

BANKING AT A GLANCE IN GUJARAT STATE – DECEMBER, 2018

PARAMETERS	December, 2017	March, 2018	December, 2018	Growth Y-O-Y (Dec., 17 to Dec., 18)	Growth Over March, 2018
TOTAL No. OF BRANCHES	9285	9353	9610	325	257
CATEGORY OF BRANCHES					
RURAL	3565	3596	3598	33	2
SEMI - URBAN	2250	2249	2303	53	54
URBAN	1320	1330	1473	153	143
METRO	2150	2178	2236	86	58
TOTAL	9285	9353	9610	325	257
KEY INDICATORS (Amt. Rs. in Crores)					
DEPOSITS	6,34,730 (1.75%)	6,62,394 (6.19%)	6,75,228 (1.94%)	40,498 (6.38%)	12,834 (1.94%)
ADVANCES	5,08,782 (10.60%)	5,39,392 (17.25%)	5,84,439 (8.35%)	75,657 (14.87%)	45,047 (8.35%)
CREDIT DEPOSIT RATIO	80.16	81.43	86.55	6.39	5.12
PS ADVANCES	2,22,899	2,27,008	2,62,266	39,367	35,258
(% Growth) (% to advances)	(1.22%) (48.45%)	(3.08%) (49.35%)	(15.53%) (48.62%)	(17.66%) (0.17%)	(15.53%) (-) 0.73%
AGRI ADVANCES	79,309	79,488	84,869	5,560	5,381
(% Growth) (% to advances)	(9.83%) (17.24%)	(10.08%) (17.28%)	(6.77%) (15.73%)	(7.01%) (-) 1.51%	(6.77%) (-) 1.55%
MSME ADVANCES	92,299	94,871	1,19,818	27,519	24,947
(% Growth) (% to advances)	(5.76%) (20.06%)	(8.71%) (20.62%)	(26.30%) (22.21%)	(29.81%) (1.29%)	(26.30%) (0.73%)
WEAKER SEC. ADV	39,328	41,299	46,133	6,805	4,834
(% Growth) (% to advances)	(9.55%) (8.55%)	(15.04%) (8.98%)	(11.70%) (8.55%)	(17.30%) (0.00%)	(11.70%) (-) 0.43%

Position of Kisan Credit Cards for the period ended					
	Dec., 2017	March, 2018	Dec., 2018	GROWTH Y-O-Y (Dec., 17 to Dec., 18)	Growth over March, 2018
Accounts	27,37,900	27,30,010	28,20,600	82,700	90,590
Amount	46,108	43,941	48,165	2,057	4,224

AGENDA No.1

Confirmation of the proceedings of last meeting

The proceedings of the 159th meeting of State Level Bankers' Committee for the quarter ended September, 2018 held on 13th December, 2018 were circulated to all the members on 7th January, 2019. 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	Development of online portal for sponsoring and tracking of loan application of State Govt. Spon. Schemes	NIC, Gandhinagar had conducted a demonstration of the portal for major Banks on 04.02.2019. Banks had suggested some addition / modification in the portal. NIC had informed that the portal will be rolled out from 01.04.2019. NIC is requested to inform further action in the matter.
2	Issuance of order for physical possession by District Magistrate under SARFAESI Act 2002.	As discussed during 159 th meeting, SLBC has submitted a list of 886 pending cases to Govt. of Gujarat vide latter dated 31.12.2018 with a request to pass on necessary instructions to district authority for disposal of SARFAESI cases in a time bound manner. State Govt. has requested all DMs for timely issuance of suitable orders under the Act. LDMs are advised to take up the same as regular agenda item and discuss in every DLCC / DLRC meeting.
3	Issuance of order for physical possession by CMMs under SARFAESI Act, 2002.	SLBC has submitted a list of 78 pending cases to DFS vide latter dated 31.12.2018 with an appeal to take up the matter with appropriate authority for timely disposal of applications filed by Banks under SARFAESI Act. DFS is requested to take up the matter with appropriate authority so that pendency of SARFAESI cases is cleared.
4	Preferance for Public Sector Banks in awarding Banking business of Government.	SLBC vide letter dated 17.12.2018 requested State Govt. and DFS, MoF, Gol as well to prefer Public Sector Banks in awarding Banking business of Government. The State Govt. vide letter dated 24.01.2019 advised all District Collectors to award Banking business as per the instructions issued by MoF, Gol vide letter dated 14.09.2010 along with RBI letter dated 23.06.2010.
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 vide letter dated 18.01.2019 has informed that since the amount is quite miniscule and required to be paid only once, the State Govt. is not in favour to waive off.

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 20.02.2019:

State	No. of Accounts opened			Aadhaar Seeded Accounts	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Card issued
	Rural	Urban	Total				
Gujarat	70,76,027	63,14,709	1,33,90,736	1,08,09,061	80.72%	1,10,50,270	82.52%

Bank-wise position in terms of Aadhaar Seeding, 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	578.81	81.95%	46.75%	86.78%
National Average	11813.19	85.50%	56.50%	83.00%

As per the progress report dated **22nd February, 2019** received from DFS, MoF, Gol, Aadhaar Seeding in operative CASA accounts in the State stood at **81.95%** and average Aadhaar authentication stood at **46.75%**, which is considerably below National average of **85.50%** and **56.50%** respectively. Under Mobile Number Seeding, the performance of the State stood at **86.78%** against the National Average of **83.00%**. The Bank-wise position in terms of operative CASA accounts is @ **Annexure-B.**

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

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 31.12.2018 is as below:

Particulars	PMJJBY	PMSBY
Total enrollment	24,31,770	57,65,394
Claim settlement status as on 28.02.2019		
Claims lodged	11307	2728
Claims Paid	10557	2219
Claims Rejected	524	293
Claims under process	29	8
Claims pending with issuer	197	208
Settlement %age	95.27%	88.34%

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

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.

