

BANKING AT A GLANCE IN GUJARAT STATE – SEPTEMBER, 2019

PARAMETERS	September, 2018	March, 2019	September, 2019	Growth Y-O-Y (Sept., 18 to Sept, 19)	Growth Over March,2019
TOTAL No. OF BRANCHES	9566	9797	9876	310	79
CATEGORY OF BRANCHES					
RURAL	3601	3617	3624	23	7
SEMI - URBAN	2264	2366	2385	121	19
URBAN	1456	1521	1510	54	-11
METRO	2245	2293	2357	112	64
TOTAL	9566	9797	9876	310	79
KEY INDICATORS (Amt. Rs. in Crores)					
DEPOSITS	6,74,295 (1.80%)	6,97,250 (5.26%)	7,29,841 (4.67%)	55,546 (8.24%)	32,591 (4.67%)
ADVANCES	5,70,870 (5.84%)	5,90,664 (9.51%)	6,09,847 (3.25%)	38,977 (6.83%)	19,183 (3.25%)
CREDIT DEPOSIT RATIO	84.66	84.71	83.56	(-) 1.10	(-) 1.15
PS ADVANCES	2,55,826 (12.69%) (47.43%)	2,70,836 (19.31%) (50.21%)	2,79,281 (3.12%) (47.28%)	23,455 (9.17%)	8,445 (3.12%)
AGRI ADVANCES	82,608 (3.93%) (15.32%)	83,157 (4.62%) (15.42%)	89,295 (7.38%) (15.12%)	6,687 (8.09%)	6,138 (7.38%)
MSME ADVANCES	1,15,140 (21.36%) (21.35%)	1,27,174 (34.05%) (23.58%)	1,28,245 (0.84%) (21.71%)	13,105 (11.38%)	1,071 (0.84%)
WEAKER SEC. ADV	45,564 (10.33%) (8.45%)	45,120 (9.25%) (8.36%)	44,604 (-) 1.14% (7.55%)	-960 (-) 2.11%	-516 (-) 1.14%

Position of Kisan Credit Cards for the period ended					
	September, 2018	March, 2019	September, 2019	GROWTH Y-O-Y (Sept., 18 to Sept, 19)	Growth over March, 2019
Accounts	28,05,375	27,08,892	28,25,692	20,317	1,16,800
Amount	47,669	46,839	52,063	4,394	5,224

AGENDA No.1

Confirmation of the proceedings of last meeting

The proceedings of the 162nd meeting of State Level Bankers' Committee for the quarter ended June, 2019 held on 16th September, 2019 were circulated to all the members on 7th October, 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 applications of State Govt. Sponsored Schemes.	<p>The portal was rolled out at the hands of Hon'ble Chief Minister & Dy. Chief Minister of Gujarat State in the 162nd meeting of SLBC held on 16th September 2019.</p> <p>As discussed in the Steering Sub-Committee meeting of SLBC held on 13/12/2019, it was informed by Director (IF), GoG that Govt. Deptt./ Corporations are onboarded on the portal and workshop will be arranged by NIC in coordination with SLBC to impart functioning of the portal amongst the Banks for effective utilization of the portal.</p>
2	Unwarranted re-verification of documents and recording of statements being practiced by local police authorities.	<p>In the meeting held in this regard under the Chairmanship of Chief Secretary, Govt. of Gujarat on 07th November 2019, it was informed that Home Deptt, Govt. of Gujarat will be issuing detailed circular regarding Standard Operating Procedure (SoP) to be followed under the SARFAESI Act.</p>
3	Enactment of Tenancy law in the Gujarat State.	<p>In the 162nd meeting of SLBC, it was informed that experience of other States where such tenancy laws are already in place needs to be evaluated before enacting legal set up for Tenancy laws in the State.</p> <p>Study report in this regard conducted by the General Manager, College of Agriculture Banking, Pune has already been submitted and as informed by to Director (IF), GoG and in the meeting of Steering Sub-Committee that Group of Ministers (GoM) has been formed at Central level to further analyse the issue.</p>
4	Saturation of Kisan Credit Card (KCC) Scheme. Creation of utility on the "anyror" portal through which Banks can extract village-wise list of farmers.	<p>The Director (IF), Govt. of Gujarat vide his letter dated 04th November 2019 requested Agriculture & Revenue Departments, Govt. of Gujarat for creation of utility on the "ANYROR" portal through which Banks can extract village-wise list of farmers and verify with their records about the farmers left out under the KCC scheme. State Govt. is once again requested to create such utility and assist in achieving saturation of the KCC scheme.</p>

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 30.11.2019:

State	No. of Accounts opened			Aadhaar Seeded Accounts	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Card issued
	Rural	Urban	Total				
Gujarat	75,73,285	70,77,511	1,46,50,796	1,19,60,802	81.64%	1,20,82,940	82.47%

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 as of 30.11.2019:

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	598.16	83.37%	47.32%	90.33%
National Average	12376.71	86.90%	56.50%	84.00%

As per the progress report dated **30th November 2019** received from DFS, MoF, GoI, Aadhaar Seeding in operative CASA accounts in the State stood at **83.37%** and average Aadhaar authentication stood at **47.32%**, which is considerably below National average of **86.90%** and **56.50%** respectively. Under Mobile Number Seeding, the performance of the State stood at **90.33%** against the National Average of **84.00%**. The Bank-wise position in terms of operative CASA accounts is @ **Annexure-B.**

Basic Minimum facilities in the BSBID Accounts

The RBI vide its circular Ref. No. DBR/LEG.BC.No.47/09.07.005/2018-19 dated 10th June 2019 has advised Banks to offer following minimum facilities in the BSBID accounts, free of charge, without any requirement of minimum balance.

- a. The deposit of cash at Bank Branch as well ATMs/ CDMs
- b. Receipt/ credit of money through any electronic channel or by means of deposit/ collection of cheques drawn by Central/ Stage Govt. agencies and department
- c. No limit on number and value of deposits that can be made in a month
- d. Minimum of four withdrawal in a month, including ATM withdrawals
- e. ATM Card or ATM-cum-Debit Card

Banks are free to provide additional value-added services, including issue of cheque book, beyond the above minimum facilities, which may/ may not be priced (in non-discriminatory manner) subject to disclosure.

Taking a cue from the aforesaid modifications as notified by the RBI, Banks are requested to pass-on benefits of the new features of BSBD accounts to eligible customers.

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 30.09.2019 is as below:

Particulars	PMJJBY	PMSBY
Total enrollment	27,58,800	65,74,157
Claim settlement status as on 30.11.2019		
Claims lodged	14,429	3,113
Claims Paid	12,882	2,467
Claims Rejected	590	324
Claims under process	957	322
Settlement %age	95.62%	88.39%

Major Reasons for rejections of cases:

PMJJBY – Death during the lien period of the policy i.e. Death within 45 days of policy initiation

PMSBY – Death due to causes other than accident as per Post Mortem/ FIR Report/ Not covered under the policy

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

B. Atal Pension Yojana (APY)

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

Particular	FY 15-16	FY 16-17	FY 17-18	FY 18-19	FY 19-20 (Till 30th November 2019)
No. of enrolments	1,34,563	1,08,460	2,08,487	2,33,972	1,67,773
Avg. Enrolment per branch*	14	11	22	25	18

(*Total no. of authorized branches for APY in the State is 9371)

Bank-wise achievement against the targets for F.Y. 2019-20, 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.

