

BANKING AT A GLANCE IN GUJARAT STATE – MARCH, 2020

PARAMETERS	March, 2018	March, 2019	GROWTH OVER March 2018	March, 2020	GROWTH OVER March 2019
TOTAL No. OF BRANCHES	9353	9797	444	10046	249
CATEGORY OF BRANCHES					
RURAL	3596	3617	21	3655	38
SEMI - URBAN	2249	2366	117	2419	53
URBAN	1330	1521	191	1550	29
METRO	2178	2293	115	2422	129
TOTAL	9353	9797	444	10046	249
KEY INDICATORS (Amt. Rs. in Crores)					
DEPOSITS	6,62,394 (6.19%)	6,97,250 (5.26%)	34,856	7,60,231 (9.03%)	62,981
ADVANCES	5,39,392 (17.25%)	5,90,664 (9.51%)	51,272	6,26,675 (6.10%)	36,011
CREDIT DEPOSIT RATIO	81.43	84.71	3.28	82.43	(-) 2.28
PS ADVANCES	2,27,008	2,70,836	43,828	2,84,803	13,967
(% Growth)	(3.08%)	(19.31%)		(5.16%)	
(% to advances)	(49.35%)	(50.21%)		(48.22%)	
AGRI ADVANCES	79,488	83,157	3,669	88,806	5,649
(% Growth)	(10.08%)	(4.62%)		(6.79%)	
(% to advances)	(17.28%)	(15.42%)		(15.03%)	
MSME ADVANCES	94,871	1,27,174	32,303	1,29,032	1,858
(% Growth)	(8.71%)	(34.05%)		(1.46%)	
(% to advances)	(20.62%)	(23.58%)		(21.85%)	
WEAKER SEC.ADV	41,299	45,120	3,821	50,924	5,804
(% Growth)	(15.04%)	(9.25%)		(12.86%)	
(% to advances)	(8.98%)	(8.36%)		(8.62%)	

Position of Kisan Credit Cards for the period ended					
	March, 2018	March, 2019	GROWTH OVER March 2018	March, 2020	GROWTH OVER March 2019
Accounts	27,30,010	27,08,892	(-) 21,118	27,75,301	66,409
Amount	43,941	46,839	2,898	51,188	4,349

AGENDA No.1

Confirmation of the proceedings of last meeting

The proceedings of the 164th meeting of State Level Bankers' Committee for the quarter ended December, 2019 was held through circulation of agenda notes and inputs/ feedbacks received from Members were summerized as minutes of the 164th meeting, which was circulated to all the members on 18th May, 2020. Since no comments / amendments have been received so far, members are requested to confirm the same.

AGENDA No.2

FOLLOW-UP ACTION ON PENDING ISSUES:

Sr.	Issues	Action taken
1	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>
2	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>
3	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.	<p>During the 163rd 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.</p> <p>The Industries and Mines Department was requested by the Director (IF) vide letter dated 18.02.2020 to give suitable clarification in the matter.</p> <p>Necessary clarification is yet to be received.</p>

AGENDA No.3

IMPLEMENTATION OF FINANCIAL INCLUSION:

3.1 Pradhan Mantri Jan Dhan Yojana (PMJDY)

Progress under Opening of Accounts, issuance of RuPay Cards and Aadhaar Seeding as of 31.05.2020:

State	No. of Accounts opened			Aadhaar Seeded Accounts	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Card issued
	Rural	Urban	Total				
Gujarat	90,16,887	58,98,147	1,49,15,034	1,22,58,900	82.19%	1,20,62,227	80.87%

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.**

Amendment in Prevention of Money Laundering (PML) Act to relax requirement of KYC in Small Accounts:

In view of announcement of PM Garib Kalyan Yojana (PMGKY) on account of COVID-19, the Dept. of Financial Services, MoF, Gol vide its letter dated F. No. 12/1/2020-BO.II dated 1st April 2020 advised about relaxing requirement of KYC for PMJDY/BSBD/Small Account Holders whose accounts have become inoperative for want of KYC requirement/KYC updation.

Accordingly RBI vide its notification dated DOR.AML.BC.No. 61/14.01.001/2019-20 dated 1st April 2020 amended Master Direction on KYC and advised that “small accounts shall remain operational between 01st April 2020 and 30th June 2020 and such other period as may be notified by the Central Govt.”

Banks are requested to take a note of the said notification and guide their field functionaries accordingly, so that eligible beneficiaries are not deprived of the ex-gratia/financial assistance being given to affected masses in the wake of COVID-19 pandemic.

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 31.03.2020 and 31.05.2020 respectively is as below:

Particulars	PMJJBY	PMSBY
Total enrollment	30,60,905	73,49,552
Claim settlement status as on 31.05.2020		
Claims lodged	16,327	3,293
Claims Paid	15,262	2,771
Claims Rejected	753	403
Claims under process	312	119
Settlement %age	95.30%	87.30%

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 available @ **Annexure-C.**

Grace period for renewal of PMJJBY and PMSBY Policies

The Dept. of Financial Services (DFS), MoF, GoI vide its letter No. F.No.H-12011/2/2015-Ins.II dated 29th May 2020 has advised about permitting grace period of 30 days for renewal of PMJJBY policies and 15 days for renewal of PMSBY policies in view of challenges due to COVID-19.

Accordingly due date for renewal of PMJJBY Policy stands as 30th June 2020 and the due date for PMSBY stands as 15th June 2020 only for those subscribers whose Bank accounts do not have adequate funds to pay premium for these policies.

The detailed notification issued by DFS in this regard is available @ **Annexure-D.**

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
Total no. of enrolments	1,34,563	1,08,460	2,08,487	2,33,972	2,57,102
Average Enrl. per branch*	14	11	22	25	27

*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-E.**

Targets under APY for 2020-21, as provided by Dept. of Financial Services, MoF, GoI in consultation with PFRDA is as under:

Category	Targets per Branch for FY 2020-21
Major Banks (All PSBs and 4 Private Banks i.e. ICICI Bank, AXIS Bank, HDFC Bank, IDBI Bank)	60
Regional Rural Bank	60
Pvt. Banks (Other than ICICI, AXIS, HDFC, IDBI)	30
Co-operative Banks	20
Department of Posts	30
All Small Finance Banks	50
All Payment Banks	50,000 (Absolute)

Banks are requested to sensitize their Branches and gear up their efforts for achieving APY targets.

