

BANKING AT A GLANCE IN GUJARAT STATE – DECEMBER, 2019

PARAMETERS	December, 2018	March, 2019	December, 2019	Growth Y-O-Y (Dec., 18 to Dec., 19)	Growth Over March, 2019
TOTAL No. OF BRANCHES	9610	9797	9971	361	174
CATEGORY OF BRANCHES					
RURAL	3598	3617	3632	34	15
SEMI - URBAN	2303	2366	2408	105	42
URBAN	1473	1521	1538	65	17
METRO	2236	2293	2393	157	100
TOTAL	9610	9797	9971	361	174
KEY INDICATORS (Amt. Rs. in Crores)					
DEPOSITS	6,75,228 (1.94%)	6,97,250 (5.26%)	7,49,525 (7.50%)	74,297 (11.00%)	52,275 (7.50%)
ADVANCES	5,84,439 (8.35%)	5,90,664 (9.51%)	6,25,414 (5.88%)	40,975 (7.01%)	34,750 (5.88%)
CREDIT DEPOSIT RATIO	86.55	84.71	83.44	(-) 3.11	(-) 1.27
PS ADVANCES	2,62,266 (15.53%) (48.62%)	2,70,836 (19.31%) (50.21%)	2,84,771 (5.15%) (48.21%)	22,505 (8.58%)	13,935 (5.15%)
AGRI ADVANCES	84,869 (6.77%) (15.73%)	83,157 (4.62%) (15.42%)	90,043 (8.28%) (15.24%)	5,174 (6.10%)	6,886 (8.28%)
MSME ADVANCES	1,19,818 (26.30%) (22.21%)	1,27,174 (34.05%) (23.58%)	1,32,214 (3.96%) (22.38%)	12,396 (10.35%)	5,040 (3.96%)
WEAKER SEC. ADV	46,133 (11.70%) (8.55%)	45,120 (9.25%) (8.36%)	48,107 (6.62%) (8.14%)	1,974 (4.28%)	2,987 (6.62%)

Position of Kisan Credit Cards for the period ended					
	December, 2018	March, 2019	December, 2019	Growth Y-O-Y (Dec., 18 to Dec., 19)	Growth Over March, 2019
Accounts	28,20,600	27,08,892	28,03,384	(-) 17,216	94,492
Amount	48,165	46,839	51,275	3,110	4,436

AGENDA No.1

Confirmation of the proceedings of last meeting

The proceedings of the 163rd meeting of State Level Bankers' Committee for the quarter ended September, 2019 held on 24th December, 2019 were circulated to all the members on 21st January, 2020. 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 is already in place. Three schemes viz. Vajpayee Bankable Yojana (VBY), Gujarat Schedule Caste Development Corp. (GSCDC) and Gujarat Women Economic Dev. Corp. (GWEDC) are on boarded.</p> <p>As per the latest report made available by Govt. of Gujarat, 7106 VBY applications are pending at branch level.</p> <p>Banks are requested to dispose all pending applications expeditiously.</p> <p>Govt. of Gujarat is requested to provide access of portal to LDMs for report generation.</p>
2	Issuance of circular on unwarranted reverification of documents and recording of statements being practiced by local police authorities under the SARFAESI Act.	<p>The draft prepared by Home Dept., Govt. of Gujarat has been vetted by SLBC and suggested some changes through Finance Dept. for final issuance of circular.</p> <p>Finance Dept. has requested the Home Dept. for issuance of circular vide letter dated 18.02.2020.</p> <p>Home Dept. is yet to issue the circular.</p>
3	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) vide letters dated 04.11.2019, 13.12.2019 and 18.02.2020 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.</p> <p>State Govt. is once again requested to create such utility and assist in achieving saturation of the KCC scheme.</p>

4	Non Credit of Scholarship amount in the Bank accounts of Students:	The related guidelines (stipulations of inoperative / dormant account, minimum balance and total credit limit in scholarship accounts of students) issued by RBI have been circulated among the Banks by SLBC. Moreover, the concerned dept. was also requested to provide the sample accounts with details of failed transactions to SLBC for analyzing the reasons. The concerned dept. is yet to provide the details.
5	Concern of safeguarding Bank's interest under Relaxation of requirement of any sort of clearance pertaining to norms/regulations of State Govt. for setting up of an MSME enterprise for three years.	During the 163 rd meeting of SLBC, Bankers raised concern, as in case, an MSME enterprise to whom Bank has extended finance, fails or found ineligible to obtain the requisite clearances after expiry of exempted period of three years, then in such case how the interest of Banks will be safeguarded. The Industries and Mines Department was requested by the Director (IF) vide letter dated 18.02.2020 to give suitable clarification in the matter. Necessary clarification is yet to be received.
6	Formulation of bankable scheme for financing solar roof top electricity generation panel.	The Secretary (Expenditure) convened a meeting with bankers on 04.02.2020 wherein the subsidy scheme of Govt. of Gujarat was explained by concerned department and the queries raised by bankers were also addressed. Since Bank of Baroda had already formed a separate scheme, the Secretary (Expenditure) requested Bank of Baroda to provide a conceptualized scheme note to all the Banks in order to formulate the scheme by other Banks. SLBC circulated the conceptualized scheme note to all the Banks. Banks are requested to formulate and get the scheme approved from their Board.

