AGENDA**

#### **3.1 Strengthening of SHG - Bank Linkage**

Ministry of Rural Development, Govt of India vide their letter dtd. 19.10.2012 informed that a new programme known as the National Rural Livelihood Mission (NRLM) is launched and to be implemented in a mission mode across the country. NRLM

replaces the earlier scheme SGSY for promoting self employment through the organisation of the poor in Self Help Groups (SHGs).

A copy of said letter forwarded to Member Banks and Lead District Managers vide SLBC letter dtd. 31.10.2012 for information and necessary action.

**Member Banks and Lead District Managers are requested to take note of the same.**

### **3.2 Modification to the Credit Guarantee Scheme (CGS)**

Credit Guarantee Fund Trust for Micro & Small Enterprises, Mumbai vide their letter dtd. 10.10.2012 has informed that based on the recommendations of the RBI working group to review the Credit Guarantee Scheme (CGS) of CGTMSE and from other stakeholders modified the CGS. The existing and modified provisions of the scheme are given at **Annexure D**. The modifications shall be applicable to credit facilities sanctioned by MLIs on or after January, 2013.

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

### **3.3 Reallocation of Service Area Villages**

Lead District Manager, Gandhinagar vide letter dtd. 4.10.2012 informed that Ramnagar Village (439) of Kalol Block is allotted to Central Bank of India, Kalol Branch from Dena Gujarat Gramin Bank, Kalol Branch which was approved by DLCC & DLRC, Gandhinagar held on 11.9.2012.

**Put up for ratification.**

### **3.4 Conversion of Short Term Crop loans in drought affected areas**

Department of Financial Services, Ministry of Finance, Govt of India vide their letter dtd. 17.09.2012 informed that "in order to provide relief to farmers, it has been decided that in cases where such loans are restructured due to drought, the interest subvention of 2% which already available for short term crop loans to Public Sector Banks, Co-operative Banks and Regional Rural Banks will continue to be available for the current financial year on the full restructured amount. Such restructured loans will attract normal rate of interest from next financial year onwards as per the policy laid down by RBI."

**Member Banks are requested to take further necessary action in this regard.**

### **3.5 Unique Identification Authority of India (UIDAI) - Implementation of Aadhaar enabled payment**

Reserve Bank of India, Mumbai vide their letter dtd. 3.10.2012 informed that UIDAI has selected 51 districts in all over India for Aadhaar enabled payments. Out of 51 districts, 4 districts are from Gujarat State viz. (1) Mehsana (2) Valsad (3) Bhavnagar and (4) Anand. SLBC Secretariat vide its letters dtd. 28th September, 2012 to issue suitable instructions to their branches in this regard. Similarly, SLBC Secretariat vide its letter 13th October, 2012 has informed the concerned Lead District Managers that the status of roll out of Aadhaar enabled payments would now be included in the agenda and will be discussed in SLBC meetings as a part of Financial Inclusion / EBT implementation. Hence, they were requested to submit the status of roll out every quarter to SLBC in the format incorporated in the referred letter.

**Concerned Lead District Managers and Banks operating in these districts are requested to co-ordinate with the concerned authorities for successful implementation of Aadhaar enabled payments in the districts.**

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

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

#### **Districtwise Progress**

Sr. No	District	Target	Appl. Sponsored	Appl. Sanc.	Appl. Rejected	Appl. Pending
1	Ahmedabad	1739	1097	676	32	389
2	Amreli	1715	261	39	41	181
3	Anand	2689	8541	4283	1375	2883
4	Banaskantha	6160	3553	296	842	2415
5	Bharuch	4716	1922	0	0	1922
6	Bhavnagar	1739	246	37	91	118
7	Dangs	4963	58	0	0	58
8	Dahod	36827	20184	50	0	20134
9	Gandhinagar	748	161	11	0	150
10	Jamnagar	1790	109	8	19	82
11	Junagadh	1869	513	48	141	324

12	Kheda	1857	3288	3288	0	0
13	Kutch	4088	297	75	26	196
14	Mehsana	2022	1608	605	96	907
15	Narmada	5821	4952	25	0	4927
16	Navsari	1339	307	5	0	302
17	Panchmahals	21446	5723	1090	340	4293
18	Patan	2032	2151	135	205	1811
19	Porbandar	823	114	0	0	114
20	Rajkot	2739	2370	377	786	1207
21	Sabarkantha	5729	11425	669	46	10710
22	Surat	2739	122	0	62	60
23	Surendranagar	2976	2916	9	0	2907
24	Tapi	3615	1878	1287	0	591
25	Vadodara	9670	8609	1006	0	7603
26	Valsad	4619	2617	1	32	2584
<b>Total</b>		<b>136470</b>	<b>85022</b>	<b>14020</b>	<b>4134</b>	<b>66868</b>

The achievement against the target during the period under review is only 10.27%. The sponsoring agency and Banks to co-ordinate to dispose off the pending applications.

