

BANKING AT A GLANCE IN GUJARAT STATE – JUNE, 2020

PARAMETERS	June, 2019	March, 2020	June, 2020	Growth Y-O-Y (June, 19 to June, 20)	Growth over March, 2020
TOTAL No. OF BRANCHES	9825	10046	10059	234	13
CATEGORY OF BRANCHES					
RURAL	3621	3655	3652	31	-3
SEMI - URBAN	2363	2419	2410	47	-9
URBAN	1523	1550	1552	29	2
METRO	2318	2422	2445	127	23
TOTAL	9825	10046	10059	234	13
KEY INDICATORS (Amt. Rs. in Crores)					
DEPOSITS	7,05,344 (1.16%)	7,60,231 (9.03%)	7,85,846 (3.37%)	80,502 (11.41%)	25,615 (3.37%)
ADVANCES	6,05,879 (2.58%)	6,26,675 (6.10%)	6,27,889 (0.19%)	22,010 (3.63%)	1,214 (0.19%)
CREDIT DEPOSIT RATIO	85.90	82.43	79.90	(-) 6.00	(-) 2.53
PS ADVANCES	2,72,274	2,84,803	2,84,641	12,367	-162
(% Growth) (% to advances)	(0.53%) (46.10%)	(5.16%) (48.22%)	(-) 0.06% (45.42%)	(4.54%)	(-) 0.06%
AGRI ADVANCES	87,651	88,806	90,513	2,862	1,707
(% Growth) (% to advances)	(5.40%) (14.84%)	(6.79%) (15.03%)	(1.92%) (14.44%)	(3.27%)	(1.92%)
MSME ADVANCES	1,26,663	1,29,032	1,28,767	2,104	-265
(% Growth) (% to advances)	(-) 0.40% (21.44%)	(1.46%) (21.85%)	(-) 0.21% (20.55%)	(1.66%)	(-) 0.21%
WEAKER SEC. ADV	46,195	50,924	50,587	4,392	-337
(% Growth) (% to advances)	(2.38%) (7.82%)	(12.86%) (8.62%)	(-) 0.66% (8.07%)	(9.51%)	(-) 0.66%

Position of Kisan Credit Cards for the period ended

	June, 2019	March, 2020	June, 2020	Growth Y-O-Y (June, 19 to June, 20)	Growth over March, 2020
Accounts	27,81,370	27,75,301	24,92,270	(-) 2,89,100	(-) 2,83,031
Amount	49,339	51,188	49,749	410	(-) 1,439

AGENDA No.1

Confirmation of the proceedings of last meeting

The proceedings of the 165th meeting of State Level Bankers' Committee for the year/quarter ended March, 2020 held through VC on 26th June, 2020 were circulated to all the members vide letter dated 25th July, 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	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 and 12.06.2020.</p> <p>Home Dept. is yet to issue the circular.</p>
2	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>Industries and Mines Dept., Govt. of Gujarat has clarified that the relaxations in the policy pertain to necessary clearances/permissions related to Govt. of Gujarat only. These relaxations do not related to any banking parameters. After expiry of three years, the unit requires to obtain necessary clearances /permissions within 6 months failing which Govt. of Gujarat can take appropriate action and Bank can take legal action in case the account turns to NPA.</p>
3	Issuance of order for physical possession by District Magistrate under SARFAESI Act 2002.	<p>SLBC vide its letter dated 21.08.2020 requested Govt. of Gujarat to pass on necessary instructions to district authority for disposal of SARFAESI cases in a time bound manner.</p> <p>State govt. is requested to take up the matter with concerned DMs in the matter so that large pendency of such cases is cleared.</p> <p>LDMs are advised to take up the same as regular agenda item and discuss in every DLCC / DLRC meeting.</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 31.08.2020:

State	No. of Accounts opened			Aadhaar Seeded Accounts	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Card issued
	Rural	Urban	Total				
Gujarat	93,53,916	61,49,364	1,55,03,280	1,27,80,977	82.44%	1,24,44,221	80.27%

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 21.08.2020:

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	605.92	83.90%	45.38%	90.20%
National Avg.	13265.67	86.80%	55.90%	85.10%

As per the progress report dated **21st August 2020** received from DFS, MoF, GoI, Aadhaar Seeding in operative CASA accounts in the State stood at **83.90%** and average Aadhaar authentication stood at **45.38%**, whereas the National average under Aadhaar Seeding and Authentication stands at **86.80%** and **55.90%** respectively. Under Mobile Number Seeding, the performance of the State stood at **90.20%** against the National Average of **85.10%**. The Bank-wise position in terms of operative CASA accounts is @ **Annexure-B**.

3.2 Social Security Schemes**A. PMSBY and PMJJBY**

Progress in enrollments and claim settlement percentage (%) under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY) as of 30.06.2020 is as below:

Particulars	PMJJBY	PMSBY
Total enrollment	32,00,082	77,19,459
Claim settlement status as on 24.08.2020		
Claims lodged	16,717	3,371
Claims Paid	15,682	2,792
Claims Rejected	789	407
Claims under process	246	172
Settlement %age	95.21%	87.28%

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**.

B. Atal Pension Yojana (APY)

Performance under APY during the FY 2020-21 till 31.08.2020 is as under:

Sr.	Category of Banks	Number of Br.	Target for FY 2020-21	Subscribers registered during FY 2020-21	Achievement (%)
1	Public Sector Banks	5129	307740	47335	15.38
2	Private Banks	1775	89220	5175	5.80
3	Cooperative Banks	1435	28700	0	0
4	RRBs	747	44820	5328	11.89
Grand Total		9086	470480	57838	12.29

Total number of enrolments in the State under the scheme so far is 10,04,227.

Bank-wise achievement against the targets for F.Y. 2020-21, as provided by the PFRDA is @ **Annexure- D**.

Targets for 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
Private 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 efforts for achieving APY targets.

3.3 Financial Inclusion Plan:

A. Opening of Banking Outlets in Unbanked Rural Centers and geo tagging of Banking Touch Points

After successfully Banking all Uncovered Rural Centers of Tier IV and Tier V areas, Banks need to focus in extending services in Tier VI areas (Population below 5000), as there are approximately 13992 Tier VI URCs in the State.

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 ensure regularly accessing the JDD application and inputting/ redressing the feedbacks on the JDD app, as advised by the DFS.