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 September 2019, in total identified 402 **Tier 5 centers**, Banking Outlets have been found present in **242** centers and in **160** 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 the circular of Dept. of Banking Regulation, RBI dated 18th May 2017.

As regards to opening of Banking Outlet in the Tier IV centers (having Population 10000 -19999), all Unbanked Rural Centers have been covered with Banking Outlet either through Brick & Mortar or BC model and there doesn't exist any URC pending with opening of Banking Outlet in Tier IV centers.

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

The Dept. of Financial Services (DFS), Ministry of Finance, Govt. of India had earlier identified 743 villages of the State where Banking facilities were not available within vicinity of 5 kms and all of these locations have been covered with the Banking Outlet (either Bank Branch or Bank Mitra).

The DFS, MoF, Gol vide its letter dated 22nd July 2019 further identified 216 villages of the State where Banking facility is not available within vicinity of 5 kms. In these 216 villages, 5 villages of Junagadh districts were found to be under dense forest area and had no local inhabitant residing in these villages. Accordingly, the certificate duly attested by Collector & District Magistrate, Junagadh was obtained regarding no inhabitation in these villages, whereas rest of 211 villages have been covered with Banking facilities through Banking Outlet (either Bank Branch or Bank Mitra).

The DFS further vide its Ref. No. 08.04.2014-FI dated 18th October 2019 identified 175 villages of Gujarat State where Banking Outlet is not available within vicinity of 5 kms. SLBC allotted these villages amongst Banks and all the 175 villages have been covered with Banking Touch Points.

Very recently the DFS vide its letter dated 10th December 2019 has also advised District Collectors to independently assess the requirement of Banking Touch Point in villages not covered with Banking facility within vicinity of 5 kms. The DFS also advised that the proposal to cover such village within vicinity of 5 kms shall be put up in the District Consultative Committee (DCC) forwarded to SLBC under intimation to DFS. Hence, Lead District Managers (LDMs) with a support of District Collectors are advised to ensure that all the villages in their district are covered with Banking facility within vicinity of 5 kms.

While ensuring availability of Banking Touch Points in the allotted villages, it has also been advised by the DFS to map the Geo Coordinates (Latitude & Longitude) of Banking Touch Points on the Jan Dhan Darshak Application, as in the absence of non-mapping of Geo Coordinates on the Jan Dhan Darshal Application, the said village despite having availability of Banking Touch Point would be treated as Uncovered.

C. 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; 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. Most of the Banks have already classified their Banking Correspondent model as Banking Outlet, however, following Banks are still pending with this classification: Allahabad Bank, AXIS Bank, Bank of Maharashtra, Canara Bank, Corporation Bank, ICICI Bank, IDBI Bank, Indian Bank, Indusind Bank, Oriental Bank of Commerce, Punjab National Bank, Syndicate Bank, UCO Bank.

Aforesaid 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.

The Regional Office of RBI vide its email dated 03rd December 2019 has directed that India Post Payment Bank (IPPB) shall take up the matter with Central Office of RBI to classify the Branch Office model being operated by India Post Payment Bank as Banking Outlet.

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

Sr.	Parameter	Dahod			Narmada		
		Sep.18	Mar. 19	Sep. 19	Sep.18	Mar. 19	Sep.19
1	Disbt. under PMMY (Rs. Cr per 1 lakh pop.)	2.72	13.95	10.32	4.71	18.43	5.44
2	PMJJBY (Enrolments per 1 lakh pop.)	1490	1720	1897	2839	3241	3563
3	PMSBY (Enrolments per 1 lakh pop.)	5592	6145	6587	7789	9225	10218
4	APY (Enrolments per 1 lakh pop.)	681	806	1002	658	795	850
5	No. of A/cs under PMJDY opened	739459	820303	872507	215099	237196	244844
6	% Aadhaar seeded A/cs	78.90%	81.56%	82.40%	77.90%	79.94%	80.57%
7	% increase in Agri. Finance over previous qtr.	5.50%	4.83%	5.66%	(-)0.07%	(-)1.75%	0.07%
8	CD Ratio	40.59	43.42	45.94	58.10	56.42	54.47

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 from April 1, 2017 onwards.

Conduct of Financial Literacy camps by FLCs for the quarter ended Sept., 2019

Sr. No.	Bank	No. of FLC opened by the Bank	No. of Special Camps conducted	No. of Target Specific camps conducted
2	Bank of Baroda	24	261	684
3	State Bank of India	9	69	256
4	Baroda Gujarat Gramin Bank	11	108	199
6	Saurashtra Gramin Bank	5	85	86
	Total	49	523	1225

Conduct of FL camps by Rural branches for the quarter ended September 2019:

Total 8,292 camps have been conducted by **2,503 Rural branches** of Scheduled Commercial (Including RRBs) during the quarter ended September 2019. The category wise %age target achievement by Banks is as under:

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	1669	5007	5290	106%
2	RRBs	502	1506	1628	108%
3	Pvt. Sector Banks	332	996	1374	138%
	Total	2503	7509	8292	110%

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

Financial Inclusion Fund- A Differentiated Approach

The support from NABARD has been very pivotal in putting in place required financial inclusion infrastructure, as well as spreading Financial Literacy through Financial Literacy Camps. NABARD vide its circular no. 83-556/DFIBT-23/2019-20 dated 23rd April 2019 has informed about continuation of this vital support to Banks for the FY 2019-20.

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	18	Amreli, Anand, Banaskantha, Bharuch, Dahod, Kheda, Kutch, Jamnagar, Junagadh, Mehsana, Patan, Porbandar, Rajkot, Sabarkantha, Gandhinagar, Valsad, Surendranagar and Navsari
2	Land yet to be allotted	3	Bhavnagar, Mahisagar and Narmada
3	Tendering under process and approval lying at Bank Level	5	Ahmedabad, Chhotaudepur, Surat, Panchmahal and Tapi
4	Construction work under progress	2	Dang 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. No. of training programs conducted by RSETIs and Settlement Ratio

Quarter ended	No. of training programmes conducted during the year 2019-20	Cumulative no. of training programmes since inception	No. of beneficiaries trained during the year 2019-20	Cumulative no. of beneficiaries trained	Cumulative no. of trained beneficiaries settled		
					Through Bank finance	Through own sources	Total
Sep 2019	304	7,491	8,318	2,23,978	67,836 (30.29%)	89,811 (40.10%)	1,57,647 (70.39%)
Categorywise Cumulative no. of trainees							
Qtr. ended	SC	ST	OBC	Women	Minorities	Others	
Sep 2019	36,972 (16.51%)	66,816 (29.83%)	77,909 (34.78%)	1,89,692 (84.69%)	11,980 (5.35%)	30,301 (13.53%)	

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

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

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 2019 are as under:

Sr. No.	Details	Expenses (Rs.)
1	Remuneration	108000
2	Telephone expenses	11540
	Total	119540

The bank wise details of proportionate expenses for the quarter ended June 2019 has been conveyed to Member Banks by SLBC vide letter no. SLBC-Call Centre/297/ 2019 dated 9th October 2019. **Pending Banks are requested to remit their contribution.**

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

Name of the Month	Dec., 2018	March 2019	June 2019	Sep., 2019
Number of Calls	1,888	2,217	1,760	1,678
Total Expenses (in Rs.)	1,22,449	1,55,601	82,760	1,19,450

In the last quarter out of total 1678 calls, 1672 were inquiry calls 6 were complaint calls.