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 29.02.2020:

State	No. of Accounts opened			Aadhaar Seeded Accounts	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Card issued
	Rural	Urban	Total				
Gujarat	76,75,550	75,85,353	1,52,60,903	1,23,47,235	80.91%	1,22,32,387	80.16%

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 as of 29.02.2020:

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	590.94	83.60%	46.89%	90.41%
National Average	12584.02	87.29%	56.70%	84.55%

As per the progress report dated **29th February 2020** received from DFS, MoF, Gol, Aadhaar Seeding in operative CASA accounts in the State stood at **83.60%** and average Aadhaar authentication stood at **46.89%**, which is considerably below National average of **87.29%** and **56.70%** respectively. Under Mobile Number Seeding, the performance of the State stood at **90.41%** against the National Average of **84.55%**. The Bank-wise position in terms of operative CASA accounts is @ **Annexure-B**.

Basic Minimum facilities in the BSBD 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 BSBD accounts, free of charge, without any requirement of minimum balance.

- The deposit of cash at Bank Branch as well ATMs / CDMs
- Receipt/ credit of money through any electronic channel or by means of deposit / collection of cheques drawn by Central / Stage Govt. agencies and department
- No limit on number and value of deposits that can be made in a month
- Minimum of four withdrawal in a month, including ATM withdrawals
- 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 **31.12.2019** is as below:

Particulars	PMJJBY	PMSBY
Total enrollment	29,02,176	70,07,221
Claim settlement status as on 29.02.2020		
Claims lodged	15,685	3,207
Claims Paid	14,813	2,710
Claims Rejected	698	438
Claims under process	174	59
Settlement %age	95.50%	86.09%

Major Reasons for rejections of cases:

PMJBY – 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 22nd Feb., 2020)
Total no. of enrolments	1,34,563	1,08,460	2,08,487	2,33,972	2,33,813
Average Enrolment per branch*	14	11	22	25	25

*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 Centers

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 2019, in total identified 402 **Tier 5 centers**, Banking Outlets have been found present in **243** centers and in **159** 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. 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. So far, State Bank of India, Bank of Baroda, Bank of India, Central Bank of India, Union Bank of India, Indian Overseas Bank, Baroda Gujarat Gramin Bank, Saurashtra Gramin Bank, HDFC Bank and Jana Small Finance Bank 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.

As regards to classification of Customer Service Points (CSPs) being deployed by India Post Payment Bank (IPPB) as Banking Outlet (BO), SLBC on request of RBI, called for details about type of CSP model being deployed IPPB. Subsequent queries raised by RBI has also been addressed by IPPB for classifying their CSPs as BO as per extant guidelines of RBI. As the Banking model of IPPB's CPS, fulfills all stipulations set by the RBI for its classification as BO, it is proposed to classify the CSPs being deployed by IPPB as BO.

C. 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 having 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) / District Level Review Committee (DLRC) 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 within vicinity of 5 kms and procedure for covering the uncovered village, if any, shall be carried out as instructed by the DFS.

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 Darshak Application, the said village despite having availability of Banking Touch Point would be treated as Uncovered.

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 seven measurable parameters is as under.

Sr.	Parameter	Dahod			Narmada		
		Dec.18	Mar. 19	Dec.19	Dec.18	Mar. 19	Dec.19
1	Disbt. under PMMY (Rs. Cr per 1 lakh pop.)	5.11	13.95	15.22	9.01	18.43	8.85
2	PMJJBY (Enrolments per 1 lakh pop.)	1606	1720	2102	3033	3241	3847
3	PMSBY (Enrolments per 1 lakh pop.)	5810	6145	7158	8815	9225	11301
4	APY (Enrolments per 1 lakh pop.)	754	806	1106	749	795	917
5	No. of A/cs under PMJDY opened	777633	820303	895533	227004	237196	247102
6	% Aadhaar seeded A/cs	80.18%	81.56%	83.28%	78.75%	79.94%	81.49%
7	% increase in Agri. Finance over previous qtr.	8.62%	4.83%	4.86%	11.04%	(-)1.75%	(-)4.22%

Though there is consistent improvement in almost all parameters, 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 Centers (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 Dec., 2019.

Sr.	Bank	No. of FLC opened by the Bank	No. of Special Camps conducted	No. of Target Specific camps conducted
1	Bank of Baroda	22	210	535
2	State Bank of India	11	81	322
3	Baroda Gujarat Gramin Bank	11	93	216
4	Saurashtra Gramin Bank	5	81	164
	Total	49	465	1237

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

Total 7,981 camps have been conducted by **2,526 Rural branches** of Scheduled Commercial Banks (Including RRBs) during the quarter ended December 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	1675	5025	5070	101
2	RRBs	502	1506	1534	102
3	Pvt. Sector Banks	349	1047	1377	132
	Total	2526	7578	7981	105%

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, GoI 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.

A special meeting to review the status about pending issues of RSETIs was held on 14th February 2020 with Director (IF), Govt. of Gujarat and representative from State Bank of India and Bank of Baroda. In the meeting, it was informed by the concerned Banks that land for setting up RSETIs in the Districts of Bhavnagar, Mahisagar and Narmada has been identified and allotted, however, formal letter of allotment of land is yet to be issued by the District Administration.

