

BANKING AT A GLANCE IN GUJARAT STATE –JUNE, 2018

PARAMETERS	June, 2017	March, 2018	June, 2018	Growth Y-O-Y (June, 17 to June, 18)	Growth over March, 2018
TOTAL No. OF BRANCHES	9278	9353	9509	231	156
CATEGORY OF BRANCHES					
RURAL	3555	3596	3605	50	9
SEMI - URBAN	2235	2249	2279	44	30
URBAN	1348	1330	1397	49	67
METRO	2140	2178	2228	88	50
TOTAL	9278	9353	9509	231	156
KEY INDICATORS (Amt. Rs. in Crores)					
DEPOSITS	6,23,198 (-) 0.09%	6,62,394 (6.19%)	6,56,239 (-) 0.93%	33,041 (5.30%)	(-) 6,155 (-) 0.93%
ADVANCES	4,77,480 (3.79%)	5,39,392 (17.25%)	5,46,234 (1.27%)	68,754 (14.40%)	6,842 (1.27%)
CREDIT DEPOSIT RATIO	76.62	81.43	83.24	6.62	1.81
PS ADVANCES	2,11,411	2,27,008	2,46,018	34,607	19,010
(% Growth) (% to advances)	(-) 4.00% (45.96%)	(3.08%) (49.35%)	(8.37%) (45.61%)	(16.37%) (-) 0.35%	(8.37%) (-) 3.74%
AGRI ADVANCES	76,232	79,488	82,075	5,843	2,587
(% Growth) (% to advances)	(5.57%) (16.57%)	(10.08%) (17.28%)	(3.25%) (15.22%)	(7.66%) (-) 1.35%	(3.25%) (-) 2.06%
MSME ADVANCES	87,735	94,871	1,04,882	17,147	10,011
(% Growth) (% to advances)	0.53% (19.07%)	(8.71%) (20.62%)	(10.55%) (19.44%)	(19.54%) (0.37%)	(10.55%) (-) 1.18%
WEAKER SEC. ADV	37,910	41,299	45,247	7,337	3,948
(% Growth) (% to advances)	(5.60%) (8.24%)	(15.04%) (8.98%)	(9.56%) (8.39%)	(19.35%) (0.15%)	(9.56%) (-) 0.59%

Position of Kisan Credit Cards for the period ended					
	June, 2017	March, 2018	June, 2018	Growth Y-O-Y (June, 17 to June, 18)	Growth over March, 2018
Accounts	29,10,578	27,30,010	27,87,755	(-) 1,22,823	57,745
Amount	40,966	43,941	45,835	4,869	1,894

AGENDA No.1

Confirmation of the proceedings of last meeting

The proceedings of the 157th meeting of State Level Bankers' Committee for the year ended March, 2018 held on 14th June, 2018 were circulated to all the members on 5th July, 2018. Sinceno 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 PENDING ISSUES:

Sr.	Issues	Action taken
1	Pending approval of layout plan of RSETI, Ahmedabad.	Bank is in the process to submit the revised plan for approval as per new procedure. Since, the matter persists since long, RDD, Govt. of Gujarat is requested to take up the matter with concerned district authority to expedite the approval of layout plan of RSETI, Ahmedabad.
2	Development of online portal for sponsoring and tracking of loan application of State Govt. Spon. Schemes	During the 157 th meeting of SLBC on 14.06.2018, the Finance Department, Govt. of Gujarat has assured to roll out the portal by 15.07.2018. The rollout of the portal is still awaited.
3	Updation of District Codes in CBS system of Banks in case of branches in newly formed district.	SLBC vide letter dated 2 nd April, 2018 requested Banks for updation of District Codes in CBS system in case of branches in newly formed districts. SLBC is yet to receive confirmation from concerned Banks.
4	Issuance of order for physical possession by District Magistrate under SARFAESI Act 2002.	As discussed during 157 th meeting of SLBC, Banks were advised to provide the latest status of pending cases under SARFAESI Act with DM/CMM for physical possession which was submitted to Finance Dept., Govt. of Gujarat vide letter dated 22.01.2018. A list of 546 pending cases was submitted by SLBC vide letter dated 25.06.2018. State govt. is requested to take up the matter once again with concerned DMs in the matter so that large pendency of such cases is cleared. LDMs are advised to take up the same as regular agenda item and discuss in every DLCC / DLRC meeting.
5	Engagement of Apprentices in Banks.	DFS, MoF, Gol was requested to take up the matter with IBA for formulation and review of the model scheme for engagement of apprentices in Banks. It was also requested to take up the matter with RBI to permit Banks under PCA to engage apprentices. Response from DFS in this regard is awaited.

AGENDA No.3

IMPLEMENTATION OF FINANCIAL INCLUSION :

3.1 Pradhan Mantri Jan Dhan Yojana (PMJDY)

Progress under Opening of Accounts, issuance of RuPay Cards and Aadhaar Seeding as of 03.08.2018:

State	No. of Accounts opened			Aadhaar Seeded Accounts	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Card issued
	Rural	Urban	Total				
Gujarat	64,68,002	58,28,872	1,22,96,874	97,20,903	79%	1,00,49,828	82%

Bank-wise details is enclosed in the **Annexure-A**.

As per the progress report dated 03rd August, 2018 received from DFS, MoF, Gol, the Aadhaar Seeding in operative CASA accounts in the State stood at 79% and the average Aadhaar authentication stood at 46%, which is considerably below the National average of 84% and 56% respectively. Under Mobile Number Seeding, the performance of the State stood at 85% against the National Average of 82%. The Bank-wise position is given in **Annexure-B**.

Banks are required to expedite the process of Aadhaar Seeding & Aadhaar Authentication in all operative CASA accounts as per directives of DFS, MoF, Gol.

3.1.1 Extended Gram Swaraj Abhiyaan in Aspirational Districts – 1st June, 2018 to 15th August, 2018

After successfully saturating 96 villages of 20 districts of Gujarat under Gram Swaraj Abhiyan from 14th April 2018 to 5th May 2018, Banks took up the challenge to saturate 758 villages of two aspirational districts of Gujarat viz. Dahod (557) & Narmada (201), having population above 1000 under three schemes viz. PMJDY, PMJJBY & PMSBY under Extended Gram Swaraj Abhiyan launched by the Govt. of India under the supervision of Dept. of Financial Services, MoF from 1st June 2018 to 15th August 2018.

Total 16 Banks involved in the campaign (1 RRB, 3 Pvt. & 12 Nationalized) saturated 758 villages of both the aspirational districts of Gujarat as per following statistics:

Sr. No.	Districts	Villages Saturated	PMJDY Account opened	PMJJBY Enrollments	PMSBY Enrollments
1	Dahod	557	60890	50779	70619
2	Narmada	201	11973	9510	27387
Total		758	72863	60289	98006
Targets			68736	57303	91627
Saturation (%) against targets			106.00%	105.21%	106.96%

Banks in consultation with concerned LDM, set the targets for saturating villages having population about 1000 under three flagship schemes. Financial Literacy Camps were conducted in all identified villages to create awareness among the people about the Financial Inclusion Schemes. Business Correspondents were also advised to make door-to-door survey for enrolment of beneficiaries under these schemes.

