

BANKING AT A GLANCE IN GUJARAT STATE – SEPTEMBER, 2018

PARAMETERS	September, 2017	March, 2018	September, 2018	Growth Y-O-Y (Sept., 17 to Sept, 18)	Growth Over March,2018
TOTAL No. OF BRANCHES	9250	9353	9566	316	213
CATEGORY OF BRANCHES					
RURAL	3564	3596	3601	37	5
SEMI - URBAN	2246	2249	2264	18	15
URBAN	1311	1330	1456	145	126
METRO	2129	2178	2245	116	67
TOTAL	9250	9353	9566	316	213
KEY INDICATORS (Amt. Rs. in Crores)					
DEPOSITS	6,31,738 (1.27%)	6,62,394 (6.19%)	6,74,295 1.80%	42,557 (6.74%)	11,901 1.80%
ADVANCES	4,89,833 (6.48%)	5,39,392 (17.25%)	5,70,870 (5.84%)	81,037 (16.54%)	31,478 (5.84%)
CREDIT DEPOSIT RATIO	77.54	81.43	84.66	7.12	3.23
PS ADVANCES	2,17,417	2,27,008	2,55,826	38,409	28,818
(% Growth) (% to advances)	(-) 1.27% (47.26%)	(3.08%) (49.35%)	(12.69%) (47.43%)	(17.67%) (0.17%)	(12.69%) (-) 1.92%
AGRI ADVANCES	78,276	79,488	82,608	4,332	3,120
(% Growth) (% to advances)	(8.40%) (17.02%)	(10.08%) (17.28%)	(3.93%) (15.32%)	(5.53%) (-) 1.70%	(3.93%) (-) 1.96%
MSME ADVANCES	90,046	94,871	1,15,140	25,094	20,269
(% Growth) (% to advances)	(3.18%) (19.57%)	(8.71%) (20.62%)	(21.36%) (21.35%)	(27.87%) (1.78%)	(21.36%) (0.73%)
WEAKER SEC. ADV	39,730	41,299	45,564	5,834	4,265
(% Growth) (% to advances)	(10.67%) (8.64%)	(15.04%) (8.98%)	(10.33%) (8.45%)	(14.68%) (0.19%)	(10.33%) (-) 0.53%

Position of Kisan Credit Cards for the period ended

	September, 2017	March, 2018	September, 2018	GROWTH Y-O-Y (Sept., 17 to Sept, 18)	Growth over March, 2018
Accounts	29,45,376	27,30,010	28,05,375	(-) 1,40,001	75,365
Amount	45,321	43,941	47,669	2,348	3,728

AGENDA No.1

Confirmation of the proceedings of last meeting

The proceedings of the 158th meeting of State Level Bankers' Committee for the quarter ended June, 2018 held on 4th September, 2018 were circulated to all the members on 4th October, 2018. 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 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. Except SBI, SLBC is yet to receive confirmation from other concerned Banks.
4	Issuance of order for physical possession by District Magistrate under SARFAESI Act 2002.	As discussed during 158 th meeting of SLBC, Govt. of Gujarat vide latter dated 17.09.2018 was requested to pass on necessary instructions to district authority for disposal of SARFAESI cases in a time bound manner. 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	Waiver of Stamp duty on agreement for onboarding digital payment instrument by merchants	SLBC vide letter dated 17.09.2018 requested Finance Dept., GoG to take up the matter for waiver of stamp duty on such agreement. State Government is once again requested to consider waiver of stamp duty on an agreement for onboarding digital payment instrument by merchants.

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 31.10.2018:

State	No. of Accounts opened			Aadhaar Seeded Accounts	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Card issued
	Rural	Urban	Total				
Gujarat	67,10,393	60,13,692	1,27,24,085	1,01,74,868	79.97%	1,04,45,312	82.09%

Bank-wise position in terms of Aadhaar Seeding & Authentication, Zero Balance Accounts and RuPay card issued in **PMJDY Accounts** is @ **Annexure-A.**

Position with respect to operative CASA accounts:

State vs. National Avg.	Total Operative CASA A/cs (in lakhs)	% Aadhaar Seeded A/cs	% Aadhaar Authenticated A/cs	% Mobile Seeded A/cs
Gujarat State	577.72	80.49%	46.42%	86.27%
National Average	11648.98	84.60%	56.50%	82.90%

As per the progress report dated **9th November 2018** received from DFS, MoF, Gol, Aadhaar Seeding in operative CASA accounts in the State stood at **80.49%** and average Aadhaar authentication stood at **46.42%**, which is considerably below National average of **84.60%** and **56.50%** respectively. Under Mobile Number Seeding, the performance of the State stood at **86.27%** against the National Average of **82.90%**. The Bank-wise position in terms of operative CASA accounts is @ **Annexure-B.**

Apex Court in its judgement dated 26th September 2018 has tweaked enforceability of Aadhaar for opening of Bank Accounts. However, Reserve Bank of India (RBI) is yet to issue any concurrent directions incorporating judgement of apex court pertaining to requirement of Aadhaar for opening of Bank accounts. However, RBI vide its official press release dated 21st October 2017 has clarified linking of Aadhaar to Bank accounts as mandatory.

Continuation of Comprehensive Financial Inclusion Mission – PMJDY

The Dept. of Financial Services, MoF, Gol vide its letter dated 7th September 2018 has informed about continuation of PMJDY scheme beyond 28.08.2018 with the change in focus of opening of accounts from **“every household” to “every adult”** with following modifications:

- (i) Existing overdraft limit to PMJDY account holders of Rs 5,000 has been raised to Rs 10,000
- (ii) Age limit of account holders 18-60 years has been revised to 18-65 years
- (iii) There will not be any conditions attached for Over draft up to Rs 2,000
- (iv) Accidental insurance cover for new RuPay card holders has been raised from Rs 1 lakh to Rs 2 lakhs to new PMJDY accounts opened after 28.08.2018

The letter of DFS, MoF, Gol dated 7th September 2018 with regard to continuation of PMJDY beyond 28.08.2018 is provided @ **Annexure-C**.

In the minutes of the Video Conference (VC) held by the DFS, MoF, Gol on 12th September 2018, it was advised each Rural & Semi-urban branches to open at least 3 PMJDY account per day and each Urban & Metro branch to open at least 1 PMJDY account per day during the campaign period from 17.09.2018 to 30.11.2018. Accordingly SLBC vide its letter dated 19th September 2018 circulated Bank-wise (Based on number of Branches) targets for opening of PMJDY accounts.