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
Dec 2019	528	7,715	14,663	2,30,323	69,312 (30.09%)	91,050 (39.53%)	1,60,362 (69.62%)
Categorywise Cumulative no. of trainees							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
Dec 2019	38,212 (16.59%)	68,350 (29.68%)	79,911 (34.70%)	1,95,065 (84.69%)	12,354 (5.36%)	31,496 (13.67%)	

(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 December 2019 are as under:

Sr. No.	Details	Expenses (Rs.)
1	Remuneration	108000
2	Telephone expenses	19481
	Total	127481

The bank wise details of proportionate expenses for the quarter ended December 2019 has been conveyed to Member Banks by SLBC vide letter no. SLBC-Call Centre/356/2020 dated 7th January, 2020. **Pending Banks are requested to remit their contribution.**

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

Name of the Month	March 2019	June 2019	Sept. 2019	Dec. 2019
Number of Calls	2,217	1,760	1,678	1,148
Total Expenses (in Rs.)	1,55,601	82,760	1,19,450	1,27,481

During the last quarter, out of total **1,148** calls received, **1,144** were inquiry calls and **4** calls 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 **29/02/2020** 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	612573	1876	220015	3243	73073	2682	905661	7801
Other Agencies	706087	2205	22468	371	9451	762	738006	3338
Total	1318660	4081	242483	3614	82524	3444	1643667	11139

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

Outstanding and NPA under MUDRA in terms of amount as of **31/12/2019** is here under:

(Amt. in crores)

Shishu		Kishore		Tarun		Total	
Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA
2333	61.37	4898	271.35	4095	193.60	11326	526.32

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 as of **29/02/2020** under Stand up India in Gujarat is as under:

Sanctions		Disbursements	
Accounts	Amount (Rs. in Crore)	Accounts	Amount (Rs. in Crore)
5834	1657.17	4289	964.65

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 organize 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 applications 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

Till **29/02/2020**, total Rs.5398.06 Crores subsidy has been disbursed to the 2,30,326 beneficiaries in the State. The PLI / Bank wise details are given @ Annexure-J.

Position as of 29.02.2020		
Category of PLI	No. of cases disbursed	Subsidy (Rs. In Crores)
Public Sector Banks (18)	30563	693.57
Private Sector Banks (19)	50266	1205.39
Regional Rural Banks (2)	1426	33.09
Co-operative Banks (30)	3719	78.84
Small Finance Banks (4)	1051	24.06
Housing Finance Co. (55)	143301	3363.11
Total	2,30,326	5398.06

It has been observed, number of beneficiaries under the scheme from Housing Finance Cos. exceeds far 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.

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 Revamped Pradhan Mantri Fasal Bima Yojana (PMFBY).

The CEO, PMFBY, Ministry of Agriculture & Farmers’ Welfare, Govt. of India vide his letter No. 13015/02/2015-Credit-II dated 28th February, 2020 has notified about modifications in the Pradhan Mantri Fasal Bima Yojana and the said letter is attached herewith @ **Annexure-K.**

The major change, inter alia, in the PMFBY scheme is the “Enrollment under the Scheme being made non-mandatory for all farmers (for both schemes of PMFBY and RWBCIS). To opt out from the PMFBY Scheme, the existing loanee farmers need to give declaration to concerned Bank Branch any time during the year but at least seven days prior to cut-off date for enrollment of farmers the respective seasons. Banks are requested to go through the revamped guidelines of PMFBY scheme and ensure compliance.

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.

Request to State Govt. vis-à-vis KCC/i-khedut Portal

- Seeding of Aadhaar number of Farmer has been made mandatory while doing entries of PMFBY application on the i-Khedut portal, 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.

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.

4.5 Doubling of Farmers' Income by 2022

NABARD vide its letter Ref. No. NB.CPD.GCD/1380-1398/GLC/2019-20 dated 31st December 2019 has informed about "Developing of Benchmark for Monitoring" under the Doubling of Farmers' Income by 2022.

Among the indicators set to measure the progress under the Doubling of Farmers Income by 2022 are - Coverage of Farmers under Agricultural Credit, Share of Small & Marginal Farmers, Tenant Farmers in total farmers financed, Growth in Number of FPOs, SHGs, JLGs etc. Financed by Banks.

SLBC will design a format in consultation with NABARD on above benchmarks and the same will be updated in SLBC portal for collection of data from Banks. SLBC will be publishing performance against these benchmarks on yearly basis in its meeting from March 2020 onwards, as advised by the NABARD.

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 the 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.

4.6 Campaign to saturate all PM KISAN beneficiaries with KCC Scheme

The Ministry of Agriculture, Govt. of India vide its circular no. 1-20/2018-Credit-I dated 6th February 2020 informed about launch of nation-wide campaign to saturate all PM KISAN beneficiaries with Kisan Credit Card (KCC) and the Ministry also circulated state-wise numbers of PM KISAN beneficiaries and KCC accounts issued by Banks. SLBC vide its letter dated 7th February 2020 informed all Banks and LDMs regarding operational guidelines to be followed under the campaign.

As per the instructions of the Ministry, press conference in all the 33 districts were held to create awareness about the campaign among the masses and besides issuing fresh KCC to left out farmers, activation of inactive KCCs, enrollments under social security schemes of PMJJBY & PMSBY and sanctioning of KCCs by Banks for Animal Husbandry & Fisheries were also advised.

Though the initial guidelines circulated by the Ministry mentions the tenure of the campaign as 15 days beginning from 8th of February 2020, the Campaign is to be carry forwarded till 31st March, 2020 by ensuring sanction of all the KCC applications received under the campaign so far.

The daily progress under the campaign is to be reported on the PMFBY central portal, hence, Controlling Heads of all Banks in Gujarat have been advised to ensure creation of login credentials of all of their Branches on the PMFBY central portal.

SLBC on its part is extracting state-wide progress from central portal of PMFBY and is sharing the same amongst Member Banks. **Controlling Heads of Banks are requested that the tempo of the campaign is maintained and all of their Branches are invariably reporting progress under the campaign on the PMFBY central portal on daily basis.**

4.7 Fixation of Crop Season / Period by SLBC for IRAC Norms of Agriculture advance:

RBI has issued the following guidelines on this issue vide Master No. DBR.No.BP.BC.2/21.04.048/2015-16 dated 01.07.2015.