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 31.01.2019)
Total no. of enrolments	1,34,563	1,08,460	2,08,487	1,76,365
Average Enrolment per branch*	14	11	23	19

*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 31.01.2019), as provided by the PFRDA is @ **Annexure-D.**

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 Perform for Pride campaign under the aegis of DFS/PFRDA was conducted from 12th to 19th December, 2018. The campaign envisaged facilitating 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 in the SLBC meeting qualifying following criteria:

- 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.

Under the campaign, 10 branches of Baroda Gujarat Gramin Bank (BGGB), 7 of Cooperative Banks, 5 of Bank of Baroda, 3 of Union Bank of India, 2 of Dena Bank, 2 of Saurashtra Gramin Bank and 1 each of Andhra Bank, Axis Bank & Canara Bank qualified for Award / Certificate of appreciation. Altogether these branches sourced 1335 accounts under the campaign of which 1320 accounts are already funded.

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

The APY Citizen Choice Campaign was held from 24th to 31st December, 2018 in 9 districts of the State viz. Jamnagar, Junagarh, Amreli, Bhavnagar, Mehsana, Gandhinagar, Anand, Navsari, Dahod.

In these 9 districts, LDMs organised Town Hall Meetings inviting customers and local people to create awareness on Atal Pension Yojana.

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-E.**

By the quarter ended December 2018, in total identified 403 **Tier 5 centers**, Banking Outlets have been found present in **167** centers and in **236** 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 at least 25% of total Banking Outlets in URCs, as per RBI circular dated 18th May 2017.

Since the present marking of URCs for opening of Banking Outlets is valid till 31st March, 2019, Banks planning to open Banking Outlets are requested to earmark URCs on online SSA portal for FY 2019-20.

B. Deployment of additional BCs in locations not having Banking facility within 5 Kms:

DFS, MoF, GoI vide its letter dated 17th May, 2018 circulated the nationwide list of 8,536 uncovered villages where Banking services is not available within vicinity of 5 km. Out of these 8,536 villages, 755 villages of Gujarat State were identified for opening of Banking Outlet. However, 12 villages allotted to State Bank of India for opening of Banking Outlet in the State have been delisted, owing unviability for engaging Banking Correspondent, as these villages were either having no inhabitant or less than 100 inhabitants, as represented by State Bank of India. Though these 12 villages have been delisted for opening of Banking Outlet, State Bank of India to ensure delivery of Banking services through part time Banking Outlet in these villages.

Bank / District wise progress made in opening of Banking Outlet in the identified 755 locations of Gujarat is @ **Annexure-F and Annexure-G**. As per latest progress report received from various Banks, out 743 (755-12) identified villages 734 villages are covered with Banking Correspondents, 8 villages are under process to be covered by Central Bank of India and 1 village allotted to DCB Bank in Bharuch District still 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 743 identified locations, it has also been advised by the DFS to complete activation / replacement of existing inactive BCs.

C. List of vacant position of Banking Correspondents to be provided to GLPC and sitting arrangement of Bank Sakhi at Branch level

In the meeting of 17th Sub Committee of SHG held on 28th February 2019, Gujarat Livelihood Promotion Company (GLPC) requested for list of vacant position of Banking Correspondents from various Banks, as eligible and qualified Bank Sakhi could be appointed to fill the vacant positions of Banking Correspondents in various Banks. Hence, Banks are requested to mail list of such vacant positions to GLPC on gmmf@glpc.co.in and md@glpc.co.in with a copy to SLBC Department.

Govt. of India has developed Community Based Recovery Mechanism (CBRM) aimed at minimising NPA level of SHG accounts, so as to facilitate the increased credit flow to SHG. The CBRM is to be formed at Bank Branch level consisting Branch Manager as a chairman and Taluka Level Manager from GLPC, Bank Mitra/Bank Sakhi, representatives from Village Organisations as a members. Controlling Head of Banks may also look into required policy level changes which would enable sitting arrangement of Bank Sakhi at Bank branches.

D. Coding of accounts of Self Help Groups in the CBS system of various Banks

In the meeting of 17th Sub Committee of SHG held on 28th February 2019, It was observed that accounts of Self Help Groups (SHGs) in the CBS system of various Banks are not properly coded resulting in variation in reporting of credit linked SHGs, under achievement of targets under SHGs credit linking and also of Priority sector and weaker section lending targets of various Banks. Hence, Banks are requested to verify whether the SHGs accounts being coded properly and wherever there proper coding are not adhered to, data cleansing to be taken up with utmost priority.

E. Classification of Model of Banking Correspondent as Banking Outlet

As per the Rationalization of Branch Authorization policy of RBI issued vide circular no. DBR.No.BAPD.BC.69/22.01.001/2016-17 dated 18th May 2017 and further clarification provided by Regional Office, RBI, Ahmedabad vide e-mail dated 14.12.2018; if the existing Banking Correspondent (BC) model of various Banks satisfies following stipulations then the BC model currently being employed by Banks could be classified as Banking Outlet (BO):

- a. Fixed point service unit carrying uniform signage with name of the bank and authorization from it including contact details of the controlling authorities.
- b. Should be manned by either bank's staff or its Business Correspondent (BC).
- c. Should provide services of acceptance of deposits and cash withdrawal for a minimum of 4 hours per day for at least five days a week (The working hours/days need to be displayed prominently).
- d. Should have complaint escalation mechanism.
- e. Besides above points the bank should have a regular off-site and on-site monitoring.

In addition to above mandatory conditions, the BO may also extend facilities like encashment of cheques and lending of money.