AGENDA No.4

OTHER AGENDA

4.1 Progress under Pradhan Mantri MUDRA Yojana (PMMY)

The disbursement under the scheme from **01/04/2019** to **30/11/2019** as extracted from MUDRA portal is as under:

(Amt. in Crore)

Particular	Shishu		Kishore		Tarun		Total	
	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.
Banks	394844	1178.40	133884	1853.50	44161	1597.04	572889	4628.94
Other Agencies*	301197	897.85	12862	95.75	525	28.55	314584	1022.15
Total	696041	2076.25	146746	1949.25	44686	1625.59	887473	5651.09

(*Other Agencies comprise Foreign Banks, NBFC- MFIs & NBFCs)

Bank-wise, category-wise detail of performance under MUDRA is given @ **Annexure-H1.**

Outstanding and NPA under MUDRA as received from Member Banks in terms of amount since inception till **30/09/2019** is here under:

(Amt. in Crore)

Shishu		Kishore		Tarun		Total	
Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA
1890.85	46.10	4419.08	250.63	3636.45	145.91	9946.38	442.63

Bank-wise, category-wise details of NPA against Outstanding in MUDRA loans are given @ **Annexure H2.**

4.2 **Implementation of “Stand up India”**

Cumulative progress up to **30/11/2019** under Stand up India in Gujarat is as under:

Sanctions		Disbursements	
Accounts	Amount (Rs. in crore)	Accounts	Amount (Rs. in crore)
5429	1489.85	3893	816.77

The Bank wise details are given @ **Annexure-I.**

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 **15/11/2019**, total Rs.4942.78 Crores subsidy has been disbursed to the 2,11,109 beneficiaries in the State. The PLI / Bank wise details are given @ **Annexure-J.**

Position as of 15.11.2019		
Category of PLI	No. of cases disbursed	Subsidy (Rs. In Crores)
Public Sector Banks (18)	27278	616.28
Private Sector Banks (18)	46963	1125.70
Regional Rural Banks (2)	1194	28.07
Co-operative Banks (27)	3559	75.52
Small Finance Banks (3)	980	22.41
Housing Finance Co. (54)	131135	3074.81
Total	211109	4942.78

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 organizing 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.

SLBC vide its letter dated 12/12/2019 informed Banks to align their Core Banking Solution (CBS) system with claim format for PMAY- CLSS, so that the details to claim subsidy under PMAY- CLSS could be straight away fetched from the CBS of Banks, which will ease the process of claiming subsidy under the scheme and thereby benefits of the scheme could be extended to all eligible beneficiaries.

CLSS Awas Portal (CLAP)

The grievances of the Housing loan borrowers regarding non availability of any system to track the status of their CLSS Subsidy scheme has been now addressed with the development of CLSS Awas Portal (CLAP). The CLAP is developed by Ministry of Housing and Urban Affairs (MHUA) where all stakeholders such as MoHUA, Central Nodal Agencies (CNAs), PLIs (Primary Lending Institutions), Beneficiaries and Citizens are integrated.

- CLAP has a tracking system for beneficiaries to track their application status through unique ID starting from submission of application till subsidy release. Beneficiaries will also be able to receive application status through SMS alert at different stages.
- Through CLAP, Aadhaar verification and De-duplication of beneficiaries will be done at the time of submission of application at PLI.
- CLAP software will enable processing of individual application, verification at initial stage, timely release of subsidy, greater level of transparency and minimizing grievances.

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

Agriculture & Co-operation Department, Government of Gujarat vide their GR No. PFB-102019-3279-K.7 dated 22nd October 2019 has issued guidelines for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) for Rabi- Summer 2019-20 season.

As per the guideline, the last date for online entries by Bank Branches for notified Rabi crops is 10th January 2020 and for Summer crops it is 30th March 2020. The aforesaid notification issued by State Govt. has already been circulated amongst Member Banks by SLBC and could also be downloaded from the i-Khedut portal.

Request to State Govt. vis-à-vis PMFBY Portal

- Seeding of Aadhaar number of Farmer has been made mandatory while doing entries of PMFBY application on the i-Khedut portal for Kharif 2019 season, however the State Govt. is requested to carry out necessary modification in the i- Khedut portal, whereby once the Aadhaar number of farmer is seeded with PMFBY application, the same automatically get fetched by the portal while doing PMFBY entry of the same farmer from next time onwards.

- The Ministry of Agriculture & Farmers Welfare, Govt. of India vide its letter dated 29th April 2019 has directed State Govt. to migrate existing KCC portal being maintained by State Govt. to National Portal from Kharif 2019 onwards so as to bring uniformity of the portal across the nation and unavailability of some features/ services such as online policy, CSC, CBS, CCE app etc. on the State run portal. Though State Govt. has requested Central Govt. to allow the State run portal, the final decision on the matter is yet to be conveyed. State Govt. is requested to ensure in any case, Banks have to submit the data only on anyone portal and the decision on the matter is conveyed at the earliest.

Time line for Insurance Companies to return the premium amount to Banks

Ministry of Agriculture & Farmers' Welfare, Govt. of India vide its notification F.No.13012/01/2016-Credit II (FTS-56781) dated 30th April 2019 has directed insurance companies that in cases where the Banks remit the premium after the cut-off date for PMFBY and insurance company is not accepting the premium, in all such cases the premium amount shall be returned by Insurance Companies to concerned Bank within 45 days of remittance of such premium, failing which the Insurance Company will have to accept the premium and settle the claim under the PMFBY scheme. The said notification issued by the Ministry of Agriculture is provided @ Annexure-K.

Performance under the PMFBY Scheme for the last three Kharif season is tabulated hereunder:

	Kharif 2017	Kharif 2018	Kharif 2019
Number of farmers covered (in lakhs)	14.86	15.53	13.69
Area covered (Lakhs Hac)	23.32	22.42	25.45
Sum Assured (Crores)	11095	11907	14137
Premium Collected (farmers' share in crores)	367.62	366.42	425.96
Crop Insurance claim settled			
Number of farmers recipient of claims (lakhs)	3.65	12.07	0.20 (Till 11/11/2019)
Amount of claim settlement (crores)	1058	2334	47.22 (Till 11/11/2019)

4.5 Doubling of Farmers' Income by 2022

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

- Increase term lending under agriculture which can give boost to development of infrastructural capital
- 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.

Apart from generating income through mere planting regular crops, there is a need to explore the option of Agroforestry and Polyculture, whereby ecology and economics goes hand in hand and complement each other.

For that Govt. needs to ease the regulatory procedure for harvesting and transporting Agroforestry products and incentivize market access of Agro Forestry which is harmonious way of achieving goal of Sustainable Development.

As the scheme of Kisan Credit Card is now also extended to Animal Husbandry & Fisheries, Banks are requested to give required momentum to this scheme, as besides traditional farming, holistic efforts are way to make farming profitable.