A loan granted for short duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for two crop seasons. A loan granted for long duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for one crop season. For the purpose of these guidelines, "long duration" crops would be crops with crop season longer than one year and crops, which are not "long duration" crops would be treated as "short duration" crops. The crop season for each crop, which means the period up to harvesting of the crops raised, would be as determined by the State Level Bankers' Committee in each State.

As per RBI circular, the crop season (the period up to harvesting of the crops raised) would be determined by State Level Bankers' Committee of each State. This means, SLBC to decide date of sowing, anticipated harvesting and marketing of crop produce etc. for each crop in the State.

Major crops grown in the State are classified on the basis of duration as under.

Short Duration Crops: All cereals, oil seeds, cotton, vegetables, spices and pulses may be treated as short duration crops.

Long Duration Crops: Sugarcane, Banana, Papaya and all other plantation and horticultural crops may be treated as long duration crops.

The agenda of fixation of crop season / period was put up in Sub-Committee of SLBC on Agriculture in its meeting held on 26.02.2020. The Sub-Committee discussed the agenda at length and unanimously resolved as under and recommended SLBC for its approval.

- **All short duration crops to have a crop season of 12 months and all long duration crops to have a crop season of 18 months which includes time period required for harvesting and marketing.** This will also provide the farmers adequate and sufficient time to realize their sale proceeds which in turn facilitates repayment / turn over in their crop loan accounts and renewal of the limits.

Accordingly,

- For Short duration crops, the account will be treated as NPA, if the installment of principal or interest thereon remains overdue for two crop seasons, i.e. account turns to NPA after 36 months from the date of sanction/disbursement (Crop period 12 months plus two crop seasons each of 12 months).
- For Long duration crops, the account will be treated as NPA, if the installment of principal or interest thereon remains overdue for one crop seasons, i.e. account turns to NPA after 36 months from the date of sanction/disbursement (Crop period 18 months plus one crop season of 18 months).

House is requested to approve the same.

4.8 Interest Subvention Scheme for Kisan Credit Card (KCC) to Fisheries 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 KCC 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. As the 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 fisheries & animal husbandry could turn out to be major booster for rural economy in the State.

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

The meeting regarding effectuating new Standardized format for submission of LBS data has been convened by SLBC and Banks have been advised to carry out necessary modification in their CBS system which can generate LBS data upto Block level directly from their CBS. SLBC on its part has already incorporated necessary changes in the web portal for submission of LBS data to cater the requirement of new Standardized format. Moreover, based on Local Government Directory, RBI provided Block Master Codes which has been circulated amongst Member Banks by SLBC.

Banks are advised to run a trial of the new LBS data flow, once the necessary modifications are effectuated in their CBS for which specific URL has already been provided by the SLBC.

4.10 Deepening of Digital Payment – 3rd Meeting of the Sub Committee

The 3rd meeting of the Sub Committee on Deepening of Digital Payments was held on 24th January, 2020 under the aegis of Central Bank of India. After choosing the Banaskantha District, as prototype for deepening of Digital payment, the committee discussed various challenges and chalked out strategy which requires action from various stakeholders viz. Banks, State Govt., RBI, District Administration. The detailed minutes of the said meeting is @ **Annexure-L**. All Stakeholders are requested to ensure compliance to relevant action points of the minutes, so that fruitful results from our efforts towards Digitalisation could be materialized.

Moreover, RBI has designed a specific format for Banks having presence in Banaskantha district to report monthly progress made in Digitisation and the said format is available on the SLBC portal. All Banks are requested to ensure uploading of monthly progress in this regard by 7th of every month.

4.11 Visit of the National Commission for Safai Karamcharis (NCSK) to Gujarat:

The National Commission for Safai Karamcharis (NCSK), Govt. of India, New Delhi visited Ahmedabad and Gandhinagar from 21st to 24th January, 2020. The Commission held a review meeting with all Heads of departments of Govt. of Gujarat and the Convenor, SLBC on 24.01.2020. During the meeting, the Commission advised Banks as under.

- Housing loans under Pradhan Mantri Awas Yojana (Gramin) to be extended to safai karamcharis.
- Banks to utilize CSR funds for safai karamcharis
- Banks to ease of availing loans to safai karamcharis
- The Commission pointed out the rate of rejection of loan applications under Bankable Schemes for SC/ST is higher as compared to other category.
- Banks to conduct awareness camps for educated children of safai karamcharis residing in bastis in coordination with Gujarat Safai Kamdar Vikas Nigam.

Banks are requested to take a note of above observations and pass on necessary instruction to all concern.

4.12 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, 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. The brief guidelines for Success Stories / New Initiatives / Fraud Cases has already been circulated by SLBC in previous meetings.

Pink Auto Scheme – Success Story narrating Women Empowerment

- We just celebrated International Women’s day on 8th of March and narattive of Success Story on Women Empowerment through Bank Finance is apt presentation about committement of Banks in giving wings to inner potential of women.
- The Pink Auto Scheme is one such recognition of hidden talent of women, debunking stereotypes and cystalising the fact that given the opportunity, women are equally capable to perform and display their ability in almost all spheres of life.
- Under the Scheme **Bank of Baroda** in collaboration with Surat Municipal Corporation came forward for training women to learn the Auto Rickshaw driving. The Scheme was launched in July 2017 at the hands of Hon’ble Chief Minister of Gujarat.
- So far 59 trainees have been trained by Rural Self Employment Training Institute (RSETI), Surat and 33 trainees have been financed Pink Auto Rickshaw by Bank of Baroda.
- The average ticket size of the loan amount is Rs 1.86 lakhs and under the Scheme the District Industries Center (DIC) also extends subsidy to female loan borrower.
- This scheme epitomize that Pink is not just colour of “Womanhood” but also an “Embodiment of Empowerment”.