SLBC has been following up with various Banks to confirm whether the existing BC model, currently being employed by various Banks qualifies to be classified as BO. So far, Bank of Baroda (435), Dena Bank (260), Bank of India (42), Central Bank of India (175), Indian Overseas Bank (63), Vijaya Bank (8) & Saurashtra Gramin Bank (26) have classified their existing BC model as BO. Remaining Banks are requested to apprise the SLBC whether their existing BC model qualifies to be classified as BO, as classifying BC model as BO would go a long way in assisting covering the Unbanked Rural Areas (URCs) of the State.

F. 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 18	Sept. 18	Dec. 18	June 18	Sept.18	Dec.18
1	Disbt. under PMMY (Rs. Cr per 1 lakh pop.)	1.14	2.72	5.11	1.75	4.71	9.01
2	PMJJBY (Enrolments per 1 lakh population)	994	1490	1606	2413	2839	3033
3	PMSBY (Enrolments per 1 lakh population)	4500	5592	5810	6311	7789	8815
4	APY (Enrolments per 1 lakh population)	380	681	754	447	658	749
5	No. of A/cs under PMJDY opened	696176	739459	777633	207491	215099	227004
6	% Aadhaar seeded A/cs	75.50%	78.90%	80.18%	75.20%	77.90%	78.75%
7	% increase in Agri. Fin. over previous qtr.	(-) 0.98%	5.50%	8.62%	0.02%	(-) 0.07%	11.04%
8	CD Ratio	40.68	40.59	41.19%	61.62	58.10	58.55%

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 Dec. 2018

Sr.	Bank	No. of FLC opened by the Bank	No. of Special Camps conducted	No. of Target Specific camps conducted
1	Dena Bank	10	183	331
2	State Bank of India	9	66	264
3	Bank of Baroda	14	92	286
4	Baroda Gujarat Gramin Bank	06	49	164
5	Dena Gujarat Gramin Bank	05	30	76
6	Saurashtra Gramin Bank	05	97	168
	Total	49	517	1289

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

Total 8,003 camps have been conducted by **2,537 Rural branches** of Scheduled Commercial (Including RRBs) during the quarter ended December 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	1696	5088	5185	102%
2	RRBs	500	1500	1555	104%
3	Pvt. Sector Banks	341	1023	1263	123%
Total		2537	7611	8003	105%

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

Further, 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 Programs targeting 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

As informed by Bank of Baroda, allotment / re-allotment of land for Mahisagar are 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 programs conducted by RSETIs and Settlement Ratio

Quarter ended	No. of training Prog. conducted during 2018-19	Cumulative no. of training prog. since inception	No. of beneficiaries trained during 2018-19	Cumulative no. of beneficiaries trained	Cumulative no. of trained beneficiaries settled		
					Through Bank finance	Through own sources	Total
Dec., 2018	541	6,976	15,296	2,09,486	62,410 (29.79%)	83,759 (39.98%)	1,46,169 (69.78%)
Categorywise Cumulative no. of trainees							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
Dec., 2018	34,895 (16.66%)	62,704 (29.93%)	72,947 (34.82%)	1,76,510 (84.26%)	11,456 (5.47%)	27,484 (13.12%)	

(Figures in brackets show category wise percentage of number of trainees)

District wise details are given @ **Annexure-I.**

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 December 2018 are as under:

Sr. No.	Details	Expenses (Rs.)
1	Remuneration	108000.00
2	Telephone expenses	14449.00
	Total	122449.00

The bank wise details of proportionate expenses for the quarter ended December, 2018 has been conveyed to Member Banks by SLBC vide letter no. SLBC-Call Centre/105/ 2019 dated 2nd January, 2019.

Pending Banks are requested to remit their contribution.

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

Name of the Month	March-2018	June-2018	Sept.,-2018	Dec.,-2018	Total
Number of Calls	1,907	1,780	1,917	1,888	7,492
Total Expenses (in Rs.)	1,55,636	80,763	1,21,156	1,22,449	4,80,004

From the very beginning till the quarter ended December 2018, total 36,517 calls are received. Out of which 35,042 calls were enquiry calls and 1,500 calls were complaint calls.

3.7 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 **31.12.2018** 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	220795	675.82	76144	1677.18	22666	1655.69	319605	4008.69
Other Agency	530732	1624.68	57993	577.80	12738	234.93	601463	2437.41
Total	751527	2300.50	134137	2254.98	35404	1890.62	921068	6446.10

Agency wise details are given @ **Annexure-J1**. Against the disbursement target of Rs.8,083 Crore, Banks have so far achieved disbursement of Rs.4,008 Crore i.e. 49.60% for the FY 2018-19 which needs to be improved. Moreover, agency-wise outstanding and NPA under MUDRA are given @ **Annexure-J2**.

MUDRA being one of the flagship schemes launched by the Govt., it has been repeatedly advised by the Dept. of Financial Services, MoF, GoI 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”

Cumulative progress as of 16.02.2019 under Stand Up India in Gujarat is as under;

Sanctions		Disbursements	
Accounts	Amount (Rs. in crore)	Accounts	Amount (Rs. in crore)
4,488	1,233	3,396	736

The Bank wise details are given @ Annexure-K.

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 / town hall 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 bank wise 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 13.02.2019, total Rs.2,550 Crores subsidy has been disbursed to the 1,21,967 beneficiaries in the State. The PLI / Bank wise details are given @ Annexure-L.