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.

After long persuasion, the 402 Unbanked Rural Centers (URCs) in Tier-V areas of the State i.e. areas having population 5000-9999 have been covered with Banking Touch Points. For this outstanding achievement in ensuring availability of Banking services in URCs, SLBC would like to congratulate all Banks and in particular India Post Payment Bank (IPPB) for covering all the Unbanked Rural Centers (URCs) of Tier-V.

In the Gujarat State, all Tier-IV centers (having Population 10000 -19999), as well as Tier-V Centers (having Population 5000-9999) 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 or Tier-V centers.

District-wise presence of number of Banking Touch Points in the Tier V centers is provided @ Annexure-F.

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.

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.

The Dept. of Financial Services, MoF, GoI vide its letter reference No. F.No.08.04.2014-FI dated 29th January 2020 has advised –

- a) LDMs to regularly provide feedbacks pertaining to Banking Touch Points on the Jan Dhan Darshak Application**
- b) Concerned Banks to timely redress the feedbacks provided by LDMs pertaining to Banking Touch Points on the Jan Dhan Darshak Application**

The DFS also provided user manual for accessing the JDD application and SLBC has already shared the same amongst Banks and LDMs. However, it has been repeatedly underscored by the DFS that LDMs are not providing feedbacks regarding Banking Touch Points on the JDD app and Banks are also not timely redressing the feedbacks provided by LDMs.

Hence, all LDMs and Banks are once again requested to regularly access the JDD application and input/redress the feedbacks on the JDD app, as advised by the DFS.

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. So far, IPPB, 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 has 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.

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	State Avg. Mar. 2020	Dahod		Narmada	
			Mar. 19	Mar. 20	Mar. 19	Mar. 20
1	Disbt. under PMMY (Rs. Cr / 1 lakh pop.)	22.33	13.95	22.33	18.43	16.63
2	PMJJBY (Enrolments / 1 lakh pop.)	5064	1720	2271	3241	4146
3	PMSBY (Enrolments / 1 lakh pop.)	12160	6145	7573	9225	11993
4	APY (Enrolments / 1 lakh pop.)	1561	806	1167	795	946
5	No. of A/cs under PMJDY opened	15320613	820303	931610	237196	251749
6	% Aadhaar seeded A/cs	80.73%	81.56%	81.81%	79.94%	80.81%
7	% growth in Agri. Fin. over previous qtr.	(-) 2.02%	4.83%	0.14%	(-)1.75%	0.49%

Though there is an improvement in almost all parameters during the period 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 March 2020

Sr. No.	Bank	No. of FLC opened by the Bank	No. of Special Camps conducted	No. of Target Specific camps conducted
1	Bank of Baroda	22	259	427
2	State Bank of India	11	72	298
3	Baroda Gujarat Gramin Bank	11	66	196
4	Saurashtra Gramin Bank	5	101	178
	Total	49	498	1099

Conduct of FL camps by Rural branches for the quarter ended March 2020:

Total 7,222 camps have been conducted by **2,479 Rural branches** of Scheduled Commercial (Including RRBs) during the quarter ended March 2020. 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	1668	5004	5060	101
2	RRBs	503	1509	1208	80
3	Pvt. Sector Banks	308	924	954	103
Total		2479	7437	7222	97%

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

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. The Regional Office of NABARD, Ahmedabad vide its email dated 03rd June 2020 has informed that grant/assistance by NABARD to Banks for various Financial Inclusion activities for the FY 2020-21 will continue to be guided by circular no. 83-556/DFIBT-23/2019-20 dated 23rd April 2019 and accordingly various grants/financial assistance under FIF are continued for the FY 2020-21 also.

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	2	Mahisagar and Narmada
3	Land allotted but possession to be handed over to Bank	1	Bhavnagar
4	Tendering and plan approval lying at Bank Level	3	Chhotaudepur, Surat and Tapi
5	Plan approval lying pending with District Authority	2	Ahmedabad and Panchmahals
6	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
March 2020	735	7,922	20447	236107	72,616 (30.76%)	92,342 (39.11%)	1,64,958 (69.87%)
Categorywise Cumulative no. of trainees							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
March 2020	39,045 (16.54%)	70,074 (29.68%)	82,064 (34.76%)	1,99,892 (84.66%)	12,538 (5.31%)	32,386 (13.72%)	

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

Grading of RSETIs

Grade	No. of RSETIs	
	For FY 2017-18	For FY 2018-19
AA	15	24
AB	1	0
BA	10	3
BB	1	1
BC	1	0

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

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 March 2020 are as under:

Sr. No.	Details	Expenses (Rs.)
1	Remuneration	1,44,000
2	Telephone expenses	6,865
	Total	1,50,865

The bank wise details of proportionate expenses for the quarter ended March 2020 has been conveyed to Member Banks by SLBC vide letter no. SLBC-Call Centre/402/ 2020 dated 15th April 2020. **Pending Banks are requested to remit their contribution.**

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

Name of the Month	June 2019	Sept., 2019	Dec., 2020	March 2020
Number of Calls	1,760	1,678	1,148	993
Total Expenses (in Rs.)	82,760	1,19,450	1,27,481	1,50,865

In the last quarter out of total 993 calls, 991 were inquiry calls 2 were complaint calls.

AGENDA No.4

OTHER AGENDA

4.1 COVID-19 : PM Graib Kalyan Yojana by Gol / Relief Package by State Govt. / Regulatory Package by RBI

In the wake of outbreak of COVID-19 pandemic and proclamation of subsequent lockdown to curb the pandemic, the Central Govt. announced slew of relief measures to extend necessary assistance to affected masses under the PM Garib Kalyan Yojana package. Among the various measures, the credit of Rs 500 in the Jan Dhan Accounts of Women beneficiaries for three months viz. April, May and June 2020 and front loading of installment of Rs 2000 in the Bank accounts of PM Kisan beneficiary, were categorically emphasized by the Dept. of Financial Services, MoF, Gol through the VC held on 30th March 2020 and instructions for the same were relayed to various Banks/LDMs for staggering the payment of ex-gratia to beneficiaries.

