

BANKING AT A GLANCE IN GUJARAT STATE – SEPTEMBER, 2020

PARAMETERS	September, 2019	March, 2020	September, 2020	Growth Y-O-Y (Sept., 19 to Sept., 20)	Growth over March, 2020
TOTAL No. OF BRANCHES	9876	10046	10065	189	19
CATEGORY OF BRANCHES					
RURAL	3624	3655	3639	15	-16
SEMI - URBAN	2385	2419	2413	28	-6
URBAN	1510	1550	1540	30	-10
METRO	2357	2422	2473	116	51
TOTAL	9876	10046	10065	189	19
KEY INDICATORS (Amt. Rs. in Crores)					
DEPOSITS	7,29,841 (4.67%)	7,60,231 (9.03%)	8,15,865 (7.32%)	86,024 (11.79%)	55,634 (7.32%)
ADVANCES	6,09,847 (3.25%)	6,26,675 (6.10%)	6,41,061 (2.30%)	31,214 (5.12%)	14,386 (2.30%)
CREDIT DEPOSIT RATIO	83.56	82.43	78.57	(-) 4.99	(-) 3.86
PS ADVANCES	2,79,281 (3.12%) (47.28%)	2,84,803 (5.16%) (48.22%)	2,97,789 (4.56%) (47.52%)	18,508 (6.63%)	12,986 (4.56%)
AGRI ADVANCES	89,295 (7.38%) (15.12%)	88,806 (6.79%) (15.03%)	92,851 (4.55%) (14.82%)	3,556 (3.98%)	4,045 (4.55%)
MSME ADVANCES	1,28,245 (0.84%) (21.71%)	1,29,032 (1.46%) (21.85%)	1,39,201 (7.88%) (22.21%)	10,956 (8.54%)	10,169 (7.88%)
WEAKER SEC. ADV	44,604 (-) 1.14% (7.55%)	50,924 (12.86%) (8.62%)	51,723 (1.57%) (8.25%)	7,119 (15.96%)	799 (1.57%)

Position of Kisan Credit Cards for the period ended				
	March, 2020	June, 2020	September, 2020	Growth over June, 2020
Accounts	27,75,301	24,92,270	26,83,567	1,91,297
Amount (Rs. Crores)	51,188	49,749	54,784	5,035

AGENDA No.1

Confirmation of the proceedings of last meeting

The proceedings of the 166th meeting of State Level Bankers' Committee for the quarter ended June, 2020 held through VC on 29th September, 2020 were circulated to all the members vide letter dated 15th October, 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.	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. Finance Dept. has requested the Home Dept. for issuance of circular vide letter dated 18.02.2020 and 12.06.2020. Home Dept. is yet to issue the circular.
2	Implementation of Automated e-Stamping (AeS) in the State of Gujarat	SLBC requested IGRSS, GoG for implementation of AeS vide letter dated 22.05.2020. The same has also been discussed in last two SLBC meetings. All the queries of IGRSS have already been replied. Office of IGRSS has submitted their recommendation to Revenue Dept., GoG for implementation of AeS. Revenue Dept. is requested to accord permission to roll out AeS in the State.

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 30.11.2020:

State	No. of Accounts opened			Aadhaar Seeded Accounts	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Card issued
	Rural	Urban	Total				
Gujarat	98,63,086	59,21,846	1,57,84,932	1,30,25,079	82.52%	1,22,77,241	77.78%

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 30.11.2020:

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	589.73	84.20%	43.81%	90.21%
National Avg.	13196.10	87.50%	55.00%	85.10%

As per the progress report dated **30th November 2020** received from DFS, MoF, Gol, Aadhaar Seeding in operative CASA accounts in the State stood at **84.20%** and average Aadhaar authentication stood at **43.81%**, whereas the National average under Aadhaar Seeding and Authentication stands at **87.50%** and **55.00%** respectively. Under Mobile Number Seeding, the performance of the State stood at **90.21%** 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 30.09.2020 is as below:

Particulars	PMJJBY	PMSBY
Total enrollment	33,27,893	81,30,383
Claim settlement status as on 30.11.2020		
Claims lodged	19,016	3,570
Claims Paid	16,931	2,989
Claims Rejected	844	402
Claims under process	1241	179
Settlement %age	95.25%	88.15%

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 30.11.2020 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	1,02,733	33.38%
2	Private Banks	1775	89220	11,543	12.94%
3	Cooperative Banks	1435	28700	2,331	8.12%
4	RRBs	747	44820	9,644	21.52%
Grand Total		9086	470480	1,26,251	26.83%

Total number of enrolments in the State under the scheme so far is 10,34,700.