Category of PLI	No. of cases disbursed	Subsidy (Rs. In lakhs)
Public Sector Banks (22)	10464	20560
Private Sector Banks (13)	23861	55037
Regional Rural Banks (3)	356	614
Co-operative Banks (16)	1717	3475
Small Finance Banks (2)	279	552
Housing Finance Co. (47)	85290	174771
Total	121967	255010

In the meeting of CLSS Monitoring Committee, Secretary (Housing), Govt. of Gujarat, pointed out that 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 meter” to “upto 160 square meter” and in MIG II category from “upto 150 square meter” to “upto 200 square meter”. 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 Roll out of common portal for tracking loan applications sponsored by State Govt. Dept./ Corporations

Inconsistency in number of loan application sponsored by various Govt. Dept./ Corporations and disposal of such applications at Bank Branch level has always marred lower credit off take under these welfare schemes and has been a major impediment to undertake review of the progress made in terms loan sanctioned to sponsored application.

To overcome this hindrance, the Industries & Mines Dept. of Govt. of Gujarat has developed a common portal to track loan applications sponsored by various Dept./ Corporations of Govt. of Gujarat and forwarded to Bank Branches for sanctioning. The demonstration of the portal was held on 04.02.2019 and certain additions/modifications, as suggested by major Banks during demonstration were requested to be incorporated. It is expected that the portal will go live from 1st April 2019 onwards.

4.5 MSME Support & Outreach Campaign of 100 days

The MSME Support & Outreach Campaign was launched on 02nd November 2018 under the aegis of Dept. of Financial Services, MoF, Gol. The campaign was launched in 100 districts across the nation out of which 9 districts were from Gujarat state viz. Ahmedabad, Kutch, Rajkot, Gir Somnath, Bharuch, Vadodara, Valsad, Surat and Surendranagar. Earlier the campaign was slated for 100 days; however, owing underachievement of targets by few districts, the campaign was extended till 28th February 2019.

Under the campaign, Mega Camps were conducted in the identified districts of the State and achievement of targets under various seven deliverables of “Ease of Access to Credit” such as “psbloansin59minutes, Loan restructured, MUDRA, CGTMSE, PMEGP, PMKVY & RSETI” were emphasised. Besides achieving targets under Ease of Access to credit, Banks were also advised to enroll maximum enrollments under three schemes viz. PMJDY, PMJJBY & PMSBY of “Employee Social Security” deliverables. The performance of districts against the given targets under the campaign has been enumerated hereunder and the detailed performance under various deliverables is @ **Annexure-M.**

Sr.	Districts	Identified Sectors / Clusters	Target (MSME No.)	Achievement	% Achievement
1	Ahmedabad	Plastics	68766	68884	100.17
2	Bharuch	Chemicals	10680	13464	126.07
3	Kutch	Handicrafts	14534	6830	46.99
4	Rajkot	Foundry	25345	17744	70.01
5	Girsomnath	Food Processing	2962	1015	34.27
6	Surat	Powerloom textile	39249	53370	135.98
7	Surendranagar	Sanitaryware	5560	11495	206.74
8	Vadodara	General Engineering	35803	17697	49.43
9	Valsad	Chemicals	11717	19247	164.27
Total			214616	209746	97.73

4.6 Connectivity issues hampering Direct Benefit Transfer (DBT)

SLBC vide its letter No. SLBC-4/677/2018 dated 16th November 2018 requested member Banks to submit connectivity issues being faced by their BC / CSP in the prescribed format by **30.11.2018**, so that such issues are compiled and represented before the Dept. of Telecommunication (DoT), Ministry of Communication, Govt. of India for necessary redressal in pursuance to deliberations held in the meeting convened by the DoT with SLBC on 15.11.2018.

Considering thrust of Govt. in promoting Direct Benefit Transfer (DBT) and the issues of connectivity causing major impediments for Banks in execution of DBT, SLBC forwarded 195 locations in the State, as provided by various Banks to DoT, where BCs are facing recurring connectivity issues.

4.7 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.

4.8 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 14th December 2018, submitted requisite details of concerned State Govt. authorities, as submitted by various Banks. However, it has been observed that restructuring of loan accounts in the calamity affected areas are not upto the mark. Hence, Banks are requested to extend relief measured in the calamity declared areas as per the notification issued by the State Govt. in this regard and in the light of RBI's master direction pertaining to "Relief Measures by Banks in areas affected by Natural Calamities" dated 17th October, 2018.

4.9 Reporting of cases of Fraud and success stories 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.

SLBC vide its letter dated 31st December 2018 requested Banks to share cases of Fraud / Phishing/ Cyber-crime with SLBC, so that the modus operandi being adopted by offenders could be brought to the knowledge of various Banks, so as to prevent further reoccurring of such crimes. However, none of the member banks have reported case of cyber fraud and success stories to SLBC, for presentation in the SLBC meeting.

4.10 Creation of user IDs for the Centralized Public Grievance Redress And Monitoring System (CPGRAMS)

Centralized Public Grievance Redress And Monitoring System (CPGRAMS) is an online web-enabled system which primarily aims to enable submission of grievances by the aggrieved citizens from anywhere and anytime (24x7) basis to Ministries/Departments/Organisations who scrutinize and take action for speedy and favorable redress of these grievances. Tracking grievances is also facilitated on this portal through the system generated unique registration number.

As of now, the Banking services related grievances pertaining to various Bank Branches in Gujarat are being forwarded to SLBC. However, to further redirect the grievance to Controlling Offices of various Banks in Gujarat, it is required that User profile of Controlling Offices of various Banks is created on this portal under the SLBC. In the view of the same, SLBC vide its email dated 13th November 2018 and a reminder dated 05th February 2019 requested Banks to revert with requisite details, so that user could be created in the portal by the SLBC. However, so far, only State Bank of India, Saurashtra Gramin Bank and 4 DCCBs have reverted with details.

All Banks pending with submission of details for creation of user profile are requested to submit (1) Complete Office Address with PIN Code (2) Nodal Public Grievance Officer's Name and Designation and (3) Nodal Public Grievance Officer's Mobile, Land line number and Email address.