### **Bankwise Progress**

Sr.No.	Bank	Appl. Sponsored	Appl. Sanc.	Appl. Rejected	Appl. Pending
1	State Bank of India	23702	3097	1666	18939
2	Dena Bank	18346	3015	633	14698
3	Punjab National Bank	625	58	19	548
4	Bank of India	4089	1072	506	2511
5	Bank of Baroda	28093	4903	561	22629
6	Central Bank of India	4069	719	248	3102
7	Syndicate Bank	126	76	10	40
8	Union Bank of India	1763	36	130	1597
9	United Bank of India.	1537	578	43	916
10	Bank of Maharashtra	41	10	0	31
11	UCO Bank	424	81	192	151
12	Indian Bank	159	42	0	117
13	Canara Bank	147	0	0	147
14	Indian Overseas Bank	325	43	3	279
15	Allahabad Bank	495	207	105	183
16	Other Banks	1081	83	18	980
<b>Total</b>		<b>85022</b>	<b>14020</b>	<b>4134</b>	<b>66868</b>

The pace of sanction against the applications sponsored is very slow as in percentage terms it works out to only 16.48%. Three Lead Banks (viz. State Bank of India, Bank of Baroda and Dena Bank) in particular need to improve the rate of sanction.

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

### **3.7 Ground Level Credit Flow to Weavers Sector (S 10-Q&S13-Q) - Returns**

NABARD Ahmedabad vide their Letter No. NB. Gujarat/6971/PCD-51(2) ORMS/2012-13 dt 18.10.2012 informed that the information on flow of ground level credit to weavers sector is not being furnished by member banks on regular basis to NABARD. Further the data on formation of HWGs is also not made available by CBs, RRBs and DCCBs .

In view of the importance imparted by GOI to handloom package, NABARD has requested to submit the information in prescribed format (S10-Q and S13-Q) on quarterly basis latest by 10th of the succeeding month of the quarter from the quarter ended December, 2012 onwards.

### **3.8 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.44,489.83** crores upto the quarter ended September, 2012.

Sectorwise figures of finance extended are as under :

MSME Sector	:	Rs. 21,832.68 crores (including Genset)
Housing Sector	:	Rs. 15,299.20 crores
Auto Sector	:	<u>Rs. 7,357.95crores</u>
Total	:	<b><u>Rs. 44,489.83 crores</u></b>

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

(Rs. in crores)

Particulars	During the quarter September, 2012		Cumulative at the end of quarter Sept., 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)	7385	1115.47	50,749	16,016.80
Sanction of incremental working capital loans (Existing units)	231	85.78	14,384	5814.74
Restructuring of MSME accounts	0	0.00	6861	1146.59
Sanction of loans for purchase of Gen Sets on soft terms	0	0.00	119	1.14
(2) Sanction of Housing Loans				
Loans upto Rs.5 lakh	2007	75.34	55,202	2271.88
Loans from Rs.5 lakh to Rs.20 lakh	2395	317.43	61,831	7608.74
Loans above Rs.20 lakh	223	142.15	14,121	5418.58
(3) Sanction of Auto Loans	5406	235.02	1,87,830	7357.95

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

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

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

### **Details of action taken by STPSEs and Electricity Boards**

The details received from Electricity Companies are as under : **(Rs. in lakhs)**

Sr.No.	Name of Vij Company	Amount of bills paid by the STPSEs and Electricity Boards during <b>September,2012</b>	Amount of bills pending with STPSE and Elec. Boards at the end of <b>September, 2012</b>
1	Gujarat State Electricity Corp. Ltd. (Vadodara)	71.02	NIL
2	Gujarat Energy Trans. Corp. Ltd. (Vadodara)	1,135.79	14.22*
3	Uttar Gujarat Vij. Co. Ltd (Mehsana).	Not Received	Not Received
4	Madhya Gujarat Vij Co. Ltd. (Vadodara)	Not Received	Not Received

5	Paschim Gujarat Vij Co. Ltd. (Rajkot)	Not Received	Not Received
6	Dakshin Gujarat Vij Co. Ltd. (Surat)	Not Received	Not Received

\* payment due in October, 2012.

## **AGENDA No.4**

### **REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE QUARTER ENDED SEPTEMBER, 2012 :**

During the quarter ended September, 2012, total number of bank branches increased by 112 taking the total network of branches from 6927 as of June, 2012 to 7039 as of September, 2012 in the State as per the details given in **Annexure- 1.**

### **BRANCH EXPANSION**

Bank Group	For the period ended				
	September, 2011	March, 2012	September, 2012	Growth Y-o-Y	Variation over March'12
State Bank Group	1140	1160	1160	20	-
Nationalised Banks	2871	3038	3198	327	160
RRBs	481	521	540	59	19
DCCBs	1184	1190	1219	35	29
GSCARDB	181	181	181	0	0
Private Banks	658	777	741	83	(-) 36
<b>Total</b>	<b>6515</b>	<b>6867</b>	<b>7039</b>	<b>524</b>	<b>172</b>

\*IDBI Bank is shown in Nationalised Bank Group.