B. 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. June 2020	Dahod		Narmada	
			June. 19	June. 20	June. 19	June. 20
1	Disbt. under PMMY (Rs. Cr per 1 lakh pop.)	3.18	1.68	3.20	2.56	1.62
2	PMJJBY (Enrolments per 1 lakh pop.)	5288	1788	2435	3367	4429
3	PMSBY (Enrolments per 1 lakh pop.)	12766	6247	8044	9412	12536
4	APY (Enrolments per 1 lakh pop.)	1708	928	1006	761	988
5	No. of A/cs under PMJDY opened	15229499	844455	971341	241106	258457
6	% Aadhaar seeded A/cs	82.35%	81.95%	84.63%	80.28%	82.15%
7	% increase in Agri. Fin. over previous year	2.59	18.08%	5.12%	6.46%	1.25%

Though there is an 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 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.

However, owing to pandemic of COVID 19 and in adherence to various guidelines issued by the State/ District Administration in order to curb the spread of the COVID 19, no Financial Literacy Camp has been conducted by any rural Branch of the Bank or FLC during the quarter ended June 2020.

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 03.06.2020 has informed that grant/assistance by NABARD to Banks for various Financial Inclusion activities will continue to be guided by NABARD circular no. 83-556/DFIBT-23/2019-20 dated 23rd April 2019. Accordingly NABARD will extend support for various grants/financial assistance for 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	1	Narmada
3	Land allotted but possession to be handed over to Bank	2	Bhavnagar and Mahisagar
4	Tendering and plan approval lying at Bank Level	4	Chhotaudepur, Panchmahals, Surat and Tapi
5	Plan approval lying pending with District Authority	1	Ahmedabad
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 2020-21	Cumulative no. of training programmes since inception	No. of beneficiaries trained during the year 2020-21	Cumulative no. of beneficiaries trained	Cumulative no. of trained beneficiaries settled		
					Through Bank finance	Through own sources	Total
June 2020	7	7,929	193	236300	72,686 (30.76%)	92,797 (39.27%)	1,65,483 (70.03%)
Categorywise Cumulative no. of trainees							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
June 2020	39,056 (16.53%)	70,166 (29.69%)	82,089 (34.74%)	2,00,038 (84.65%)	12,543 (5.31%)	32,446 (13.73%)	

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

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

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 June 2020 are as under:

Sr. No.	Details	Expenses (Rs.)
1	Remuneration	36,000/-
2	Telephone expenses	17,469/-
	Total	53,469/-

The bank wise details of proportionate expenses for the quarter ended June 2020 has been conveyed to Member Banks by SLBC vide letter no. SLBC-Call Centre/436/ 2020 dated 6th July 2020. **Pending Banks are requested to remit their contribution.**

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

Name of the Month	Sept. 2019	Dec. 2019	March 2020	June 2020
Number of Calls	1,678	1,148	993	325
Total Expenses (in Rs.)	1,19,450	1,27,482	1,50,865	53,469

In the last quarter out of total 325 calls, 322 were inquiry calls and 3 were complaint calls.

AGENDA No.4

4.1 Progress under Pradhan Mantri MUDRA Yojana (PMMY)

The disbursement under the scheme from **01/04/2020** to **31/08/2020** 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	111347	223.75	38135	690.42	9107	606.98	158589	1521.15
Other Agencies	96779	316.77	13772	81.79	8	0.58	110559	399.14
Total	208126	540.52	51907	772.21	9115	607.56	269148	1920.29

Bank/category-wise detail of performance under MUDRA is given @ **Annexure-F1**.

Outstanding and NPA under MUDRA in terms of amount since inception till **30/06/2020** is here under:

(Amt. in crores)

Shishu		Kishore		Tarun		Total	
Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA
1357.28	59.25	6152.32	311.13	4410.35	185.16	11919.94	555.54

Bank-wise, category-wise details of NPA against Outstanding in MUDRA loans are given @ **Annexure-F2**.

4.2 Implementation of “Stand up India”

Cumulative progress as of **25/08/2020** under Stand Up India in Gujarat is as under:

Sanctions		Disbursements	
Accounts	Amount (Rs. in Crore)	Accounts	Amount (Rs. in Crore)
6566	1918.35	4756	1107.44

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

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

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

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

As of **25.08.2020**, total Rs. 6056.99 Crores subsidy has been disbursed to the 2,57,535 beneficiaries in the State. The PLI / Bank wise details are given @ **Annexure-H**.

Position as of 25.08.2020		
Category of PLI	No. of cases disbursed	Subsidy (Rs. In Crores)
Public Sector Banks (12)	33203	755.53
Private Sector Banks (19)	57573	1384.13
Regional Rural Banks (2)	1426	33.09
Co-operative Banks (28)	6301	136.18
Small Finance Banks (4)	1200	27.87
Housing Finance Co. (54)	157832	3720.18
Total	257535	6056.99

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

Ministry of Housing and Urban Affairs, Govt. of India vide notification dated 12th June, 2018 has enhanced carpet area in MIG I category from “upto 120 square meter” to “upto 160 square meter” and in MIG II category from “upto 150 square meter” to “upto 200 square meter”. The enhancement in carpet area will be effective from the date the CLSS for MIG had become effective i.e. 01.01.2017 and hence this enhancement in carpet area will enable more number of borrowers to take benefit of the scheme.

4.4 Emergency Credit Line Guarantee Scheme (ECLGS):

Under the Rs 20 lakh crores package of “Aatma Nirbhar Bharat” announced by the Central Govt. in the wake of COVID 19 outbreak, Rs 3 lakh crores have been specifically allotted under Emergency Credit Line Guarantee Scheme (ECLGS) to extend the credit support to MSME units to the extent of 20% of the credit outstanding as on 28th February 2020, to assist MSME units facing difficulties to restart their Business Units in the aftermath of COVID 19 pandemic.

The State of Gujarat known for its vibrant industrial growth, assisting MSME units in restarting and rejuvenating their business units constitute utmost importance to revive the growth trajectory of the Economy.