4.11 Campaign to achieve saturation under Kisan Credit Card (KCC)

The Dept. of Agriculture, Cooperation & Farmers welfare (DAC & FW), Govt of India has decided to launch a special drive in campaign mode with an objective to saturate the farmers under the KCC scheme and the same has been communicated to SLBC by Dept. of Financial Services (DFS), Ministry of Finance, Govt. of India vide its letter No. F.No.3/7/2019-AC dated 04th February 2019. Lead District Managers of Banks should actively associate with State/ District administration and coordinate with various SCBs, RRBs and Cooperative Banks in organising village-wise or bank branch-wise camps.

Banks are advised to adhere to guidelines issued by Indian Banks' Association (IBA) vide its letter no. SB/Cir/KCC/2018-19/6778 dated 04.02.2019 regarding waiver of Processing, Documentation, Inspection, Ledger Folio charges and all other service charges for KCC/ Crop loans upto Rs 3 lakhs. The letter of DFS in this regard and a simplified KCC application form, as circulated by the IBA are @ **Annexure-N.**

Kisan Credit Card (KCC) Scheme for Animal Husbandry and Fisheries

In the Budget 2019-20 the Union Government announced to extend the facilities of Kisan Credit Card (KCC) to Animal Husbandry farmers and Fisheries (AH & F) to assist individuals engaged in Animal Husbandry / Fisheries to meet their working capital requirements. In pursuance of the said budget announcement, RBI vide its circular no. FIDD.CO.FSD.BC. 12 /05.05.010/2018-19 dated 4th February 2019 has published guidelines to extend Kisan Credit Card Scheme for Animal Husbandry Farmers and Fisheries (AH & F). The said circular of RBI is provided @ **Annexure-O.**

Credit Flow to Agriculture – Collateral free Agriculture loan

The sixth bi-monthly monetary policy committee of RBI for the year 2018-19 in its statement announced enhancement in the collateral free agriculture loan to farmers from present limit of Rs 1 lakh to Rs 1.6 lakh in tandem with rise observed in the level of inflation and agriculture input cost. Banks are requested to acquaint their field functionaries about the enhancement in the collateral free Agriculture limit. The notifications issued by the RBI in this regard is provided @ **Annexure-P.**

AGENDA No.5**REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE QUARTER ENDED DECEMBER, 2018:**

During the quarter ended December, 2018, total number of bank branches increased by 257 taking the total network of branches from 9353 as of March, 2018 to 9610 as of December, 2018 in the State as per the details given in **Annexure- 1**.

BRANCH EXPANSION

Particulars	For the quarter ended				
	Dec., 2017	March, 2018	Dec., 2018	Growth y-o-y	Variation over March, 2018
Bank Group	1286	1277	1238	-48	-39
State Bank Group	1286	1277	1238	-48	-39
Nationalised Banks	4136	4145	4121	-15	-24
RRBs	757	767	770	13	3
DCCBs	1361	1376	1391	30	15
GSCARDB	181	181	181	0	0
Private Sector Banks	1564	1607	1650	86	43
Small Finance Banks			259	259	259
Total	9285	9353	9610	325	257

DEPOSITS GROWTH :

The aggregate deposits of the banks in Gujarat increased by Rs.933 Crores in absolute terms from Rs.6,74,295 Crores as of September, 2018 to Rs.6,75,228 Crores as of December, 2018 registering growth of 0.14% as against growth of 0.47% for the corresponding period of the previous year.

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

BANK GROUP	FOR THE PERIOD ENDED (Rs. in Crores)				
	Dec., 2017	March, 2018	Dec., 2018	Growth Y-o-Y	Absolute growth over March, 2018
State Bank Group	1,36,131 (0.90%)	1,38,950 (3.28%)	1,44,227 (-) 0.36%	8,096 (5.95%)	5,277 (3.80%)
Nationalised Banks	3,32,446 (-) 0.30%	3,36,046 (1.46%)	3,33,101 (0.02%)	655 (0.20%)	-2,945 (-) 0.88%
RRBs	12,148 (1.22%)	12,599 (5.68%)	13,211 (1.33%)	1,063 (8.75%)	612 (4.86%)
DCCBs	25,247 (-) 0.37%	26,567 (6.87%)	27,146 (-))0.47%	1,899 (7.52%)	579 (2.18%)
GSCARDB	263 (-) 1.13%	263 (-) 4.01%	270 (2.27%)	7 (2.66%)	7 (2.66%)
Private Banks	1,28,495 (2.16%)	1,47,969 (22.29%)	1,55,914 (0.60%)	27,419 (21.34%)	7,945 (5.37%)
Small Finance Banks			1,358 (NA)	1,358 (NA)	1,358 (NA)
TOTAL	6,34,730 (0.47%)	6,62,394 (6.19%)	6,75,228 (0.14%)	40,498 (6.38%)	12,834 (1.94%)

(Figures in the brackets for the quarters ended December indicate % growth over previous quarter, whereas figures in the brackets for the period ended March indicates % growth over previous year).

During the quarter, the positive growth was registered by GSCARDB (2.27%) followed by RRBs (1.33%), Private Sector Banks (0.60%) and Nationalised Banks (0.02%). Whereas, DCCBs (0.47%) and State Bank of India (0.36%) registered negative growth.

The **NRI deposits** increased by Rs. 97 Crores and stood at Rs.73,475 Crores forming 10.88% of the total deposits as of December, 2018 as against Rs.73,378 Crores (10.88%) as of September, 2018.

CREDIT EXPANSION :

During the period under review, the aggregate credit increased by Rs.13,569 Crores in absolute terms from Rs.5,70,870 Crores as of September, 2018 to Rs. 5,84,439 Crores as of December, 2018 registering a growth of 2.38%, as against a growth of 3.87% for the corresponding period of previous year.