The Govt. of Gujarat also announced cash ex-gratia amount of Rs. 1000 in the Bank accounts of each Ration Card holder as a relief measure to reach out to the masses affected due to lockdown.

The RBI announced Regulatory Package, which inter alia included extending moratorium of 6 months from March to August 2020 for Term Loans and Working Capital Facilities, Easing of Working Capital Financing and Asset Classification for borrowers to specifically tide over economic fallout from COVID-19 pandemic.

Banks are requested to adhere to various guidelines issued in the wake of COVID-19 and pass on ex-gratia/financial assistance to eligible beneficiaries.

VC held by the Govt. of Gujarat pertaining to Emergency Credit Line Guarantee Scheme (ECLGS) on 30th May 2020

The Govt. of Gujarat held a Video Conference on Emergency Credit Line Guarantee Scheme (ECLGS) on 30th May 2020 involving District Collectors, SLBC, Banks, LDMs, GMs of DICs and various trade association, in order to reach out to MSME units requiring financial assistance to meet their operational expenses in the aftermath of lockdown due to COVID-19 pandemic.

Considering pivotal role being played by MSMEs in the Economy, the VC was addressed by the Hon'ble Chief Minister, as well as Hon'ble Dy. Chief Minister and Banks were exhorted to give special emphasis on MSME units and extend financial assistance under ECLGS as well as various Banks' specific schemes to MSMEs to restart their units in the aftermath of COVID-19 pandemic.

The MSME Dept., Govt. of Gujarat has also advised to collate information regarding Loans Sanctioned/Disbursed to MSMEs under various packages on a daily basis and accordingly SLBC has created utility on its portal, so that Banks can update requisite details on the portal itself.

All Banks are requested to upload details of Loan Sanctioned/Disbursed to MSMEs under the ECLGS/various packages by 12 noon on daily basis.

New definition for categorization of MSMEs:

The Govt. of India vide its Gazette notification dated 1st June 2020 has redefined MSMEs as under:

- I) A micro enterprise, where the investment in Plant and Machinery or Equipment does not exceed one Crore rupees and turnover does not exceed five Crore rupees.
- II) A small enterprise, where the investment in Plant and Machinery or Equipment does not exceed ten Crore rupees and turnover does not exceed fifty Crore rupees.
- III) A medium enterprise, where the investment in Plant and Machinery or Equipment does not exceed fifty Crore rupees and turnover does not exceed two hundred fifty Crore rupees.

Banks are requested to take a note of the aforesaid notification pertaining to MSMEs and ensure proper categorization of MSMEs. The revised definition of MSME shall come into effect from 01.07.2020. The Gazette notification in this regards issued by Gol is provided @ **Annexure-I.**

Extension of Interest Subvention on KCC scheme till 31st August 2020

In tune with extension of repayment date for KCC till 31st August 2020 notified by the Central Govt., the Govt. of Gujarat vide its circular No. સમબ/૧૬/૨૦૧૯/૫૯૨(૪)/૨૫ dated 05th June 2020 has also extended due date for KCC till 31st August 2020. Accordingly KCCs due for repayment from 1st March 2020 to 31st August 2020, will be eligible for 3% interest subvention from Central Govt. and 4% interest subvention from State Govt., if the repayment for the KCC is made on or before 31st August 2020.

Banks are requested to take a note of the said notification and apprise their field functionaries to pass on benefit of extended due date for repayment of KCC to eligible farmers.

4.2 Progress under Pradhan Mantri MUDRA Yojana (PMMY)

The disbursement under the scheme for FY 2019-20 is as under:

Particular	Shishu		Kishore		Tarun		Total	
	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.
Banks	984609	3043.03	238895	3675.24	82722	3145.63	1306226	9863.90
Other Agencies	754316	2318.61	24204	421.54	11647	925.64	790167	3665.79
Total	1738925	5361.64	263099	4096.78	94369	4071.27	2096393	13529.69

Bank-wise, category-wise detail of performance under MUDRA is given @ **Annexure-J1.**

Outstanding and NPA under MUDRA in terms of amount as on **31.03.2020** is here under:

Shishu		Kishore		Tarun		Total	
Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA
2330.00 (19.97%)	64.70 (2.78%)	4955.45 (42.46%)	271.76 (5.48%)	4384.28 (37.57%)	193.87 (4.42%)	11669.72	530.34 (4.54%)

Bank-wise, category-wise details of NPA against Outstanding in MUDRA loans are given @ **Annexure-J2.**

4.3 Implementation of “Stand up India”

Cumulative progress up to **31.05.2020** under Stand Up India in Gujarat is as under:

Sanctions		Disbursements	
Accounts	Amount (Rs. in crore)	Accounts	Amount (Rs. in crore)
6524	1902.86	4732	1098.43

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

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

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

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

As of **31.05.2020**, total Rs.6001 Crores subsidy has been disbursed to the 2,54,913 beneficiaries in the State. The PLI / Bank wise details are given @ **Annexure-L.**

Category of PLI	No. of cases disbursed	Subsidy (Rs. in Crores)
Public Sector Banks (12)	32755	745.89
Private Sector Banks (19)	57521	1383.08
Regional Rural Banks (2)	1426	33.09
Co-operative Banks (28)	5579	122.06
Small Finance Banks (4)	1200	27.87
Housing Finance Co. (54)	156432	3688.60
Total	254913	6000.59

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.

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.

4.5 Implementation of 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. The Ministry of Agriculture & Farmers' Welfare, Gol vide its notification no. 13017/04/2020-Credit- II dated 22nd April 2020 has notified detailed guidelines for implementation of revamped scheme by Banks.

The major modification in the scheme is obtaining crop insurance coverage under the scheme having been made “Optional” and accordingly, farmers can exercise the option of “Opting Out” from the scheme.

To exercise the Option of “Opting Out”, a farmer needs to submit signed declaration in the prescribed format anytime during the year but at least 7 days before enrollment cut-off date. If the application is received before the end of cut-off date for enrollment, then the farmer will be removed from compulsory enrollment from the upcoming seasons.