AGENDA No.5**REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE QUARTER ENDED DECEMBER, 2019:**

During the quarter ended December, 2019, total number of bank branches increased by 174 taking the total network of branches from 9797 as of March, 2019 to 9971 as of December, 2019 in the State as per the details given in **Annexure- 1**.

BRANCH EXPANSION

Particulars	For the quarter ended				
	Dec., 2018	March, 2019	Dec., 2019	Growth y-o-y	Variation over March, 2019
State Bank Group	1238	1237	1242	4	5
Nationalised Banks	4121	4006	3994	-127	-12
RRBs	770	771	770	0	-1
DCCBs	1391	1404	1423	32	19
GSCARDB	181	181	181	0	0
Private Sector Banks	1650	1925	2070	420	145
Small Finance Banks	259	273	291	32	18
Total	9610	9797	9971	361	174

DEPOSITS GROWTH:

The aggregate deposits of the banks in Gujarat increased by Rs.19,684 Crores in absolute terms from Rs.7,29,841 Crores as of September, 2019 to Rs.7,49,525 Crores as of December, 2019 registering growth of 2.70% as against a marginal growth of 0.14% for the corresponding period of the previous year.

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

BANK GROUP	FOR THE PERIOD ENDED (Rs. in Crores)				
	Dec., 2018	March, 2019	Dec., 2019	Growth Y-o-Y	Absolute growth over March, 2019
State Bank of India	1,44,227 (-) 0.36%	1,46,984 (5.78%)	1,59,356 (2.98%)	15,129 (10.49%)	12,372 (8.42%)
Nationalised Banks	3,33,101 (0.02%)	3,26,408 (-) 2.87%	3,35,819 (2.00%)	2,718 (0.82%)	9,411 (2.88%)
RRBs	13,211 (1.33%)	14,012 (11.22%)	14,757 (1.74%)	1,546 (11.70%)	745 (5.32%)
DCCBs	27,146 (-)0.47%	29,296 (10.27%)	31,144 (1.11%)	3,998 (14.73%)	1,848 (6.31%)
GSCARDB	270 (2.27%)	270 (2.66%)	270 (0.00%)	0 (0.00%)	0 (0.00%)
Private Banks	1,55,914 (0.60%)	1,78,664 (20.74%)	2,05,797 (3.85%)	49,883 (31.99%)	27,133 (15.19%)
Small Finance Banks	1,358 (NA)	1,616 (N.A.)	2,382 (12.09%)	1,024 (75.40%)	766 (47.40%)

TOTAL	6,75,228 (0.14%)	6,97,250 (5.26%)	7,49,525 (2.70%)	74,297 (11.00%)	52,275 (7.50%)
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(Figures in the brackets for the quarter ended Dec., 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 (12.09%) followed by Private Banks (3.85%), State Bank of India (2.98%), Nationalised Banks (2.00%), RRBs (1.74%), DCCBs (1.11%). There is no change in case of GSCARDB.

The **NRI deposits** increased by Rs.1,901 Crores and stood at Rs.75,003 Crores forming 10.01% of the total deposits as of December, 2019 as against Rs.73,102 Crores (10.02%) as of September, 2019.

CREDIT EXPANSION :

During the period under review, the aggregate credit increased by Rs.15,567 Crores in absolute terms from Rs. 6,09,847 Crores as of September, 2019 to Rs. 6,25,414 Crores as of December, 2019 registering a marginal growth of 2.55%, as against a growth of 2.38% for the corresponding period of previous year.

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

BANK GROUP	FOR THE PERIOD ENDED (Rs. in Crores)				
	Dec., 2018	March, 2019	Dec., 2019	Growth Y-o-Y	Absolute growth over March, 2019
State Bank Group	1,10,854 (3.80%)	1,15,690 (14.42%)	1,14,370 (0.30%)	3,516 (3.17%)	-1,320 (-) 1.14%
Nationalised Banks	2,11,292 (1.15%)	1,98,560 (-) 3.73%	1,95,690 (-)0.44%	-15,602 (-) 7.38%	-2,870 (-) 1.45%
RRBs	8,426 (6.04%)	8,613 (14.58%)	9,034 (0.11%)	608 (7.22%)	421 (4.89%)
DCCBs	22,527 (1.10%)	20,905 (21.96%)	22,470 (-)1.33%	-57 (-) 0.25%	1,565 (7.49%)
GSCARDB	558 (-)0.89%	579 (0.17%)	579 (0.00%)	21 (3.76%)	0 (0.00%)
Private Banks	2,26,457 (2.54%)	2,41,233 (16.65%)	2,75,888 (5.54%)	49,431 (21.83%)	34,655 (14.37%)
Small Finance Banks	4,324 (NA)	5,083 (N.A.)	7,383 (34.87%)	3,059 (70.74%)	2,300 (45.25%)
TOTAL	5,84,439 (2.38%)	5,90,664 (9.51%)	6,25,414 (2.55%)	40,975 (7.01%)	34,750 (5.88%)