As per the State-wise report dated 03.09.2020 shared by the Hon’ble Finance Minister, Govt. of India on her Twitter handle, the position of Gujarat State vis-à-vis National average under the ECLGS is as under:

	Number of Accounts		Amount (Rs. in crores)	
	Cumulative Sanctioned	Cumulative Disbursement	Cumulative Sanctioned	Cumulative Disbursement
Gujarat	1,50,103	84,087	7,480.29	5,687.55
National	33,68,926	21,28,010	78,067.21	62,025.79
% share of Guj.	4.46%	3.95%	9.58%	9.17%

As per the above report, Gujarat State stands at 4th place in terms of Disbursement under the ECLGS after Maharashtra (1st), Uttar Pradesh (2nd) and Tamilnadu (3rd).

In order to assuage hassles being experienced by MSME units in availing credit from Banks, the State Govt. has waived Stamp duties liable to be paid for availing credit under the ECLGS for credit limit not exceeding Rs 50000/- up to 31st October 2020. The notification issued in this regard dated 08th September 2020 is enclosed @ **Annexure-I**.

Banks are requested to apprise their field functionaries about the waiver of stamp duty charges on the ECLGS and pass on the benefits to eligible borrowers.

New definition for categorization of MSMEs:

The Govt. of India vide its Gazette notification dated 1st June 2020 has defined 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.

4.5 Credit Guarantee Scheme for Subordinate Debt (CGSSD)

The Scheme is launched by Ministry of Micro, Small and Medium Enterprises, Govt. of India to provide personal loan through Banks to the promoters of stressed MSMEs for infusion of equity/ quasi equity in the Business eligible for restructuring, as per RBI’s guidelines for restructuring of stressed MSME advances.

The scheme is applicable for those MSMEs whose accounts have been standard as on 31.03.2018 and have been in regular operations, either as Standard accounts or as NPA accounts during Financial Year 2018-19 and 2019-20.

For, the guarantee cover under the scheme- 90% coverage would come from Scheme/ Trust and remaining 10% from the concerned promoters.

Banks are requested to go through detailed guidelines of the scheme, which is available on the web-site of Ministry of MSME, Govt. of India and could also be accessed through following URL: <https://msme.gov.in/whatsnew/guidelines-credit-guarantee-scheme-subordinate-debt-cgssd-stressednpa-msmes>

4.6 PM SVANidhi: Scheme for Street Vendors

Street vendors being one of the vulnerable and disadvantaged sections of the Society, also got severely affected due to COVID 19 pandemic. The Central Govt. immediately come to the rescue of the Street vendors with the launch of PM SVANidhi Scheme to assist them to restart their business with a credit facility from Banks.

Under the Scheme, eligible street vendors as identified by Urban Local Bodies (ULBs) are to be extended credit up to Rs 10000/- and the scheme also provides interest subvention @7% for regular repayment. Moreover, in order to promote Digital Banking, the scheme has inherent feature to incentivize Digital transactions through cash backs.

The scheme entails repayment in 10 EMIs and also has graded guarantee cover through CGTMSE. The detailed guidelines of the scheme including operational guidelines as circulated by the implementing partner of the scheme viz. SIDBI, are already circulated among Member Banks.

Under the scheme, besides sanctioning of preferred applications (where the applicant has given preference of Bank to avail credit under the scheme), it is also being emphasized to pick up application from Market place (applications where the applicant hasn't given preference for any particular Bank).

Given the facts that salient features of the scheme being quite attractive and also target group (street vendors) being one of the downtrodden and gravely affected sections of the society under the COVID pandemic, the scheme remains core focus of the Central as well as State Govt. to uplift, enable and empower the Street Vendors to restart their business.

The performance under the scheme is regularly being reviewed by the Govt. Officials and Banks are requested to sensitize their field functionaries and gear up their efforts in extending helping hand to needy street vendors.

Further, in order to alleviate the hardships of Street vendors and also to smoothen as well as expedite the loan processing under the PM SVANidhi scheme, the Govt. of Gujarat has waived the stamp duties to be borne by the Street Vendors under the scheme. The notification issued by the Govt. in this regard dated 08th September 2020 is provided @ Annexure-J.

As per the Dashboard of PM SVANidhi scheme dated 18.09.2020, the State of Gujarat ranks at 4th in terms of State-wise ranking of Sanctioning/ Disbursement under the scheme and the Ahmedabad city enjoys the coveted first rank across the country.

4.7 Aatma Nirbhar Gujarat Sahay Yojana (AGSY)

The Govt. of Gujarat launched an encompassing and incentivizing scheme to help the masses to overcome the setbacks impacted due to COVID 19 pandemic. The scheme is bifurcated into two viz. Aatma Nirbhar Gujarat Sahay Yojana 1, where credit limit is up

to Rs 1 lakh and Aatma Nirbhar Gujarat Sahay Yojana 2, where credit limit is Rs 1 lakh to Rs 2.5 lakh.

The target groups of the scheme include Small Businessmen, Artisans, Workers, Labourers and Middle class Individuals also. The scheme has fixed Interest Rate of 8% and the State Govt. also extends Interest Subvention up to 6% for AGSY 1 and 4% for AGSY 2.

Under the AGSY 1, “No Primary or Secondary Security” is to be obtained from the borrowers, whereas, Banks can create charge on Primary Security and may even collateralize additional security from the borrowers under the AGSY 2.

As an added advantage of the scheme, the State Govt. has also foregone the Stamp Duty liable to be borne by the borrowers under the scheme.

The notable feature of the scheme is the State Govt. would continue to credit its share of Interest Subvention even if the account turns NPA.

Initially it was the Cooperative Banks only in the State which were to implement the scheme, however, in the meeting held with Hon’ble Chief Minister on 5th August 2020, it was advised that Public Sector and other Private Banks shall also come forward in implementing this scheme which aims to sooth economic wounds inflicted on the vulnerable sections of the society due to COVID pandemic.

Though the last date for accepting applications under the AGSY1 and AGSY 2 is 30/09/2020 and 31/10/2020 respectively, as informed by the State Govt. Officials, the deadline is very likely to be further extended.

English version of both schemes viz. AGSY 1 & 2 and further clarifications given by the State Govt. pertaining to queries raised by few Banks for considering implementation of the schemes, have already been shared among Banks.

Banks are requested to expedite process of getting approval from their respective Head Office/ Corporate Office for implementing these schemes.

4.8 Mukhya Mantri Mahila Utkarsh Yojana

In its efforts to empower Women, the Govt. of Gujarat has launched a special scheme which aims to extend credit limit through Banks amounting Rs. 1 lakh to Joint Liability Earning and Saving Group (JLESG), comprising 10 female members having age between 18 to 59 years.