During the quarter under review, 112 new branches were added ( Metro - 16, Urban - 9, Semi-Urban - 44 and Rural - 43) in the State.

Further, 114 licences were pending for opening of new branches at the end of September, 2012 as per the information received from Reserve Bank of India, Department of Banking Supervision (DBS), Ahmedabad (Metro - 69, Urban - 24 & Semi-urban - 21).

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

### **DEPOSITS GROWTH :**

The aggregate deposits of the banks in Gujarat increased by Rs.13,657 crores in absolute terms from Rs.3,29,480 crores as of June, 2012 to Rs.3,43,137 crores as of September, 2012 registering a growth of 4.15% as against 4.36% growth for the corresponding period of the previous year. However, the growth over March, 2012 is 8.16% and y-o-y growth stood at 17.53%.

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

(Rs./ Crores)

BANK GROUP	FOR THE PERIOD ENDED				
	Sept., 2011	March, 2012	Sept., 2012	Growth Y-o-Y	Absolute growth over March, 2012
State Bank Group	67,021 (4.04%)	72,944 (18.30%)	79,687 (3.98%)	12,666 (18.90%)	6743 (9.24%)
Nationalised Banks	1,61,527 (6.62%)	1,74,608 (19.57%)	1,92,297 (2.52%)	30,770 (19.05%)	17,689 (10.13%)
RRBs	4,787 (4.57%)	5638 (22.86%)	5945 (9.10%)	1158 (24.19%)	307 (5.45%)
DCCBs	13,270 (1.25%)	13,678 (7.42%)	14,837 (4.28%)	1567 (11.81%)	1159 (8.47%)
GSCARDB	139 (2.96%)	150 (14.50%)	186 (24.83%)	47 33.81	36 (24.00%)
Private Banks	45,223 (-1.75%)	50,246 (7.08%)	50,185 (10.43%)	4962 (10.97%)	(-) 61 (-) 0.12%
<b>TOTAL</b>	<b>2,91,967</b> <b>(4.36%)</b>	<b>3,17,264</b> <b>(16.61%)</b>	<b>3,43,137</b> <b>(4.15%)</b>	<b>51,170</b> <b>(17.53%)</b>	<b>25,873</b> <b>(8.16%)</b>

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

The highest percentagewise growth during the quarter was registered by GSCARDB (24.83%) followed Private Sector Banks (10.43%), RRBs (9.10%), DCCBs (4.28%) SBI Group (3.98%) and Nationalised Bank (2.52%).

During the quarter under review, the **NRI deposits** increased by Rs.1586 crores and stood at Rs.29,942 crores forming 8.73% of the total deposits as of September, 2012 as against Rs.28,356 crores (8.61%) as of June, 2012.

### **CREDIT EXPANSION :**

The aggregate advances of the Banks in Gujarat increased by Rs. 6371 crores in absolute terms from Rs. 2,31,147 crores as of June, 2012 to Rs.2,37,518 crores as of September, 2012 registering a growth of 2.76% as against 2.21% growth for the corresponding period of the previous year. However, the growth over March, 2012 is 4.74% and y-o-y growth stood at 20.64%. The bank wise and district wise details are given in **Annexure - 2.**

The Bank group wise details are given in the following table: (Rs./ Crores)

BANK GROUP	FOR THE PERIOD ENDED				
	Sept., 2011	March, 2012	Sept., 2012	Growth Y-o-Y	Absolute Growth over March 2012
State Bank Group	47,962 (2.50%)	55,436 (21.64%)	54,914 (-)0.64%	6952 (14.49%)	(-)522 (-) (0.94%)
Nationalised Banks	94,794 (2.63%)	1,10,425 (22.83%)	1,16,829 (0.48%)	22,035 (23.25%)	6404 (5.80%)
RRBs	2,368 (8.28%)	2545 (23.96%)	3066 (10.09%)	698 (29.48%)	521 (20.47%)

DCCBs	8420 (4.48%)	8392 (19.77%)	11,088 (11.21%)	2668 (31.69%)	2696 (32.13%)
GSCARDB	553 (0.55%)	560 (-) 0.53	571 (5.16%)	18 (3.25%)	11 (1.96%)
Private Banks	42,788 (0.26%)	49,402 (15.68%)	51,050 (10.24%)	8262 (19.31%)	1648 (3.34%)
<b>Total</b>	<b>1,96,885 (2.21%)</b>	<b>2,26,760 (20.74%)</b>	<b>2,37,518 (2.76%)</b>	<b>40,633 (20.64%)</b>	<b>10,758 (4.74%)</b>

(Figures in the brackets for the quarter ended September, 2011 & September, 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 2.76% during the quarter, which was contributed mainly by DCCBs (11.21%) followed by Private Banks (10.24%), RRBs (10.09%) GSCARDB (5.16%), and Nationalised Banks (0.48%) whereas SBI Group registered a negative growth (-) 0.64%.