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

BANK GROUP	FOR THE PERIOD ENDED				(Rs. in Crores)
	Dec., 2017	March, 2018	Dec., 2018	Growth Y-o-Y	Absolute growth over March, 2018
State Bank Group	96,949 1.73%	1,01,111 (11.85%)	1,10,854 (3.80%)	13,905 (14.34%)	9,743 (9.64%)
Nationalised Banks	2,02,495 (2.28%)	2,06,248 (5.73%)	2,11,292 (1.15%)	8,797 (4.34%)	5,044 (2.45%)
RRBs	7,147 (2.14%)	7,517 (18.38%)	8,426 (6.04%)	1,279 (17.90%)	909 (12.09%)
DCCBs	19,129 (-) 0.23%	17,141 (6.56%)	22,527 (1.10%)	3,398 (17.76%)	5,386 (31.42%)
GSCARDB	565 (0.00%)	578 3.58%	558 (-)0.89%	-7 (-) 1.24%	-20 (-) 3.46%
Private Banks	1,82,497 (7.47%)	2,06,797 (36.44%)	2,26,457 (2.54%)	43,960 (24.09%)	19,660 (9.51%)
Small Finance Banks			4,324 (NA)	4,324 (NA)	4,324 (NA)
TOTAL	5,08,782 (3.87%)	5,39,392 (17.25%)	5,84,439 (2.38%)	75,657 (14.87%)	45,047 (8.35%)

(Figures in the brackets for the quarters ended December indicate % growth over previous quarter, whereas figures in the brackets for the period ended March indicates % growth over previous year).

The data reveal that the overall growth in outstanding advances was 2.38% during the quarter under review which was contributed mainly in percentage terms by RRBs (6.04%) followed by State Bank of India (3.80%), Private Banks (2.54%), Nationalised Banks (1.15%) and DCCBs (1.10%). Whereas, GSCARDB (0.89%) registered negative growth.

CREDIT DEPOSIT RATIO:

The Bank groupwise Conventional CD Ratio is given below:

Bank Group	FOR THE PERIOD ENDED			
	Dec., 2017	March, 2018	Dec., 2018	Variation over March, 2018
State Bank Group	71.22	72.77	76.86	4.09
Nationalised Banks	60.91	61.38	63.43	2.05
RRBs	58.83	59.66	63.78	4.12
DCCBs	75.77	64.52	82.98	18.46
Pvt. Sector Banks	142.03	139.76	145.24	5.48
Conventional CD Ratio	80.16	81.43	86.55	5.12

The CD Ratio of the State has increased by 5.12% and 6.39% over March, 2018 and December, 2017 respectively and stood at 86.55% as of December, 2018.

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
5,84,439	25,697	6,10,136	6,75,228	90.36

CD Ratio Below 40%

As of December, 2018, the CD Ratio in the following 6 (Six) 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 Dec., 2017	CD Ratio March, 2018	CD Ratio Dec., 2018	Variation over March, 2018
1	Dangs	14.76	10.96	14.53	3.57
2	Navsari	21.61	22.68	25.08	2.40
3	Anand	24.61	30.80	27.59	(-) 3.21
4	Porbandar	25.54	25.89	29.18	3.29
5	Kheda	33.29	35.23	38.15	2.92
6	Tapi	29.67	29.83	36.80	6.97
7	Mahisagar	34.36	34.52	40.83	6.31

From the above table, it can be seen that CD Ratio in 6 districts has increased over March, 2018 except Anand where it has decreased. However, CD Ratio of Anand district has increased by 2.98% over December 2017. CD Ratio of Mahisagar has crossed the mark of 40% as of December, 2018. The Lead District Managers of remaining 6 districts are requested to initiate immediate action to improve CD Ratio. As of December, 2018, the Dangs (14.53%) 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 :

(Rs./Crores)

Parameter	Bench-mark	Outstanding as of				Absolute Growth over March, 2018	% increase over March, 2018
		March, 2018	% Achi. of NBC	Dec., 2018	% Achi. of NBC		
Priority Sectors	40%	2,20,260	48.25	2,51,055	47.20	30,795	13.98
Agri. Adv.	18%	74,649	16.35	78,558	14.77	3,909	5.24
Weaker Section Adv.	10%	38,385	8.41	41,804	7.86	3,419	8.91

(% 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	Dec., 2018	% Achi. of NBC		
Priority Sectors	75%	6,748	106.27	7,554	100.49	806	11.94
Agri. Adv.	18%	4,840	76.21	5,467	72.73	627	12.95
Weaker Section Adv.	15%	2,915	45.90	3,027	40.27	112	3.84

(% 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 December, 2018 is as under:

Sector	State Bank of India	Nationalised Banks	Private Banks	Co-op Banks	RRBs	All Banks
PS ADVs	31.63%	55.17%	40.97%	116.11%	100.49%	48.62%
AGRI. ADVs	10.41%	17.03%	8.21%	89.96%	72.72%	15.73%
WS ADVs	11.11%	8.42%	4.16%	26.03%	40.27%	8.55%

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 December, 2018, all banks together stood at Rs. 28,808 Crore i.e. 5.34% and Rs. 44,934 Crore i.e. 8.33 % 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 December 2018 of the State is given in **Annexure - 4**.

The summary of target vis-a-vis achievement for the quarter ended December, 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	2480528	50211	51.02	70.64
	Of which Farm Credit	4587333	63436	2392276	42003	52.15	66.21
2	MSME	1081663	39080	458401	58250	42.38	149.05
3	Export Credit	6682	1336	496	634	7.42	47.43
4	Education	43766	1474	14234	569	32.52	38.60
5	Housing	117813	10466	88301	7766	74.95	74.21
6	Other PSA	252017	4791	206536	3411	81.95	71.19
7	Total PSA	6364099	128227	3248496	120841	51.04	94.24

The overall achievement in disbursement under Annual Credit Plan (ACP) for Priority Sectors by all the Banks was 51.04% in respect of targets in number of accounts and 94.24% in respect of targets in amount for the quarter ended December, 2018. The highest percentage achievement in terms of amount was recorded in MSME – 149.05% followed by Housing – 74.21%, Other PSA – 71.19%, Agriculture – 70.64%, Export Credit – 47.43%, and Education – 38.60%.