With the concentrated efforts of all stakeholders i.e. LDMs of both the aspirational districts, Controlling Head of Concerned Banks involved in the campaign and more importantly field functionaries (including BCs) at Branch level, Banks achieved 106.00%, 105.21% and 106.96% of target allotted under PMJDY, PMJJBY and PMSBY schemes respectively at the end of the Campaign. Shri Ramesh S. Singh and Shri R. K. Yaduvanshi both Executive Director, Dena Bank were made incharge (Prabhari) of Dahod and Narmada district respectively to oversee the progress under the campaign and ensure desired saturation of identified villages as envisaged by the Govt. of India.

Besides ensuring saturation under three flagship schemes under the campaign, Banks also undertook following activities during the campaign period:

- a. Opening of banking outlets (Branch or fixed Business Correspondent) within 5 KM distance for each of these villages.
- b. Activation of inactive BC point.
- c. Distribution and activation of RuPay Cards.
- d. Aadhaar and Mobile number seeding and Aadhaar Authentication with consent of the account holder.
- e. Organising Financial Literacy Camps.

3.2 Social Security Schemes

A. PMSBY and PMJJBY

Progress in enrollments and claim settlement percentage (%) under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY) as of 30.06.2018 is as below:

Particulars	PMJJBY	PMSBY
Total enrollment	21,99,384	52,51,209
Claim settlement status as on 17.08.2018		
Claims lodged	9301	1,758
Claims Paid	8665	1454
Claims Rejected	423	251
Claims under process	33	8
Claims pending with issuer	180	45
Settlement %age	98%	97%

The Bank wise enrolment under Social Security Schemes is attached as **Annexure-C**.

B. Atal Pension Yojana (APY)

The total enrolments under APY for last four years is as below:

Particular	FY 15-16	FY 16-17	FY 17-18	FY18-19 (up to 04.08.2018)	Total
Total no. of enrolments	1,34,563	1,08,460	2,08,487	58,759	5,10,569
Average Enrolment per branch*	14	11	21	6.75	59

*Total no. of authorized branches for APY in the State is 8693

The Dept. of Financial Services (DFS), MoF has set Bank-wise targets for the FY 2018-19 as following:

Sr.	Category of Bank	Target allotted
1	Major Bank (Includes PSBs , HDFC Bank , Axis Bank , ICICI Bank and J&K Bank)	Target of 60 APY accounts per branch for FY 2018-19.
2	Regional Rural Bank	Target of 50 APY accounts per branch for FY 2018-19.
3	Private Bank	Target of 25 APY accounts per branch for FY 2018-19.
4	Co-operative Bank	Target of 15 APY accounts per branch for FY 2018-19.

Based on above the PFRDA has provided Bank-wise the targets for FY2018-19 for Gujarat State and the same is provided in the **Annexure-D**.

3.3 Financial Inclusion Plan:

A. Opening of Banking Outlets in Unbanked Rural Centres

RBI vide letter No. FIDD.CO.LBS.BC.No3712/02.01.001/2017-18 dated 05th June, 2018, advised SLBC Convenor Banks to compile an updated list of all Unbanked Rural Centers in the State on its website. Accordingly, list of 15,334 Unbanked Rural Centers of State in Tier 1 to Tier 6 is made available on the SLBC website.

Moreover, as per directives of RBI, villages without Banking Outlet having population more than 5000 (i.e. Tier 5 centers) have been given separately on the SLBC website and the district-wise gap in opening of "Banking-outlet" in identified villages having population above 5000 is given in **Annexure-E**.

By the quarter ended June 2018, in total identified 351 Tier 5 centers, Banking Outlets have been found present in 39 centers and in 312 centers Banking Outlets are yet to be opened.

Therefore, Banks are requested to expedite opening of Banking Outlets in URCs which would also help them to comply the criteria of opening of atleast 25% of total Banking Outlets in URCs, as per the circular of Dept. of Banking Regulation, RBI dated 18th May 2017.

B. Branch Authorization for Banks not having general permission – Prompt Corrective Action (PCA)

RBI vide letter dtd. 18th April'2018 invited reference to para 6.1 of RBI Circular DBRNo. BAPD.BC.69/22/01.001/2016-17 dtd. 18th May, 2017, in terms of which Domestic Schedule Commercial Banks from whom general permission for opening all their branches has been withdrawn, may not approach Reserve bank for permission to open Banking Outlets in Tier 5 and 6 Centres.

Further, it is clarified that there is no bar on the Banks under PCA, on opening of Banking Outlets in rural centres other than Brick & Mortar branches for fulfilling financial inclusion obligations. DFS, MoF, GoI while reiterating the same, advised that this clarification may be considered while finalizing the action plan for opening Banking Outlets in uncovered areas.

C. Deployment of additional BCs in locations not having Banking Outlets within 5 Kms:

DFS, MoF, GoI vide it's letter dated 17th May, 2018 circulated the nation wide list of **8,536 uncovered villages** where Banking services is not available within vicinity of 5 km. Out of these 8,536 villages, 755 of such villages are in Gujarat State. Bank-wise / District-wise summary of allotted villages is provided in the **Annexure-F**.

In pursuance of this, the DFS in the VC held on 04.08.2018 reiterated urgent need for opening of Banking Outlets in 755 identified locations and advised Banks to complete this exercise by 31st August 2018.

It was further advised by the DFS that while appointing a BC, preference is to be given to members of Self Help Group (SHG), as Ministry of Rural Development (MoRD) will be providing grant assistance for Tablet / Micro ATM in case an SHG member is appointed as BC. The list of SHG Members potential to be engaged as BC is made available vide web link <https://aajeevika.gov.in/content/list-uncovered-location-bc-sakhi-engagement> on the website of Ministry of Rural Development (MoRD) and the same was shared with concerned member banks vide our letter dated 14th August 2018.

Besides engagement of BCs in 755 identified locations, the DFS also advised in the said VC to complete activation / replacement of existing inactive BCs by 31st August, 2018.

D. Facility of Bank Branches / Extension counters at all Agriculture Produce Markets (Mandis)

The Dept. of Financial Services vide its letter 9th August 2018 impressed upon need of Bank Branches / Extension counters in vicinity of the Agriculture Produce Markets (Mandis), so as to facilitate easy access of liquidity to farmers on sell of their agriculture produce.

Further, SLBC was requested to identify the Agriculture Produce Markets (Mandis) not having Bank branches / Extension Couters for further allotment to Banks. Hence, LDMS are requested to identify such APMC (Mandis) in their district and allot suitably to Bank for opening Banking Outlets and further report to SLBC.

E. Setting up of Aadhaar Enrollment & Update Centers (AEC) in Bank Branches

As advised by the UIDAI, Scheduled Commercial Banks are required to set up Aadhaar enrollment and update facility aka Aadhaar Seva Kendra (ASK) in atleast 10% of total number of branches. In this regard, Bank wise Aadhaar Seva Kendra (ASK) set up against the targets is attached in the **Annexure-G**.