Farmers, who do not give any signed declaration for Opting Out in the concerned branch of Bank within the prescribed timeline, need to be compulsorily enrolled under the PMFBY scheme, failing concerned Branch of the Bank will be liable to pay for admissible claims of farmers if any.

The farmer, who has exercised option of “Opt Out” under the Scheme and wants to rejoin the scheme, will need to submit a signed declaration of “Opt in” for availing insurance coverage under the Scheme. The detailed notification issued by the Ministry of Agriculture and Farmers' Welfare is provided @ **Annexure-M.**

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, 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.

4.6 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.

The indicators to measure the progress under the Doubling of Farmers Income by 2022 inter alia includes - 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.

Though the parameters have been fixed but the format for collection of information is yet to be provided by NABARD. Further, it needs clarity on how the income shall be measured based on performance under the above parameters with a base figure for the purpose of measuring and monitoring. While designing the format, feasibility of getting these inputs from Data Centre of various Banks especially cooperative Banks shall also be taken into consideration. Moreover, it also needs to mention the source of information i.e. which information to be taken from which agency/Bank/Govt. Dept. etc.

In view of the foregoing, NABARD is requested to provide clarification of above points.

4.7 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 30th April, 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.

Progress under the KCC Saturation Campaign as on 19.06.2020 is tabulated hereunder:

Applications received	Applications Sanctioned	Applications found ineligible	Applications pending	Sanction %
5,43,561	4,00,426	1,44,443	13,471	74%

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.

4.8 Campaign for extending KCC to Animal Husbandry farmers

In the relief package announced by the Central Govt., in the wake of COVID 19 outbreak, it has been advised to cover 2.5 Crore farmers under the Kisan Credit Card (KCC) scheme. Besides extending KCCs to farmers under Agriculture, the Dept. of Financial Services (DFS), MoF, Gol vide its letter dated 29th May 2020, also advised to cover approximately 1.5 Crore farmers across the nation with KCC scheme under Animal Husbandry.

In pursuance to directions of Central Govt., the Secretary, Animal Husbandry and Fisheries, Govt. of Gujarat held a Video Conference on 05th June 2020 involving major Banks, MD's of Milk Unions, MD GCMMF regarding extending KCC to individual members associated in the field of Animal Husbandry. The Secretary, Animal Husbandry, Cow Breeding, Fisheries and Cooperation, Govt. of Gujarat vide his letter dated 09th and 12th June 2020 has informed that under the scheme, Milk Cooperative Societies will submit duly filled application forms of their Members to Bank Branches through District Milk Union and afterwards, Bank Branches will be processing these applications within 15 days of receipt of the said application for KCC under Animal Husbandry.

As informed by the Secretary in his aforesaid letter, there are approximately 36,35,512 Members of various Milk Cooperative Societies in the State and collaborative efforts of Milk Cooperative Societies, GCMMF, Banks and State Govt. can ensure coverage of all eligible and willing applicants under the Scheme, which could go a long way in rejuvenating 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 Progress made under Deepening of Digital Payment : Banaskantha District

The Sub Committee on Deepening of Digital Payment under Convenorship of Central Bank of India held its 3rd meeting on 24th January 2020 and decided to choose one village from each of 15 Blocks of Banaskantha District and create a prototype models of digitally enabled villages, so that impediments experienced could be well strategized and success in enabling villages for transacting in fully digital way could be replicated.

The COVID 19 pandemic has made us to reorient the way we function and it is high time for motivating and guiding customers to opt for Digital mode of transactions and discontinue the conventional cash transactions, which could be potential source of transmission of virus.

Considering the crisis of COVID 19 as an opportunity in popularising Digital Transactions, Central Bank of India is requested to take up the Digitisation of Banaskantha District on a Mission mode and set a benchmarks against defined timelines to achieve the intended objective.

Acknowledging importance of indispensable role of Digital Transactions in new age Banking, it has been decided to include the Central Bank of India as a Member of Steering Sub Committee on SLBC, so that the agenda on Deepening of Digital Payments could be thoroughly deliberated and suitable strategy may be devised.

AGENDA No.5

REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE YEAR ENDED MARCH, 2020:

During the year 2019-20, total number of bank branches increased by 249 taking the total network of branches from 9797 as of March, 2019 to 10046 as of March, 2020 in the State as per the details given in **Annexure- 1**.

BRANCH EXPANSION

Particulars	Total no. of branches for the year ended			
	March, 2018	March, 2019	March, 2020	Variation over March, 2019
Bank Group				
State Bank of India	1277	1237	1265	28
Nationalised Banks	4145	4006	3992	-14
RRBs	767	771	770	-1
Co-Operative Banks	1557	1585	1612	27
Private Sector Banks	1607	1925	2109	184
Small Finance Banks		273	298	25
Total	9353	9797	10046	249

DEPOSITS GROWTH :

The aggregate deposits of the banks in Gujarat increased by Rs. 62,981 Crores in absolute terms from Rs. 6,97,250 Crores as of March, 2019 to Rs. 7,60,231 Crores as of March, 2020 registering growth of 9.03% as against 5.26% growth for the previous year.

The banks groupwise deposit growth and level as of March, 2020 are given below. The bankwise and districtwise details are given in **Annexure – 1A & 1B**.

(Rs. in Crore)

Bank Group	FOR THE YEAR ENDED			Absolute growth over March, 2019
	March, 2018	March, 2019	March, 2020	
State Bank of India	1,38,950 (3.28%)	1,46,984 (5.78%)	1,62,704 (10.70%)	15,720
Nationalised Banks	3,36,046 (1.46%)	3,26,408 (-) 2.87%	3,38,060 (3.57%)	11,652
RRBs	12,599 (5.68%)	14,012 (11.22%)	15,314 (9.29%)	1,302
Co-Operative Banks	26,830 (6.76%)	29,566 (10.20%)	33,090 (11.92%)	3,524
Pvt. Sector Banks	1,47,969 (22.29%)	1,78,664 (20.74%)	2,08,399 (16.64%)	29,735
Small Finance Banks		1,616 (N.A.)	2,666 (64.98%)	1,050
TOTAL	6,62,394 (6.19%)	6,97,250 (5.26%)	7,60,231 (9.03%)	62,981

(Figures in the brackets indicate % growth over previous year).