The scheme also envisages to extend various kind incentives to Banks for extending credit under the scheme such as – Rs 1000/- for each of loan account, Rs 4000/- for recovery management and also creation of pool for Guarantee cover etc.

The State Govt. will also be extending an interest subsidy of Rs 6000/- per loan account of JLESG also.

In order to further incentivize Women to form JLGSG and avail credit from Banks, the State Govt. has waived Stamp Duties under the scheme which are otherwise to be borne by the borrowers.

Banks are requested to devise their internal scheme with a specific product code based on the extant guidelines of the “Mukhya Mantri Mahila Utkarsh Yojana” and consider implementation of the scheme.

4.9 Central Sector Scheme of Financing facility under Agriculture Infrastructure Fund (AIF)

The role of infrastructure is crucial for agriculture development and for taking the production dynamics to the next level. Development of such infrastructure shall address

the vagaries of nature, regional disparities, development of human resource and realisation of full potential of limited land resource.

In view of above, the Govt. of India announced Agri Infrastructure Fund for farm-gate infrastructure for farmers. Accordingly, DAC&FW has formulated the Central Sector Scheme to mobilize a medium – long term debt financing facility for investment in viable projects relating to post-harvest management Infrastructure and community farming assets through incentives and financial support which will improve agriculture infrastructure in the country.

The Scheme will be operational from 2020-21 to 2029-30. The Govt. of India will provide budgetary support for interest subvention, credit guarantee fee and administrative cost of PMU. Interest subvention @3% per annum will be provided for all loan limits up to Rs. 2 Crores for a maximum period of 7 years. Credit guarantee coverage under CGTMSE will be available for eligible borrowers for a loan upto Rs. 2 Crores. The guarantee fee will be paid by the Government. The detailed scheme guidelines issued by Govt. of India is annexed @ **Annexure-K**.

Banks are requested to popularise the scheme among the intended beneficiaries and encourage them to avail finance under the scheme.

4.10 Doubling of Farmers' Income by 2022

Under Doubling of Farmers' Income by 2022, the Central Office of NABARD vide its Circular No. 328/CPD-10/2019 dated 31st December 2019 has provided benchmark parameters based on which progress under Doubling of Farmers' Income by 2022 could be measured.

These parameters are broadly devised under two categories:

- A. Benchmark Parameters which includes** – Coverage of Farmers, Short Term Credit, Term Loan, Extent of Coverage under Crop Insurance.
- B. Growth Parameters which includes** – Short term credit/ working capital for allied activities, Capital formation in Agriculture, Crop Insurance, Market Development / Linkage

Based on the above parameters, NABARD is requested to design and provide a separate format for collecting data from Banks and to be made available on the portal of SLBC under the head “Doubling of Farmers' Income by 2022”. Moreover, 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.

4.11 Campaign to saturate all PM KISAN beneficiaries with KCC Scheme (Agriculture, Animal Husbandry & Fisheries)

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 30.09.2020 under “Aatma Nirbhar Bharat Abhiyan” by ensuring sanction of all the KCC applications received under the campaign so far.

Earlier it was the progress under the Agriculture KCCs only which were to be reported on the PMFBY portal; however the Central Govt. has redesigned the format under which progress under KCC for AH & Fisheries are also to be reported besides Agricultural KCC.

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.

4.12 Continuation of 4% interest subvention under KCC for the FY 2020-21.

The Agriculture, Farmers' welfare & Cooperation & Dept., Govt. of Gujarat vide its notification No. સમબ/૧૬/૨૦૧૯/૧૨૦૬/૨ dated 29th June, 2020 has informed about continuation of 4% additional interest subvention for prompt paying farmers under the KCC scheme for the FY 2020-21. The 4% interest subvention being extended by the State Govt. is over and above 3% interest subvention being extended by the Central Govt. The extension of 4% additional interest subvention by the state govt. is applicable for the Kharif season only and the detailed notification issued in this regard, as issued by the State Govt. is @ **Annexure-L.**

4.13 Opening of Current Accounts by Banks - Need for Discipline

Opening of Current Accounts by Banks other than the CC/ OD lending Bank has always been a bone of contention among Banks and considering the same, the RBI vide its circular no. DOR.No.BP.BC/7/21.04.048/2020-21 dated 6th August 2020 has issued guidelines viz. “Opening of Current Accounts by Banks- Need for Discipline”, wherein, it is categorically clarified by the RBI that “No bank shall open current accounts for customers who have availed credit facilities in the form of Cash Credit/ Overdraft (OD) from the Banking System and all transactions shall be routed through the CC/OD account”.

The RBI has also provided a flow chart depicting different scenarios under which Bank is authorized to open Current Accounts and the same is provided @ **Annexure-M.**

Acknowledging the frequent abridgement of guidelines by Banks, the circular issued by RBI for opening of current account is also suffixed with tagline of - “Need for Discipline”, as more often than not, issues of infringement of extant guidelines for opening of current account are being escalated by various Banks to SLBC/ RBI and hence all Banks are requested to strictly adhere to the circular issued by RBI in this regard.

4.14 Deepening of Digital Payment Ecosystem – Banaskantha District

The last meeting of the Sub- Committee on Deepening of Digital Payment Ecosystem was held on 24th January 2020; however, thereafter due to onset of COVID 19 pandemic, the meeting hasn't been convened so far.

As per the latest report dated 31.07.2020 submitted by various Banks on deepning of Digital Payment Ecosystem in Banaskantha District, the penetration of Digital Banking products to individuals is as under:

% Debit card holders	% Net Banking holders	% Mobile Banking / UPI / USSD holders
45.12	12.03	19.39

As it can be inferred from the above there is urgent need to create awareness for improving usage of Digital Banking products other than Debit Cards - such Net Banking, Mobile Banking, UPI etc., as use of Debit card in turn also involves use of cash.

The pandemic of COVID 19 has in a way presented an opportunity for furthering the use of Digital Banking avenues, as the dealing with traditional mode of cash is fraught with the risk of infection / transmission of virus.

Besides acquainting the customers about the use of Digital Banking, it is also important to create awareness about the safeguards which needs to be strictly adhered to while using Digital Baking modes, as in the recent times, instances are galore about the frauds being committed by miscreants to deceit customers by calling in the disguise of Bank officials and demanding OTP/ sending link for KYC update etc.