Further, UIDAI vide its mail dated 12th July 2018 informed that Bank Branches which are facilitating Aadhaar Enrollment & Update facility, to display the list of such nearby centers in their branches, so the crowd can be managed in a better way and also the centres which are not getting any footfalls, could be accessed by the citizens for Aadhaar Enrolment/Updation work. The list of Bank Branches functioning as Aadhaar Enrollment & Updation Center, has already been provided by UIDAI which is circulate by SLBC to Banks / LDMs for onwards circulation among Bank Branches. Also, Aadhaar Enrollment & Update centers could be accessed via URL- <https://appointments.uidai.gov.in/easearch.aspx>

Support for setting up of Aadhaar Enrollment & Update Centers (AEC) in Banks

NABARD vide its circular no. 160/DFIBT- 24/2018 dated 27th June 2018 has informed about scheme to support initiative of Banks to set up Aadhaar Enrollment and update Center in Bank Branches. As per the scheme all Banks which have set up AECs in their branches on or before 31st March 2018 are eligible for the grant support under the scheme. The detailed circular in this regard is provided as **Annexure-H**.

The eligible bank will be provided a one time grant support towards the cost of setting up of AEC as tabulated hereunder:

Sr No.	Period of setting up of AEC	Grant assistance available Per AEC under the Scheme
1	Till 30 th November 2017	Rs 1,00,000/-
2	1 st December 2017 to 31 st March 2018	Rs 75,000/-

Interested Banks can submit their application for sanction and release of eligible support in a single installment as per the format provided in the circular before 31st March 2019.

3.4. Financial Literacy Camps

The State has 49 Financial Literacy Centres (FLCs) set up in all districts by respective Lead Banks and RRBs sponsored by them. Out of the above 49 FLCs, 1 FLC is in Metro, 33 are in Semi-urban and 15 FLCs are in Urban areas, whereas no FLC is opened in Rural Areas.

Banks and FLCs were advised to organise the Financial Literacy Camps as per RBI letter dated. 2nd March, 2017.

Moreover, as per the above mentioned RBI letter, FLCs were advised to conduct special camps for a period of one year beginning April 1, 2017 and the revised guidelines regarding conduct of special Financial Literacy Camp is yet to be received from RBI.

Conduct of Financial Literacy camps by FLCs for the quarter ended June-2018

Sr. No.	Bank	No. of FLC opened by the Bank	No. of Special Camps conducted	No. of Target Specific camps conducted
1	Dena Bank	10	143	276
2	State Bank of India	9	155	207
3	Bank of Baroda	14	93	234
4	Baroda Gujarat Gramin Bank	06	138	149
5	Dena Gujarat Gramin Bank	05	30	75
6	Saurashtra Gramin Bank	05	102	160
	Total	49	661	1101

Conduct of Financial Literacy camps by Rural branches for the quarter ended June-2018 :

Total 8,053 camps have been conducted by **2,620 Rural branches** of Scheduled Commercial (Including RRBs) during the quarter ended June 2018. The category wise %age target achievement by Banks is as below:

Sr.	Category of Bank	Rural full fledged branch	Target of Financial Literacy Camps	Total no. of Camps conducted	% age Target Achiv.
1	Public Sector Banks	1,747	5,241	5,270	99.45%
2	RRBs	528	1,584	1,579	99.68%
3	Pvt. Sector Banks	345	1,035	1,204	116.33%
4	Small Finance Bank	0	0	0	-
	Total	2,620	7,860	8,053	102.44%

The Bank wise percentage(%) of Target achievement is given as **Annexure-I**.

NABARD vide its circular no. 162/DFIBT-26/2018 dated 2nd July 2018 financial support to Banks for conducting Financial Literacy Programmes targetting different segments of population. Accordingly, Banks may apply for prior sanction to NABARD to avail the financial assistance. The detailed circular in this regard is provided as **Annexure-J**.

3.5 Extension of timeline of various support schemes of NABARD under Financial Inclusion Fund (FIF)

NABARD vide its circular no. 150/DFIBT 22/2018 dated 15th June 2018 has extended timeline for following support schemes being extended through Financial Inclusion Fund (FIF).

- 1) Solar Powered V-SAT Connectivity to Kiosk/Fixed CSPs in Sub Service Areas
- 2) Mobile Signal Booster
- 3) Deployment of PoS/ mPoS devices in tier 5 & 6 Centers

The detailed circular in this regard is attached as **Annexure-K**.

3.6 Rural Self Employment Training Institutes (RSETI):

A. Progress in construction of RSETI premises

No.	Particulars	No. of District	Name of Districts
1	RSETIs functioning in own building	14	Amreli, Banaskantha, Bharuch, Kheda, Kutch, Jamnagar, Junagadh, Mehsana, Patan, Porbandar, Rajkot Sabarkantha, Gandhinagar and Valsad
2	RSETIs functioning in Building allotted by the Govt.	1	Bhavnagar
3	Land yet to be allotted	1	Mahisagar
4	Pending for approval of layout plan at District Authority	1	Ahmedabad
5	Tendering under process and approval lying at Bank Level	5	Chhota-udepur, Narmada, Surat, Panchmahal and Tapi
6	Construction work under progress	6	Anand, Dangs, Dahod, Navsari, Vadodara and Surendranagar
Total		28	

As MoRD, Gol has brought a closure clause for the infrastructure development aspect of the RSETIs w.e.f. 01.04.2015, Lead Banks in remaining 5 newly carved districts (Aravalli, Botad, Devbhoomi Dwarka, Gir Somnath and Morbi) have decided to impart necessary trainings as per existing set up.

B. Issues related to Allotment of land for construction of RSETI premises

As informed by the Director, RSETI, Ahmedabad, the Bank is in the process to submit the revised plan for approval as per new procedure. Bank of Baroda has informed that allotment / re-allotment of land for Mahisagar is still pending. State Bank of India has requested District Authority for allotment of suitable land for RSETI, Bhavanagar.

Govt. of Gujarat is requested to resolve this issue to enable the bank to start construction work of RSETI Ahmedabad.

C. No. of training programmes conducted and Settlement Ratio

Quarter ended	No. of training programmes conducted during the year 2018-19	Cumulative no. of training programmes since inception	No. of beneficiaries trained during the year 2018-19	Cumulative no. of beneficiaries trained	Cumulative no. of trained beneficiaries settled		
					Through Bank finance	Through own sources	Total
June 2018	156	6,591	4,288	1,98,478	59,029 (29.74%)	79,517 (40.06%)	1,38,546 (69.80%)
Categorywise Cumulative no. of trainees							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
June 2018	33,005 (16.63%)	59,777 (30.12%)	69,750 (35.14%)	1,66,915 (84.10%)	10,848 (5.47%)	25,098 (12.65%)	

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

Districtwise details are given as Annexure-L.

3.7 **Call Centre Services –Toll Free Number - 1800-233-1000 for PMJDY and Toll Free Number - 1800-233-8944 for PMMY**

As per instructions of Department of Financial Services, Ministry of Finance, Govt. of India, SLBC (Gujarat) is operating a Call Centre for attending the inquiries and for grievance redressal of the general public under Pradhan Mantri Jan-Dhan Yojana (PMJDY), Social Security Schemes and Pradhan Mantri MUDRA Yojana (PMMY) in Gujarat. Total expenses incurred during the quarter ended June 2018 are as under:

Sr. No.	Details	Expenses (Rs.)
1	Remuneration	72000.00
2	Telephone expenses	8763.00
	Total	80763.00

The bank wise details of proportionate expenses for the quarter ended June 2018 has been conveyed to Member Banks by SLBC vide letter no. GMO/ SLBC-Call Centre/538/ 2018 dated 6th July, 2018.

Pending Banks are requested to remit their contribution.