### **CREDIT DEPOSIT RATIO:**

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

<b>Advances</b>	<b>RIDF</b>	<b>Total</b>	<b>Deposits</b>	<b>CD Ratio</b>
2,37,518	8373	2,45,891	3,43,137	71.66

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

	<b>FOR THE PERIOD ENDED</b>			
<b>Bank Group</b>	<b>Sept., 2011</b>	<b>March, 2012</b>	<b>Sept., 2012</b>	<b>Variation over March, 2012</b>
State Bank Group	71.56	76.00	68.91	(-) 7.09
Nationalised Banks	58.69	63.24	60.99	(-) 2.25
RRBs	49.46	45.15	51.57	6.42
DCCBs	63.45	61.35	74.73	13.38
Pvt. Sector Banks	94.62	98.32	96.91	(-) 1.41
<b>CD Ratio for State as a whole</b>	<b>67.43</b>	<b>71.47</b>	<b>69.22</b>	<b>(-) 2.25</b>

The CD Ratio of banks in general decreased by 2.25% over March, 2012 and stood at 69.22%.

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

As of September, 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.

<b>Sr. No.</b>	<b>Name of District</b>	<b>CD Ratio as of Sept., 2011</b>	<b>CD Ratio as of March, 2012</b>	<b>CD Ratio as of Sept., 2012</b>	<b>Variation over March, 2012</b>
1	Dohad	37.60	38.75	37.40	(-) 1.35
2	Tapi	40.55	39.56	35.70	(-) 3.86
3	Kutch	28.25	30.39	31.70	1.31

4	Kheda	26.86	28.04	25.20	(-) 2.84
5	Porbandar	22.72	21.86	22.00	0.14
6	Anand	22.25	23.48	21.70	(-) 1.78
7	Dangs	24.85	24.34	21.60	(-) 2.74
8	Navsari	17.58	17.47	16.60	(-) 0.87

All the above districts, except Porbandar and Kutch district, have shown negative growth within the range of 1.35% to 3.86% over March, 2012. The Lead District Managers of the districts having CD Ratio below the benchmark of 60% need to initiate immediate action to reach atleast to the stipulated benchmark of 60%.

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

As of September, 2012, Navsari district (16.60%) 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

<b>(Rs./ Crores)</b>				
<b>Bank Group</b>	<b>Credit</b>	<b>Investment</b>	<b>Total</b>	<b>%</b>
State Bank group	54,914	8635	63,549	79.75
Nationalised Banks	1,16,828	10,294	1,27,122	66.11
All Banks	2,37,518	22,561	2,60,079	75.79
All Banks + RIDF	* 2,45,891	22,561	* 2,68,452	78.23

**\*(includes RIDF figures of Rs.8373 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 :

<b>(Rs./ Crores)</b>				
<b>Bank Group</b>	<b>Credit + Investment</b>	<b>Credit from outside Gujarat</b>	<b>Total</b>	<b>%</b>
State Bank group	63,549	20,875	84,424	105.95
Nationalised Banks	1,27,122	20,562	1,47,684	76.80
All Banks	2,60,079	41,437	3,01,516	87.87
All Banks + RIDF	* 2,68,452	41,437	* 3,09,889	90.01

**\*(includes RIDF figures of Rs.8373 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 :

<b>(Rs./Crores)</b>				
<b>PARAMETER</b>	<b>BENCH MARK</b>	<b>OUTSTANDING AS OF</b>	<b>ABSOLUTE GROWTH</b>	<b>% INCREASE over</b>

							<b>March, 2012</b>
		<b>MARCH, 2012</b>	<b>% Achi. of NBC</b>	<b>SEPT., 2012</b>	<b>% Achi. of NBC</b>		
PRIORITY SECTORS	40%	87,108	46.38	93,762	41.35	6654	7.64
AGRI. ADVANCES	18%	36,120	19.23	38,199	16.85	2079	5.76
WEAKER SECT. ADVs	10%	14,389	7.66	16,187	7.14	1798	12.50
DRI ADVs	1%	30.00	0.0168	29.00	0.0133	(-)1.00	(-) 3.33

It reveals from the above data that the Priority Sector Advances and Agriculture Advances have increased in absolute terms over March, 2012. Agril. Advances. Similarly, advances to Weaker Sections have increased in absolute terms during the quarter under review, whereas DRI advances have marginally decreased in both the terms i.e. in absolute and percentage.