All Banks having Branches in Banaskantha District are requested to ensure submission of data pertaining to expanding of usage of Digital Banking Products on the SLBC portal by 7th of every month and Central Bank being Convenor of the Sub Committee on Digital Payment is also requested to convene the Sub Committee to review progress based on the report submitted by Banks in furthering Digital Payment Ecosystem.

4.15 Preapardness 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.

From September 2020 quarter onwards, Banks are advised to ensure parallel submission of data of SLBC as per newly designed LBS data flow, besides present system of submission of LBS data.

Banks are also 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.

AGENDA No.5**REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE QUARTER ENDED JUNE, 2020 :**

During the quarter ended June, 2020, total number of bank branches increased by 13 taking the total network of branches from 10046 as of March, 2020 to 10059 as of June, 2020 in the State as per the details given in **Annexure- 1**.

BRANCH EXPANSION

Particulars	For the quarter ended				
	June, 2019	March, 2020	June, 2020	Growth y-o-y	Variation over March, 2020
State Bank Group	1238	1265	1264	26	(-) 1
Nationalised Banks	3998	3992	3952	(-) 46	(-) 40
RRBs	771	770	770	(-) 1	0
Co-Operative Banks	1598	1612	1616	18	4
Private Sector Banks	1947	2109	2140	193	31
Small Finance Banks	273	298	317	44	19
Total	9825	10046	10059	234	13

DEPOSITS GROWTH:

The aggregate deposits of the banks in Gujarat increased by Rs.25,615 Crores in absolute terms from Rs.7,60,231 Crores as of March, 2020 to Rs.7,85,846 Crores as of June, 2020 registering growth of 3.37% as against growth of 1.16% for the corresponding period of the previous year.

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

BANK GROUP	FOR THE PERIOD ENDED (Rs. in Crores)				
	June, 2019	March, 2020	June, 2020	Growth Y-o-Y	Absolute growth over March, 2020
State Bank Group	1,49,331 (1.60%)	1,62,704 (10.70%)	1,67,951	18,620 (12.47%)	5,247 (3.22%)
Nationalised Banks	3,23,702 (-) 0.83%	3,38,060 (3.57%)	3,46,498	22,796 7.04%	8,438 (2.50%)
RRBs	13,969 (-) 0.31%	15,314 (9.29%)	15,581	1,612 (11.54%)	267 (1.74%)
Co-Operative Banks	30,559 (3.36%)	33,090 (11.92%)	34,600	4,041 (13.22%)	1,510 (4.56%)
Private Banks	1,85,915 (4.06%)	2,08,399 (16.64%)	2,18,397	32,482 (17.47%)	9,998 (4.80%)
Small Finance Banks	1,868 (15.59%)	2,666 (64.98%)	2,818	950 (50.86%)	152 (5.70%)
TOTAL	7,05,344 (1.16%)	7,60,231 (9.03%)	7,85,846	80,502 (11.41%)	25,615 (3.37%)

(Figures in the brackets for the quarter ended June, 2019 indicate % growth over previous quarter, whereas figures in the brackets for the period ended March 2020 indicate % growth over previous year).

The highest percentage-wise growth was registered by Small Finance Banks (5.70%) followed by Private Banks (4.80%), Cooperative Banks (4.56%), State Bank of India (3.22%), Nationalised Banks (2.50%) and RRBs (1.74%).

The **NRI deposits** decreased by Rs.4,989 Crores and stood at Rs.75,120 Crores forming 9.56% of the total deposits as of June, 2020 as against Rs.80,109 Crores (10.54%) as of March, 2020.

CREDIT EXPANSION :

During the period under review, the aggregate credit increased by Rs.1,214 Crores in absolute terms from Rs.6,26,675 Crores as of March, 2020 to Rs.6,27,889 Crores as of June, 2020 registering a marginal growth of 0.19%, as against a growth of 2.58% for the corresponding period of previous year.

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

BANK GROUP	FOR THE PERIOD ENDED (Rs. in Crores)				
	June, 2019	March, 2020	June, 2020	Growth Y-o-Y	Absolute growth over March, 2020
State Bank Group	1,13,437 (-) 1.95%	1,15,070 (-) 0.54%	1,15,826	2,389 (2.11%)	756 (0.66%)
Nationalised Banks	1,99,149 (0.30%)	1,92,220 (-) 3.19%	1,92,264	-6,885 (-) 3.46%	44 (0.02%)
RRBs	8,662 (0.57%)	9,390 (9.02%)	9,336	674 (7.78%)	-54 (-) 0.58%
Co-Operative Banks	22,643 (5.39%)	22,316 (3.87%)	23,532	889 (3.93%)	1,216 (5.45%)
Private Banks	2,56,544 (6.35%)	2,81,524 (16.70%)	2,80,615	24,071 (9.38%)	-909 (-) 0.32%
Small Finance Banks	5,444 (7.10%)	6,155 (21.09%)	6,315	871 (16.00%)	160 (2.60%)
TOTAL	6,05,879 (2.58%)	6,26,675 (6.10%)	6,27,889	22,010 (3.63%)	1,214 (0.19%)

(Figures in the brackets for the quarter ended June, 2018 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 only 0.19% during the quarter, which was contributed mainly by Cooperative Banks (5.45%), Small Finance Banks (2.60%), State Bank of India (0.66%), Nationalised Banks (0.02%), whereas Private Banks (0.32%) and RRBs (0.58%) have registered negative growth during the quarter under review.