Details of calls received & expenses incurred during last four quarters:

Quarter Ended	Sept.- 2017	Dec.- 2017	March- 2018	June- 2018	Total
Number of Calls	1,292	1,196	1,907	1,780	5,726
Total Expenses (in Rs.)	1,16,967	1,16,871	1,55,636	80,763	4,72,549

Since beginning till quarter ended June 2018, total 32712 calls are received. Out of which 31,245 calls were enquiry calls and 1467 calls were complaint calls.

3.8 **Revised Sub Service Areas (SSAs)**

SLBC undertook an exercise with LDMs of all the 33 districts of the State and compiled updated list of Sub Service Areas which is provided in the **Annexure-M**. The said list also made available on the website of SLBC. Members are requested to go through the same and in case of any discrepancy in allotment of any village; the same shall be reported to concerned LDMs by 30th September 2018 for necessary modification.

Banks are requested to timely update in the SSA data about opening of any opening Banking Outlet in any of rural areas of the state.

AGENDA No.4

OTHER AGENDA

4.1 **Progress under Pradhan Mantri MUDRA Yojana (PMMY)**

The progress under the Scheme as of 10.08.2018 is as under:

(Rs. in crores)

Particular	Shishu		Kishore		Tarun		Total	
	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.
Banks	73291	202.43	30779	669.22	8596	617.99	112666	1489.64
Other Agency	253095	764.66	11287	110.81	932	42.96	265314	918.43
Total	326386	967.09	42066	780.03	9528	660.95	377980	2408.07

Agencywise details are given in **Annexure-N.**

Against the disbursement target of Rs.8,008 crore, Banks have so far achieved disbursement of Rs.2408.07 crore i.e. 18.60% for the FY 2018-19 which needs to be improved.

Therefore, banks to sensitise their field functionaries to improve the performance under the scheme. LDMs are also advised to ensure the review of PMMY as a regular agenda item in the meetings of DLCC / DLRC and also in BLBC meetings.

4.2 Implementation of “Stand up India”

Cummulative progress as of 16.08.2018 under Stand Up India in Gujarat is as under;

Sanctions		Disbursements	
Accounts	Amount (Rs. in crore)	Accounts	Amount (Rs. in crore)
4,131	1,166	3,244	719

The Bankwise details are given in **Annexure-O.**

Since the performance under the scheme is not up to the mark, all stakeholders are requested to take note of the following action points to improve performance during the current financial year.

- Branches and LDMs have to visit the Standupmitra portal on regular basis.
- DIC, Banks, NABARD and SIDBI have to organise the seminar / workshop / townhall meeting to impart more awareness of the scheme in the State.
- Display of Banner / Poster showing the salient features of the scheme at Branch / ATM premises.
- DIC / NABARD / SIDBI may give advertisements through newspaper or local media to make wide publicity of the scheme.
- SC / ST welfare and Women development department may take lead to generate good number of application under the Scheme.
- Review the bankwise performance thoroughly during the DLCC meeting and instruct the lagging banks to improve upon the performance.

4.3 Pradhan Mantri Awas Yojana (Urban)–Credit Linked Subsidy Scheme

As of 15.07.2018, total Rs.1,537.39 Crores subsidy has been disbursed to the 68,523 beneficiaries in the State. The PLI / Bankwise details are given in **Annexure-P.**

On the basis of feedback received from two Central Nodal Agency (CNA) and other stakeholders, Ministry of Housing and Urban Affairs, Govt. of India vide notification dated 12th June, 2018 has enhanced carpet area in MIG I category from “upto 120 square metre” to “upto 160 square metre” and in MIG II category from “upto 150 square metre” to “upto 200 square metre”. The enhancement in carpet area will be effective from the date the CLSS for MIG had become effective i.e. 01.01.2017. A copy of the said notification is enclosed as **Annexure-Q.**

A meeting was convened by the Affordable Housing Mission under the Chairmanship of Secretary, Housing & Urban Development, Govt. of Gujarat to review the progress and following action points were emerged from the said meeting.

- Banks were advised to carry out publicity of the scheme through Physical as well Digital display at ATM site and Branch premises.
- Banks should organize a small workshop or meeting at regional level with real estate developers to create awareness of the scheme.

Banks are requested to take note of the modification and action points of the meeting for compliance.

4.4 Pradhan Mantri Awas Yojana – Gramin

SLBC in its 156th meeting had approved simplified application form for loan under PMAY-Gramin. Banks are requested to circulate the same among the branches and advise them to consider loan applications under the scheme on merits.

Additional Commissioner, Rural Development Department, Govt. of Gujarat vide his letter dated 20th August, 2018 expressed serious concern about non-sanctioning of housing loans by Banks to beneficiaries of PMAY (G).

4.5 Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY).

Agriculture & Co-operation Department, Government of Gujarat vide their GR No. PFB-102018-1141-K.7 dated 5th April, 2018 has issued guidelines for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) for Kharif-2018 and Rabi-Summer 2018-19 seasons. A copy of the GR issued by Government of Gujarat has been circulated by SLBC vide letter dated 13.04.2018.

The performance of the scheme during Kharif 2018 season is as under.

No. of applications	11,98,620
Area covered	22.31 Lakh Ha.
Sum insured	Rs.11,862 Crores
Premium (farmers' share)	Rs.373.82 Crores

4.6 Waiver of stamp duty applicable on agreement executed for promotion of digital transactions in the State.

With increased thrust on digital financial transactions by Government of India, Banks have come up with different new products of digital payment for individuals as well as merchants. For any merchant to be onboarded for accepting digital payment product, merchant needs to execute an Agreement of terms and conditions with Bank. The agreement attracts a stamping of Rs.100. Marketing team of Banks have observed that almost all small merchants are unwilling to incur expenditure of Rs.100 for stamping of the agreement. Since the State Government has power to waive stamp duty applicable on such agreements, few Banks have represented for such waiver. The Government of Madhya Pradesh has already waived stamp duty for all agreements executed for providing digital products to merchants.

In view of the same, the Government of Gujarat is requested to waive stamp duty applicable on agreement required to be executed by merchants for acquiring digital payment products.

4.7 Doubling of Farmers' Income by 2022.

RBI vide circular RBI/2016-17/66, FIDD.CO.LBS.BC.No. 16/02.01.001/2016-17 dated 29.09.2016 communicated the strategy to achieve the goal of "Doubling Farmers income by 2022".

Representative of NABARD is requested to apprise the house on the matter.

4.8 Formation of Steering Sub-Committee of SLBC as per Revamp of Lead Bank Scheme guideline of RBI.

RBI vide circular no. FIDD.CO.LBS.BC.No.19/02.01.001/2017-18 dated 06.04.2018 advised SLBC Convenor Bank to constitute a Steering Sub-Committee in SLBC to deliberate on agenda proposals received from different stakeholders and finalise agenda for SLBC meetings.

Accordingly, it is proposed to constitute a Steering Sub-Committee of SLBC comprising following members.

1. Convenor, State Level Bankers' Committee
2. Representative from RBI
3. Representative from NABARD
4. Secretary, Finance Department, Govt. of Gujarat
5. Director, Institutional Finance, Finance Department, Govt. of Gujarat
6. Representative from State Bank of India
7. Representative from Bank of Baroda

In view of the above, the august House is requested to approve the constitution of the Committee as per Revamp of Lead Bank Scheme guideline of RBI.