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

PARAMETER	BENCH MARK	OUTSTANDING AS OF		ABSOLUTE GROWTH	% INCREASE over Mar, 2012
		MARCH, 2012	SEPT. 2012		
PRIORITY SECTORS	60%	2181	2670	489	22.42
WEAKER SECT. ADVs	15%	892	1178	286	32.06

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

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

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

SECTOR	BENCH MARK	STATE BANK GROUP	NATIONALISED BANKS	ALL BANKS
PRIORITY SECTORS	40%	34.76	38.47	41.35
AGRI. ADVANCES	18%	9.96	13.06	16.85
WEAKER SECTIONS	10%	9.12	5.49	7.14
DRI ADVANCES	1%	0.01	0.01	0.01
% OF W.S. ADV. TO P.S. ADV.	25%	26.23	14.25	17.26

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

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

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

(Rs./Crores)			
SECTOR	TARGET	ACHIEVEMENT UPTO SEPT., 2012	% ACHIEVEMENT AS OF SEPT., 2012
Total Agri. & Allied	33,900	19,821	58.47
(a) Of which, Crop Loan	24,371	16,032	65.78
(b) Of which, Term Loan	9529	3789	39.76
AVCI & SSI	6710	4144	61.76
Trade & Services	9077	3516	38.74
<b>Total</b>	<b>49,687</b>	<b>27,481</b>	<b>55.31</b>

The overall achievement in disbursement under Service Area Credit Plan by all the Banks was 55.31% upto the quarter ended September, 2012. The highest percentage achievement was recorded in AVCI & SSI - 61.76%, followed by Agriculture - 58.47% and Trade & Services - 38.74%.

Sr.No.	District above the State Average	Percentage (%)	Sr.No.	District below the State Average	Percentage (%)
1	Jamnagar	81.88	1	Patan	53.15
2	Sabarkantha	79.59	2	Narmada	52.68
3	Rajkot	74.07	3	Junagadh	51.98
4	Ahmedabad	67.37	4	Mehsana	51.01
5	Bhavnagar	66.93	5	Banaskantha	50.87
6	Surendranagar	63.56	6	Surat	47.47
7	Valsad	61.25	7	Vadodara	46.34
8	Amreli	61.05	8	Panchmahals	44.96
9	Kutch	60.68	9	Gandhinagar	43.92
<b>STATE AVERAGE 55.31%</b>			10	Anand	39.90
			11	Bharuch	37.53
			12	Kheda	34.53
			13	Porbandar	32.52
			14	Dahod	24.46
			15	Navsari	23.82
			16	Tapi	18.67
			17	Dangs	4.95

From the above table, it can be seen that the performance under SACP upto the quarter ended September, 2012 in respect of 9 districts was found to be satisfactory,

whereas in respect of 17 districts the performance remained below average. The performance in Dangs (4.95%) remained below 10%.

All the Lead District Managers in general and LDM of above mentioned 17 districts in particular are requested to gear up their machinery and monitor the Bankwise / Branchwise performance effectively in DLCC / BLBC meetings to ensure achievement of set targets for the year 2012-13.

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

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

As against the target of Rs.33,900 crores for disbursement under Agriculture Sector for the year 2012-13, Banks have disbursed Rs.19,820 crores i.e. 58.46% of the target. In order to build up the farm assets and to have consistency in the Agriculture finance at the year end, Banks need to concentrate on investment credit for the various farm activities as at the end of the quarter under review, against the target of Rs.9529 crores, Banks have disbursed Rs.3789 crores.

**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 SEPTEMBER, 2012**

(Rs./ Crores)

SR. NO.	PARTICULARS	March, 2012		September, 2012	
		Accounts	Amount	Accounts	Amount
1	Cumulative certificates filed	2,37,428	722.01	2,41,189	730.15
2	Cumulative Recovery effected	66,228	122.90	67,015	116.73
	Of which, cases closed	(63,022)	(96.20)	(61,898)	(85.75)
3	Cases pending	1,74,406	599.11	1,79,291	613.42
	Of which, cases pending for more than <b>3 years</b>	80,798	277.53	88,750	273.13
	more than <b>2 years to 3 years</b>	32,690	63.50	27,552	77.25
	more than <b>1 year to 2 years</b>	32,014	102.08	28,744	116.49
	cases pending for less than <b>1 year</b>	28,904	156.00	34,245	146.55

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

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

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

**Bankwise position of Outstanding, NPA, Percentage of NPA to Outstanding upto the half year ended September, 2012**

**The Gross Advances of the Banks in the State of Gujarat as of September, 2012 is Rs. 237518 crores.**  
(Amt. Rs. in crores)