CREDIT DEPOSIT RATIO:

The Bank groupwise Conventional CD Ratio is given below:

Bank Group	FOR THE PERIOD ENDED			
	June, 2019	March, 2020	June, 2020	Variation over March, 2020
State Bank Group	75.96	70.72	68.96	(-) 1.76
Nationalised Banks	61.52	56.86	55.49	(-) 1.37
RRBs	62.01	61.32	59.92	(-) 1.40
Co-Operative Banks	74.10	67.44	68.01	0.57
Pvt. Sector Banks	137.99	135.09	128.49	(-) 6.60
Conventional CD Ratio	85.90	82.43	79.90	(-) 2.53

The CD Ratio as of June, 2020 decreased by 2.53% over March, 2020 and stood at 79.90%. 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
6,27,889	28,794	6,56,683	7,85,846	83.56

CD Ratio Below 40%

As of June, 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 June, 2019	CD Ratio Mar., 2020	CD Ratio June, 2020	Variation over June, 2019	Variation over March, 2020
1	Dangs	13.15	14.03	14.47	1.32	0.44
2	Navsari	26.56	25.83	25.62	(-) 0.94	(-) 0.21
3	Anand	27.39	26.47	29.75	2.36	3.28
4	Porbandar	29.25	32.32	30.94	1.69	(-) 1.38
5	Kheda	37.72	37.96	36.51	(-) 1.21	(-) 1.45
6	Mahisagar	35.99	34.57	30.20	(-) 5.79	(-) 4.37
7	Tapi	37.23	35.71	35.15	(-) 2.08	(-) 0.56

From the above table, it can be seen that CD Ratio of only 2 districts has increased over March, 2020 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.

(Amt. in Rs. Lakhs)							
Sr.	District	Total Population	Total Deposits	Total Advances	CD Ratio	Dep. Per Pop.	Adv. Per Pop.
1	Dang	228291	75067	10861	14.47	0.33	0.05
2	Navsari	1329672	2167990	555453	25.62	1.63	0.42
3	Anand	2092745	3238693	963535	29.75	1.55	0.46
4	Porbandar	585449	875457	270905	30.94	1.50	0.46
5	Mahisagar	994624	384187	116024	30.20	0.39	0.12
6	Tapi	807022	388713	136641	35.15	0.48	0.17
7	Kheda	2053769	1604458	585781	36.51	0.78	0.29
State Total		60439692	78584583	62788880	79.90	1.30	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, 2020	% increase over March, 2020
		March, 2020	% Achi. of NBC	June, 2020	% Achi. of NBC		
PS Adv.	40%	2,70,951	46.96	2,70,632	44.28	-319	(-) 0.12
Agri. Adv.	18%	80,957	14.03	82,597	13.52	1,640	2.03
Weaker Sec. Adv.	10%	46,131	8.00	46,140	7.55	9	0.02

It reveals from the above data that the Priority Sector Advances have surpassed the benchmark. Though there is an increase in absolute growth in Agriculture Advances, but the benchmark level could not be achieved in Agriculture Advances and Weaker Section.

- II. The percentage-wise growth under following areas of priority sectors in respect of **Regional Rural Banks** was as under :

Parameter	Bench- mark	Outstanding as of				Absolute Growth over March, 2020	% increase over March, 2020
		March, 2020	% Achi. of NBC	June, 2020	% Achi. of NBC		
PS Adv.	75%	8,440	97.99	8,477	90.28	37	0.44
Agri. Adv.	18%	6,270	72.80	6,275	66.83	5	0.08
Weaker Sec. Adv.	15%	3,478	40.38	3,050	32.48	-428	(-) 12.31

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 June, 2020 is as under:

Sector	State Bank of India	Nationalised Banks	Private Banks	Co-op Banks	RRBs	All Banks
PS ADVs	32.33%	52.47%	39.65%	93.88%	90.28%	45.42%
AGRI. ADVs	10.28%	17.81%	6.69%	79.27%	66.83%	14.44%
WS ADVs	6.96%	11.93%	3.77%	20.52%	32.48%	8.07%

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 much improvement under Agriculture 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 June, 2020, all banks together stood at Rs.33,405 crores i.e. 5.33% and Rs.54,208 Crores i.e. 8.65% respectively.

AGENDA No.6**PROGRESS UNDER SERVICE AREA CREDIT PLAN (SACP) 2020-21:**

The Statement LBS-MIS-I, II & III for achievement under Annual Credit Plan 2020-21 for the quarter ended June 2020 of the State is given in **Annexure - 4**.

The summary of target vis-a-vis achievement for the quarter ended June 2020 under Priority Sector Annual Credit Plan 2020-21 is presented hereunder.

(Amount in Rs.Crores)

No.	Priority Sector	Target 2020-21		Disbt. during the qtr.		% Achievement	
		A/c	Amt.	A/c	Amt.	A/c	Amt.
1	Agriculture	4825921	85838	1707551	31630	35.38	36.85
	Of which Farm Credit	4477729	74253	1683700	27974	37.60	37.67
2	MSME	761164	79201	144910	23484	19.04	29.65
3	Export Credit	18008	1668	195	406	1.08	24.34
4	Education	57491	1982	3787	112	6.59	5.65
5	Housing	167211	17290	35153	1252	21.02	7.24
6	Other PSA	262508	5794	21390	968	8.15	16.71
7	Total PSA	6092303	191773	1912986	57852	31.40	30.17

The overall achievement in disbursement under Annual Credit Plan (ACP) 2020-21 for Priority Sectors by all the Banks was 31.40% in respect of targets in number of accounts and 30.17% in respect of targets in amount for the quarter ended June, 2020. The highest percentage achievement in terms of amount was recorded in Agriculture – 36.85% followed by MSME – 29.65%, Export Credit – 24.34%, Other PSA – 16.71%, Housing – 7.24% and Education – 5.65%.

Out of 33 districts in the State, upto the quarter ended June, 2020, as many as 15 districts remained below the State average of 30.17% under ACP 2020-21.

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 June 2020 is given in **Annexure - 6**.

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

(Rs. in Crores)

No.	Particulars	June, 2020	
		Accounts	Amount
1	Cumulative certificates filed	58,976	525.72
2	Cumulative Recovery effected	11,825	87.25
	Of which, cases closed	(11,524)	(86.14)
3	Cases pending	47,452	438.47
	Of which, cases pending for more than 3 years	29,690	131.84
	more than 2 years to 3 years	11,351	93.74
	more than 1 year to 2 years	1,995	86.17
	cases pending for less than 1 year	4,416	126.72

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 June, 2020.

The Gross Advances of the Banks in the State of Gujarat is Rs. 6,27,889 Crores and Gross NPA is Rs. 39,695 Crores i.e 6.55% as of June, 2020. Consolidated details are as per **Annexure - 8**.