(Figures in the brackets for the quarter ended Dec., 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 2.55% during the quarter, which was contributed mainly in percentage terms by Small Finance Banks (34.87%) followed by Private Banks (5.54%), State Bank of India (0.30%) and RRBs (0.11%) whereas Nationalised Banks (0.44%) and DCCBs (1.33%) have 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			
	Dec., 2018	March, 2019	Dec., 2019	Variation over March, 2019
State Bank of India	76.86	78.71	71.77	(-) 6.94
Nationalised Banks	63.43	60.83	58.27	(-) 2.56
RRBs	63.78	61.47	61.22	(-) 0.25
DCCBs / GSCB	82.98	72.67	73.37	0.70
Pvt. Sector Banks	145.24	135.02	134.06	(-) 0.96
Conventional CD Ratio	86.55	84.71	83.44	(-) 1.27

The CD Ratio as of December, 2019 decreased by 1.27% over March, 2019 and stood at 83.44%. 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
6,25,414	27,313	6,52,727	7,49,525	87.09

Districts with CD Ratio Below 40%

As of December, 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 Dec., 2018	CD Ratio March, 2019	CD Ratio Dec., 2019	Variation over Dec., 2018	Variation over March, 2019
1	Dangs	14.53	13.34	12.52	(-) 2.01	(-) 0.82
2	Navsari	25.08	25.85	25.52	0.44	(-) 0.33
3	Anand	27.59	28.61	27.06	(-) 0.53	(-) 1.55
4	Porbandar	29.18	28.01	33.20	4.02	5.19
5	Kheda	38.15	38.58	38.09	(-) 0.06	(-) 0.49
6	Mahisagar	40.83	39.40	35.42	(-) 5.41	(-) 3.98
7	Tapi	36.80	36.00	35.05	(-) 1.75	(-) 0.95

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 2 districts has increased and 5 districts has decreased over December 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 December 2019, Dangs (12.52%) 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, 2019	% increase over March, 2019
		March, 2019	% Achi. of NBC	Dec., 2019	% Achi. of NBC		
Priority Sectors	40%	2,58,988	48.69	2,70,095	46.81	11,107	4.29
Agri. Adv.	18%	76,539	14.39	81,998	14.21	5,459	7.13
Weaker Section Adv.	10%	41,231	7.75	43,448	7.53	5,364	13.01

(% 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 and Weaker Section Advances, but the benchmark level could not be achieved.

- 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	Dec., 2019	% Achi. of NBC		
Priority Sectors	75%	7,694	102.36	8,167	94.82	473	6.15
Agri. Adv.	18%	5,600	74.50	5,992	69.57	392	7.00
Weaker Section Adv.	15%	2,642	35.14	3,148	36.54	506	19.15

(% 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, 2019 is as under:

Sector	State Bank of India	Nationalised Banks	Private Banks	Co-op Banks	RRBs	All Banks
PS ADVs	28.50%	53.05%	46.16%	95.10%	94.82%	48.21%
AGRI. ADVs	10.48%	17.29%	7.63%	79.74%	69.57%	15.24%
WS ADVs	6.93%	10.63%	4.41%	17.19%	36.54%	8.14%

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 December, 2019, all banks together stood at Rs.30,472 Crores i.e. 5.16% and Rs.53,459 Crores i.e. 9.05 % 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 December 2019 of the State is given in **Annexure - 4**.

The summary of target vis-a-vis achievement for the quarter ended December 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	3233831	58082	68.80	74.05
	Of which Farm Credit	4407190	69921	3117685	47860	70.74	68.45
2	MSME	887497	57323	584593	75413	65.87	131.56
3	Export Credit	8585	1651	1083	909	12.62	55.06
4	Education	49413	1794	29957	995	60.63	55.46
5	Housing	127523	12909	200676	13994	157.36	108.40
6	Other PSA	294492	6667	220429	2589	74.85	38.83
7	Total PSA	6067574	158778	4270569	151982	70.38	95.72

The overall achievement in disbursement under Annual Credit Plan (ACP) 2019-20 for Priority Sectors by all the Banks was 70.38% in respect of targets in number of accounts and 95.72% in respect of targets in amount for the quarter ended December, 2019. The highest percentage achievement in terms of amount was recorded in MSME – 131.56% followed by Housing – 108.40%, Agriculture – 74.05%, Education – 55.46%, Export Credit – 55.06%, Other PSA – 38.83%.

Out of 33 districts in the State, upto the quarter ended December, 2019, as many as 23 districts remained below the State average of 95.72% 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 December 2019 is given in **Annexure - 6.**

AGENDA No.7

POSITION OF CASES FILED UNDER GUJARAT STATE RECOVERY ACT, 1979
(Rs. in Crores)

No.	Particulars	December, 2019	
		Accounts	Amount
1	Cumulative certificates filed	64,109	501.27
2	Cumulative Recovery effected	12978	38.77
	Of which, cases closed	(12456)	(36.59)
3	Cases pending	51,653	462.50
	Of which, cases pending for more than 3 years	33,280	148.23
	more than 2 years to 3 years	11,744	129.99
	more than 1 year to 2 years	2,010	82.51
	cases pending for less than 1 year	4,619	101.78

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, 2019.