Out of 33 districts in the State, upto the quarter ended December, 2018, as many as 24 districts remained below the State average of 94.24% 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 December, 2018 is given in **Annexure - 6**.

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

(Rs. in Crores)

No.	Particulars	December, 2018	
		Accounts	Amount
1	Cumulative certificates filed	1,20,922	467.89
2	Cumulative Recovery effected	45,498	78.60
	Of which, cases closed	(44,811)	(76.12)
3	Cases pending	76,111	389.29
	Of which, cases pending for more than 3 years	55,163	188.72
	more than 2 years to 3 years	7,074	60.00
	more than 1 year to 2 years	8,832	95.10
	cases pending for less than 1 year	5,042	45.47

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 December, 2018.

The Gross Advances of the Banks in the State of Gujarat is Rs. 5,84,439 Crores and Gross NPA is Rs.38,520 crores i.e 6.59% as of December, 2018. Consolidated details are as per **Annexure - 8**.

(Amt. Rs. in crores)

Particulars	Amt. Outstanding	Amt. of Gross NPA	% NPA to Outstanding
Crop Loan	48,277	2,156	4.47
Agri. Term Loan	36,592	3,380	9.24
Total Agriculture	84,869	5,536	6.52
MSME	1,19,818	8,665	7.23
Other PS	57,579	1,966	3.41
Total Priority Sector	2,62,266	16,167	6.16
Non Priority Sector	3,22,173	22,352	6.94
Total Advances	5,84,439	38,520	6.59
Others			
Housing Loan	72,806	707	0.97
Education Loan	3,957	53	1.34

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 DECEMBER, 2018.**

The Summary of performance for the quarter ended December, 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
December, 2017	24.49% (No.) 81.84% (M.M.)	23.70%
December, 2018	65.50% (No.) 189.69% (M.M.)	59.56%

(Rs./ Lakhs)

PARTICULARS	BANKABLE SCHEMES	
	PMEGP	DAY-NULM
Target (2018-19)	2994 (No) 7,485 MM (Amt.)	2500 (Individual cases)
Sponsored (No.)	7136	3704
Sanctioned (No.)	1961	1489
Sanctioned (Amt)	M.M. 14198	1386
Retd./Rejtd. (No.)	1997	552
Pending (No.)	3178	1663
% achievement (No.)	65.50	59.56
% achievement (Amt.)	M.M. 189.69	-

(M.M. = Margin Money)

Prime Minister Employment Generation Programme (PMEGP)

As per the progress report for the quarter ended December, 2018, against the physical target of 2994, Banks have sanctioned 1961 applications, i.e. 65.50% achievement. Similarly, against the Margin Money target of Rs.7485 Lakhs, Banks have sanctioned projects having Margin Money of Rs.14198 Lakhs (189.68% achievement) at the quarter ended December, 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 1489 applications i.e. 59.56% achievement for the quarter ended December, 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
December, 2017	77.08	13.48	27.18	15.00	26.50	40.00
December, 2018	84.93	5.66 (Sep 18)	25.14	58.82	5.00	43.10

(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)	86224	2253	5063	2192	123	3102
Sanctioned (No)	31253	283	1341	647	10	431
Sanctioned (Amt)	63889	119	736	260	214	345
Retd./Rejtd. (No)	29172	129	839	67	23	1253
Pending (No)	25799	1841	2883	1478	90	1418
% achievement	84.93	5.66	25.14	58.82	5.00	43.10

VAJPAYEE BANKABLE SCHEME (VBS) :

The achievement against the target stood at 84.93% at the quarter ended December, 2018 as against 77.08% achievement for the corresponding period of the previous year, which is higher than the previous year.

GUJARAT SCHEDULED CASTES DEVELOPMENT CORPORATION (GSCDC) :

In spite of several reminders & follow-up, we have not received the progress under the GSCDC for quarter ender Dec 18 from concern corporation. However, 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 25.14% of the target at the quarter ended December, 2018 as against 27.18% 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 58.82% of the target at the quarter ended December, 2018 as against 15.00% 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 December, 2018 as against 26.50% 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 43.10% at the quarter ended December, 2018 as against 40.00% 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 December, 2018 except PMEGP, NULM, VBY & GWEDC 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 December, 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	December, 2017		September, 2018		December, 2018	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	19,821	562	21,655	629	24,036	686
Outstanding	3,07,025	8,482	3,72,059	8,814	3,88,073	9,337

Fresh loans of Rs.685.52 Crores were disbursed by the Banks to 24,036 beneficiaries belonging to Minority Communities during the quarter ended December, 2018. The outstanding reached the level of Rs.9,337 Crores in 3,88,073 accounts as of December, 2018. The share of advances to Minority Community to Priority Sector Advances stood at 3.56% at the quarter ended December, 2018.