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 30.09.2018 is as below:

Particulars	PMJJBY	PMSBY
Total enrollment	24,08,114	55,72,505
Claim settlement status as on 14.11.2018		
Claims lodged	10208	1898
Claims Paid	9423	1520
Claims Rejected	458	261
Claims under process	34	10
Claims pending with issuer	293	107
Settlement %age	95.36%	85.35%

The Bank wise enrolment under Social Security Schemes is attached @ **Annexure-D**.

Payment of Pro-rata premium for enrolment under PMJJBY

In order to encourage eligible and potential account holders to join PMJJBY at a later stage (those who are enrolling in between policy period of 1st June to 31st May), the payment of pro-rata premium for enrolment under PMJJBY would be allowed, with the minimum premium of Rs 86/- for one quarter. Thus, if the PMJJBY enrolment takes place during the month of –

- June, July, August- Annual premium of Rs 330/- is payable.
- September, October, & November – 3 quarters of premium @ Rs 86 i.e. Rs 258/- is payable.
- December, January & February- 2 quarters of premium @ Rs 86 i.e. Rs 172/- is payable
- March, April & May – 1 Quarter premium @ 86 is payable.

The letter from the DFS, MoF, Gol regarding pro- rata premium is @ **Annexure-E**.

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	FY 18-19 (up to 30.09.2018)
Total no. of enrolments	1,34,563	1,08,460	2,08,487	1,05,155
Average Enrolment per branch*	14	11	23	11

*Total no. of authorized branches for APY in the State is 9176

The Dept. of Financial Services (DFS), MoF, GoI 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.

Bank-wise achievement against the targets for F.Y. 2018-19 (upto 30.09.2018), as provided by the PFRDA is @ **Annexure-F.**

Banks are requested to sensitize their Branches and gear up their efforts for achieving APY targets as set by the PFRDA.

Perform for Pride (PFP) Campaign - 12th to 19th December, 2018

The DFS/PFRDA has informed about launch of Perform for Pride campaign from 12th to 19th December, 2018 under which best performing 15 branches from Major Banks, 5 branches from RRBs, 3 branches from Private Banks, 2 from Co-op. Banks and 10 post offices will be recognised and felicitated in the SLBC meeting. The minimum qualifying criteria for the campaign are as under:

- Major Bank – 40 APY funded account / Branch
- RRB- 25 APY funded account / Branch
- Private Bank, Small Finance Bank & Payment Bank - 10 APY funded account / Branch
- Co-operative Bank – 5 APY funded account / Branch.

PFRDA will be circulating periodical MIS about progress of the campaign.

APY Citizen's Choice Campaign in Gujarat - 24th to 31st December, 2018

Under the campaign, SLBC is requested to identify 10 Districts in Gujarat where the APY Citizen Choice Campaign will be held from 24th to 31st December, 2018. Accordingly, SLBC has identified following 10 districts for the campaign: Jamnagar, Junagarh, Amreli, Bhavnagar, Mehsana, Gandhinagar, Anand, Navsari, Dahod & Narmada.

In these 10 districts, LDMs shall be organising Town Hall Meetings inviting customers and local people in which awareness on Atal Pension Yojana will be created. An expenditure of upto Rs. 15,000 per meeting for the logistics in each District will be reimbursed by PFRDA. The amount has to be spent by LDMs but the bills / supporting documents / photos need to be routed through SLBC for approval at PFRDA. The amount shall be spent by the respective Lead Bank and the reimbursement shall be effected to the respective Bank's account by PFRDA.

PFRDA will be announcing felicitation programme in case total APY account sourced in entire State during the campaign cross 1,00,000 subscriptions.

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 table the updated list of Unbanked Rural Centers in all SLBC meetings while reviewing the progress of providing Banking services in Unbanked Rural Centers.

Moreover, as per directives of RBI, villages without Banking Outlet having population 5000-9999 (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 5000-9999 is given @ **Annexure-G**.

By the quarter ended September 2018, in total identified **360 Tier 5 centers**, Banking Outlets have been found present in **60** centers and in **300** 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 with RBI's 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. Deployment of additional BCs in locations not having Banking facility 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 / District wise progress made in opening of Banking Outlet in the identified 755 locations of Gujarat is @ **Annexure-H and Annexure-I**. As per latest progress report received from various Banks, out 755 identified villages **661** villages are covered with Banking Correspondents, **93** villages are under process to be covered by Banking Correspondents and **1** village allotted to DCB Bank in Bharuch District remains non-reported.

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, it has also been advised by the DFS to complete activation / replacement of existing inactive BCs.

C. Performance of Aspirational Districts under Key Financial Inclusion parameters

After successfully completion of saturating 758 villages of two aspirational districts i.e. Dahod and Narmada under Extended Gram Swaraj Abhiyan (EGSA), focus has now been shifted to improve the other financial inclusion parameters in these districts to bring them at par with other districts. The Govt. of Gujarat is reviewing the following parameters of all 33 districts on monthly basis.

The performance of two aspirational districts i.e. Dahod and Narmada with respect of eight measurable parameters is as under.

Sr.	Parameter	Dahod		Narmada	
		June 2018	Sept., 2018	June 2018	Sept., 2018
1	Disbt. under PMMY (Rs. Cr per 1 lakh pop.)	1.14	2.72	1.75	4.71
2	PMJJB (Enrolments per 1 lakh population)	994	1490	2413	2839
3	PMSBY (Enrolments per 1 lakh population)	4500	5592	6311	7789
4	APY (Enrolments per 1 lakh population)	380	681	447	658
5	No. of A/cs under PMJDY opened	696176	739459	207491	215099
6	% Aadhaar seeded A/cs	75.50%	78.90%	75.20%	77.90%
7	% increase in Agri. Finance over previous qtr.	(-) 0.98%	5.50%	0.02%	(-) 0.07%
8	CD Ratio	40.68	40.59	61.62	58.10

Though there is an improvement in almost all parameters during the quarter under review, Banks in these districts require much more efforts to bring the performance at par with other districts.

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.

Conduct of Financial Literacy camps by FLCs for the quarter ended Sept., 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	175	348
2	State Bank of India	9	67	233
3	Bank of Baroda	14	94	248
4	Baroda Gujarat Gramin Bank	06	178	166
5	Dena Gujarat Gramin Bank	05	32	81
6	Saurashtra Gramin Bank	05	98	166
	Total	49	644	1242

Conduct of FL camps by Rural branches for the quarter ended Sept., 2018:

Total 7,694 camps have been conducted by **2,536 Rural branches** of Scheduled Commercial (Including RRBs) during the quarter ended September 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	1,714	5,142	5,107	99.32%
2	RRBs	496	1,488	1,346	90.46%
3	Pvt. Sector Banks	326	978	1241	126.89%
	Total	2,536	7,608	7,694	101.13%

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

Futher, NABARD vide its circular no. 162/DFIBT-26/2018 dated 2nd July 2018 has informed about need based support to Banks for conducting Financial Literacy Programmes targetting different segments of population. Banks are requested to go through the said circular and apply for prior sanction to NABARD to avail the financial assistance.