The Gross Advances of the Banks in the State of Gujarat is Rs. 6,25,414 Crores and Gross NPA is Rs. 42,079 Crores i.e 6.73 % as of December, 2019. Consolidated details are as per **Annexure - 8.**

Particulars	(Amt. Rs. in crores)		
	Amt. Outstanding	Amt. of Gross NPA	% NPA to Outstanding
Crop Loan	51,275	2,052	4.00
Agri. Term Loan	38,768	2,819	7.27
Total Agriculture	90,043	6,146	6.83
MSME	1,32,214	9,927	7.51
Other PS	62,514	1,226	1.96
Total Priority Sector	2,84,771	17,299	6.07
Non Priority Sector	3,40,643	24,780	7.27
Total Advances	6,25,414	42,079	6.73
Others			
Housing Loan	78,897	950	1.20
Education Loan	3,591	97	1.13

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, 2019.**

The Summary of performance for the quarter ended Dec., 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
Dec., 2018	65.50% (No.) 189.69% (M.M.)	59.56%
Dec., 2019	79.43% (No.) 192.02% (M.M.)	64.52%

(Rs./ Lakhs)

PARTICULARS	BANKABLE SCHEMES	
	PMEGP	DAY-NULM
Target (2019-20)	3360 (No) 10081 MM (Amt.)	2500 (Individual cases)
Sponsored (No.)	6709	4126
Sanctioned (No.)	2669	1613
Sanctioned (Amt)	M.M. 19358	1674
Retd./Rejtd. (No.)	950	725
Pending (No.)	3090	1788
% achievement (No.)	79.43	64.52
% achievement (Amt.)	M.M. 192.02	-

(M.M. = Margin Money)

Prime Minister Employment Generation Programme (PMEGP)

As per the progress report for the quarter ended Dec., 2019, against the physical target of 3360, Banks have sanctioned 2669 applications, i.e. 79.43% achievement. Similarly, against the Margin Money target of Rs.10081 lakhs, Banks have sanctioned projects having Margin Money of Rs.19358 lakhs (192.02 % achievement) for the quarter ended Dec., 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 pmegpeportal. 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 1613 applications i.e. 64.52 % achievement for the quarter ended Dec., 2019.

Comparative performance under State Govt. Sponsored Programmes

% Achievement						
Period	VBS	GSCDC	DCWD	GWEDC	JGVY	DTAISY
Dec, 2018	84.93	5.66	25.14	58.82	5.00	43.10
Dec, 2019	68.76	8.30	14.29	64.27	3.50	43.00

(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)	61032	1413	3886	1791	38	2372
Sanctioned (No)	25304	415	762	707	7	430
Sanctioned (Amt)	56236	179	351	310	70	277
Retd./Rejtd. (No)	12335	112	643	38	3	525
Pending (No)	23393	886	2481	1046	28	1417
% achievement	68.76	8.30	14.29	64.27	3.50	43.00

VAJPAYEE BANKABLE SCHEME (VBS) :

The achievement against the target stood at 68.76% at the quarter ended December, 2019 as against 84.93% achievement for the corresponding period of the previous year, which is lower than the previous year.

The implementing agency for the scheme at State level i.e. Commissionerate of Cottage and Rural Industries has made changes in treatment of subsidy under the scheme at branch level as under.

1. Subsidy amount will be released directly to Banks through cheques/RTGS.
2. Subsidy amount to be kept as term deposits in the name of beneficiary at branch level.
3. No interest to be paid on such term deposit and no interest on the amount equivalent to the subsidy/term deposit to be charged in loan account by the branch.
4. Period of term deposit will be three years from the date of sanction of loan. Subsidy/term deposit will be credited/adjusted in loan account at the expiry of three years of sanction of loan.
5. If in case borrower repays loan prematurely, the subsidy/term deposit will be credited in loan account and the loan account can be adjusted accordingly.

GUJARAT SCHEDULED CASTES DEVELOPMENT CORPORATION (GSCDC) :

The achievement of target in terms of cases sanctioned stood at 8.30 % for the quarter ended Dec, 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 14.29% of the target at the quarter ended December, 2019 as against 25.14% 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 64.27% of the target at the quarter ended December, 2019 as against 58.82 % for the corresponding period of the previous year.

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

The achievement stood at 3.50 % at the quarter ended December, 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 43.00 % at the quarter ended December, 2019 as against 43.10 % 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 Dec, 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.

<u>AGENDA No.9</u>

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, 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	Dec., 2018		March, 2019		Dec., 2019	
	A/cs	A/cs	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	24,036	686	1,13,572	3,098	33,482	1,076
Outstanding	3,88,073	9,337	4,11,365	9,568	4,26,247	11,038

Fresh loans of Rs.1,076 Crores were disbursed by the Banks to 33,482 beneficiaries belonging to Minority Communities during the quarter ended Dec., 2019. The outstanding reached to the level of Rs.11,038 Crores in 4,26,247 accounts as of Dec., 2019.

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

WOMEN ENTREPRENEURS

(Rs. in crores)

Particulars	Dec., 2018		March, 2019		Dec., 2019	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	1,50,732	3,585	6,10,112	14,098	2,09,829	3,619
Outstanding	12,65,756	37,136	15,21,198	39,927	16,83,371	43,994

Fresh credit to the tune of Rs. 3,619 Crores to 2,09,829 beneficiaries was extended in the State during the quarter ended Dec, 2019. The outstanding advances reached at the level of Rs. 43,994 Crores in 16,83,371 accounts and stood at 7.03% 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	Dec., 2018		March, 2019		Dec, 2019	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	32,093	4,752	1,85,644	21,929	1,24,584	10,010
Outstanding	7,03,212	72,807	7,00,336	72,598	7,68,250	78,897

As per the information made available by the member banks, fresh loans worth Rs. 10,010 Crores have been granted to 1,24,584 beneficiaries during the quarter ended Dec, 2019 under Housing Finance. The outstanding level reached to Rs. 78,897 Crores in 7,68,250 accounts as of Dec., 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 December, 2019 is as under :