(Amt. Rs. in crores)			
Particulars	Amt. Outstanding	Amt. of Gross NPA	% NPA to Outstanding
Crop Loan	49,749	1,972	3.96
Agri. Term Loan	40,764	3,944	9.68
Total Agriculture	90,513	5,916	6.54
MSME	1,28,767	10,064	7.82
Other PS	65,361	1,616	2.47
Total Priority Sector	2,84,641	17,596	6.18
Non Priority Sector	3,43,248	17,875	5.21
Total Advances	6,27,889	35,471	5.65
Others			
Housing Loan	89,818	1,034	1.15
Education Loan	2,984	84	2.80

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 JUNE, 2020.

The Summary of performance for the quarter ended June, 2020 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
June, 2019	7.92% (No.) 23.06% (M.M.)	11.76%
June, 2020	7.18% (No.) 16.62% (M.M.)	3.92%

(Rs./ Lakhs)

PARTICULARS	BANKABLE SCHEMES	
	PMEGP	DAY-NULM
Target (2020-21)	6544 (No) 19632 MM (Amt.)	2500 (Individual cases)
Sponsored (No.)	4523	473
Sanctioned (No.)	470	98

Sanctioned (Amt)	M.M.	3262	96.88
Retd./Rejtd. (No.)		605	11
Pending (No.)		3448	364
% achievement (No.)		7.18	3.92
% achievement (Amt.)	M.M.	16.62	-

(M.M. = Margin Money)

Prime Minister Employment Generation Programme (PMEGP)

As per the progress report for the quarter ended June, 2020, against the physical target of 6544, Banks have sanctioned 470 applications, i.e. 7.18% achievement. Similarly, against the Margin Money target of Rs. 19,632 lakhs, Banks have sanctioned projects having Margin Money of Rs.3,262 lakhs (16.62% achievement) for the quarter ended June, 2020.

Claiming of Margin Money Subsidy under PMEGP by Financing branch.

KVIC, State Office, Gujarat vide letter dated 01.09.2020 has informed that many financing bank branches have already sanctioned the project proposals but Margin Money Subsidy has not been claimed so far through PMEGP e-portal. Bank wise list of such pendency has already been shared with Banks by SLBC on 05.09.2020 through e-mail. Therefore, Banks are requested to advise concerned branches to claim Margin Money Subsidy under PMEGP Scheme immediately in respect of those cases which have already been sanctioned.

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

Against the target of 2500 individual loan applications, Banks have sanctioned 98 applications i.e. 3.92% achievement for the quarter ended June, 2020.

Comparative performance under State Govt. Sponsored Programmes

% Achievement						
Period	VBS	GSCDC	DCWD	GWEDC	JGVY	DTAISY
June, 2019	19.98	1.66	4.41	17.82	0.00	10.70
June, 2020	19.21	0.74	0.66	0.00	0.00	13.40

(Amt. in Rs. Lakhs)

PARTICULARS	BANKABLE SCHEMES					
	VBS	GSCDC	DCWD	GWEDC	JGVY	DTAISY
2020-21						
Target (Number)	36,800	5000	5334	1100	200	1000
Sponsored (No)	15346	471	2080	918	1	1126
Sanctioned (No)	7068	37	35	0	0	134
Retd./Rejtd. (No)	1381	72	365	0	3	54
Pending (No)	6897	362	1680	918	24	938
% achievement	19.21	0.74	0.66	0.00	0.00	13.40

VAJPAYEE BANKABLE SCHEME (VBS) :

The achievement against the target stood at 19.21% at the quarter ended June, 2020 as against 19.98% achievement for the corresponding period of the previous year, which is lower than 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 0.74% for the quarter ended June, 2020 as against 1.66% for the corresponding period of the previous year.

BANKABLE SCHEME OF DEVELOPING CASTES WELFARE DEPARTMENT

The achievement stood at 0.66% of the target at the quarter ended June, 2020 as against 4.41% for the corresponding period of the previous year.

GUJARAT WOMEN ECONOMIC DEVELOPMENT CORPORATION (GWEDC) :

Banks have not sanctioned any loan application under the scheme during the quarter ended June 2020.

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

Banks have not sanctioned any loan application under the scheme during the quarter ended June 2020.

Dattopant Thengadi Artisan Interest Subsidy Yojana (DTAISY)

The achievement stood at 13.40% at the quarter ended June, 2020 as against 10.70% achievement for the corresponding period of the previous year. Though the performance has been improved marginally, but the desired performance is still far from satisfactory level.

Due to outbreak of corona virus and subsequent lockdown, banks were operating with limited services and skeletal staff, the overall performance under all the Govt. Sponsored Programmes for the quarter ended June, 2020 remained far from satisfactory. All the Banks and Govt. agencies sponsoring the loan applications are required to work in close co-ordination to achieve the targets for FY 2020-21.

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

AGENDA No.9

FINANCING UNDER OTHER PROGRAMMES / SCHEMES

(i) FINANCING TO MINORITY COMMUNITIES & WOMEN ENTREPRENEURS

The summary of fresh loans disbursed during the quarter and the outstanding at the quarter ended June, 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 :

(Rs. in crores)

Particulars	June, 2019		March, 2020		June, 2020	
	A/cs	A/cs	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	38,035	804	1,46,397	3,985	34,200	601
Outstanding	4,08,385	9,451	4,32,656	11,744	4,23,502	12,696

Fresh loans of Rs. 601 Crores were disbursed by the Banks to 34,200 beneficiaries belonging to Minority Communities during the quarter ended June, 2020. The outstanding reached to the level of Rs. 12,696 Crores in 4,23,502 accounts as of June, 2020.

The share of advances to Minority Community to Priority Sector Advances stood at 4.46% at the quarter ended June, 2020.