AGENDA No.5

REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE QUARTER ENDED JUNE, 2018 :

During the quarter ended June, 2018, total number of bank branches increased by 156 taking the total network of branches from 9353 as of March, 2018 to 9509 as of June, 2018 in the State as per the details given in **Annexure- 1.**

BRANCH EXPANSION

Particulars	For the quarter ended				
	June, 2017	March, 2018	June, 2018	Growth y-o-y	Variation over March, 2018
Bank Group					
State Bank Group	1339	1277	1277	-62	0
Nationalised Banks	4124	4145	4154	30	9
RRBs	751	767	769	18	2
DCCBs	1343	1376	1379	36	3
GSCARDB	181	181	181	0	0
Private Sector Banks	1540	1607	1620	80	13
Small Finance Banks			129	129	129
Total	9278	9353	9509	231	156

DEPOSITS GROWTH :

The aggregate deposits of the banks in Gujarat marginally decreased by Rs.6155 crores in absolute terms from Rs.6,62,394 crores as of March, 2018 to Rs.6,56,239 crores as of June, 2018 registering negative growth of 0.93% as against negative growth of 0.09% for the corresponding period of the previous year.

The banks groupwise deposit growth and level as of June, 2018 are given below. The bankwise and districtwise details are given in **Annexure – 1A & 1B.**

BANK GROUP	FOR THE PERIOD ENDED (Rs. in Crores)				
	June, 2017	March, 2018	June, 2018	Growth Y-o-Y	Absolute growth over March, 2018
State Bank Group	1,33,831 (-) 0.52%	1,38,950 (3.28%)	1,40,261	6430 (4.80%)	1311 (0.94%)
Nationalised Banks	3,28,455 (-) 0.01%	3,36,046 (1.46%)	3,29,921	1466 (0.45%)	-6125 (-)1.82%
RRBs	11,758 (-) 1.38%	12,599 (5.68%)	12,671	913 (7.76%)	72 (0.57%)
DCCBs	24,703 (-) 0.62%	26,567 (6.87%)	27,029	2326 (9.42%)	462 (1.74%)
GSCARDB	267 (-) 2.55%	263 (-) 4.01%	261	-6 (-) 2.25%	-2 (-)0.76%
Private Banks	1,24,184 2.63%	1,47,969 (22.29%)	1,45,835	21651 (17.43%)	-2134 (-)1.44%
Small Finance Banks			261	261 (NA)	261 (NA)
TOTAL	6,23,198 (-) 0.09%	6,62,394 (6.19%)	6,56,239	33,041 (5.30%)	(-) 6,155 (-) 0.93%

(Figures in the brackets for the quarter ended June, 2017 indicate % growth over previous quarter, whereas figures in the brackets for the period ended March 2018 indicate % growth over previous year).

The highest percentagewise growth was registered by DCCBs (1.74%), followed by State Bank of India (0.94%), RRBs (0.57%) whereas Nationalised Banks (1.82%), Private Banks (1.44%) and GSCARDB (0.76%) registered negative growth.

The **NRI deposits** increased by Rs.250 crores and stood at Rs.71,933 crores forming 10.96% of the total deposits as of June, 2018 as against Rs.71,683 crores (10.82%) as of March, 2018.

CREDIT EXPANSION :

During the period under review, the aggregate credit increased by Rs.6,842 crores in absolute terms from Rs.5,39,392 crores as of March, 2018 to Rs. 5,46,234 crores as of June, 2018 registering a growth of 1.27%, as against a growth of 3.79% for the corresponding period of previous year.

The banks groupwise credit growth and level as of June, 2018 are given below. The bankwise and districtwise details are given in **Annexure – 1A & 1B.**

BANK GROUP	FOR THE PERIOD ENDED				(Rs. in Crores)
	June, 2017	March, 2018	June, 2018	Growth Y-o-Y (June, 17 to June, 18)	Absolute growth over March, 2018
State Bank Group	96,736 (7.01%)	1,01,111 (11.85%)	1,00,647	3,911 (4.04%)	-464 (-) 0.46%
Nationalised Banks	1,95,750 (0.34%)	2,06,248 (5.73%)	2,03,760	8,010 (4.09%)	-2,488 (-) 1.21%
RRBs	6,638 (4.54%)	7,517 (18.38%)	7,508	870 (13.11%)	-9 (-) 0.12%
DCCBs	18,433 (14.59%)	17,141 (6.56%)	21,393	2,960 (16.06%)	4,252 (24.81%)
GSCARDB	544 (-) 2.42%	578 3.58%	552	8 (1.47%)	-26 (-) 4.50%
Private Banks	1,59,379 (5.16%)	2,06,797 (36.44%)	2,09,480	50,101 (31.44%)	2,683 (1.30%)
Small Finance Banks			2,894	2,894 (NA)	2,894 (NA)
TOTAL	4,77,480 (3.79%)	5,39,392 (17.25%)	5,46,234	68,754 (14.40%)	6,842 (1.27%)

(Figures in the brackets for the quarter ended June, 2017 indicate % growth over previous quarter, whereas figures in the brackets for the period ended March 2018 indicate % growth over previous year).

The data reveal that the overall growth in outstanding advances was 1.27% during the quarter, which was contributed mainly in percentage terms by DCCBs (24.81%) and Private Banks (1.30%) whereas GSCARDB (4.50%), Nationalised Banks (1.21%), SBI Group (0.46%) and RRBs (0.12%) have registered negative growth during the quarter under review.

CREDIT DEPOSIT RATIO:

The Bank groupwise Conventional CD Ratio is given below:

Bank Group	FOR THE PERIOD ENDED			
	June, 2017	March, 2018	June, 2018	Variation over March, 2018
State Bank Group	72.28	72.77	71.76	(-) 1.01
Nationalised Banks	59.60	61.38	61.76	0.38
RRBs	56.46	59.66	59.25	(-) 0.41
DCCBs / GSCB	74.32	64.52	79.15	14.63
Pvt. Sector Banks	128.34	139.76	143.64	3.88
Conventional CD Ratio	76.62	81.43	83.24	1.81

The CD Ratio as of June, 2018 increased by 1.81% over March, 2018 and stood at 83.24%.

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
5,46,234	24,210	5,70,444	6,62,394	86.12

CD Ratio Below 40%

As of June, 2018, the CD Ratio in the following 8 (Eight) districts is below 40% where the all Stakeholders are required to put in special efforts to increase the same.

Sr.	Name of District	CD Ratio June, 2017	CD Ratio March, 2018	CD Ratio June, 2018	Variation over March, 2018
1	Dangs	14.93	10.96	11.92	0.96
2	Navsari	19.96	22.68	23.46	0.78
3	Anand	23.38	30.80	25.80	(-) 5.00
4	Porbandar	24.34	25.89	24.97	(-) 0.92
5	Kheda	31.68	35.23	36.89	1.66
6	Mahisagar	35.52	34.52	35.66	1.14
7	Tapi	28.12	29.83	31.18	1.35
8	Kutch	34.18	36.04	37.15	1.11

From the above table, it can be seen that CD Ratio in 6 districts has increased over March, 2018 except Anand and Porbandar where it has decreased. However, CD Ratio of Anand and Porbandar district has increased marginally by 2.42% and 0.63% respectively over June 2017. CD Ratio of Dahod and Devbhumi Dwarka district have crossed the mark of 40% as of June, 2018. The Lead District Managers of the above eight districts are requested to initiate immediate action to improve CD Ratio.