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, Gol 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 13989 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, Gol 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 successful 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. Sept. 2020	Dahod		Narmada	
			Sept., 19	Sept., 20	Sept., 19	Sept., 20
1	PMMY Disbt. (Rs. Cr./1 lakh pop.)	7.34	10.32	6.55	5.44	5.96
2	PMJJBY (Enrl. per 1 lakh pop.)	5502	1897	2762	3563	4758
3	PMSBY (Enrl. per 1 lakh pop.)	13443	6587	8948	10218	13788
4	APY (Enrl. per 1 lakh pop.)	1763	1002	1030	850	1006
5	No. of A/cs under PMJDY opened	15660930	872507	998539	244844	262798
6	% Aadhaar seeded A/cs	82.67%	82.40%	85.33%	80.57%	82.21%
7	% increase in Agri. Fin. over previous year	2.58%	5.66%	-1.13%	0.07%	2.89%

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.

Conduct of Financial Literacy camps by FLCs for the quarter ended Sept., 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	24	61	160
2	State Bank of India	9	36	214
3	Baroda Gujarat Gramin Bank	11	0	0
4	Saurashtra Gramin Bank	5	0	0
	Total	49	97	374

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

Total 2,654 camps have been conducted by **1,182 Rural branches** of Scheduled Commercial (Including RRBs) during the quarter ended September 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	1664	4992	2477	50%
2	RRBs	501	1503	0	0%
3	Pvt. Sector Banks	374	1122	177	16%
	Total	2539	7617	2654	35%

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

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, Banks and FLCs were unable to conduct Financial Literacy Camps (FLCs) and hence target has not been achieved during the quarter ended September, 2020. However, Banks and FLCs are advised to explore possibility of conducting FLCs through virtual mode wherever FLCs through physical mode is not possible.

Financial Inclusion Fund (FIF) - 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. In addition to this, NABARD has recently issued various circulars widening the scope and eligibility of Banks for various financial assistance under the schemes as follow:

1. Support provided for conduct of Financial Literacy Programmes under (FIF) has now been extended to FLCs of Scheduled Commercial Banks also.
2. The support for components under Connectivity and Power Infrastructure Schemes viz. VSAT, Mobile Signal Booster and Solar Power Unit/UPS has been extended to all districts. The support may also be given to existing bank branches which are facing power supply and connectivity issues.
3. Scheme for purchase of handheld projector with battery, screen and speakers to be used by rural branches and FLCs of SCBs, RRBs and Co-op. Banks, has been reopened.

Since SLBC has already shared NABARD circulars with Banks, now, Banks are requested to apply for sanction with NABARD to avail the benefits.

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 building construction completed / 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	Bhavnagar and Dang
3	Land allotted but possession yet to be handed over to Bank	2	Mahisagar and Narmada
4	Tendering and plan approval lying at Bank Level	3	Ahmedabad, Chhotaudepur and Panchmahals
5	Construction work under progress	3	Surat, Tapi and Vadodara
Total		28	

A special meeting was convened on 12.11.2020 under the Chirmanship of Secretary (Expenditure), Finance Dept., Govt. of Gujarat with Rural Development Dept., GLPC, SLBC and sponsored Banks i.e Bank of Baroda and State Bank of India to sort out highly protracted issues related to construction of RSETI buildings. During the meeting, RSETI wise status of remaining 10 RSETIs was reviewed with concerned stakeholders and

Secretary (Expenditure) advised District authority and Banks for expeditious completion of allotment of land / handing over possession of land to Bank / approval of lay out plan and construction of RSETI building.

Setting up of new RSETIs in newly carved out districts:

Out of 33 districts in the State, RSETIs are functioning in 28 districts. The training needs of remaining 5 districts (i.e. Aravalli, Botad, Devbhumi Dwarka, Gir somnath and Morbi) is being met by the districts from which these 5 new districts were carved out.