Particulars	Amt. Outstanding	Amt. of NPA	% NPA to Outstanding
<b>Priority Sector Advances</b>			
Crop Loan	18180.00	397.53	2.19
Agri. Term Loan	14145.24	716.31	5.06
MSEs	33038.90	1265.59	3.83
Other PS	24906.40	205.82	0.83
TOTAL PS	87149.63	2550.13	2.93
<b>Central Govt. Sponsored schemes</b>			
SGSY	263.00	53.46	20.32
PMEGP	247.73	22.33	9.01
SJSRY	79.94	16.15	20.2
SRMS	1.11	0.47	42.34
<b>State Govt. Sponsored programmes</b>			
VBS	310.94	58.56	18.84
GSCDC	59.78	13.20	22.09
DCWD	68.32	13.93.	20.40
GWEDC	23.03	3.74	16.25
JGVY	0.73	0.01	1.36
<b>Others</b>			
Housing Loans	16,318.81	118.39	0.73
Education Loans	1468.02	39.86	2.72

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 SEPTEMBER, 2012**

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

The schemewise/districtwise details are furnished in the **ANNEXURE- 6 to 13 (A)**.

**CENTRAL GOVERNMENT SPONSORED PROGRAMMES :****Comparative performance under Central Govt. Sponsored Programmes**

<b>% Achievement during the quarter</b>			
Period ended	SGSY	PMEGP	SJSRY
September, 2011	25.45%	107.21%(No.) 234.88% (M.M. Amt.)	23.12%(No.) 69.71%(Amt.)
September, 2012	15.41%	No sponsoring due to pending Margin Money claims for the year 2011-12	16.77% (No.) 49.55% (Amt.)

(M.M. = Margin Money)

(Rs./ Lakhs)

<b>PARTICULARS</b>	<b>BANKABLE SCHEMES</b>		
	<b>SGSY</b>	<b>PMEGP</b>	<b>SJSRY</b>
Target (2012-13)	Rs.12,550.02 (Amount)	Rs.3140.04 M. M. (Amount)	4724(No.) Rs.1191.12 (Amount)
Sponsored (No.)	15,327	No fresh applications generated during the current year by all the three implementing agencies i.e. KVIC, KVIB & DIC in order to clear the sanctioned / disbursed projects of the previous year i.e. 2011-12.	9090
Sanctioned (No.)	5276		792
Sanctioned (Amt)	1933.38		594.96
Disbursed (No.)	5276		760
Disbursed (Amt)	1933.38		533.81
Retd./Rejtd. (No.)	684		795
Pending (No.)	9367		7503
% achievement (No.)	N.A.		16.77
% achievement (Amt.)	15.41%		49.95%

**SWARNA JAYANTI GRAM SWAROJGAAR YOJANA (SGSY) :**

The financial targets have been achieved by 15.41% the quarter ended September, 2012 as against the achievement of 25.45% for the corresponding period of the the previous year.

There were 641 loan applications of SHGs and 8726 loan applications of individuals pending at the end of September, 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	Tapi	34.81	1	Bhavnagar	1.98
2	Valsad	29.16	2	Narmada	3.21
3	Porbandar	23.10	3	Vadodara	6.43
4	Anand	22.98	4	Surendranagar	7.28
5	Sabarkantha	22.40	5	Amreli	7.29
6	Kheda	21.82	6	Junagadh	8.45
7	Dahod	21.46	7	Banaskantha	8.69
8	Jamnagar	20.80	8	Patan	9.80
9	Rajkot	20.35	9	Gandhinagar	11.75
10	Panchmahals	19.99	10	Dangs	11.94
11	Navsari	19.21	11	Surat	10.72
12	Kutch	18.34	12	Mehsana	12.16
<b>Average : 15.41%</b>			13	Bharuch	12.73
			14	Ahmedabad	13.14

### **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. 26th October, 2012 has informed that till September, 2012, Margin Money to the tune of Rs.2326.90 lakhs have been released.

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

Out of 9090 applications sponsored to Banks (inclusive of applications remained pending at the end of March, 2012), 792 applications were sanctioned with an amount of Rs.594.96 lakhs. There were 7503 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	JGVY
September, 2011	37.04	14.80	30.87	40.80	0.67
September, 2012	30.99	16.79	22.09	4.13*	34.00

(Rs. Lakhs)

PARTICULARS	BANKABLE SCHEMES				
Target (2012-13)	VBS (DIC)	GSCDC	DCWD	GWEDC	JGVY
Number	36,850	7500	10,000	8250	150
Sponsored (No)	38,818	5,352	9,314	4117	303
Sanctioned (No)	11,421	1259	2209	341	51
Sanctioned (Amt)	10,009.18	434.66	798.69	102.32	776.90
Retd./Rejtd. (No)	6,995	590	1572	134	22
Pending (No)	20,402	3,503	5533	3642	230
% achievement	30.99	16.79	22.09	4.13	34.00

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

The achievement of the target stood at 30.99% upto the quarter ended September, 2012 against the 37.04% achievement for the corresponding period of the previous year.