3.5 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	15	Amreli, Banaskantha, Bharuch, Kheda, Kutch, Jamnagar, Junagadh, Mehsana, Patan, Porbandar, Rajkot Sabarkantha, Gandhinagar, Valsad and Surendranagar
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	Chhotaudepur, Narmada, Surat, Panchmahal and Tapi
6	Construction work under progress	5	Anand, Dangs, Dahod, Navsari and Vadodara
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

Approval of lay out plan of RSETI, Ahmedabad building is still pending despite the matter being persued since last two years. Moreover, the matter was also taken up by RBI vide its letter dated 4th December, 2017 to the Chief Secretary, Govt. of Gujarat.

As informed by Bank of Baroda, allotment / re-allotment of land for Mahisagar is still pending. Moreover, 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 by RSETIs 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
Sept., 2018	365	6,800	10,245	2,04,435	60,724 (29.70%)	81,038 (39.64%)	1,41,762 (69.34%)
Categorywise Cumulative no. of trainees							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
Sept., 2018	34,053 (16.66%)	61,243 (29.96%)	71,561 (35.00%)	1,72,027 (84.15%)	11,184 (5.47%)	26,394 (12.91%)	

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

Districtwise details are given @ Annexure-K.

3.6 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, a Call Centre is being operationalized by SLBC (Gujarat) for attending the enquiries 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 September 2018 are as under:

Sr. No.	Details	Expenses (Rs.)
1	Remuneration	108000.00
2	Telephone expenses	13156.00
	Total	121156.00

The bank wise details of proportionate expenses for the quarter ended September, 2018 has been conveyed to Member Banks by SLBC vide letter no. SLBC-Call Centre/643/ 2018 dated 15th October, 2018.

Pending Banks are requested to remit their contribution.

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

Name of the Month	Dec.,- 2017	March- 2018	June- 2018	Sept.,- 2018	Total
Number of Calls	1,196	1,907	1,780	1,917	6,800
Total Expenses (in Rs.)	1,16,871	1,55,636	80,763	1,21,156	4,74,426

From the very beginning till the quarter ended September 2018, total 34,629 calls are received. Out of which 33,154 calls were enquiry calls and 1,475 calls were complaint calls.

3.7 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. Banks were requested to go through the same and report to concerned LDM regarding requirement of modification, if any by 30th September 2018. Based on the feedback received from various LDMs, SLBC has finalized SSA and the same is made available on the web-site of SLBC. Copy of revised and final SSA is @ Annexure-L.

3.8 Service Area Approach pertaining to extension of credit facility

Instances have been reported where Bank Branches have refused loan applications citing loan applications being out of Sub Service Area allotted to their Branch. In the view of the same and as suggested in the meeting of Steering Sub –Committee of SLBC held on 05.12.2018, the SSA guideline of RBI as issued vide its circular no. FIDD.CO.LBS.BC.No.1/02.01.001/2017-18 dated 3rd July 2017 is reproduced hereunder:

Point no. 8 (ii) of the above referred circular states that “Under SAA the allocation of villages among the rural and semi-urban branches of banks was made not applicable for lending except under Government Sponsored Schemes. Thus, while the commercial banks and RRBs are free to lend in any rural and semi-urban area, the borrowers have the choice of approaching any branch for their credit requirements”.

Banks are requested to acquaint their Branches regarding above guideline and advise them to desist from the practice of rejecting loan application citing violation of SSA guideline. **Owing to Prompt Corrective Action (PCA) and lending restrictions imposed by the RBI on some Banks, other Banks free from any such restrictions are requested not to reject loan applications originating from the SSA of Banks under PCA / lending restrictions, solely because of SSA not pertaining to them.**

AGENDA No.4

OTHER AGENDA

4.1 Progress under Pradhan Mantri MUDRA Yojana (PMMY)

The progress under the scheme as of 16.11.2018 is as under:

(Amt. in crores)

Particular	Shishu		Kishore		Tarun		Total	
	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.
Banks	135767	380.46	58936	1282.74	16574	1205.73	211277	2868.93
Other Agency	387525	1181.17	40301	448.74	12513	219.55	440339	1849.46
Total	523292	1561.63	99237	1731.48	29087	1425.28	651616	4718.39

Agencywise details are given @ **Annexure-M**. Against the disbursement target of Rs.8,083 Crore, Banks have so far achieved disbursement of Rs.2,869 Crore i.e. 35.49% for the FY 2018-19 which needs to be improved.

MUDRA being one of the flagship schemes launched by the Govt., it has been repeatedly advised by the Dept. of Financial Services, MoF, Gol on various occasions to increase the visibility of the MUDRA scheme by displaying banners in Bank Branch / ATM premises, prominent locations in the districts and also at the business location of beneficiaries.

4.2 Implementation of “Stand up India”

Cummulative progress as of 16.11.2018 under Stand Up India in Gujarat is as under;

Sanctions		Disbursements	
Accounts	Amount (Rs. in crore)	Accounts	Amount (Rs. in crore)
4,415	1,260	3,405	763

The Bankwise details are given @ **Annexure-N.**

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 19.11.2018, total Rs.1,955.87 Crores subsidy has been disbursed to the 86,110 beneficiaries in the State. The PLI / Bankwise details are given @ **Annexure-O.**

Position as of 19.11.2018		
Category of PLI	No. of cases disbursed	Subsidy (Rs. In lakhs)
Public Sector Banks (22)	6793	13858
Private Sector Banks (11)	20152	47439
Regional Rural Banks (3)	268	612
Co-operative Banks (15)	1305	2566
Small Finance Banks (2)	112	193
Housing Finance Co. (47)	57480	130919
Total	86110	195587

It has been observed, number of beneficiaries under the scheme from Housing Finance Cos. far exceeds from Public Sector Banks, Private Sector Banks, Small Finance Banks altogether. Hence, Banks need to ensure that all eligible housing loan borrowers are extended benefits of the scheme. Banks are also advised to carry out publicity of the scheme at Branch / ATM premises and organising a work shop with real estate developers to create awareness of the scheme.

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 and hence this enhancement in carpet area will enable more number of borrowers to take benefit of the scheme.