As of June 2018, the Dangs (11.92%) in the State is having CD Ratio below 20%.

PRIORITY SECTOR LENDING :

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

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

Parameter	Bench-mark	Outstanding as of				Absolute Growth over March, 2018	% increase over March, 2018
		March, 2018	% Achi. of NBC	June, 2018	% Achi. of NBC		
Priority Sectors	40%	2,20,260	48.25	2,36,640	44.49	16,380	7.44
Agri. Adv.	18%	74,649	16.35	76,777	14.44	2,128	2.85
Weaker Section Adv.	10%	38,385	8.41	41,637	7.83	3,252	8.47

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

It reveals from the above data that the Priority Sector Advances have surpassed the benchmark. Though there is an increase in absolute growth in Agriculture Advances, but the benchmark level could not be achieved in Agriculture Advances and Weaker Section.

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

(Rs. /Crores)

Parameter	Bench- mark	Outstanding as of				Absolute Growth over March, 2018	% increase over March, 2018
		March, 2018	% Achi. of NBC	June, 2018	% Achi. of NBC		
Priority Sectors	75%	6,748	106.27	6,935	92.26	187	2.77
Agri. Adv.	18%	4,840	76.21	4,997	66.48	157	3.24
Weaker Section Adv.	15%	2,915	45.90	2,836	37.73	-79	(-) 2.71

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

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

RRBs have achieved / surpassed the stipulated benchmarks of 75%, 18% and 15% under Priority Sectors, Agriculture Advances and Weaker Sections respectively.

III. The **Bank groupwise** percentage share of various components of Priority Sector advances as of March, 2018 is as under:

Sector	State Bank of India	Nationalised Banks	Private Banks	Co-op Banks	RRBs	All Banks
PS ADVs	29.93%	54.01%	37.46%	98.85%	92.26%	45.61%
AGRI. ADVs	10.65%	16.52%	8.12%	85.45%	66.48%	15.22%
WS ADVs	11.00%	8.88%	3.74%	25.13%	37.73%	8.39%

From the above table, it can be observed that except the benchmark under PS Advances, Banks have not reached to stipulated benchmark under Agriculture Advances, Weaker Section Advances. Performance of SBI Group requires to be improved under PS and Agriculture segments, whereas Nationalised Banks and Private Sector Banks need much improvement under Agriculture and Weaker Section advances.

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

As per revised guidelines of RBI for Priority Sector, the sub-target for Small & Marginal farmers is 8% and for Micro Enterprise is 7.5% of ANBC against which, as of June, 2018, all banks together stood at Rs.27,401 crores i.e. 5.08% and Rs.35,555 crore i.e.6.59 % respectively.

AGENDA No.6**PROGRESS UNDER SERVICE AREA CREDIT PLAN (SACP) 2018-19:**

The Statement LBS-MIS-I, II & III for achievement under Annual Credit Plan 2018-19 for the quarter ended June 2018 of the State is given in **Annexure - 4.**

The summary of target vis-a-vis achievement for the quarter ended June 2018 under Priority Sector Annual Credit Plan 2018-19 is presented hereunder.

(Amount in Rs.Crores)

No.	Priority Sector	Target 2018-19		Disbursement during the quarter		% Achievement	
		A/c	Amt.	A/c	Amt.	A/c	Amt.
1	Agriculture	4862158	71080	1566151	30320	32.21	42.66
	Of which Farm Credit	4587333	63436	1539280	27507	33.56	43.36
2	MSME	1081663	39080	140738	20112	13.01	51.46
3	Export Credit	6682	1336	219	581	3.28	43.52
4	Education	43766	1474	5239	152	11.97	10.33
5	Housing	117813	10466	40555	3234	34.42	30.90
6	Other PSA	252017	4791	283457	1154	112.48	24.09
7	Total PSA	6364099	128227	2036359	55553	32.00	43.32

The overall achievement in disbursement under Annual Credit Plan (ACP) for Priority Sectors by all the Banks was 32.00% in respect of targets in number of accounts and 43.32% in respect of targets in amount for the quarter ended June, 2018. The highest percentage achievement in terms of amount was recorded in MSME – 51.46% followed by Export Credit – 43.52%, Agriculture – 42.66%, Housing – 30.90%, Other PSA – 24.09% and Education – 10.33%.

Out of 33 districts in the State, upto the quarter ended June, 2018, as many as 20 districts remained below the State average of 43.32% under ACP 2018-19.

The sector-wise, bankwise and districtwise details under Priority Sector Advances are given in **Annexure – 5, 5(A) to 5(H).** Agency wise & sub-sector wise Ground Level Credit Disbursement under Agriculture for the quarter ended June 2018 is given in **Annexure - 6.**

AGENDA No.7**POSITION OF CASES FILED UNDER GUJARAT STATE RECOVERYACT,1979**

(Rs. in Crores)

No.	Particulars	March, 2018	
		Accounts	Amount
1	Cumulative certificates filed	1,20,922	467.88
2	Cumulative Recovery effected	45,121	73.72
	Of which, cases closed	(44,709)	(75.35)
3	Cases pending	76,213	392.53
	Of which, cases pending for more than 3 years	55,151	189.76
	more than 2 years to 3 years	7,077	60.08
	more than 1 year to 2 years	8,922	96.32
	cases pending for less than 1 year	5,063	46.37

District wise details are given in **Annexure - 7**.

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 at the quarter ended June, 2018.

The Gross Advances of the Banks in the State of Gujarat is Rs.5,46,234 crores and Gross NPA is Rs.37,342 crores i.e 6.84% as of June, 2018. Consolidated details are as per **Annexure - 8**.

(Amt. Rs. in crores)			
Particulars	Amt. Outstanding	Amt. of Gross NPA	% NPA to Outstanding
Crop Loan	45,607	1,478	3.24
Agri. Term Loan	36,468	2,792	7.66
Total Agriculture	82,075	4,270	5.20
MSME	1,04,882	7,290	6.95
Other PS	59,061	2,965	5.02
Total Priority Sector	2,46,018	14,525	5.90
Non Priority Sector	3,00,216	22,817	7.60
Total Advances	5,46,234	37,342	6.84
Others			
Housing Loan	69,421	777	1.12
Education Loan	2,247	81	3.60

All Member Banks are requested to ensure accurate reporting of NPA so as to present factual position.

<u>AGENDA No.8</u>

REVIEW OF PROGRESS UNDER VARIOUS GOVT. SPONSORED PROGRAMMES FOR THE QUARTER ENDED JUNE, 2018.

The Summary of performance for the quarter ended June, 2018 in implementation of various bankable schemes sponsored by Central / State Government is presented hereunder.

The schemewise / districtwise details are furnished in the **Annexure - 9 to 16**.