The highest percentagewise growth was registered by Small Finance Banks (64.98%) followed by Private Sector Banks (16.64%), Co-Operative Banks (11.92%), State Bank of India (10.70%), RRBs (9.29%) and Nationalised Banks (3.57%).

The **NRI deposits** increased by Rs.7,977 Crores and stood at Rs.80,109 Crores forming 10.54% of the total deposits as of March, 2020 as against Rs. 72,132 Crores (10.35%) as of March, 2019.

CREDIT EXPANSION :

During the period under review, the aggregate credit increased by Rs. 36,011 Crores in absolute terms from Rs. 5,90,664 Crores as of March, 2019 to Rs. 6,26,675 Crores as of March, 2020 registering a growth of 6.10%, as against 9.51% for the previous year.

The banks groupwise credit growth and level as of March, 2020 are given below. The bankwise and districtwise details are given in **Annexure – 1A & 1B.**

(Rs. in Crores)

Bank Group	FOR THE YEAR ENDED			Absolute growth over March, 2019
	March, 2018	March, 2019	March, 2020	
State Bank of India	1,01,111 (11.85%)	1,15,690 (14.42%)	1,15,070 (-) 0.54%	(-) 620
Nationalised Banks	2,06,248 (5.73%)	1,98,560 (-) 3.73%	1,92,220 (-) 3.19%	(-) 6,340
RRBs	7,517 (18.38%)	8,613 (14.58%)	9,390 (9.02%)	777
Co-Operative Banks	17,719 (6.46%)	21,484 (21.25%)	22,316 (3.87%)	832
Pvt. Sector Banks	2,06,797 (36.44%)	2,41,233 (16.65%)	2,81,524 (16.70%)	40,291
Small Finance Banks		5,083 (N.A.)	6,155 (21.09%)	1,072
Total	5,39,392 (17.25%)	5,90,664 (9.51%)	6,26,675 (6.10%)	36,011

(Figures in the brackets indicate % growth over previous year).

During the year 2019-20, the overall growth in outstanding advances was 6.10%, which was mainly contributed in percentage terms by Small Finance Banks (21.09%) followed by Private Sector Banks (16.70%), RRBs (9.02%), Co-Operative Banks (3.87%). Whereas, Nationalised Banks (3.19%) and State Bank of India (0.54%) have registered negative growth.

CREDIT DEPOSIT RATIO:

The Bank groupwise Conventional CD Ratio is given below:

Bank Group	FOR THE YEAR ENDED			Variation over March, 2019
	March, 2018	March, 2019	March, 2020	
State Bank of India	72.77	78.71	70.72	(-) 7.99
Nationalised Banks	61.38	60.83	56.86	(-) 3.97
RRBs	59.66	61.47	61.32	(-) 0.15
Co-Operative Banks	64.52	72.67	67.44	(-) 5.23
Pvt. Sector Banks	139.76	135.02	135.09	0.07
Conventional CD Ratio	81.43	84.71	82.43	(-) 2.28

The CD Ratio as of March, 2020 decreased by 2.28% over March, 2019 and stood at 82.43%.

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
6,26,675	28,794	6,55,469	7,60,231	86.22

CD Ratio Below 40%

As of March, 2020, the CD Ratio in the following 7 districts was below 40% where the all Stakeholders are required to put in special efforts to increase the same.

Sr.	Name of District	CD Ratio March, 2018	CD Ratio March, 2019	CD Ratio March, 2020	Variation over March, 2019
1	Dangs	10.96	13.34	14.03	0.69
2	Navsari	22.68	25.85	25.83	(-) 0.02
3	Porbandar	25.89	28.01	32.32	4.31
4	Anand	30.80	28.61	26.47	(-) 2.14
5	Tapi	29.83	36.00	35.71	(-) 0.29
6	Kheda	35.23	38.58	37.96	(-) 0.62
7	Mahisagar	34.52	39.40	34.57	(-) 4.83

From the above table, it can be seen that CD Ratio of only 2 districts has increased over March, 2019 whereas it has decreased in remaining 5 districts.

These 7 districts could be segregated under two categories-

- a) Districts having low CD ratio due to ample deposit
- b) Districts actually having low credit off take

As it can be inferred from the table hereunder, the Districts Navsari, Anand and Porbandar are having Deposit per population more than the State average, whereas Districts Dang, Mahisagar, Tapi and Kheda are having low CD ratio due to actually low credit offtake in these districts.

Sr.	District	Total Population	Total Deposits	Total Advances	CD Ratio	Dep. Per Pop.	Adv. Per Pop.
1	Dang	228291	73458	10303	14.03%	0.32	0.05
2	Navsari	1329672	2115209	546444	25.83%	1.59	0.41
3	Anand	2092745	3152398	834355	26.47%	1.51	0.40
4	Porbandar	585449	860591	278140	32.32%	1.47	0.48
5	Mahisagar	994624	367874	127186	34.57%	0.37	0.13
6	Tapi	807022	369901	132103	35.71%	0.46	0.16
7	Kheda	2053769	1561077	592529	37.96%	0.76	0.29
State Total		60439692	76023150	62667512	82.43%	1.26	1.04

Hence, it could be well deciphered that Navsari, Anand and Porbandar Districts could be segregated under - (a) category as these Districts are having low CD ratio due to high deposit, whereas Dang, Mahisagar, Tapi and Kheda could be segregated under (b) category - as these districts really require enhanced focus to work on improving CD ratio. The State Govt. is also requested to come up with infrastructure projects in these four districts viz. Dang, Mahisagar, Tapi and Kheda, which can create employment avenues and enable Banks to boost up lending activities which can ultimately lead to improvement in CD ratio.