GLPC vide their letter dated 24.09.2020 has informed that MoRD has entered into an MoU with National Academy of RUDSETI (NAR) under which MoRD will facilitate establishment of new RSETIs in presently unrepresented districts. GLPC also requested sponsored Banks for opening of new RSETIs in remaining 5 districts. Bank of Baroda (3) and State Bank of India (2) are Lead Bank in these 5 districts. SLBC has already referred the said matter to respective Lead Banks.

Accordingly, Bank of Baroda (for Aravalli, Botad and Devbhumi Dwarka) and State Bank of India (for Gir somnath and Morbi) are requested to share their views for opening of new RSETIs.

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
Sept., 2020	9	7,931	181	236288	73,424 (31.07%)	94,058 (39.81%)	1,67,482 (70.88%)
Categorywise Cumulative no. of trainees							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
Sept., 2020	39,063 (16.53%)	70,160 (29.69%)	82,082 (34.74%)	2,00,054 (84.67%)	12,540 (5.31%)	32,443 (13.73%)	

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

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

3.6 Call Centre Services –Toll Free Number - 1800-233-1000 for PMJDY and Toll Free Number - 1800-233-8944 for PMMY

As per instructions of Department of Financial Services, Ministry of Finance, Govt. of India, a Call Centre is being operationalized by SLBC (Gujarat) for attending the enquiries and for grievance redressal of the general public under Pradhan Mantri Jan-Dhan Yojana (PMJDY), Social Security Schemes and Pradhan Mantri MUDRA Yojana (PMMY) in Gujarat.

Total expenses incurred during the quarter ended September 2020 are as under:

Sr. No.	Details	Expenses (Rs.)
1	Remuneration	54,000.00
2	Telephone expenses	9,675.00
	Total	63,675.00

The bank wise details of proportionate expenses for the quarter ended September 2020 has been conveyed to Member Banks by SLBC vide letter no. SLBC-Call Centre/485/2020 dated 01st October, 2020. **Pending Banks are requested to remit their contribution.**

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

Name of the Month	Dec. 2019	March 2020	June 2020	Sept. 2020
Number of Calls	1,148	993	325	807
Total Expenses (in Rs.)	1,27,482	1,50,865	53,469	63,675

During the quarter under review, out of 807 calls, all were inquiry calls only.

AGENDA No.4

4.1 Progress under Pradhan Mantri MUDRA Yojana (PMMY)

The disbursement under the scheme from **01.04.2020** to **30.11.2020** 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	459005	1310.14	105145	1491.63	15421	1034.46	579571	3836.23
Other Agencies	141988	464.33	19831	132.08	36	2.76	161855	599.17
Total	600993	1774.47	124976	1623.71	15457	1037.22	741426	4435.40

Bank/category-wise detail of performance under MUDRA is given @ **Annexure-G1**.

Outstanding and NPA under MUDRA in terms of amount as on **30.09.2020** is here under:

(Amt. in crores)

Shishu		Kishore		Tarun		Total	
Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA
1563.64	50.94	4893.14	308.80	3707.24	227.52	10164.01	587.26

Bank-wise, category-wise details of NPA against Outstanding in MUDRA loans are given @ **Annexure-G2**.

4.2 Implementation of “Stand up India”

Cumulative progress as of **30.11.2020** under Stand Up India in Gujarat is as under:

Sanctions		Disbursements	
Accounts	Amount (Rs. in Crore)	Accounts	Amount (Rs. in Crore)
6695	1958.00	4828	1122.94

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

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 **31.10.2020**, total Rs. 6896.43 Crores subsidy has been disbursed to the 2,89,684 beneficiaries in the State. The PLI / Bank wise details are given @ **Annexure-I**.

Position as of 31.10.2020		
Category of PLI	No. of cases disbursed	Subsidy (Rs. In Crores)
Public Sector Banks (12)	35991	828.33
Private Sector Banks (19)	71560	1739.56
Regional Rural Banks (2)	1537	36.24
Co-operative Banks (36)	6837	152.16
Small Finance Banks (4)	1424	33.72
Housing Finance Co. (56)	172335	4106.41
Total	289684	6896.43

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 workshops 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):

The guidelines of ECLGS 2.0 besides raising upper eligibility threshold of outstanding credit to Rs. 500 Crores, has also extended the deadline of the scheme till 31.03.2021 or exhaustion of Rs. 3 Lakh Crores allocated under the scheme whichever is earlier. The loans provided under ECLGS 2.0 will have 5 year tenor, with a 12 month moratorium or repayment of principal. Rest other guidelines of the scheme remain unchanged.