The fisheries and aquaculture production contributes 1% to nation's GDP and 5% to Agriculture GDP, whereas Livestock sector contributes 4.11% to nation's GDP and 25.6% to Agriculture GDP. Agriculture itself contributes 15% to nation's GDP and even today 50% of nation's workforce is engaged in the Agriculture & Allied Activities. Hence, to achieve the overarching aim of \$ 5 Trillion of Economy, it is sine qua non to emphasis on accelerating growth of Agriculture and allied activities.

Under the Area Development Scheme prepared by NABARD, Banks have selected two schemes per District. Banks are requested to give special emphasis more in extending benefits of the selected schemes.

4.6 Success Stories/ New Initiatives / Fraud cases for presentation in the SLBC meeting

As per the Revamp of Lead Bank Scheme guidelines, SLBC has been requesting Success Stories/ New Initiatives / Fraud Cases for presentation in SLBC meeting. We would like to present brief guidelines for Success Stories/ New Initiatives / Fraud Cases which may be mailed to SLBC for presentation in the SLBC meeting.

a. Guidelines for presentation of Success Stories/ New Initiatives:

- Success Stories/ New Initiatives shall be narrate of pioneering strategy adopted by Bank, which has brought kind of positive turnaround in the life of larger section of society through Bank credit.
- Individual loan cases sanctioned by Banks will not be considered for presentation.
- Success Stories are presented for replication or as a path setting example, which other Banks may follow. Hence, something already in practice by Banks will not be considered for presentation.
- Success Stories / New Initiatives shall be supplemented with brief audio-video bite presenting its narrative.

b. Guidelines for presentation of fraud cases:

- Fraud cases, involving only new modus operandi used by fraudster, about which awareness among Banks could be created, so as to avoid possible reoccurrence may be forwarded to SLBC.
- Cases of fraud, for which guideline is already issued by RBI to thwart its occurrence, will not be considered for presentation in the SLBC.

SLBC has been repeatedly requesting Member Banks to mail Success Stories/ New Initiatives/ Fraud Cases which satisfies aforementioned stipulations and so that Success Stories/ New Initiatives could be replicated by other Banks and the modus operandi being adopted by fraudsters could be brought to the knowledge of various Banks, so as to prevent further reoccurring of such crimes.

4.7 Sub-Committee on Deepening of Digital Payment and identification of 100% digitally enabled district

As approved in the 162nd meeting of SLBC, the Central Bank of India convened the first meeting of the Sub-Committee on Deepening of Digital Payment on 03rd October 2019 and selected Banaskantha District for enabling this district as 100% Digitally enabled district. The sub-committee also held its second meeting 14.11.2019 with District Collector, Banaskantha and other officials from District Administration and as decided in the meeting, local level implementation committee is to be formed comprising various stake holders viz. Director, DRDA, Dy. DDO, District Supply Office, District Medical Officer, Nagar Palika Chief Officer, District Education Officer, UGVCL, APMC Mandlis, GSWSB, Trade Union representatives etc.

Banks having Branches in the Banaskantha District are requested to advise their Branches in this district to create awareness amongst customers and create an enabling environment for maximising use of digital mode of transactions.

4.8 Interest Subvention Scheme for Kisan Credit Card (KCC) to Fisheris and Animal Husbandry farmers during the year 2018-19 and 2019-20

The RBI vide its circular Ref. No. FIDD.CO.FSD.BC.12/05.05.010/2018-19 dated 4th February 2019 has intimated about extending KCC facility to animal husbandry farmers and fisheries for their working capital requirement. Now RBI vide its circular Ref. No.FIDD.CO.FSD.BC.No. 10/05.02.001/2019-20 dated 26th August 2019 has issued operational guidelines of the Interest Subvention Scheme for Kisan Credit Card facility to fisheries and animal husbandry farmers for a period of two years i.e. 2018-19 and 2019-20.

As per the operational guidance, the maximum composite limit of Kisan Credit Card (KCC) Scheme inclusive of crop loan and working capital limit for fisheries & animal husbandry is fixed at Rs 3 lakhs, whereas, maximum short term loans for fisheries & animal husbandry eligible for interest subvention is capped at Rs 2 lakhs. By and large, the Interest Subvention Scheme for fisheries & animal husbandry works on the same guidelines as applicable to Interest Subvention Scheme for Crop loans.

Banks are requested to take note of the aforesaid guidelines issued by the RBI and pass-on benefits of interest subvention to eligible farmers. Further, SLBC will be requiring Scheme wise data for KCC under Animal Husbandry & Fisheries sectors from Banks under the quarterly LBS data. Hence, member Banks are requested to carry out necessary modification in their CBS system which will can generate KCC data under Animal Husbandry & Fisheries.

The Govt. of Gujarat was requested in the 162nd meeting SLBC that as State of Gujarat is having the longest coastal line in the country and the State has also contributed significantly in ensuring success of White Revolution, the extension of Interest Subvention Scheme to fishries & animal husbandry could revive White and Blue Revolution which will give major boost to rural economy in the State. The Govt. of Gujarat is once again requested to give a thought to extending 4% Interest Subvention to Animal Husbandry & Fisheries Sector.

The Ministry of Fisheries, Animal Husbandry & Dairies, Govt. of India held a meeting with Convenors of SLBC on 04th December 2019 to review progress made by Banks as well as to discuss various issues being faced by Banks in extending KCC facility to AH & F. The Ministry advised Convenor Banks to sensitize field functionaries regarding the scheme, so that benefits of the scheme could be extended to the needy.

The Scale of Finance for deciding working capital limit for Fisheries and Animal Husbandry Scheme as decided by District Level Technical Committees of various Districts is available on the website of SLBC.

4.9 Capacity Building/ Sensitisation Programme for District Collectors about the Lead Bank Scheme

Under the Lead Bank Scheme guidelines of RBI, capacity /sensitisation programme about Lead Bank Scheme is to be arranged for District Collectors by the SLBC. In pursuance of the same directions, in the conference of collectors held by Govt. of Gujarat on 22nd November 2019, SLBC was allotted time slot to apprise District Collectors about Lead Bank Scheme. Besides acquainting role & importance of District Collectors under the Lead Bank Scheme, the Convenor, SLBC also impressed upon pertinent issues viz. timely convening of DLCC/DLRC meetings, timely disposal of SARFAESI cases, support from District Administration in taking over possession of secured asset under SARFAESI Act, special focus on districts having CD ratio below 40% etc.

4.10 Preparedness of Banks regarding implementation of new Standardized system of data flow under the Lead Bank Scheme

In pursuance to directions of RBI, a meeting to review preparedness of Banks regarding submission of LBS data as per new Standardized format was convened by the SLBC on 22nd November 2019 amongst all Member Banks, Regional Office of RBI and NABARD. The minutes of the said meeting was circulated on 26th November 2019. The outcome of the meeting was as under:

- Member Banks were advised to intimate SLBC once the necessary modifications are effectuated in their CBS which can fetch LBS data as per new Standardized format.
- Banks are also required to run a trial of the new system of LBS data flow, by requesting specified URL for the same from the SLBC.
- In the meeting SLBC informed that necessary changes in web portal for submission of LBS data have been incorporated to cater the requirement of the new Standardized format.
- The process flow of the LBS format was also demonstrated.