PRIORITY SECTOR LENDING:

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

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

Parameter	Bench -mark	Outstanding as of				Absolute Growth over March, 2019	% increase over March, 2019
		March, 2019	% Achi. of NBC	March, 2020	% Achi. of NBC		
Priority Sectors	40%	2,58,988	48.69	2,70,951	46.96	11,963	4.62
Agri. Adv.	18%	76,539	14.39	80,957	14.03	4,418	5.77
Weaker Section Adv.	10%	41,231	7.75	46,131	8.00	4,900	11.88

(% 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 considerable increase 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:

(Amt. in Rs. Crores)

Parameter	Bench-mark	Outstanding as of				Absolute Growth over March, 2019	% increase over March, 2019
		March, 2019	% Achi. of NBC	March, 2020	% Achi. of NBC		
Priority Sectors	75%	7,694	102.36	8,440	97.99	746	9.70
Agri. Adv.	18%	5,600	74.50	6,270	72.80	670	11.96
Weaker Section Adv.	15%	2,642	35.14	3,478	40.38	836	31.64

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

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

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

III. The **Bank groupwise** percentage share of various components of Priority Sector advances as of March, 2020 is as under:

Sector	State Bank of India	Nationalised Banks	Private Banks	Co-op Banks	RRBs	All Banks
PS ADVs	31.99%	51.43%	46.51%	91.33%	97.99%	48.22%
AGRI. ADVs	10.35%	17.26%	7.72%	74.96%	72.80%	15.03%
WS ADVs	6.92%	12.09%	4.39%	16.35%	40.38%	8.62%

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

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

As per revised guidelines of RBI for Priority Sector, the sub-target for Small & Marginal farmers is 8% and for Micro Enterprise is 7.5% of ANBC against which, as of March, 2020, all banks together stood at Rs. 33,426 Crores i.e. 5.66% and Rs.52,469 Crores i.e. 8.88 % 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 year ended March 2020 of the State is given in **Annexure - 4.**

The summary of target vis-a-vis achievement for the FY ended March, 2020 under Priority Sector Annual Credit Plan 2019-20 is presented hereunder.

(Amount in Rs. Crores)

No.	Priority Sector	Target 2019-20		Disbursement during 2019-20		% Achievement	
		A/c	Amt.	A/c	Amt.	A/c	Amt.
1	Agriculture	4700064	78434	3751634	69325	79.82	88.39
	Of which Farm Credit	4407190	69921	3604697	55399	81.79	79.23
2	MSME	887497	57323	784374	93848	88.38	163.72
3	Export Credit	8585	1651	1619	1226	18.86	74.26
4	Education	49413	1794	35772	1170	72.39	65.19
5	Housing	127523	12909	237509	15647	186.25	121.21
6	Other PSA	294492	6667	250993	2997	85.23	44.95
7	Total PSA	6067574	158778	5061901	184212	83.43	116.02

The overall achievement in disbursement under Annual Credit Plan (ACP) for Priority Sectors by all the Banks was 83.43% in respect of targets in number of accounts and 116.02% in respect of targets in amount for the FY ended March, 2020. The highest percentage achievement in terms of amount was recorded in MSME – 163.72% followed by Housing – 121.21%, Agriculture – 88.39%, Export Credit – 74.26%, Education – 65.19% and Other PSA – 44.95%.

Out of 33 districts in the State, for FY ended March, 2020, as many as 22 districts remained below the State average of 116.02% 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 FY ended March, 2020 is given in **Annexure - 6**.

AGENDA No.7

POSITION OF CASES FILED UNDER GUJARAT STATE RECOVERYACT,1979

(Amt. Rs. in Crores)

No.	Particulars	March, 2020	
		Accounts	Amount
1	Cumulative certificates filed	64,067	500.69
2	Cumulative Recovery effected	13,169	39.11
	Of which, cases closed	(12,647)	(36.93)
3	Cases pending	51,420	461.58
	Of which, cases pending for more than 3 years	33,073	147.58
	more than 2 years to 3 years	11,744	130.00
	more than 1 year to 2 years	2,010	82.52
	cases pending for less than 1 year	4,593	101.48

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 FY ended March 2020.

The Gross Advances of the Banks in the State of Gujarat is Rs. 6,26,675 Crores and Gross NPA is Rs. 42,881 Crores i.e 6.84% as of FY ended March 2020. Consolidated details are as per **Annexure - 8**.

(Amt. Rs. in crores)			
Particulars	Amt. Outstanding	Gross NPA	% NPA to Outstanding
Crop Loan	51,188	2,295	4.48
Agri. Term Loan	37,617	3,987	10.60
Total Agriculture	88,806	6,282	7.07
MSME	1,29,032	10,481	8.12
Other PS	66,965	1,619	2.42
Total Priority Sector	2,84,803	18,382	6.45
Non Priority Sector	3,41,872	24,499	7.17
Total Advances	6,26,675	42,881	6.84
Others			
Housing Loan	94,200	1,502	1.59
Education Loan	2,883	93.79	3.25

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 YEAR ENDED MARCH, 2020.

The Summary of performance for the year ended March, 2020 in implementation of various bankable schemes sponsored by Central / State Government is presented hereunder. The scheme/district wise details are furnished in the **Annexure-9 to 16**.

Comparative performance under Central Govt. Sponsored Programmes

Period ended	PMEGP	DAY-NULM
March, 2019	114.93% (No.) 337.66% (M.M.)	101.52%
March, 2020	117.26% (No.) 281.75% (M.M.)	117.60%

(Rs./ Lakhs)

PARTICULARS	BANKABLE SCHEMES	
	PMEGP	DAY-NULM
Target (2019-20)	3360 (No) 10081 MM (Amt.)	2500 (Individual cases)
Sponsored (No.)	8525	6741
Sanctioned (No.)	3940	2940
Sanctioned (Amt)	M.M. 28403	2997
Retd./Rejtd. (No.)	2722	1073
Pending (No.)	1863	2728
% achievement (No.)	117.26	117.60
% achievement (Amt.)	M.M. 281.75	-

(M.M. = Margin Money)

Prime Minister Employment Generation Programme (PMEGP)

As per the progress report for the year ended March, 2020, against the physical target of 3360, Banks have sanctioned 3940 applications, i.e. 117.26% achievement. Similarly, against the Margin Money target of Rs.10081 Lakhs, Banks have sanctioned projects having Margin Money of Rs.28403 Lakhs (281.75% achievement) at the year ended March, 2020.