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 comparative performance of the scheme during last three Kharif seasons is as under.

Particulars	Kharif 2016	Kharif 2017	Kharif 2018
No. of applications	12,98,161	11,82,477	12,02,097
Area covered	25.67 Lakh Ha.	23.39 Lakh Ha.	22.42 Lakh Ha.
Sum insured	Rs.11,249 Crores	Rs.11,142 Crores	Rs.11,912 Crores
Premium (farmers' share)	Rs.224.30 Crores	Rs.371.06 Crores	Rs.374.91 Crores

Moreover, the department vide their GR No. PFB-102018-2658-K-7 dated 26.11.2018 has informed the allotment of implementing agencies in all the clusters (except cluster-3) for implementation of PMFBY for Rabi-Summer 2018-19 season. SLBC has already circulate the said GR among the Banks vide e-mail dated 30.11.2018.

Banks are requested to pass on necessary instructions to their branches for coverage of all eligible farmers under the scheme.

4.6 Promotion of Digital Payments in Smart Cities

The Dept. of Finanical Services, MoF, Gol undertook a campaign from 01.07.2018 to 31.10.2018 in the 100 smart cities to promote digital payments during the campaign. Out of these 100 cities, six cities of Gujarat state viz. Ahmedabad, Dahod, Gandhinagar, Rajkot, Surat & Vadodara.

Under the campaign, each branch in these smart cities was given target to onboard 100 merchants on BHIM QR Code platform and specific reporting Dashboard has been developed at <https://digipay.gov.in/dashboard/default.aspx>. Lead District Managers of these smart cities were given separate Login id & Password to compile and feed data on the portal on a weekly basis.

Considering continued thrust of the Govt. to push for Digital Payments, SLBC in its 158th meeting represented before the State Govt. to waive stamp that a merchat is required to pay while executing an agreement of Terms & Conditions with Bank, similiary in line with the such waiver issued by the Govt. of Madhya Pradesh. However, SLBC is yet to receive any development from the State Govt. in this regard. State Govt. is once again requested to consider waiver of stamp duty which can certainly give big impetus to push for digital transaction and can also prove an incentive for small merchants who are willing to adopt way of Digital Transactions but hesitant to bear the cost of stamp duty of the agreement.

4.7 MSME Support & Outreach Campaign of 100 days

The Mission MUDRA under the aegis of Dept. of Financial Services, MoF, GoI announced a 100 days campaign to extend Support & Outreach to MSME units, which are also called growth engine of the Indian economy. The campaign began from the nationwide launch in the 100 identified districts, out of which 9 districts are from Gujarat state viz. Ahmedabad, Kutch, Rajkot, Gir Somnath, Bharuch, Vadodara, Valsad, Surat and Surendranagar.

The event also encompassed official launch of the portal “**psbloansin59minutes.com**” and announcement of 12 key initiatives by the Hon’ble Prime Minister pertaining to five key aspects that MSME sector needed - access to credit, access to market, technology upgradation, ease of doing business and a sense of security for employees of MSME units. Later on in the Video Conference held by the Addl. Secretary, Dept. of Financial Services, MoF, GoI it was advised that a camp is to be organised on every Tuesday & Friday of the week in the identified districts under the campaign and the details of the progress made under various parameters is to be reported on the **<http://msmesupport.gov.in>** portal by the LDMs. District-wise identified sectors and targets, as assigned to these 9 districts under the campaign is here under:

Sr.	Districts	Identified Sectors / Clusters	Target (MSME number)	Lead Bank
1	Ahmedabad	Plastics	68766	Dena Bank
2	Bharuch	Chemicals	10680	Bank of Baroda
3	Kutch	Handicrafts	14534	Dena Bank
4	Rajkot	Foundry	25345	State Bank of India
5	Girsomnath	Food Processing	2962	State Bank of India
6	Surat	Powerloom textile	39249	Bank of Baroda
7	Surendranagar	Sanitaryware	5560	State Bank of India
8	Vadodara	General engineering	35803	Bank of Baroda
9	Valsad	Chemicals	11717	Bank of Baroda

Reviewing the progress under the campaign, the **DFS in the VC held on 26.11.2018** advised LDMs to **conduct one Mega camp in the week on every Friday** instead of conducting two camps per week. Accordingly **first such Mega camp is to be organised on 07.12.2018 and till 08.02.2019, total 10 such Mega camps** shall be organised in these 9 districts. Accordingly, LDMs of these 9 districts are advised to allocate targets to Bank branches under their district based on the targets allotted to their district by the DFS. LDMs shall also work out detailed plan for organising 10 Mega camps in their district.

Banks are requested to advise their district coordinators in these 9 districts of Gujarat to ensure participation by their branches and extend all necessary support to LDMs in organising camps under “MSME Support and Outreach” campaign. LDMs are advised to ensure sufficient publicity for the camps and venue of the camps is to be set up near congregation of identified MSME clusters. Prabhari Officers of the respective districts are to attend the camps thrice in month, as instructed by DFS.

4.8 Connectivity issues hampering Direct Benefit Transfer (DBT)

The Dept. of Telecommunication, Ministry of Communication, Govt. of India held a meeting with SLBC, Gujarat on 15.11.2018 and discussed various issues being faced

by the Banking Correspondents / CSPs working in rural areas, as submitted by various Banks. Considering thrust of Govt. in promoting Direct Benefit Transfer (DBT) and the issues of connectivity causing major impediments for Banks in execution of DBT, the Dept. of Telecommunication has called for details of the Connectivity issues being faced by the Banking Correspondents / CSPs in rural areas while using their electronic device to carry our Banking Transactions.

In the view of the same SLBC vide its letter No. SLBC-4/677/2018 dated 16th November 2018 has requested member Banks to submit connectivity issues being faced by their BC / CSP in the prescribed format latest by **30.11.2018**, so that such issues are compiled and represented before the DoT for necessary redressal.

4.9 Doubling of Farmers' Income by 2022

To double farmers' income by 2022, as suggested by NABARD it is imperative to –

- a. Increase term lending under agriculture which can give boost to development of infrastructural capital
- b. Generation of income from sources other than farming needs to be addressed

Banks are requested to emphasis on above two key findings of the survey conducted by NABARD which will give a long way in doubling farmers' income by 2022.