4.11 Pioneering initiative launched by the Govt. of Gujarat relaxing licencing requirement for MSMEs for three years

Recognising role and importance of MSMEs in the growth of the Economy and the bottlenecks which often hinder flourishing of MSMEs, the Govt. of Gujarat has taken a path breaking initiative by exempting requirement of various clearances for establishing and running an enterprise for three years.

As per the Gazette Notification issued by the Govt. of Gujarat dated 24th October 2019, setting up and running an enterprise now simply requires “**Declaration of Intent**” by the aspiring entrepreneur, based on which the Nodal Agency viz. Investor Facilitation Agency will issue “**Acknowledgment Certificate**” that will be construed as permission / no-objection / clearance / consent / approval / registration / license etc. under the respective laws / rules / regulations pertaining to Govt. of Gujarat as defined in the clause b of section 2 of the said notification.

Banks willing to finance MSMEs were facing constraints, as obtaining clearance from various Govt. authorities besides being a cumbersome process was also protracting the loan approval. Now with the issuance of this Gazette Notification, not only

establishing MSMEs, but obtaining finance for MSMEs has also been made a hassle free process.

Considering the aforesaid Gazette Notification, Banks need to tweak in their MSME policies which will obviate the requirement of clearance from Multiple State Govt. Authorities and mere obtaining “Acknowledgment Certificate” as defined in the act would enable Bank to extend finance. The Gazette Notification dated 24th October 2019 issued by Govt. of Gujarat is provided @ **Annexure –L.**

Moreover, the State Govt. is also extending 100% reimbursement of Annual Service Fees being paid by the MSME loan borrowers (Manufacturing) as a guarantee fee of CGTMSE. The detailed procedure and stipulations for claiming reimbursement of guarantee fees is specified in the section 10 of the resolution no. MSM-102O17-688-Ch dated 24/10/2017 issued by Industries & Mines Deptt, Govt. of Gujarat. Banks are requested to apprise and advise their MSME loan borrowers, to claim the benefit of reimbursement of Guarantee fee for CGTMSE being extended by Govt. of Gujarat.

Aforementioned Gazette Notification as well resolution issued by Govt. of Gujarat could be accessed easily from the website of SLBC, Gujarat- www.slbcgujarat.com.

AGENDA No.5

REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE QUARTER ENDED SEPTEMBER, 2019:

During the quarter ended September, 2019, total number of bank branches increased by 79 taking the total network of branches from 9797 as of March, 2019 to 9876 as of September, 2019 in the State as per the details given in **Annexure- 1.**

BRANCH EXPANSION

Particulars	For the quarter ended				
	Sept., 2018	March, 2019	Sept., 2019	Growth y-o-y	Variation over March, 2019
State Bank Group	1275	1237	1240	-35	3
Nationalised Banks	4151	4006	3994	-157	-12
RRBs	770	771	771	1	0
DCCBs	1380	1404	1418	38	14
GSCARDB	181	181	181	0	0
Private Sector Banks	1636	1925	1990	354	65
Small Finance Banks	173	273	282	109	9
Total	9566	9797	9876	310	79

DEPOSITS GROWTH:

The aggregate deposits of the banks in Gujarat increased by Rs.32,591 Crores in absolute terms from Rs.6,97,250 Crores as of March, 2019 to Rs.7,29,841 Crores as of September, 2019 registering growth of 4.67% as against a marginal growth of 1.80% for the corresponding period of the previous year.

The banks groupwise deposit growth and level as of September, 2019 are given below. The bankwise and districtwise details are given in **Annexure – 1A & 1B.**

BANK GROUP	FOR THE PERIOD ENDED (Rs. in Crores)				
	Sept., 2018	March, 2019	Sept., 2019	Growth Y-o-Y	Absolute growth over March, 2019
State Bank of India	1,44,744 (3.20%)	1,46,984 (5.78%)	1,54,751 (3.63%)	10,007 (6.91%)	7,767 (5.28%)
Nationalised Banks	3,33,025 (0.94%)	3,26,408 (-) 2.87%	3,29,227 (1.71%)	-3,798 (-) 1.14%	2,819 (0.86%)
RRBs	13,037 (2.89%)	14,012 (11.22%)	14,504 (3.83%)	1,467 (11.25%)	492 (3.51%)
DCCBs	27,273 (0.90%)	29,296 (10.27%)	30,803 (1.70%)	3,530 (12.94%)	1,507 (5.14%)
GSCARDB	264 (1.15%)	270 (2.66%)	270 (0.00%)	6 (2.27%)	0 (0.00%)
Private Banks	1,54,979 (6.27%)	1,78,664 (20.74%)	1,98,161 (6.59%)	43,182 (27.86%)	19,497 (10.91%)
Small Finance Banks	972 (N.A.)	1,616 (N.A.)	2,125 (13.76%)	1153 (118.62%)	509 (31.50%)
TOTAL	6,74,295 (2.75%)	6,97,250 (5.26%)	7,29,841 (3.47%)	55,546 (8.24%)	32,591 (4.67%)

(Figures in the brackets for the quarter ended Sept., 2018 and 2019 indicate % growth over previous quarter, whereas figures in the brackets for the period ended March 2019 indicate % growth over previous year).

The highest percentagewise quarterly growth was registered by Small Finance Banks (13.76%) followed by Private Banks (6.59%), RRBs (3.83%), State Bank of India (3.63%), Nationalised Banks (1.71%), DCCBs (1.70%). There is no change in case of GSCARDB.

The **NRI deposits** increased by Rs.652 Crores and stood at Rs.73,102 Crores forming 10.02% of the total deposits as of September, 2019 as against Rs. 72,450 Crores (10.27%) as of June, 2019.

CREDIT EXPANSION :

During the period under review, the aggregate credit increased by Rs.3,968 Crores in absolute terms from Rs. 6,05,879 Crores as of June, 2019 to Rs. 6,09,847 Crores as of September, 2019 registering a marginal growth of 0.65%, as against a growth of 4.51% for the corresponding period of previous year.

The banks groupwise credit growth and level as of September, 2019 are given below. The bankwise and districtwise details are given in **Annexure – 1A & 1B.**

BANK GROUP	FOR THE PERIOD ENDED (Rs. in Crores)				
	Sept., 2018	March, 2019	Sept., 2019	Growth Y-o-Y	Absolute growth over March, 2019
State Bank Group	1,06,800 (6.11%)	1,15,690 (14.42%)	1,14,033 (0.53%)	7,233 (6.77%)	-1,657 (-) 1.43%
Nationalised Banks	2,08,890 (2.52%)	1,98,560 (-) 3.73%	1,96,557 (-)1.30%	-12,333 (-) 5.90%	-2,003 (-) 1.01%
RRBs	7,946 (5.83%)	8,613 (14.58%)	9,024 (4.18%)	1,078 (13.57%)	411 (4.77%)

BANK GROUP	FOR THE PERIOD ENDED				(Rs. in Crores)
	Sept., 2018	March, 2019	Sept., 2019	Growth Y-o-Y	Absolute growth over March, 2019
DCCBs	22,281 (4.15%)	20,905 (21.96%)	22,773 (3.21%)	492 (2.21%)	1,868 (8.94%)
GSCARDB	563 (1.99%)	579 (0.17%)	579 (0.00%)	16 (2.84%)	0 (0.00%)
Private Banks	2,20,837 (5.42%)	2,41,233 (16.65%)	2,61,407 (1.90%)	40,570 (18.37%)	20,174 (8.36%)
Small Finance Banks	3,552 (NA)	5,083 (N.A.)	5,474 (0.55%)	1,922 (54.11%)	391 (7.69%)
TOTAL	5,70,870 (4.51%)	5,90,664 (9.51%)	6,09,847 (0.65%)	38,977 (6.83%)	19,183 (3.25%)

(Figures in the brackets for the quarter ended Sept., 2018 and 2019 indicate % growth over previous quarter, whereas figures in the brackets for the period ended March 2019 indicate % growth over previous year).