WOMEN ENTREPRENEURS

(Rs. in crores)

Particulars	June, 2019		March, 2020		June, 2020	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	1,88,598	4,013	8,57,156	15,252	1,04,418	2,229
Outstanding	15,73,743	41,110	18,78,324	44,851	19,00,234	45,631

Fresh credit to the tune of Rs. 2,229 Crores to 1,04,418 beneficiaries was extended in the State during the quarter ended June, 2020. The outstanding advances reached at the level of Rs. 45,631 Crores in 19,00,234 accounts and stood at 7.27% 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	June, 2019		March, 2020		June, 2020	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	59,135	4,351	2,76,655	22,504	41,046	2,298
Outstanding	6,85,107	72,693	8,32,541	94,200	8,40,597	89,818

As per the information made available by the member banks, fresh loans worth Rs. 2,298 Crores have been granted to 41,046 beneficiaries during the quarter ended June, 2020 under Housing Finance. The outstanding level reached to Rs. 89,818 Crores in 8,40,597 accounts as of June, 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 quarter ended June, 2020 is as under :

(A) Savings Bank account details :

(Amt. in Rs.lakh)

Savings linkage	Savings Bank A/Cs opened during the quarter ended June, 2020			Total No. of Savings Bank accounts as on June, 2020		
	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	587	5,735	143	2,47,381	26,42,901	31,514
Out of above, Women SHG	548	5,317	131	2,25,902	23,98,120	27,529

(B) SHG Grading and Sanction :

(Amt. in Rs.lakh)

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended June, 2020			Cumulative A/cs Graded and Sanctioned during the FY 2020-21		
	Total accounts Graded	A/cs sanctioned	Sanctioned Amt.	Total accounts Graded	A/cs sanctioned	Sanctioned Amt.
No. of Account	5,703	5,509	7,996	5,703	5,509	7,996
Out of above, Women SHG	--	4,473	6,393	--	4,473	6,393

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

Disbursement of Loans	Accounts Graded and Sanctioned during the quarter ended June, 2020				Cumulative A/cs Graded and Sanctioned during the FY 2020-21			
	A/c disb.	Amt. disb.	Out of total a/c disb.no. of new a/c	Amt.disb. to new a/c	A/c disb.	Amt. disb.	Out of total a/c disb. no.of new a/c	Amt. disb. to new a/c
Total SHGs	4,894	5,094	1,664	1,566	4,894	5,094	1,664	1,566
Of above, Women SHG	4,300	4,460	1,510	1,377	4,300	4,460	1,510	1,377

(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 2020	53,890	30,746	46,205	28,677
	June 2020	54,587	30,148	47,902	26,353

NPA as on		NPA		Out of which, Women SHGs	
		Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	March 2020	7,838 (14.54%)	3,623 (11.78%)	4,562 (9.87%)	2,134 (7.44%)
	June 2020	7,484 (13.71%)	3,475 (11.53%)	4,608 (9.62%)	2,277 (8.64%)

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

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

Particulars	June, 2019		March, 2020		June, 2020	
	A/cs	Amt.	A/cs	A/cs	Amt.	A/cs
Disbursement of Fresh loans	19,411	490	39,902	1,259	4,236	142
Outstanding	59,586	3,790	53,908	2,883	58,931	2,984

During the quarter, Banks have disbursed Education loans to 4,236 students to the tune of Rs. 142 Crores. The outstanding under Education loans stood at Rs. 2,984 Crores in 58,931 accounts as of June, 2020.

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

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

The number of outstanding KCCs in the State has decreased from 27,75,301 as of March, 2020 to 24,92,270 as of June, 2020 showing net decrease of 2,83,031 KCCs during the quarter ended June, 2020. The major reason for decrease in outstanding KCC accounts is mainly due to inadvertent reporting by Fincare Small Finance Bank.

The bank group wise break up is : Nationalised Banks - 7,79,375, State Bank of India - 3,15,538, RRBs - 3,67,965, Private Sector Banks –1,04,160 and DCCBs -9,25,232.

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, 10,09,005 JLGs are formed till the quarter ended June, 2020. Out of total JLGs formed, 3,20,427 are under Farm Sector of which 2,89,876 JLGs are credit linked with an amount of Rs. 1,040 Crores, whereas, 6,88,578 JLGs are formed under Non-Farm Sector, of which 4,48,328 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 231 SCCs to the tune of Rs. 17.68 Crores during the quarter. In all, 7,880 SCCs have been issued and the amount outstanding is Rs. 81.97 Crores till the quarter ended June, 2020. Bank wise details are given in Annexure - 24.

(vii) ARTISAN CREDIT CARD (ACC) :

During the quarter, 44 ACCs were issued by Banks amounting to Rs. 0.14 Crores. Thus, at the quarter ended June, 2020, the outstanding ACCs were 2,696 amounting to Rs. 20.61 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 June, 2020, 93 WCCs amounting to Rs. 1.25 Crores have been issued. Thus, at the quarter ended June, 2020, the outstanding WCCs were 425 amounting to Rs. 2.34 Crores. The details are given in Annexure - 26.

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

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

MSME advances stood at Rs. 1,28,767 Crores at the quarter ended June, 2020, of which Rs. 964.25 Crores were extended to 15,944 units for technology upgradation under CLCSSTU. During the quarter ended June, 2020, banks have disbursed Rs. 292.10 Crores to 1,173 units under CLCSSTU. Bankwise details are given in Annexure - 27.

(x) ADVANCES TO SC & ST BENEFICIARIES :

The outstanding advances to SC beneficiaries as of June, 2020 was Rs. 3,629 Crores in 2,46,538 accounts, forming 7.17% of Weaker Section advances, which was 7.75% as of March, 2020. Similarly, the outstanding advances to ST beneficiaries as of June, 2020 was Rs. 3,911 Crores in 3,66,839 accounts, forming 7.73% of Weaker Section advances, which was 7.28% as of March, 2020. Bank wise and Districtwise details are given in Annexure - 2 & 3.

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

As per the information received from Member Banks, 5,16,911 "Basic Savings Bank Deposit Accounts" have been opened during the quarter ended June, 2020. Banks have provided overdraft facility to 25,490 accounts amounting to Rs. 5.60 Crores. Total number of "Basic Savings Bank Deposit Accounts" reached to 1,61,88,649 as of June, 2020 with an amount of Rs. 6,231 Crores in these accounts.

During the quarter ended June, 2020, 7,410 GCCs amounting to Rs. 2,393 Crores have been issued by Member Banks. The cumulative position as of June, 2020 reached 2,52,845 GCCs amounting to Rs. 9,784 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 11,439 ATMs in the State of Gujarat as of June, 2020. The centrewise / categorywise details of ATMs vis-a-vis number of branches is as under:

Category	No. of Branches as of June, 2020	No. of ATMs	
		March, 2020	June, 2020
Metro	2,445	4,686	4,547
Urban	1,552	2,382	2,348
Semi-urban	2,410	2,895	2,745
Rural	3,652	1,926	1,799
Total	10,059	11,889	11,439

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 June, 2020 was **NIL.**