Comparative performance under Central Govt. Sponsored Programmes

Period ended	PMEGP	DAY-NULM
June, 2017	15.12% (No.) 49.89% (M.M.)	3.57%
June, 2018	18.34% (No.) 52.14% (M.M.)	18.12%

(Rs./ Lakhs)

PARTICULARS	BANKABLE SCHEMES	
	PMEGP	DAY-NULM
Target (2018-19)	2994 (No) 7,485 MM (Amt.)	2500 (Individual cases)
Sponsored (No.)	5566	963
Sanctioned (No.)	549	453
Sanctioned (Amt)	M.M. 3903	434.69
Retd./Rejtd. (No.)	614	0
Pending (No.)	4403	510
% achievement (No.)	18.34	18.12
% achievement (Amt.)	M.M. 52.14	-

(M.M. = Margin Money)

Prime Minister Employment Generation Programme (PMEGP)

As per the progress report for the quarter ended June, 2018, against the physical target of 2994, Banks have sanctioned 549 applications, i.e. 18.34% achievement. Similarly, against the Margin Money target of Rs.7485 lakhs, Banks have sanctioned projects having Margin Money of Rs.3903 lakhs (52.14% achievement) for the quarter ended June, 2018.

Modification in existing PMEGP scheme guidelines

KVIC, State Office, Ahmedabad vide their letter no. SO/GUJ/PMEGP New guideline/2018-19 dated 01.06.2018 has informed about modification in existing scheme guidelines. The same was informed by SLBC to all the Banks and LDMs vide e-mail dated 02.06.2018. Among the others, following are the major modification elaborated **for up gradation of existing PMEGP/ Mudra units:**

1. Margin money claimed under PMEGP has been successfully adjusted.
2. First loan under PMEGP/ MUDRA has been successfully repaid in stipulated time.
3. The unit is profit making with good turnover and having potential for growth in turnover and profit with modernization/upgrading the technology.

A uniform subsidy @ 15% (Max. Rs.15 Lakhs) of project cost (Max. Rs.100 Lakhs Manufacturing and Rs.25 Lakhs for service/trading activity) would be provided for upgradation of existing PMEGP / MUDRA units on above criteria.

Banks are requested to take note of the modification in scheme guidelines and inform the branches accordingly.

Further, KVIC, State Office, Ahmedabad vide their letter no. SO/GUJ/PMEGP/2018-19 dated 31.07.2018 has submitted Bank wise tentative target of second loan for upgradation of existing PMEGP / MUDRA units. A copy of Bank wise target is attached as **Annexure-R**.

Deendayal Antyodaya Yojana – National Urban Livelihood Mission (DAY-NULM)

Against the target of 2500 individual loan applications, Banks have sanctioned 453 applications i.e. 18.12% achievement for the quarter ended June, 2018 which shows a significant improvement over the corresponding period of previous year.

Comparative performance under State Govt. Sponsored Programmes

% Achievement						
Period	VBS	GSCDC	DCWD	GWEDC	JGVY	DTAISY
June, 2017	22.05	3.20	9.04	0.00	1.00	1.12
June, 2018	31.31	2.24	6.32	6.82	4.00	9.90

(Amt. inRs. Lakhs)

PARTICULARS	BANKABLE SCHEMES					
	VBS	GSCDC	DCWD	GWEDC	JGVY	DTAISY
2018-19						
Target (Number)	36,800	5000	5334	1100	200	1000
Sponsored (No)	45001	1743	3220	618	111	2312
Sanctioned (No)	11522	112	337	75	8	99
Sanctioned (Amt)	23956	45	172	31	198	77
Retd./Rejtd. (No)	11859	75	402	0	20	327
Pending (No)	21620	1556	2481	543	83	1886
% achievement	31.31	2.24	6.32	6.82	4.00	9.90

VAJPAYEE BANKABLE SCHEME (VBS) :

The achievement against the target stood at 31.31% at the quarter ended June, 2018 as against 22.05% achievement for the corresponding period of the previous year, which is higher than the previous year.

GUJARAT SCHEDULED CASTES DEVELOPMENT CORPORATION (GSCDC) :

The achievement of target in terms of cases sanctioned stood at 2.24% for the quarter ended June, 2018 as against 3.20% for the corresponding period of the previous year.

Member Banks are requested to improve the performance during FY 2018-19.

BANKABLE SCHEME OF DEVELOPING CASTES WELFARE DEPARTMENT

The achievement stood at 6.32% of the target at the quarter ended June, 2018 as against 9.04% for the corresponding period of the previous year. Banks need to improve their performance under the Scheme. **Banks are requested to gear up the performance under the scheme during current financial year.**

GUJARAT WOMEN ECONOMIC DEVELOPMENT CORPORATION (GWEDC) :

The achievement was 6.82% of the target at the quarter ended June, 2018 as against 0.00% for the corresponding period of the previous year.

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

The achievement stood at 4.00% at the quarter ended June, 2018 as against 1.00% during the corresponding period of the previous year. Banks are requested to improve the same in current financial year.

Dattopant Thengadi Artisan Interest Subsidy Yojana (DTAISY)

The achievement stood at 9.90% at the quarter ended June, 2018 as against 1.12% achievement for the corresponding period of the previous year. Though the performance has been improved significantly, but the desired performance is still far from satisfactory level. Banks are requested to improve the same.

Overall performance under all the Govt. Sponsored Programmes for the quarter ended June, 2018 except PMEGP and VBY is far from satisfactory. All the Banks and various Govt. agencies sponsoring the loan applications are required to work in close co-ordination to achieve the targets.

Also, the Block / District level Govt. agencies should invariably attend the BLBC meeting at each Taluka and use that platform for effective implementation of respective Govt. Spon. Programmes.

AGENDA No.9

FINANCING UNDER OTHER PROGRAMMES / SCHEMES

(i) FINANCING TO MINORITY COMMUNITIES & WOMEN ENTREPRENEURS

The summary of fresh loans disbursed during the year and the outstanding at the year ended March, 2018 to Minority Communities & Women Entrepreneurs by Banks are given in following table, while the Bankwise fresh disbursements during the quarter have been given in **Annexure - 17 & 18**.

MINORITY COMMUNITIES :

(Rs. in crores)

Particulars	June, 2017		March, 2018		June, 2018	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	28,236	828	1,13,463	2,656	43,005	867
Outstanding	3,01,554	8,183	3,32,866	8,537	3,78,224	8,903

Fresh loans of Rs.867 crores were disbursed by the Banks to 43,005 beneficiaries belonging to Minority Communities during the quarter ended June, 2018. The outstanding reached the level of Rs.8,903 crores in 3,78,224 accounts as of June, 2018.

The share of advances to Minority Community to Priority Sector Advances stood at 3.62% at the quarter ended June, 2018.

WOMEN ENTREPRENEURS

(Rs. in crores)

Particulars	June, 2017		March, 2018		June, 2018	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	1,23,640	2,826	3,91,585	11,530	1,64,841	3,635
Outstanding	8,46,454	30,858	9,53,288	32,942	12,98,264	35,288

Fresh credit to the tune of Rs.3,635 crores to 1,64,841 beneficiaries was extended in the State during the quarter ended June, 2018. The outstanding advances reached at the level of Rs.35,288 crores in 12,98,264 accounts and stood at 6.46% of Net Bank Credit.

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

(ii) REVIEW OF PROGRESS UNDER HOUSING FINANCE

(Rs. in crores)

Particulars	June, 2017		March, 2018		June, 2018	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	31,015	5,378	1,70,748	25,837	48,703	5,971
Outstanding	5,98,964	62,202	6,47,507	68,914	8,28,883	69,421

As per the information made available by the member banks, fresh loans worth Rs.5,971 crores have been granted to 48,703 beneficiaries during the quarter ended June, 2018 under Housing Finance. The outstanding level reached to Rs.69,421 crores in 8,28,883 accounts as of June, 2018. Bankwise details are given in **Annexure - 19**.