The data reveal that the overall growth in outstanding advances was 0.65% during the quarter, which was contributed mainly in percentage terms by RRBs (4.18%) followed by DCCBs (3.21%), Private Banks (1.90%), Small Finance Banks (0.55%) and State Bank of India (0.53%) whereas Nationalised Banks (1.30%) has registered negative growth during the quarter under review. There is no change in case of GSCARDB.

CREDIT DEPOSIT RATIO:

The Bank groupwise Conventional CD Ratio is given below:

Bank Group	FOR THE PERIOD ENDED			
	Sept., 2018	March, 2019	Sept., 2019	Variation over March, 2019
State Bank of India	73.79	78.71	73.69	(-) 5.02
Nationalised Banks	62.73	60.83	59.70	(-) 1.13
RRBs	60.95	61.47	62.22	0.75
DCCBs / GSCB	73.90	72.67	75.15	2.48
Pvt. Sector Banks	142.49	135.02	131.92	(-) 3.10
Conventional CD Ratio	84.66	84.71	83.56	(-) 1.15

The CD Ratio as of September, 2019 decreased by 1.15% over March, 2019 and stood at 83.56%. 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
6,09,847	27,313	6,37,160	7,29,841	87.30

CD Ratio Below 40%

As of September, 2019, 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., 2018	CD Ratio March, 2019	CD Ratio Sept., 2019	Variation over Sept., 2018	Variation over March, 2019
1	Dangs	14.88	13.34	11.71	(-) 3.17	(-) 1.63
2	Navsari	24.72	25.85	25.16	0.44	(-) 0.69
3	Anand	28.48	28.61	25.54	(-) 2.94	(-) 3.07
4	Porbandar	29.23	28.01	30.77	1.54	2.76
5	Kheda	33.14	38.58	37.56	4.42	(-) 1.02
6	Mahisagar	38.23	39.40	34.49	(-) 3.74	(-) 4.91
7	Tapi	35.36	36.00	34.53	(-) 0.83	(-) 1.47

From the above table, it can be seen that CD Ratio of only one district has increased over March, 2019 whereas it has decreased in remaining 6 districts. However, CD Ratio of 3 districts has increased and 4 districts has decreased over September 2018.

Lead District Managers of the above seven districts are advised to conduct Special DLCC meeting for improving C/D ratio as per extant guidelines of RBI and chalk out detailed strategy in collaboration with district administration by identifying near term and long term goals which can improve C/D ratio of these districts. The State Govt. is also requested to come up with infrastructure projects in these districts so that credit off takes place.

As of September 2019, Dangs (11.71%) 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				(Rs./Crores)	
		March, 2019	% Achi. of NBC	Sept., 2019	% Achi. of NBC	Absolute Growth over March, 2019	% increase over March, 2019
Priority Sectors	40%	2,58,988	48.69	2,66,483	46.19	7,495	2.89
Agri. Adv.	18%	76,539	14.39	81,925	14.20	5,386	7.04
Weaker Section Adv.	10%	41,231	7.75	39,851	6.91	-1,380	(-) 3.35

(% 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 whereas there is a decrease in Advances to 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, 2019	% increase over March, 2019
		March, 2019	% Achi. of NBC	Sept., 2019	% Achi. of NBC		
Priority Sectors	75%	7,694	102.36	8,166	94.81	472	6.13
Agri. Adv.	18%	5,600	74.50	5,988	69.51	388	6.93
Weaker Section Adv.	15%	2,642	35.14	3,144	36.51	502	19.00

(% 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, 2019 is as under:

Sector	State Bank of India	Nationalised Banks	Private Banks	Co-op Banks	RRBs	All Banks
PS ADVs	31.08%	52.38%	43.92%	95.70%	94.81%	47.28%
AGRI. ADVs	10.99%	17.04%	7.51%	80.36%	69.51%	15.12%
WS ADVs	5.04%	10.48%	3.93%	17.41%	36.51%	7.55%

From the above table, it can be observed that except the benchmark under PS Advances, Banks have not reached to stipulated benchmark under Agriculture Advances and Weaker Section Advances. Performance of State Bank of India requires to be improved under PS, Agriculture and Weaker Section, whereas Private Sector Banks need 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, 2019, all banks together stood at Rs.29,130 Crores i.e. 4.93% and Rs.49,923 Crores i.e. 8.45 % respectively.

AGENDA No.6

PROGRESS UNDER SERVICE AREA CREDIT PLAN (SACP) 2019-20:

The Statement LBS-MIS-I, II & III for achievement under Annual Credit Plan 2019-20 for the quarter ended September 2019 of the State is given in **Annexure - 4.**

The summary of target vis-a-vis achievement for the quarter ended September 2019 under Priority Sector Annual Credit Plan 2019-20 is presented hereunder.

(Amount in Rs.Crores)

No.	Priority Sector	Target 2019-20		Disbt. during the qtr.		% Achievement	
		A/c	Amt.	A/c	Amt.	A/c	Amt.
1	Agriculture	4700064	78434	2535016	47457	53.94	60.51
	Of which Farm Credit	4407190	69921	2457788	40114	55.77	57.37
2	MSME	887497	57323	362899	53114	40.89	92.66
3	Export Credit	8585	1651	955	650	11.12	39.37
4	Education	49413	1794	24694	696	49.97	38.80
5	Housing	127523	12909	71351	4240	55.95	32.84
6	Other PSA	294492	6667	129514	1727	43.98	25.90
7	Total PSA	6067574	158778	3124429	107883	51.49	67.95

The overall achievement in disbursement under Annual Credit Plan (ACP) 2019-20 for Priority Sectors by all the Banks was 51.49% in respect of targets in number of accounts and 67.95% in respect of targets in amount for the quarter ended September, 2019. The highest percentage achievement in terms of amount was recorded in MSME – 92.66% followed by Agriculture – 60.51%, Export Credit – 39.37%, Education – 38.80%, Housing – 32.84%, Other PSA – 25.90%.

Out of 33 districts in the State, upto the quarter ended Sept., 2019, as many as 21 districts remained below the State average of 67.95% under ACP 2019-20.

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 2019 is given in **Annexure - 6**.

AGENDA No.7

POSITION OF CASES FILED UNDER GUJARAT STATE RECOVERYACT,1979

(Rs. in Crores)

No.	Particulars	Sept., 2019	
		Accounts	Amount
1	Cumulative certificates filed	71,915	589.48
2	Cumulative Recovery effected	13,983	38.04
	Of which, cases closed	(13,863)	(96.49)
3	Cases pending	58,052	551.44
	Of which, cases pending for more than 3 years	40,937	216.74
	more than 2 years to 3 years	8,665	111.87
	more than 1 year to 2 years	3,550	90.00
	cases pending for less than 1 year	4,900	132.83

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, 2019.