Simplification in PMEGP Scheme Procedures – Selection and flow of applications

KVIC, State Office, Ahmedabad vide their letter no. SO/GUJ/PMEGP/H.Q/Circular/2019-20/2020-21 dated 15.05.2020 has informed about modification in existing scheme guidelines. Accordingly, the role of District Level Task Force Committee (DLTFC) as constituted under clause 11.9 of the scheme guidelines is discontinued for recommendation of applications to financing Banks. The role of DLTFC will be to monitor the performance of PMEGP scheme on quarterly basis at district level. The implementing agencies viz. KVIC, KVIB and DICs after receiving PMEGP applications will scrutinize properly and will directly forward to the financing Bank for taking credit decision on the basis of minimum marks scored by applicant as per the score card. SLBC has already provided the copy of the said letter to Banks through e-mail.

Exemption of EDP training for claiming Margin Money under PMEGP

KVIC, State Office, Ahmedabad vide their letter no. SO/GUJ/PMEGP/EDP/Circular/2020-21 dated 15.05.2020 has informed about exemption of EDP training to disbursed loans and claiming Margin Money under PMEGP till 30.06.2020. the said exemption will facilitate the financing Banks to disburse loans and claim/upload Margin Money subsidy on the PMEGP portal without waiting for completion of EDP training. All the pending EDP trainings pertaining to cases sanctioned up to 30.06.2020 shall be completed during the next quarter i.e. up to 30.09.2020. SLBC has already provided the copy of the said letter to Banks through e-mail.

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

Against the target of 2500 individual loan applications, Banks have sanctioned 2940 applications i.e. 117.60% achievement for the year ended March, 2020 which shows improvement over the corresponding period of previous year.

Comparative performance under State Govt. Sponsored Programmes

Period	% Achievement					
	VBS	GSCDC	DCWD	GWEDC	JGVY	DTAISY
FY 2018-19	120.42	12.72	33.43	87.91	9.50	66.70
FY 2019-20	103.85	13.00	22.20	93.27	5.00	58.80

(Amt. in Rs. Lakhs)

PARTICULARS	BANKABLE SCHEMES					
	VBS	GSCDC	DCWD	GWEDC	JGVY	DTAISY
FY 2019-20						
Target (Number)	36,800	5000	5334	1100	200	1000
Sponsored (No)	75865	1795	4357	2089	46	2702
Sanctioned (No)	38216	650	1184	1026	10	588
Retd./Rejtd. (No)	22675	704	747	255	10	1030
Pending (No)	14974	441	2426	808	26	1084
% achievement	103.85	13.00	22.20	93.27	5.00	58.80

VAJPAYEE BANKABLE SCHEME (VBS) :

The achievement against the target stood at 103.85% at the year ended March, 2020 as against 120.42% achievement for the corresponding period of the previous year.

The Office of the Commissioner, Cottage and Rural Industries, Govt. of Gujarat vide letter dated 01.06.2020 has instructed Banks not to sanction / disburse loan cases under Vajpayee Bankable Scheme w.e.f. 01.06.2020.

GUJARAT SCHEDULED CASTES DEVELOPMENT CORPORATION (GSCDC) :

The achievement of target in terms of cases sanctioned stood at 13.00% for the year ended March, 2020 as against 12.72% for the corresponding period of the previous year.

Sponsoring of applications was only 1795 as against the target of 5000 for the year 2019-20. Implementing agency is requested to sponsor adequate number of applications.

BANKABLE SCHEME OF DEVELOPING CASTES WELFARE DEPARTMENT

The achievement stood at 22.20% of the target at the year ended March, 2020 as against 33.43% 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 93.27% of the target at the year ended March, 2020 as against 87.91% for the corresponding period of the previous year.

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

The achievement stood at only 5.00% at the year ended March, 2020 as against 9.50% during the corresponding period of the previous year. Banks are requested to improve the same in current financial year.

Dattopant Thengadi Artisan Interest Subsidy Yojana (DTAISY)

The achievement stood at 58.80% at the year ended March, 2020 as against 66.70% achievement for the corresponding period of the previous year. The desired performance under the scheme is still far from satisfactory level. Banks are requested to improve the same.

Overall performance under all the Govt. Sponsored Programmes for the year 2019-20 except PMEGP, NULM, VBY & GWEDC is far from satisfactory. All the Banks and various Govt. agencies sponsoring the loan applications are required to work in close co-ordination to achieve the targets.

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

AGENDA No.9

FINANCING UNDER OTHER PROGRAMMES / SCHEMES

(i) FINANCING TO MINORITY COMMUNITIES & WOMEN ENTREPRENEURS

The summary of fresh loans disbursed during the year and the outstanding at the year ended March, 2020 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 :**(Amt. Rs. in Crores)**

Particulars	March, 2019		March, 2020	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	1,13,572	3,098	1,46,397	3,985
Outstanding	4,11,365	9,568	4,32,656	11,744

Fresh loans of Rs.3,985 Crores were disbursed by the Banks to 1,46,397 beneficiaries belonging to Minority Communities during the year ended March, 2020. The outstanding reached the level of Rs.11,744 Crores in 4,32,656 accounts as of March, 2020.

The share of advances to Minority Community to Priority Sector Advances stood at 4.12% at the year ended March, 2020.

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

Particulars	March, 2019		March, 2020	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	6,10,112	14,098	8,57,156	15,252
Outstanding	15,21,198	39,927	18,78,324	44,851

Fresh credit to the tune of Rs.15,252 Crores to 8,57,156 beneficiaries was extended in the State during the year ended March, 2020. The outstanding advances reached at the level of Rs.44,851 Crores in 18,78,324 accounts and stood at 7.16% of Net Bank Credit.