4.10 Declaration of Drought in 51 Talukas (Sub-district) of 11 District by Govt. of Gujarat

The Revenue Dept., Govt. of Gujarat vide its G.R. dated 30th October, 2018 declared 51 Talukas (Sub-district) of 11 Districts of Gujarat as drought affected in the category "Moderate to Sever" and has called for information about Crop loan financed during the period from 01.04.2018 to 30.09.2018. Accordingly SLBC vide its email dated 16th November 2018 communicated the said G.R. among its Member Banks and requested Banks to submit the information as desired by the Govt. Detailed G.R. of the Govt. declaring drought is @ **Annexure-P.**

SLBC vide its letter No. SLBC-4/678/2018 dated 19th November, 2018 also advised LDMs in these 11 districts to either convene a special DLCC / DLRC meeting to discuss the various modalities to be carried out regarding declaration of drought in the affected areas or take up this matter as an agenda in the ensuing DLCC / DLRC meeting of their district in the light of RBI's master direction pertaining to "Relief Measures by Banks in areas affected by Natural Calamities" dated 17th October, 2018.

4.11 Pending claims of Banks in respect of 4% interest subvention on short term crop loans by Govt. of Gujarat

The Department of Agriculture, Farmers' Welfare & Co-operation, Government of Gujarat vide their GR No. SMB-16-2017-1486-CH dated 17.04.2018 have informed about continuation of 4% interest subvention scheme during the year 2018-19 in respect of short term crop loans upto Rs. 3.00 Lakhs sanctioned / disbursed by Banks for the period from 01.04.2017 to 30.09.2017 and repaid as per Prompt Payer Scheme. This is being in addition to the interest subvention @ 3% provided by Govt. of India and thus Banks are providing the short term crop loans upto Rs. 3.00 Lakhs effectively @ 0%.

Banks are extending the benefits of this scheme and lodge the claims for 4% interest subvention with Govt. of Gujarat. But, Banks have reported that the claims are pending for release from Govt. of Gujarat since December, 2017.

In view of the above, Govt. of Gujarat is requested to release all the pending claims of Banks at the earliest.

4.12 Formation of Sub-Committee of SLBC on Agriculture Finance

Since there is no Sub-Committee of SLBC on Agriculture Finance at present, it is proposed to constitute the same under Lead Bank Scheme guidelines of RBI. This Sub-Committee will review the performance of Banks in Agriculture Finance and submit its report and suggestions to SLBC for discussion in SLBC meetings. The frequency of holding the meeting will be quarterly before SLBC meeting. As State Bank of India is a major player and Lead Bank too, it is proposed to constitute a Sub-Committee of SLBC on Agriculture Finance and related matters under the convenorship of State Bank of India which comprise of following members.

- 1 General Manager, State Bank of India (Chairman)
- 2 DGM / AGM, State Bank of India (Convenor)
- 3 General Manager, FIDD, RBI
- 4 General Manager, NABARD
- 5 Secretary, Finance Department, Govt. of Gujarat
- 6 Secretary, Agriculture Department, Govt. of Gujarat
- 7 Director, Institutional Finance, Finance Department, Govt. of Gujarat
- 8 DGM / AGM, SLBC-Gujarat, Dena Bank
- 9 One of the RRBs
- 10 General Manager, Bank of Baroda
- 11 Representative from HDFC Bank
- 12 General Manager, Gujarat State Co-Operative Bank

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

4.13 Authorisation to Bank Branches to revoke charge created on agri. Land of borrower

The process to create charge on agricultural land of borrowers by Bank Branches has already been put in place in Gujarat State. Now, the Revenue Dept., Govt. of Gujarat vide its letter dated 16/10/2018 has informed about enabling Bank Branches to revoke charges created on agricultural land of borrowers. It is to be noted here that the Bank Branch can revoke charges on agricultural land, only if charge on the land is created by that particular Bank Branch. In other words, Banks are not authorised to revoke charges on agricultural land created by any other authority such as Mamlatdar office. The flow chart about the process of revocation of charge on agricultural land is @ **Annexure-Q.**

Controlling Head of Banks are requested to apprise their Branches regarding this new process which is certainly a remarkable initiative in easing credit access to farmers.

4.14 Reporting of cases of Fraud by Banks

RBI in its meeting held with SLBC on 10.10.2018 advised SLBC to discuss and disseminate modus operandi of the fraud cases, so as to alert Banks regarding contemporary modalities being adopted in fraud cases and prevent further occurrence of such cases. Banks, henceforth are required to bring to fore Banking Related Cyber Frauds and Credit related frauds in the quarterly meeting of SLBC.

AGENDA No.5

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

During the quarter ended September, 2018, total number of bank branches increased by 213 taking the total network of branches from 9353 as of March, 2018 to 9566 as of September, 2018 in the State as per the details given in **Annexure- 1.**

BRANCH EXPANSION

Particulars	For the quarter ended				
	Sept., 2017	March, 2018	Sept., 2018	Growth y-o-y	Variation over March, 2018
Bank Group	1288	1277	1275	-13	-2
State Bank Group	1288	1277	1275	-13	-2
Nationalised Banks	4126	4145	4151	25	6
RRBs	755	767	770	15	3
DCCBs	1351	1376	1380	29	4
GSCARDB	181	181	181	0	0
Private Sector Banks	1549	1607	1636	87	29
Small Finance Banks			173	173	173
Total	9250	9353	9566	316	213

DEPOSITS GROWTH :

The aggregate deposits of the banks in Gujarat increased by Rs.18,056 Crores in absolute terms from Rs.6,56,239 Crores as of June, 2018 to Rs.6,74,295 Crores as of September, 2018 registering growth of 2.75% as against growth of 1.37% for the corresponding period of the previous year.

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

BANK GROUP	FOR THE PERIOD ENDED (Rs. in Crores)				
	Sept., 2017	March, 2018	Sept., 2018	Growth Y-o-Y	Absolute growth over March, 2018
State Bank Group	1,34,918 (0.81%)	1,38,950 (3.28%)	1,44,744 (3.20%)	9,826 (7.28%)	5,794 (4.17%)
Nationalised Banks	3,33,430 (1.51%)	3,36,046 (1.46%)	3,33,025 (0.94%)	(-) 405 (-) 0.12%	-3,021 (-)0.90%
RRBs	12,002 (2.08%)	12,599 (5.68%)	13,037 (2.89%)	1,035 (8.62%)	438 (3.48%)
DCCBs	25,340 (2.58%)	26,567 (6.87%)	27,273 (0.90%)	1,933 (7.63%)	706 (2.66%)

GSCARDB	266 (-) 0.37%	263 (-) 4.01%	264 (1.15%)	-2 (-) 0.75%	1 (0.38%)
Private Banks	1,25,782 (1.29%)	1,47,969 (22.29%)	1,54,979 (6.27%)	29,197 (23.21%)	7,010 (4.74%)
Small Finance Banks			972 (NA)	972 (NA)	972 (NA)
TOTAL	6,31,738 (1.37%)	6,62,394 (6.19%)	6,74,295 (2.75%)	42,557 (6.74%)	11,901 (1.80%)

(Figures in the brackets for the quarter ended September, 2018 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 Private Banks (6.27%), followed by State Bank of India (3.20%), RRBs (2.89%), GSCARDB (1.15%), Nationalised Banks (0.94%) and DCCBs (0.90%).