Out of the total sanction of 11,421 applications (Rs. 100.09 crores), 1552 applications (Rs.10.49 crores) sanctioned to S.T. beneficiaries, 1794 applications (Rs.12.65 crores) to S.C. beneficiaries. **However, 20,402 applications were reported pending at the end of the September, 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 16.79% upto the quarter ended September, 2012 as against 14.80% for the corresponding period of the previous year.

Member Banks are also requested to accord priority to dispose off pending 3503 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 22.09% of the target as against 30.87 the corresponding period of the previous year.

**Banks are requested to ensure that 5533 pending applications are disposed off by their branches on merits at the earliest.**

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

The achievement was 4.13% of the target as against 40.80% for the corresponding period of the previous year.

**Banks are requested to ensure that 3642 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 34% as against 0.67 during the corresponding period of the previous year.

Out of total 303 applications shown as sponsored upto the quarter ended September, 2012, only 51 applications were sanctioned by the Banks during the quarter.

**Banks are requested to dispose off 230 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 September, 2012 to Minority Communities & Women Entrepreneurs by banks are given in following table, while the bankwise details have been given in **Annexure - 14 & 15.**

### **MINORITY COMMUNITIES :**

Particulars	September, 2011		March, 2012*		(Rs. in crores) September, 2012	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	8,218	196.51	43,383	984.39	14,954	334.07
Outstanding	2,17,407	2847.38	2,39,425	3045.90	1,98,399	3177.14

\* Whole year figures

Fresh loans of Rs.334.07crores were disbursed by the banks to 14,954 beneficiaries belonging to Minority Communities during the quarter ended September, 2012. The outstanding reached the level of Rs. 3177.14 crores in 1,98,399 accounts as of September, 2012.

The share of advances to Minority Community to Priority Sector Advances stood at 3.41% as at the end of quarter ended September, 2012 which was 3.52% for the year ended March, 2012. Y-o-Y growth in outstanding is Rs.329.76 crores i.e.11.58%.

**Member Banks are requested to step up finance to Minority Community so as to reach the benchmark of 15% of Priority Sector advances.**

### **WOMEN ENTREPRENEURS**

Particulars	September, 2011		March, 2012*		(Rs. in crores)	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	24,653	591.54	1,16,344	1885.48	29,896	1465.64
Outstanding	5,49,533	7320.14	6,08,972	7461.47	5,11,386	9500.66

\* Whole year figures

In case of Women Entrepreneurs, the fresh credit to the tune of Rs.1465.64 crores to 29,896 beneficiaries in the State during the quarter ended September, 2012. The outstanding advances reached the level of Rs.9500.66 crores in 5,11,386 accounts and stood at 4.01% 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.2180.52 crores i.e. 29.78%.

**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 September, 2012, total 2,09,125 SHGs have been formed. Banks have reported outstanding amount of Rs. 656.98 crores as against credit linked amount of Rs.1068.89 crores reported by GLPC. Since this is a CC limit, there may be fluctuations in outstanding amount.

SHGs are having a total membership of 23,39,431 of which women were 20,69,173 i.e.88.44 %.

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

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

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

### **SUMMARY OF BANKWISE / DISTRICTWISE SAKHI MANDALS**

No. of SMs with Bank's savings	No. of SMs grading completed	No. of SMs credit linked	(Rs. in lakhs)
			Amt. of credit linkage
<b>2,02,546</b>	<b>2,02,546</b>	<b>1,62,861</b>	<b>1,06,889.46</b>

All the 2,02,546 Sakhi Mandals with Bank's Savings are graded, of which, 1,62,861 Sakhi Mandals have been credit linked with an amount of Rs.1,068.89 crores i.e. 80% as of September, 2012 as against Rs.1077.55 crores as of June, 2012.

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

**Director Housing Finance**

**(Rs. in crores)**

Particulars	September, 2011		March, 2012*		September, 2012	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	29,885	2373.90	91,684	5638.84	27,408	1792.44
Outstanding	2,68,385	15,122.32	2,80,376	16,087.36	3,07,150	18,751.88

\* Whole year figures

As per the information made available by the member banks, fresh loans worth Rs.1792.44 crores have been granted to 27,408 beneficiaries during the quarter ended September, 2012 under Direct Housing Finance.

The outstanding level reached to Rs.18,751.88 crores in 3,07,150 accounts as of September, 2012. Y-o-Y growth in outstanding housing finance is Rs.3629.56 crores i.e. 24.00%. Bankwise details are given in Annexure - 17.