The Gross Advances of the Banks in the State of Gujarat is Rs. 6,09,847 Crores and Gross NPA is Rs. 43,290 Crores i.e 7.10 % as of September, 2019. Consolidated details are as per **Annexure - 8.**

(Amt. Rs. in crores)

Particulars	Amt. Outstanding	Amt. of Gross NPA	% NPA to Outstanding
Crop Loan	52,063	1,988	3.82
Agri. Term Loan	37,232	4,762	12.79
Total Agriculture	89,295	6,750	7.56
MSME	1,28,245	10,290	8.02
Other PS	61,741	1,409	2.28
Total Priority Sector	2,79,281	18,449	6.61
Non Priority Sector	3,30,566	24,841	7.51
Total Advances	6,09,847	43,290	7.10
Others			
Housing Loan	77,065	902	1.17
Education Loan	3,537	105	2.97

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, 2019.

The Summary of performance for the quarter ended Sept, 2019 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
Sept., 2018	51.90% (No.) 150.31% (M.M.)	50.28%
Sept., 2019	60.24% (No.) 148.05% (M.M.)	28.28%

(Rs./ Lakhs)

PARTICULARS	BANKABLE SCHEMES	
	PMEGP	DAY-NULM
Target (2019-20)	3360 (No) 10081 MM (Amt.)	2500 (Individual cases)
Sponsored (No.)	5269	2633
Sanctioned (No.)	2024	707
Sanctioned (Amt)	M.M. 14926	749
Retd./Rejtd. (No.)	358	317
Pending (No.)	2887	1609
% achievement (No.)	60.24	28.28
% achievement (Amt.)	M.M. 148.05	-

(M.M. = Margin Money)

Prime Minister Employment Generation Programme (PMEGP)

As per the progress report for the quarter ended Sept., 2019, against the physical target of 3360, Banks have sanctioned 2024 applications, i.e. 60.24% achievement. Similarly, against the Margin Money target of Rs.10081 lakhs, Banks have sanctioned projects having Margin Money of Rs.14926 lakhs (148.05% achievement) for the quarter ended Sept., 2019.

Exemption of EDP training to disbursed loan under PMEGP.

The Directorate of PMEGP, KVIC, Mumbai vide its circular no. PMEGP/Policy/2019-20 dated 20.08.2019 has granted exemption of EDP training to disbursed loans under PMEGP till 30.09.2019. The said exemption will facilitate the financing Banks to disburse the first installment of loan and claim / upload margin money subsidy claims on the PMEGP online portal without waiting for completion of EDP training and to achieve the 100 days targets for the year 2019-20. All the pending EDP trainings pertaining to cases sanctioned upto 30.09.2019 shall be completed during the next quarter i.e. 31.12.2019.

Online EDP training programme under PMEGP.

The KVIC, State Office, Ahmedabad has informed that EDP training is mandatory for releasing of loan and claiming the margin money subsidy by Banks on pmegeportal. At present, EDP is conducted through designated training centers of RSETI/RUDSETI and KVIC/KVIB/DIC/State/Central Govt. training centers. More often EDP creates bottlenecks for releasing the loan amount and claiming the subsidy by financing Banks. In order to address the above issue, KVIC has designed and developed an EDP online training portal / mobile app and made it live w.e.f. 22.10.2019. the online EDP portal can be accessed either through PMEGP e-portal (www.kviconline.gov.in/pmegp) or through KVIC website (www.kvic.org.in). The portal can also be accessed through url : www.kvic.udyami.org.in. The online EDP training also made available through mobile app which can be downloaded from the play store by searching “udyami”.

Charging nominal fee from beneficiary under PMEGP.

The KVIC, State Office, Ahmedabad has informed that KVIC will charge a nominal fee of Rs. 500 from those PMEGP applicants whose loan has been sanctioned. The amount of Rs. 500 will be deducted while releasing the margin money subsidy in respect of beneficiary to financing institution. Necessary arrangement would also be made by KVIC on PMEGP e-portal, so that the details of such payment deducted shall be captured and show on PMEGP e-portal to maintain transparency.

Banks are requested to take a note of the above modifications in the scheme and inform the branches accordingly.

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

Against the target of 2500 individual loan applications, Banks have sanctioned 707 applications i.e. 28.28% achievement for the quarter ended Sept., 2019.

Comparative performance under State Govt. Sponsored Programmes

% Achievement						
Period	VBS	GSCDC	DCWD	GWEDC	JGVY	DTAISY
Sept, 2018	59.64	5.66	14.21	20.27	5.00	29.10
Sept, 2019	41.01	3.04	9.43	40.45	0.00	17.60

(Amt. in Rs. Lakhs)

PARTICULARS	BANKABLE SCHEMES					
	VBS	GSCDC	DCWD	GWEDC	JGVY	DTAISY
2019-20						
Target (Number)	36,800	5000	5334	1100	200	1000
Sponsored (No)	44226	1074	3269	1451	27	2007
Sanctioned (No)	15092	152	503	445	0	176
Sanctioned (Amt)	35053	87	243	192	0	88
Retd./Rejtd. (No)	6517	38	473	15	2	364
Pending (No)	22617	884	2293	991	25	1467
% achievement	41.01	3.04	9.43	40.45	0.00	17.60

VAJPAYEE BANKABLE SCHEME (VBS) :

The achievement against the target stood at 41.01% at the quarter ended September, 2019 as against 59.64% achievement for the corresponding period of the previous year, which is lower than the previous year.

GUJARAT SCHEDULED CASTES DEVELOPMENT CORPORATION (GSCDC) :

The achievement of target in terms of cases sanctioned stood at 3.04% for the quarter ended Sept, 2019 as against 5.66% for the corresponding period of the previous year.

Member Banks are requested to improve the performance during FY 2019-20.

BANKABLE SCHEME OF DEVELOPING CASTES WELFARE DEPARTMENT

The achievement stood at 9.43% of the target at the quarter ended September, 2019 as against 14.21% 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 40.45% of the target at the quarter ended September, 2019 as against 20.27% for the corresponding period of the previous year.

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

The achievement stood at 0.00% at the quarter ended September, 2019 as against 5.00% during the corresponding period of the previous year. Banks are requested to improve the same in current financial year.

Dattopant Thengadi Artisan Interest Subsidy Yojana (DTAISY)

The achievement stood at 17.60% at the quarter ended September, 2019 as against 29.10% achievement for the corresponding period of the previous year. 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 Sept., 2019 except PMEGP, GWEDC 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, 2019 to Minority Communities & Women Entrepreneurs by Banks are given in following tables, while the Bankwise fresh disbursements during the quarter have been given in **Annexure - 17 & 18.**

MINORITY COMMUNITIES : (Rs. in crores)

Particulars	Sept., 2018		March, 2019		Sept., 2019	
	A/cs	A/cs	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	21,655	629	1,13,572	3,098	40,040	1,059
Outstanding	3,72,059	8,814	4,11,365	9,568	4,16,890	10,824

Fresh loans of Rs.1,059 Crores were disbursed by the Banks to 40,040 beneficiaries belonging to Minority Communities during the quarter ended Sept., 2019. The outstanding reached to the level of Rs.10,824 Crores in 4,16,890 accounts as of Sept., 2019.