The **NRI deposits** increased by Rs.1,445 Crores and stood at Rs.73,378 Crores forming 10.88% of the total deposits as of September, 2018 as against Rs.71,933 Crores (10.96%) as of June, 2018.

CREDIT EXPANSION :

During the period under review, the aggregate credit increased by Rs.24,636 Crores in absolute terms from Rs.5,46,234 Crores as of June, 2018 to Rs. 5,70,870 Crores as of September, 2018 registering a growth of 4.51%, as against a growth of 2.59% for the corresponding period of previous year.

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

BANK GROUP	FOR THE PERIOD ENDED				(Rs. in Crores)
	Sept., 2017	March, 2018	Sept., 2018	Growth Y-o-Y	Absolute growth over March, 2018
State Bank Group	95,302 (-) 1.48%	1,01,111 (11.85%)	1,06,800 (6.11%)	11,498 (12.06%)	5,689 (5.63%)
Nationalised Banks	1,97,988 (1.14%)	2,06,248 (5.73%)	2,08,890 (2.52%)	10,902 (5.51%)	2,642 (1.28%)
RRBs	6,997 (5.41%)	7,517 (18.38%)	7,946 (5.83%)	949 (13.56%)	429 (5.71%)
DCCBs	19,173 (4.01%)	17,141 (6.56%)	22,281 (4.15%)	3,108 (16.21%)	5,140 (29.99%)
GSCARDB	565 (3.86%)	578 3.58%	563 (1.99%)	-2 (-) 0.35%	-15 (-) 2.60%
Private Banks	1,69,808 (6.54%)	2,06,797 (36.44%)	2,20,837 (5.42%)	51,029 (30.05%)	14,040 (6.79%)
Small Finance Banks			3,552 (NA)	3,552 (NA)	3,552 (NA)
TOTAL	4,89,833 (2.59%)	5,39,392 (17.25%)	5,70,870 (4.51%)	81,037 (16.54%)	31,478 (5.84%)

(Figures in the brackets for the quarter ended September, 2018 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 4.51% during the quarter under review which was contributed mainly in percentage terms by SBI Group (6.11%) followed by RRBs (5.83%), Private Banks (5.42%), DCCBs (4.15%), Nationalised Banks (2.52%) and GSCARDB (1.99%).

CREDIT DEPOSIT RATIO:

The Bank groupwise Conventional CD Ratio is given below:

Bank Group	FOR THE PERIOD ENDED			
	Sept., 2017	March, 2018	Sept., 2018	Variation over March, 2018
State Bank Group	70.64	72.77	73.79	1.02
Nationalised Banks	59.38	61.38	62.73	1.35
RRBs	58.30	59.66	60.95	1.29
DCCBs	75.66	64.52	73.90	9.38
Pvt. Sector Banks	135.00	139.76	142.49	2.73
Conventional CD Ratio	77.54	81.43	84.66	3.23

The CD Ratio of the State has increased by 3.23% and 1.42% over March, 2018 and June, 2018 respectively and stood at 84.66%.

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
5,70,870	25,697	5,96,567	6,74,295	88.47

CD Ratio Below 40%

As of September, 2018, the CD Ratio in the following 7 (Seven) 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 Sept., 2017	CD Ratio March, 2018	CD Ratio Sept., 2018	Variation over March, 2018
1	Dangs	15.50	10.96	14.88	3.92
2	Navsari	20.44	22.68	24.72	2.04
3	Anand	24.12	30.80	28.48	(-) 2.32
4	Porbandar	24.56	25.89	29.23	3.34
5	Kheda	31.65	35.23	33.14	(-) 2.09
6	Mahisagar	33.51	34.52	38.23	3.71
7	Tapi	28.70	29.83	35.36	5.53
8	Kutch	34.26	36.04	40.45	4.41

From the above table, it can be seen that CD Ratio in 6 districts has increased over March, 2018 except Anand and Kheda where it has decreased. However, CD Ratio of Anand and Kheda districts has increased by 4.36% and 1.49% respectively over September 2017. CD Ratio of Kutch has crossed the mark of 40% as of September, 2018. The Lead District Managers of remaining 7 seven districts are requested to initiate immediate action to improve CD Ratio.

As of September, 2018, the Dangs (14.88%) 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	Sept., 2018	% Achi. of NBC		
Priority Sectors	40%	2,20,260	48.25	2,45,544	46.17	25,284	11.48
Agri. Adv.	18%	74,649	16.35	76,741	14.43	2,092	2.80
Weaker Section Adv.	10%	38,385	8.41	41,746	7.85	3,361	8.76

(% 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 :

Parameter	Bench- mark	Outstanding as of				Absolute Growth over March, 2018	% increase over March, 2018
		March, 2018	% Achi. of NBC	Sept., 2018	% Achi. of NBC		
Priority Sectors	75%	6,748	106.27	7,389	98.30	641	9.50
Agri. Adv.	18%	4,840	76.21	5,370	71.44	530	10.95
Weaker Section Adv.	15%	2,915	45.90	2,984	39.70	69	2.37

(% 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 September, 2018 is as under:

Sector	State Bank of India	Nationalised Banks	Private Banks	Co-op Banks	RRBs	All Banks
PS ADVs	28.82%	54.39%	40.40%	116.78%	98.30%	47.43%
AGRI. ADVs	10.01%	16.63%	8.00%	89.01%	71.44%	15.31%
WS ADVs	11.00%	8.93%	3.76%	24.99%	39.70%	8.45%

From the above table, it can be observed that except the benchmark under PS Advances, Banks have not reached to stipulated benchmark under Agriculture and 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 September, 2018, all banks together stood at Rs. 27,304 Crore i.e. 5.06% and Rs. 42,321 Crore i.e. 7.85 % 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 September 2018 of the State is given in **Annexure - 4**.