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

(ii) REVIEW OF PROGRESS UNDER HOUSING FINANCE**(Amt. Rs. in Crores)**

Particulars	March, 2019		March, 2020	
	A/cs	Amt.	A/cs	Amt.
Disb. of Fresh loans	1,85,644	21,929	2,76,655	22,504
Outstanding	7,00,336	72,598	8,32,541	94,200

As per the information made available by the member banks, fresh loans worth Rs.22,504 Crores have been granted to 2,76,655 beneficiaries during the year ended March, 2020 under Housing Finance. The outstanding level reached to Rs.94,200 Crores in 8,32,541 accounts as of March, 2020. 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 year ended March, 2020 is as under:

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

Savings linkage	Savings Bank A/Cs opened during the quarter ended March, 2020			Total No. of Savings Bank accounts as on March, 2020		
	No. of SHG Accounts	No. of Members	Savings Amt.	No. of SHG Accounts	No. of Members	Savings Amt.
Total No. of SHG SB A/Cs	2,378	25,056	202	2,47,260	26,40,942	30,599
Out of above, Women SHG	2,225	23,874	184	2,21,261	23,82,658	26,980

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

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended March, 2020			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	2,822	2,691	3,556	23,551	23,308	20,160
Out of above, Women SHG	--	2,558	3,440	--	22,650	19,314

(C) Disbursement Details :**(Amt. in Rs.lakh)**

Disbursement of Loans	Disbursement made during the quarter ended March, 2020				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	2,573	3,383	933	1,300	22,308	19,048	19,452	15,957
Of above, Women SHG	2,451	3,290	896	1,291	21,563	18,190	15,612	12,246

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

Loans Outstanding as on		Loans outstanding		Out of which, Women SHGs	
		Accounts	Amount	Accounts	Amount
Total SHG Loans outstanding	March 2019	51,787	27,848	48,255	25,379
	March 2020	53,890	30,746	46,205	28,677

(Amt. in Rs.lakh)

NPA as on		NPA		Out of which, Women SHGs	
		Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	March 2019	5,528 (10.67%)	2,810 (10.09%)	4,976 (10.31%)	2,388 (9.41%)
	March 2020	7,838 (14.54%)	3,623 (11.78%)	4,562 (9.87%)	2,134 (7.44%)

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

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

Particulars	March, 2019		March, 2020	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	21,842	998	39,902	1,259
Outstanding	63,676	3,822	53,908	2,883*

(*Reduction of Rs. 939 Crores in outstanding over March 2019 is due to inadvertant reporting by two Banks)

During the year, Banks have disbursed Education loans to 39,902 students to the tune of Rs.1,259 Crores. The outstanding under Education loans stood at Rs.2,883 Crores in 53,908 accounts as of March, 2020.

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

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

The number of outstanding KCCs in the State has increased from 27,08,892 as of March, 2019 to 27,75,301 as of March, 2020 showing net decrease of 66,409 KCCs during the year ended March, 2020. The bank group wise break up is : Nationalised Banks - 8,25,550, State Bank of India - 3,28,471, RRBs - 3,57,778, Private Sector Banks – 1,09,316 and DCCBs -8,92,185.

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, 10,03,656 JLGs are formed till the year ended March, 2020. Out of total JLGs formed, 3,15,118 are under Farm Sector of which 2,86,195 JLGs are credit linked with an amount of Rs. 1,090 Crores, whereas, 6,88,538 JLGs are formed under Non-Farm Sector, of which 4,12,553 JLGs are credit linked with amount of Rs.1,466 Crores. The Bankwise progress is given in **Annexure- 23.**

(vi) SWAROJGAR CREDIT CARD (SCC) :

Banks have issued 143 SCCs to the tune of Rs. 224 lakhs during the quarter ended March 2020. In all, 8,290 SCCs have been issued and the amount outstanding is Rs.73.07 Crores at the year ended March, 2020. RRBs have issued 2,035 SCCs whereas the remaining Banks have issued only 6,255 SCCs. Bank wise details are given in **Annexure - 24.**

(vii) ARTISAN CREDIT CARD (ACC) :

During the quarter, 46 ACCs were issued by Banks amounting to Rs. 10.19 Lakhs. Thus, at the year ended March, 2020, the outstanding ACCs were 2,413 amounting to Rs. 25.81 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 March, 2020, only 4 WCCs amounting to Rs.1.22 Lakh have been issued. Thus, at the year ended March, 2020, the outstanding WCCs were 334 amounting to Rs.110 Lakhs. The details are given in **Annexure - 26.**

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

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

MSME advances stood at Rs. 1,29,032 Crores at the year ended March, 2020, of which Rs.651 Crores were extended to 15,531 units for technology upgradation under CLCSSTU. During the quarter ended March, 2020, banks have disbursed Rs.370.47 Crores to 2,610 units under CLCSSTU. Bankwise details are given in **Annexure - 27.**

(x) ADVANCES TO SC & ST BENEFICIARIES :

The outstanding advances to SC beneficiaries as of March, 2020 was Rs.3,947 Crores in 4,02,326 accounts, forming 7.75% of Weaker Section advances. Similarly, the outstanding advances to ST beneficiaries as of March, 2020 was Rs.3,709 Crores in 3,85,059 accounts, forming 7.28% of Weaker Section advances. Bank wise and Districtwise details are given in **Annexure - 2 & 3.**

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

As per the information received from Member Banks, 6,44,370 "Basic Savings Bank Deposit Accounts" have been opened during the quarter ended March, 2020. Banks have provided overdraft facility to 20,748 accounts amounting to Rs.4.41 Crores. Total number of "Basic Savings Bank Deposit Accounts" reached to 1,53,61,897 as of March, 2020 with an amount of Rs.5,744 Crores in these accounts.

During the quarter ended March, 2020, 20,468 GCCs amounting to Rs.792 Crores have been issued by Member Banks. The cumulative position as of March, 2020 reached 2,53,061 GCCs amounting to Rs.9,773 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 11,889 ATMs in the State of Gujarat as of March, 2020. The centrewise / categorywise details of ATMs vis-a-vis number of branches is as under:

Category	No. of Branches as of March, 2020	No. of ATMs	
		March, 2019	March, 2020
Metro	2,422	4,388	4,686
Urban	1,550	2,354	2,382
Semi-urban	2,419	2,830	2,895
Rural	3,655	1,937	1,926
Total	10,046	11,509	11889

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 March, 2020 was **NIL.**