The share of advances to Minority Community to Priority Sector Advances stood at 3.88% at the quarter ended Sept., 2019.

WOMEN ENTREPRENEURS (Rs. in crores)

Particulars	Sept., 2018		March, 2019		Sept., 2019	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	1,26,494	3,244	6,10,112	14,098	2,14,592	4,293
Outstanding	12,41,190	36,044	15,21,198	39,927	16,43,731	42,763

Fresh credit to the tune of Rs. 4,293 Crores to 2,14,592 beneficiaries was extended in the State during the quarter ended Sept, 2019. The outstanding advances reached at the level of Rs. 42,763 Crores in 16,43,731 accounts and stood at 7.01% 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	Sept., 2018		March, 2019		Sept., 2019	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	39,817	4,813	1,85,644	21,929	42,151	3,620
Outstanding	6,74,194	73,211	7,00,336	72,598	6,98,399	76,280

As per the information made available by the member banks, fresh loans worth Rs. 3,620 Crores have been granted to 42,151 beneficiaries during the quarter ended Sept, 2019 under Housing Finance. The outstanding level reached to Rs. 76,280 Crores in 6,98,399 accounts as of Sept., 2019. 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, 2019 is as under :

(A) Savings Bank account details

(Amt. in Rs.lakh)

Savings linkage	Savings Bank A/Cs opened during the quarter ended Sept., 2019			Total No. of Savings Bank accounts as on Sept., 2019		
	No. of SHG Accounts	No. of Members	Savings Amt.	No. of SHG Accounts	No. of Members	Savings Amt.
Total No. of SHG Savings A/Cs	4,054	42,690	580	2,57,343	27,37,714	29,601
Out of above, Women SHG	3,957	41,754	574	2,23,967	23,90,656	25,918

(B) SHG Grading and Sanction

(Amt. in Rs.lakh)

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended Sept., 2019			Cumulative A/cs Graded and Sanctioned during the FY 2019-20		
	Total accounts Graded	A/cs sanctioned	Sanctioned Amt.	Total accounts Graded	A/cs sanctioned	Sanctioned Amt.
No. of Account	4,966	4,944	4,957	14,708	14,704	9,791
Out of above, Women SHG	--	4,626	4,022	--	13,122	8,728

(C) Disbursement Details :

(Amt. in Rs.lakh)

Disbursement of Loans	Disbursement made during the quarter ended Sept., 2019				Total loans disbursed during the year 2019-20			
	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	5,059	4,465	3,439	2,518	14,655	9,473	12,414	7,579
Of above, Women SHG	4,714	4,044	3,310	2,413	13,783	9,145	12,276	7,400

(D) Loan Outstanding and NPA

(Amt. in Rs.lakh)

Loans Outstanding	Loans outstanding as of Sept., 2019		Out of which, Women SHGs	
	Accounts	Amount	Accounts	Amount
Total SHG Loans outstanding	53,270	29,210	46,900	26,892

(Amt. in Rs.lakh)

NPA	NPAs as on Sept., 2019		Out of which, Women SHGs	
	Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	8,179 (15.35%)	3,342 (11.44%)	5,677 (12.10%)	2,717 (10.10%)

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

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

(Rs. in crores)

Particulars	Sept., 2018		March, 2019		Sept., 2019	
	A/cs	Amt.	A/cs	A/cs	Amt.	A/cs
Disbursement of Fresh loans	8,118	291	21,842	998	7,784	280
Outstanding	64,513	3,702	63,676	3,822	55,090	3,537

During the quarter, Banks have disbursed Education loans to 7,784 students to the tune of Rs.280 Crores. The outstanding under Education loans stood at Rs. 3,537 Crores in 55,090 accounts as of Sept., 2019.

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

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

The number of outstanding KCCs in the State has increased from 27,81,370 as of June, 2019 to 28,25,692 as of Sept., 2019 showing net increase of 44,322 KCCs during the quarter ended Sept., 2019.

The bank group wise break up is : Nationalised Banks – 8,03,878, State Bank of India – 4,05,363, RRBs – 3,53,597, Private Sector Banks –1,04,876 and DCCBs -9,34,117.

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, 9,14,660 JLGs are formed till the quarter ended Sept., 2019. Out of total JLGs formed, 2,81,246 are under Farm Sector of which 2,67,290 JLGs are credit linked with an amount of Rs. 1,071 Crores, whereas, 6,33,414 JLGs are formed under Non-Farm Sector, of which 6,08,416 JLGs are credit linked with amount of Rs. 1,577 Crores. The Bankwise progress is given in **Annexure- 23.**

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

Banks have issued 205 SCCs to the tune of Rs. 3.01 Crores during the quarter. In all, 8,406 SCCs have been issued and the amount outstanding is Rs. 82.69 Crores till the quarter ended Sept., 2019. Bank wise details are given in **Annexure - 24.**

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

During the quarter, 152 ACCs were issued by Banks amounting to Rs. 3.24 Crores. Thus, at the quarter ended Sept., 2019, the outstanding ACCs were 2,396 amounting to Rs. 20.46 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 Sept., 2019, 07 WCCs amounting to Rs. 02 Lakhs have been issued. Thus, at the quarter ended Sept., 2019, the outstanding WCCs were 278 amounting to Rs. 1.55 Crores. 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. 1,28,245 Crores at the quarter ended Sept., 2019, of which Rs. 479.88 Crores were extended to 14,170 units for technology upgradation under CLCSSTU. During the quarter ended Sept., 2019, banks have disbursed Rs. 307.35 Crores to 1,437 units under CLCSSTU. Bankwise details are given in **Annexure - 27.**

(x) ADVANCES TO SC & ST BENEFICIARIES :

The outstanding advances to SC beneficiaries as of Sept., 2019 was Rs. 3,652 Crores in 2,67,068 accounts, forming 8.19% of Weaker Section advances, which was 7.55% as of March, 2019. Similarly, the outstanding advances to ST beneficiaries as of Sept., 2019 was Rs. 3,689 Crores in 2,90,344 accounts, forming 8.27% of Weaker Section advances, which was 6.65% as of March, 2019. 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, 5,72,675 "Basic Savings Bank Deposit Accounts" have been opened during the quarter ended Sept., 2019. Banks have provided overdraft facility to 43,953 accounts amounting to Rs. 24.08 Crores. Total number of "Basic Savings Bank Deposit Accounts" reached to 1,51,31,040 as of Sept, 2019 with an amount of Rs. 4,354 Crores in these accounts.

During the quarter ended Sept., 2019, 19,550 GCCs amounting to Rs. 753 Crores have been issued by Member Banks. The cumulative position as of Sept, 2019 reached 2,52,154 GCCs amounting to Rs. 8,851 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 11,955 ATMs in the State of Gujarat as of Sept, 2019. The centrewise / categorywise details of ATMs vis-a-vis number of branches is as under:

Category	No. of Branches as of Sept, 2019	No. of ATMs	
		March, 2019	Sept, 2019
Metro	2,357	4,388	4,670
Urban	1,510	2,354	2,389
Semi-urban	2,385	2,830	2,925
Rural	3,624	1,937	1,971
Total	9,876	11,509	11,955

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 Sept., 2019 was **NIL.**