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

(Amount in Rs.Crores)

No.	Priority Sector	Target 2018-19		Disbursement upto end of quarter		% Achievement	
		A/c	Amt.	A/c	Amt.	A/c	Amt.
1	Agriculture	4862158	71080	2019306	42394	41.53	59.64
	Of which Farm Credit	4587333	63436	1943876	36219	42.37	57.10
2	MSME	1081663	39080	499563	38403	46.18	98.27
3	Export Credit	6682	1336	312	454	4.67	33.98
4	Education	43766	1474	12298	358	28.10	24.30
5	Housing	117813	10466	67694	5327	57.46	50.90
6	Other PSA	252017	4791	329473	2503	130.73	52.24
7	Total PSA	6364099	128227	2928646	89440	46.02	69.75

The overall achievement in disbursement under Annual Credit Plan (ACP) for Priority Sectors by all the Banks was 46.02% in respect of targets in number of accounts and 69.75% in respect of targets in amount for the quarter ended September, 2018. The highest percentage achievement in terms of amount was recorded in MSME – 98.27% followed by Agriculture – 59.64%, Other PSA – 52.24%, Housing – 50.90%, Export Credit – 33.98%, and Education – 24.30%.

Out of 33 districts in the State, upto the quarter ended September, 2018, as many as 24 districts remained below the State average of 69.75% 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 September, 2018 is given in **Annexure - 6**.

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

(Rs. in Crores)

No.	Particulars	September, 2018	
		Accounts	Amount
1	Cumulative certificates filed	1,20,922	467.89
2	Cumulative Recovery effected	45,385	77.03
	Of which, cases closed	(44,769)	(75.59)
3	Cases pending	76,153	390.87
	Of which, cases pending for more than 3 years	55,151	188.75
	more than 2 years to 3 years	7,077	60.06
	more than 1 year to 2 years	8,862	95.68
	cases pending for less than 1 year	5,063	46.38

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 September, 2018.

The Gross Advances of the Banks in the State of Gujarat is Rs.5,70,870 Crores and Gross NPA is Rs.39,289 crores i.e 6.88% as of September, 2018. Consolidated details are as per **Annexure - 8**.

(Amt. Rs. in crores)

Particulars	Amt. Outstanding	Amt. of Gross NPA	% NPA to Outstanding
Crop Loan	47,318	2,158	4.56
Agri. Term Loan	35,290	3,261	9.24
Total Agriculture	82,608	5,419	6.56
MSME	1,15,140	8,526	7.40
Other PS	58,079	2,147	3.70
Total Priority Sector	2,55,827	16,092	6.29
Non Priority Sector	3,15,043	23,197	7.36
Total Advances	5,70,870	39,289	6.88
Others			
Housing Loan	73,211	632	0.86
Education Loan	3,702	55	1.49

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

AGENDA No.8**REVIEW OF PROGRESS UNDER VARIOUS GOVT. SPONSORED PROGRAMMES FOR THE QUARTER ENDED SEPTEMBER, 2018.**

The Summary of performance for the quarter ended September, 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
September, 2017	16.33% (No.) 56.35% (M.M.)	12.26%
September, 2018	51.90% (No.) 150.31% (M.M.)	50.28%

(Rs./ Lakhs)

PARTICULARS	BANKABLE SCHEMES	
	PMEGP	DAY-NULM
Target (2018-19)	2994 (No) 7,485 MM (Amt.)	2500 (Individual cases)
Sponsored (No.)	8462	3418
Sanctioned (No.)	1554	1257
Sanctioned (Amt)	M.M. 11251	1102
Retd./Rejtd. (No.)	1113	484
Pending (No.)	5795	1677
% achievement (No.)	51.90	50.28
% achievement (Amt.)	M.M. 150.31	-

(M.M. = Margin Money)**Prime Minister Employment Generation Programme (PMEGP)**

As per the progress report for the quarter ended September, 2018, against the physical target of 2994, Banks have sanctioned 1554 applications, i.e. 51.90% achievement. Similarly, against the Margin Money target of Rs.7485 Lakhs, Banks have sanctioned projects having Margin Money of Rs.11251 Lakhs (150.31% achievement) at the quarter ended September, 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.

Secretary, Ministry of MSME, Govt. of India in his letter dated 11th September 2018 addressed to Secretary DFS, urged for improving performance of the the scheme for the loans sanctioned to SC / ST applicants, as share of actual disbursement to applicants belonging to SC / ST categories have been only 10.21% & 6 % respectively against 17.4% and 8.6% of application received.

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

Against the target of 2500 individual loan applications, Banks have sanctioned 1257 applications i.e. 50.28% achievement for the quarter ended September, 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
September, 2017	48.50	8.80	16.35	5.74	21.50	26.60
September, 2018	59.64	5.66	14.21	20.27	5.00	29.10

(Amt. inRs. Lakhs)

PARTICULARS	BANKABLE SCHEMES					
2018-19	VBS	GSCDC	DCWD	GWEDC	JGVY	DTAISY
Target (Number)	36,800	5000	5334	1100	200	1000
Sponsored (No)	67699	2253	3967	1011	114	2826
Sanctioned (No)	21949	283	758	223	10	291
Sanctioned (Amt)	45208	119	404	90	214	262
Retd./Rejtd. (No)	20172	129	525	76	20	667
Pending (No)	25588	1841	2684	712	84	1868
% achievement	59.64	5.66	14.21	20.27	5.00	29.10

VAJPAYEE BANKABLE SCHEME (VBS) :

The achievement against the target stood at 59.64% at the quarter ended September, 2018 as against 48.50% 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 5.66% for the quarter ended September, 2018 as against 8.80% 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 14.21% of the target at the quarter ended September, 2018 as against 16.35% for the corresponding period of the previous year. Banks need to improve their performance under the Scheme. **Banks arerequested to gear up the performance under the scheme during current financial year.**

GUJARAT WOMEN ECONOMIC DEVELOPMENT CORPORATION (GWEDC) :

The achievement was 20.27% of the target at the quarter ended September, 2018 as against 5.74% for the corresponding period of the previous year.

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

The achievement stood at 5.00% at the quarter ended September, 2018 as against 21.50% 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 29.10% at the quarter ended September, 2018 as against 26.60% achievement for the corresponding period of the previous year. Though the performance has been improved marginally, 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 September, 2018 except PMEGP, NULM 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 quarter and the outstanding at the quarter ended September, 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	September, 2017		June, 2018		September, 2018	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	17,583	707.73	43,005	867	21,655	629.35
Outstanding	2,98,991	8,760.86	3,78,224	8,903	3,72,059	8,813.98

Fresh loans of Rs.629.35 Crores were disbursed by the Banks to 21,655 beneficiaries belonging to Minority Communities during the quarter ended September, 2018. The outstanding reached the level of Rs.8,814 Crores in 3,72,059 accounts as of September, 2018.