(iii) SELF HELP GROUPS (SHGs) :

The summary of various parameters under SHGs as furnished by Member Banks for the quarter ended June, 2018 is as under :

(A) Savings Bank account details

(Amt. in Rs.lakh)

Savings linkage	Savings Bank A/Cs opened during the quarter ended June, 2018			Total No. of Savings Bank accounts as on June, 2018		
	No.of SHG Accounts	No.of Members	Savings Amt.	No.of SHG Accounts	No.of Members	Savings Amt.
Total No.of SHG Savings A/Cs	2744	28,818	381	2,29,426	24,57,811	26,299
Out of above, Women SHG	2,609	27,928	349	2,15,222	22,95,650	24,554

(B) SHG Grading and Sanction

(Amt. in Rs.lakh)

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended June, 2018			Cummulative A/cs Graded and Sanctioned during the FY 2018-19		
	Total accounts Graded	A/cs sanctioned	Sanctioned Amt.	Total accounts Graded	A/cs sanctioned	Sanctioned Amt.
No .of Account	2,793	3,205	3,375	2,793	3,205	3,375
Out of above, Women SHG	--	2,414	3,181	--	2,414	3,181

(C) Disbursement Details :

(Amt. in Rs.lakh)

Disbursement of Loans	Disbursement made during the quarter ended June, 2018				Total loans disbursed during the year 2018-19			
	A/c disb.	Amt. disb.	Out of total a/c disb.no. of new a/c	Amt.disb. to new a/c	A/c disb.	Amt. disb.	Out of total a/c disb. no.of new a/c	Amt. disb. to new a/c
Total SHGs	3,846	4,131	1,731	1,695	3,846	4,131	1,731	1,695
Of above, Women SHG	3,509	3,714	1,653	1,582	3,509	3,714	1,653	1,582

(D) Loan Outstanding and NPA

(Amt. in Rs.lakh)

Loans Outstanding	Loans outstanding as of June, 2018		Out of which, Women SHGs	
	Accounts	Amount	Accounts	Amount
Total SHG Loans outstanding	48,190	26,064	45,487	24,495

(Amt. in Rs.lakh)

NPA	NPAs as on June, 2018		Out of which, Women SHGs	
	Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	5,924 (12.29%)	2,907 (11.15%)	5,183 (11.39%)	2,371 (9.68%)

Bankwise details have been given in **Annexure – 20(i) to 20(iv)**.

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

(Rs. in crores)

Particulars	June, 2017		March, 2018		June, 2018	
	A/cs	Amt.	A/cs	A/cs	Amt.	A/cs
Disbursement of Fresh loans	2,910	80	16,937	590	5,762	184
Outstanding	58,886	1,954	56,046	2,201	57,725	2,247

During the quarter, Banks have disbursed Education loans to 5,762 students to the tune of Rs.184 crores. The outstanding under Education loans stood at Rs.2,247 crores in 57,725 accounts as of June, 2018.

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

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

The number of outstanding KCCs in the State has increased from 27,30,010 as of March, 2018 to 27,87,755 as of June, 2018 showing net increase of 57,745 KCCs during the quarter ended June, 2018.

The bank group wise break up is : Nationalised Banks - 9,07,956, State Bank Group - 3,68,108, RRBs - 3,16,327, Private Sector Banks -1,26,982 and DCCBs -10,68,382.

Bankwise details regarding issuance of KCCs are given in **Annexure - 22.**

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

As per the information received from Member Banks,4,96,945 JLGs are formed till the quarter ended June, 2018. Out of total JLGs formed, 68,428 are under Farm Sector of which 44,504 JLGs are credit linked with an amount of Rs. 362 crores, whereas, 4,28,517 JLGs are formed under Non-Farm Sector,of which 4,15,208 JLGs are credit linked with amount of Rs.778 crores. The Bankwise progress is given in **Annexure-23.**

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

Banks have issued 99 SCCs to the tune of Rs. 146 lakhs during the quarter. In all, 10,027 SCCs have been issued and the amount outstanding is Rs.85.84 crores till the quarter ended June, 2018. RRBs have issued 2,838 SCCs whereas the remaining Banks have issued only 7,189 SCCs. Bank wise details are given in **Annexure - 24.**

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

During the quarter, 69 ACCs were issued by Banks amounting to Rs.50 lakhs. Thus, at the quarter ended June, 2018, the outstanding ACCs were 4,218 amounting to Rs.28.56 crores. Bankwise details are given in **Annexure - 25.**

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

As per the information provided by Member Banks, during the quarter ended June, 2018, 8 WCCs amounting to Rs.4 lakhs have been issued. Thus, at the quarter ended June, 2018, the outstanding WCCs were 311 amounting to Rs.109 lakhs. The details are given in **Annexure - 26.**

Member Banks are requested to monitor the applications pending at their Branch level and dispose of the same at the earliest.

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

MSME advances stood at Rs.1,04,882 crores at the quarter ended June, 2018, of which Rs.596.41 crores were extended to 10,990 units for technology upgradation under CLCSSTU. During the quarter ended June, 2018, banks have disbursed Rs.56.80 crores to 863 units under CLCSSTU. Bankwise details are given in **Annexure - 27.**

(x) ADVANCES TO SC & ST BENEFICIARIES :

The outstanding advances to SC beneficiaries as of June, 2018 was Rs.3,277 crores in 2,35,770 accounts, forming 7.24% of Weaker Section advances, which was 8.41% as of March, 2018. Similarly, the outstanding advances to ST beneficiaries as of June, 2018 was Rs.2,971 crores in 2,51,977 accounts, forming 6.57% of Weaker Section advances, which was 7.90% as of March, 2018. Bank wise and Districtwise details are given in **Annexure - 2 & 3.**

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

As per the information received from Member Banks, 3,76,176 "Basic Savings Bank Deposit Accounts" have been opened during the quarter ended June, 2018. Banks have provided overdraft facility to 40,931 accounts amounting to Rs.5.03 crores. Total number of "Basic Savings Bank Deposit Accounts" reached to 1,46,10,051 as of June, 2018 with an amount of Rs.3,967.47 crores in these accounts.

During the quarter ended June, 2018, 44,959 GCCs amounting to Rs.12,852.34 crores have been issued by Member Banks. The cumulative position as of June, 2018 reached 2,45,133 GCCs amounting to Rs.7,128.21 crores. The Bankwise progress is given as per **Annexure - 28 & 29.**

(xii) Centrewise availability of ATMs

As per the information provided by Member Banks, there were 11,427 ATMs in the State of Gujarat as of June, 2018. The centrewise / categorywise details of ATMs vis-a-vis number of branches is as under:

Category	No. of Branches as of June, 2018	No. of ATMs	
		March, 2018	June, 2018
Metro	2228	4375	4356
Urban	1397	2071	2103
Semi-urban	2279	2804	2822
Rural	3605	2177	2146
Total	9509	11427	11427

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

The Districtwise/Bankwise details are given in **Annexure – 30 & 31.**

(xiii) Pledge financing against Negotiable Warehouse Receipts to farmers

As per the information provided by the Member Banks, finance against NWRs to farmers in Gujarat as of June, 2018 was **NIL.**