**Golden Jubilee Rural Housing Finance**

**(Rs. in crores)**

Particulars	September, 2011		March, 2012*		September, 2012	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	599	21.43	2447	94.54	1834	26.88
Outstanding	14,863	451.90	14,251	390.47	13,515	339.90

\* Whole year figures

Under Golden Jubilee Rural Housing Finance (GJRHF) Scheme, during the quarter ended September, 2012, fresh loans worth Rs.26.88 crores have been granted to 1834 beneficiaries and the outstanding level reached at Rs.339.90 crores in 13,515 accounts as of September, 2012. Bankwise details are given in Annexure - 18.

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

**(Rs. in crores)**

Particulars	September, 2011		March, 2012*		September, 2012	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	3216	72.45	10,603	244.72	3744	93.00
Outstanding	48,116	1288.17	48,453	1281.88	47,765	1288.93

\* Whole year figures

During the quarter, the Banks have disbursed Education loans to 3744 students to the tune of Rs. 93.00 crores. The outstanding under Education loans reached to Rs.1288.93 crores in 47,765 accounts as of September, 2012. Bankwise details are given in Annexure - 19.

Govt of India has introduced the New Interest Subsidy Education Loan Scheme to providing financial support from the banking system to meritorious students for pursuing higher education in India and abroad. The main emphasis is that a meritorious student, though poor, is provided with an opportunity to pursue education with the financial support from the banking system with affordable terms and conditions.

Ministry of Human Resources Development vide their letter dtd. 17th October, 2011 informed that Member Banks of IBA are eligible for interest subsidy. The said communication is circulated to all the Member Banks vide SLBC letter dtd. 8.12.2011.

**Member Banks are requested to claim the interest subsidy claim to the Nodal Bank.**

**(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 28,90,616 as of September, 2012 against total land holdings of about 42.39 lakhs in the State, showing net increase of 28,592 KCCs during the quarter ended September, 2012.

The bank groupwise break up is : Nationalised Banks - 6,03,310, State Bank Group - 6,44,519, RRBs - 2,35,073, Private Sector Banks - 8438 and DCCBs -13,96,150.

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

Category	No. of KCCs outstanding	% to total KCCs issued
Small & Marginal Farmers	13,48,383	46.64
SC Farmers	1,21,583	4.20
ST Farmers	2,11,501	7.31
OBC Farmers	3,02,583	10.46
Minority Community Farmers	76,928	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 September, Banks have formed 2235 JLGs, of which 1385 JLGs have been credit linked to the tune of Rs.1651.96 lakhs under Farm Sector and 836 JLGs with Rs.554.00 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 2302 SCCs to the tune of Rs.6.67 crores during the quarter. In all 13,906 SCCs have been issued and the amount outstanding is Rs.31.41 crores.

RRBs have issued 5313 SCCs and GSCBs have issued 4778, whereas the remaining Banks have issued only 3815 SCCs. Bankwise details are given in **Annexure - 21.**

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

During the quarter, 167 ACCs were issued by Banks amounting to Rs.92.01 lakhs. Thus, upto the end of September, 2012, the outstanding ACCs were 3096 amounting to Rs.2099.01 lakhs. Bankwise details are given in **Annexure - 22.**

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

As per the information received from Member Banks, upto the quarter ended September, 2012, 8 WCCs have been issued to the tune of Rs.42 lakhs. The outstanding under WCC was 135 accounts amounting to Rs.85 lakhs. The Progress reported by Syndicate Bank, Union Bank of India, State Bank of India and Dena Bank.

**(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.36,004.22 crores at the quarter ended September, 2012. During the quarter under review, banks have disbursed Rs.59.16 crores to 181 units under CLCSSTU taking the outstanding level to Rs.897.52 crores in 3577 accounts. Bankwise details are given in **Annexure - 23.**

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

The outstanding advances to SC beneficiaries as of September, 2012 was Rs.1683.74 crores in 1,83,552 accounts, forming 10.40 Weaker Section advances, which was 11.30% as of March, 2012.

Similarly, the outstanding advances to ST beneficiaries as of September, 2012 was Rs.1764.75 crores in 2,10,837 accounts, forming 10.90% of Weaker Section advances, which was 11.93% as of March, 2012. Bankwise and Districtwise details as of September, 2012 are given in **Annexure-2&3.**

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

As per the information received from Member Banks, 2,45,922 "No Frills A/cs" have been opened during the quarter ended September, 2012. Banks have provided overdraft facility to 4,01,024 a/cs amounting to Rs.1450.00 lakhs. Total number of "No Frills Accounts" reached 28,02,771 as of September, 2012 with an amount of Rs.36,015.15 lakhs in these accounts.

During the quarter, 2318 GCCs amounting to Rs.172.87 lakhs have been issued by Member Banks. The cumulative position as of September, 2012 reached 48,563 GCCs amounting to Rs.4237.32 lakhs.

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

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