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

Particulars	December, 2017		September, 2018		December, 2018	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	81,415	2,650	1,26,494	3,244	1,50,732	3,585
Outstanding	9,93,631	31,067	12,41,190	36,044	12,65,756	37,136

Fresh credit to the tune of Rs.3,585 Crores to 1,50,732 beneficiaries was extended in the State during the quarter ended December, 2018. The outstanding advances reached at the level of Rs.37,136 Crores in 12,65,756 accounts and stood at 6.35% 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	December, 2017		September, 2018		December, 2018	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	49,736	7,432	39,817	4,813	32,093	4,752
Outstanding	5,94,471	67,382	6,74,194	73,211	7,03,212	72,807

As per the information made available by the member banks, fresh loans worth Rs.4,752 Crores have been granted to 32,093 beneficiaries during the quarter ended December, 2018 under Housing Finance. The outstanding level reached to Rs.72,807 Crores in 7,03,212 accounts as of December, 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 December, 2018 is as under :

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

Savings linkage	Savings Bank A/Cs opened during the quarter ended December, 2018			Total No. of Savings Bank accounts as on December, 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	4,542	47,836	1,042	2,45,573	26,86,141	26,658
Out of above, Women SHG	4,295	45,784	1,018	2,20,921	24,23,318	23,861

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

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended December, 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	2,754	3,093	3,466	11,046	10,550	11,805
Out of above, Women SHG	--	2,870	3,259	--	10,289	11,446

(C) Disbursement Details :

(Amt. in Rs.lakh)

Disbursement of Loans	Disbursement made during the quarter ended December, 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	4,223	4,524	2,279	2,083	11,066	12,091	4,081	4,078
Of above, Women SHG	3,725	4,087	1,987	1,848	10,007	11,117	3,685	3,698

(D) Loan Outstanding and NPA

(Amt. in Rs.lakh)

Loans Outstanding	Loans outstanding as of December, 2018		Out of which, Women SHGs	
	Accounts	Amount	Accounts	Amount
Total SHG Loans outstanding	48,083	27,201	44,949	25,344

(Amt. in Rs.lakh)

NPA	NPAs as on December, 2018		Out of which, Women SHGs	
	Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	5,701 (11.86%)	2,817 (10.36%)	5,121 (11.39%)	2,410 (9.51%)

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

(iv) REVIEW OF PROGRESS UNDER EDUCATION LOAN :

(Rs. in Crores)

Particulars	December, 2017		September, 2018		December, 2018	
	A/cs	Amt.	A/cs	A/cs	Amt.	A/cs
Disbursement of Fresh loans	4,405	151	8,118	291	3,405	298
Outstanding	57,668	2,135	64,513	3,702	70,762	3,957

During the quarter, Banks have disbursed Education loans to 3,405 students to the tune of Rs.298 Crores. The outstanding under Education loans stood at Rs.3,957 Crores in 70,762 accounts as of December, 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 28,05,375 as of September, 2018 to 28,20,600 as of December, 2018 showing net increase of 15,225 KCCs during the quarter ended December, 2018.

The bank group wise break up is : Nationalised Banks – 9,27,109, State Bank Group – 3,64,186, RRBs – 3,29,203, Private Sector Banks –1,38,392 and DCCBs -10,61,710.

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, 8,15,173 JLGs are formed till the quarter ended December, 2018. Out of total JLGs formed, 1,54,470 are under Farm

Sector of which 1,44,654 JLGs are credit linked with an amount of Rs. 527 Crores, whereas, 6,60,703 JLGs are formed under Non-Farm Sector, of which 6,45,946 JLGs are credit linked with amount of Rs.1,370 Crores. The Bankwise progress is given in **Annexure-23.**

(vi) SWAROJGAR CREDIT CARD (SCC) :

Banks have issued 79 SCCs to the tune of Rs. 120 lakhs during the quarter. In all, 9,719 SCCs have been issued and the amount outstanding is Rs.83.87 Crores till the quarter ended December, 2018. RRBs have issued 2,560 SCCs whereas the remaining Banks have issued only 7,159 SCCs. Bank wise details are given in **Annexure - 24.**

(vii) ARTISAN CREDIT CARD (ACC) :

During the quarter, 162 ACCs were issued by Banks amounting to Rs.362 Lakhs. Thus, at the quarter ended December, 2018, the outstanding ACCs were 4,036 amounting to Rs.30.85 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 December, 2018, 90 WCCs amounting to Rs.123 Lakhs have been issued. Thus, at the quarter ended December, 2018, the outstanding WCCs were 330 amounting to Rs.110 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. 1,19,818 Crores at the quarter ended December, 2018, of which Rs.547 Crores were extended to 10,624 units for technology upgradation under CLCSSTU. During the quarter ended December, 2018, banks have disbursed Rs.261.06 Crores to 3744 units under CLCSSTU. Bankwise details are given in **Annexure - 27.**

(x) ADVANCES TO SC & ST BENEFICIARIES :

The outstanding advances to SC beneficiaries as of December, 2018 was Rs.3,290 Crores in 2,60,020 accounts, forming 7.13% of Weaker Section advances. Similarly, the outstanding advances to ST beneficiaries as of December, 2018 was Rs.2,969 Crores in 2,66,945 accounts, forming 6.44% 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, 4,17,776 "Basic Savings Bank Deposit Accounts" have been opened during the quarter ended December, 2018. Banks have provided overdraft facility to 45,474 accounts amounting to Rs.5.95 Crores. Total number of "Basic Savings Bank Deposit Accounts" reached to 1,50,71,688 as of December, 2018 with an amount of Rs.4,440 Crores in these accounts.

During the quarter ended December, 2018, 24,690 GCCs amounting to Rs.947 Crores have been issued by Member Banks. The cumulative position as of December, 2018 reached 2,52,418 GCCs amounting to Rs.8,157 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 11,299 ATMs in the State of Gujarat as of December, 2018. The centrewise / categorywise details of ATMs vis-a-vis number of branches is as under:

Category	No. of Branches as of December, 2018	No. of ATMs as of December, 2018
Metro	2,236	4,315
Urban	1,473	2,312
Semi-urban	2,303	2,775
Rural	3,598	1,897
Total	9,610	11,299

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 Decemeber, 2018 was **NIL**.