The share of advances to Minority Community to Priority Sector Advances stood at 3.45% at the quarter ended September, 2018.

WOMEN ENTREPRENEURS**(Rs. in Crores)**

Particulars	September, 2017		June, 2018		September, 2018	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	92,489	2,738	1,64,841	3,635	1,26,494	3,244
Outstanding	9,81,396	29,854	12,98,264	35,288	12,41,190	36,044

Fresh credit to the tune of Rs.3,244 Crores to 1,26,494 beneficiaries was extended in the State during the quarter ended September, 2018. The outstanding advances reached at the level of Rs.36,044 Crores in 12,41,190 accounts and stood at 6.31% 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	September, 2017		June, 2018		September, 2018	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	32,834	4,802	48,703	5,971	39,817	4,813
Outstanding	6,06,394	64,339	8,28,883	69,421	6,74,194	73,211

As per the information made available by the member banks, fresh loans worth Rs.4,813 Crores have been granted to 39,817 beneficiaries during the quarter ended September, 2018 under Housing Finance. The outstanding level reached to Rs.73,211 Crores in 6,74,194 accounts as of September, 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 September, 2018 is as under :

(A) Savings Bank account details

(Amt. in Rs.lakh)

Savings linkage	Savings Bank A/Cs opened during the quarter ended September, 2018			Total No. of Savings Bank accounts as on September, 2018		
	No.of SHG Accounts	No.of Members	Savings Amt.	No.of SHG Accounts	No.of Members	Savings Amt.
Total No.of SHG SB A/Cs	4,490	48,841	499	2,33,338	25,23,809	25,541
Out of above, Women SHG	4,244	46,451	470	2,15,260	23,19,185	23,074

(B) SHG Grading and Sanction

(Amt. in Rs.lakh)

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended Sept., 2018			Cumulative 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	2,907	2,999	3,304	5,458	4,904	6,408
Out of above, Women SHG	--	2,920	3,131	--	4,819	5,931

(C) Disbursement Details :

(Amt. in Rs.lakh)

Disbursement of Loans	Disbursement made during the quarter ended September, 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	4,067	4,191	2,092	2,331	8,275	8,582	3,474	4,421
Of above, Women SHG	3,562	3,913	1,959	2,120	6,385	6,843	3,860	3,361

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

Loans Outstanding	Loans outstanding as of September, 2018		Out of which, Women SHGs	
	Accounts	Amount	Accounts	Amount
Total SHG Loans outstanding	52,967	26,906	49,656	24,961

(Amt. in Rs.lakh)

NPA	NPAs as on September, 2018		Out of which, Women SHGs	
	Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	6,060 (11.44%)	2,860 (10.63%)	5,446 (10.97%)	2,456 (9.84%)

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

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

Particulars	September, 2017		June, 2018		September, 2018	
	A/cs	Amt.	A/cs	A/cs	Amt.	A/cs
Disbursement of Fresh loans	5,544	124	5,762	184	8,118	291
Outstanding	51,744	1,971	57,725	2,247	64,513	3,702

During the quarter, Banks have disbursed Education loans to 8,118 students to the tune of Rs.291 Crores. The outstanding under Education loans stood at Rs.3,702 Crores in 64,513 accounts as of September, 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 27,87,755 as of June, 2018 to 28,05,375 as of September, 2018 showing net increase of 17,620 KCCs during the quarter ended September, 2018.

The bank group wise break up is : Nationalised Banks - 9,12,413, State Bank Group - 3,65,145, RRBs - 3,26,820, Private Sector Banks –1,34,468 and DCCBs -10,66,529.

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, 5,59,893 JLGs are formed till the quarter ended September, 2018. Out of total JLGs formed, 72,538 are under Farm Sector of which 63,355 JLGs are credit linked with an amount of Rs. 381 Crores, whereas, 4,87,355 JLGs are formed under Non-Farm Sector, of which 3,89,319 JLGs are credit linked with amount of Rs.1,143 Crores. The Bankwise progress is given in **Annexure-23**.

(vi) SWAROJGAR CREDIT CARD (SCC) :

Banks have issued 127 SCCs to the tune of Rs. 136 lakhs during the quarter. In all, 9,797 SCCs have been issued and the amount outstanding is Rs.84.62 Crores till the quarter ended September, 2018. RRBs have issued 2,604 SCCs whereas the remaining Banks have issued only 7,193 SCCs. Bank wise details are given in **Annexure - 24**.

(vii) ARTISAN CREDIT CARD (ACC) :

During the quarter, 49 ACCs were issued by Banks amounting to Rs.71 Lakhs. Thus, at the quarter ended September, 2018, the outstanding ACCs were 4,153 amounting to Rs.32.17 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 September, 2018, 5 WCCs amounting to Rs.2 Lakhs have been issued. Thus, at the quarter ended September, 2018, the outstanding WCCs were 272 amounting to Rs.101 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.1,15,140 Crores at the quarter ended September, 2018, of which Rs.560 Crores were extended to 10,901 units for technology upgradation under CLCSSTU. During the quarter ended September, 2018, banks have disbursed Rs.56.57 Crores to 969 units under CLCSSTU. Bankwise details are given in **Annexure - 27.**

(x) ADVANCES TO SC & ST BENEFICIARIES :

The outstanding advances to SC beneficiaries as of September, 2018 was Rs.3,299 Crores in 2,64,846 accounts, forming 7.24% of Weaker Section advances. Similarly, the outstanding advances to ST beneficiaries as of September, 2018 was Rs.2,963 Crores in 2,96,311 accounts, forming 6.50% of Weaker Section advances. 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, 3,82,554 "Basic Savings Bank Deposit Accounts" have been opened during the quarter ended September, 2018. Banks have provided overdraft facility to 38,472 accounts amounting to Rs.6.22 Crores. Total number of "Basic Savings Bank Deposit Accounts" reached to 1,47,97,138 as of September, 2018 with an amount of Rs.4,194 Crores in these accounts.

During the quarter ended September, 2018, 43,382 GCCs amounting to Rs.9,533 Crores have been issued by Member Banks. The cumulative position as of September, 2018 reached 2,45,281 GCCs amounting to Rs.7,828 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 11,346 ATMs in the State of Gujarat as of September, 2018. The centrewise / categorywise details of ATMs vis-a-vis number of branches is as under:

Category	No. of Branches as of Sept., 2018	No. of ATMs	
		June, 2018	September, 2018
Metro	2,245	4356	4,319
Urban	1,456	2103	2,091
Semi-urban	2,264	2822	2,799
Rural	3,601	2146	2,137
Total	9,566	11427	11,346

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 September, 2018 was **NIL**.