(A) Savings Bank account details

(Amt. in Rs.lakh)

Savings linkage	Savings Bank A/Cs opened during the quarter ended Dec., 2019			Total No. of Savings Bank accounts as on Dec., 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	2,732	28,289	194	2,46,936	25,89,382	30,000
Out of above, Women SHG	2,572	27,087	185	2,21,637	23,41,820	26,498

(B) SHG Grading and Sanction

(Amt. in Rs.lakh)

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended Dec, 2019			Cummulative 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	7,245	7,164	6,847	20,377	20,265	16,281

Out of above, Women SHG	--	6,976	6,199	--	19,818	15,613
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(C) Disbursement Details :

(Amt. in Rs.lakh)

Disbursement of Loans	Disbursement made during the quarter ended Dec., 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	7,015	6,718	6,406	5,967	19,777	15,693	18,854	13,420
Of above, Women SHG	6,760	6,073	6,167	5,327	19,153	14,161	13,894	9,798

(D) Loan Outstanding and NPA

(Amt. in Rs.lakh)

Loans Outstanding	Loans outstanding as of Dec., 2019		Out of which, Women SHGs	
	Accounts	Amount	Accounts	Amount
Total SHG Loans outstanding	53,691	30,011	45,641	28,032

(Amt. in Rs.lakh)

NPA	NPAs as on Dec., 2019		Out of which, Women SHGs	
	Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	7,031 (13.10%)	3,433 (11.44%)	3,330 (7.30%)	1,483 (5.29%)

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

(iv) REVIEW OF PROGRESS UNDER EDUCATION LOAN :

(Rs. in crores)

Particulars	Dec., 2018		March, 2019		Dec., 2019	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	3,405	298	21,842	998	6,337	248
Outstanding	70,762	3,957	63,676	3,822	54,544	8,592

During the quarter, Banks have disbursed Education loans to 6,337 students to the tune of Rs.248 Crores. The outstanding under Education loans stood at Rs. 8,592 Crores in 54,544 accounts as of Dec., 2019.

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

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

The number of outstanding KCCs in the State has decreased from 28,25,692 as of Sept, 2019 to 28,03,384 as of Dec., 2019 showing decrease of 22,308 KCCs during the quarter ended Dec., 2019.

The bank group wise break up is : Nationalised Banks – 8,10,970, State Bank of India – 3,34,420, RRBs – 3,56,626, Private Sector Banks –1,08,396 and DCCBs -9,30,971.

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, 9,91,811 JLGs are formed till the quarter ended Dec., 2019. Out of total JLGs formed, 3,14,379 are under Farm Sector of which 2,84,720 JLGs are credit linked with an amount of Rs. 1,112 Crores, whereas, 6,77,432 JLGs are formed under Non-Farm Sector, of which 4,01,166 JLGs are credit linked with amount of Rs. 1,420 Crores. The Bankwise progress is given in Annexure-23.

(vi) SWAROJGAR CREDIT CARD (SCC) :

Banks have issued 506 SCCs to the tune of Rs. 9.51 Crores during the quarter. In all, 7,332 SCCs have been issued and the amount outstanding is Rs. 77.54 Crores till the quarter ended Dec., 2019. Bank wise details are given in Annexure - 24.

(vii) ARTISAN CREDIT CARD (ACC) :

During the quarter, 83 ACCs were issued by Banks amounting to Rs. 1.22 Crores. Thus, at the quarter ended Dec, 2019, the outstanding ACCs were 2,448 amounting to Rs. 26.29 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 Dec., 2019, 05 WCCs amounting to Rs. 1.22 Lakhs have been issued. Thus, at the quarter ended Dec., 2019, the outstanding WCCs were 325 amounting to Rs. 1.13 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. 1,32,214 Crores at the quarter ended Dec., 2019, of which Rs. 436.60 Crores were extended to 14,191 units for technology upgradation under CLCSSTU. During the quarter ended Dec., 2019, banks have disbursed Rs. 211.68 Crores to 1,443 units under CLCSSTU. Bankwise details are given in Annexure - 27.

(x) ADVANCES TO SC & ST BENEFICIARIES :

The outstanding advances to SC beneficiaries as of Dec., 2019 was Rs. 3,896 Crores in 2,69,770 accounts, forming 8.10% of Weaker Section advances, which was 7.55% as of March, 2019. Similarly, the outstanding advances to ST beneficiaries as of Dec., 2019 was Rs. 3,134 Crores in 2,98,108 accounts, forming 6.52% 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, 4,65,993 "Basic Savings Bank Deposit Accounts" have been opened during the quarter ended Dec., 2019. Banks have provided overdraft facility to 40,822 accounts amounting to Rs. 4.44 Crores. Total

number of "Basic Savings Bank Deposit Accounts" reached to 1,49,43,818 as of Dec, 2019 with an amount of Rs. 5,405 Crores in these accounts.

During the quarter ended Dec., 2019, 19,396 GCCs amounting to Rs. 683 Crores have been issued by Member Banks. The cumulative position as of Dec, 2019 reached 2,51,671 GCCs amounting to Rs. 9,366 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 12,033 ATMs in the State of Gujarat as of Dec, 2019. The centrewise / categorywise details of ATMs vis-a-vis number of branches is as under:

Category	No. of Branches as of Dec, 2019	No. of ATMs	
		March, 2019	Dec, 2019
Metro	2,393	4,388	4,707
Urban	1,538	2,354	2,377
Semi-urban	2,408	2,830	2,983
Rural	3,632	1,937	1,966
Total	9,971	11,509	12,033

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 Dec., 2019 was **NIL.**