The modified Scheme while providing an incentive to Member Lending Institutions (MLIs) to enable availability of additional funding facility to the eligible borrowers, both MSMEs / business enterprises and identified sectors that supports MSMEs, will go a long way in contributing to economic revival, protecting jobs, and create conducive environment for employment generation.

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

As per the State-wise report dated 04.12.2020, 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	1,54,254	95,153	7,841.82	6,916.19
National	34,20,945	22,82,563	85,240.97	75,533.32
% share of Guj.	4.51%	4.17%	9.20%	9.16%

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

The above data of the scheme being collated by the Central Govt. doesn't reckon the performance of the Private sector Banks, however, at the State level as per the data submitted by Member Banks (including Private sector Banks) have extended the scheme to 2,56,389 MSME units sanctioning of Rs. 11,641 Crores of which Rs. 9,939 Crores have already been disbursed till 11.12.2020.

Banks are requested to extend the benefit of the scheme to all eligible beneficiaries.

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 PM SVANidhi: Scheme for Street Vendors

The PM SVANidhi remains one of the core focus schemes of the Central Government as it is aimed at uplifting and assuaging hardships of street vendors as they are one of the most vulnerable and disadvantaged sections of the Society, who got severely affected under the COVID 19 pandemic.

Under the scheme, the Hon'ble Prime Minister has held interaction programs with the beneficiaries of the scheme from Madhya Pradesh and Uttar Pradesh. In Gujarat, series of review meetings by senior functionaries of the Central and State Government have been held. Bank-wise and Urban Local Body (ULB) wise targets have also been allocated, which are to be achieved by 31.12.2020 and the ULBs wise list of contact person has also been shared, with the help of whom visit of beneficiaries to the Branch could be arranged to formalize the process of loan application 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).

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.

As per the Dashboard of PM SVANidhi scheme dated 11.12.2020, as against the target of 1.5 Lakhs, Banks have disbursed 73,600 loans under the scheme. Gujarat ranks at 4th in terms of State-wise ranking of disbursement made under the scheme and the

Ahmedabad city ranks second in the category of Megacity having population >40 lakhs all across the country.

In VC held by the DFS, MoF, Gol on 10.12.2020, Banks were advised as under.

- 1. All eligible PM SVANidhi applications are to be disposed of latest by 31.12.2020.**
- 2. All the branches to celebrate Thursday and Friday of every week as “Street Vendors Day” for disbursement activity untill targets are not achieved.**
- 3. Controlling Offices of Banks should test check with the borrowers on sample basis whose applications have been rejected post sanction with reason "Not Interested".**
- 4. Banks to provide proper training to the street vendors for carrying out digital transactions by performing penny drop transactions (i.e. performing digital transaction for a small amount) to enable them to receive cash backs.**

4.6 Mukhya Mantri Mahila Utkarsh Yojana

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

The scheme also envisages to extend various kind of incentives to Banks for extending credit under the scheme such as – Rs. 1000 per loan account for disbursement, Rs. 4000 per account for recovery management and Rs. 4000 per account for NPA Management.

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

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.

SLBC has provided English version of the scheme, copy of MoU and conceptual note to all the Banks for getting the scheme approved from their HO/CO.

Banks are requested to come forward in implementing the scheme, which can go a long way in enabling the women to become economically self reliant.

4.7 Opening of Current Accounts by Banks - Need for Discipline

Opening of Current Accounts by Banks other than 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 from the Banking System and all transactions shall be routed through the CC/OD account”.

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.

4.8 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.

4.9 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.

Acknowledging the difficulties being experienced at field level in achieving the desired level of saturation in the ongoing challenging time of COVID pandemic, the Dept. of Financial Services, MoF, Gol vide its letter dated 29.09.2020 has further extended the campaign till 31.12.2020 to ensure that all eligible and willing farmers are covered under KCC scheme.

The details of progress made in the Gujarat State under the KCC campaign reckoning KCC for Agriculture, Animal Husbandry and allied activities as on 04.12.2020 is hereunder:

KCC applications received	KCC applications sanctioned	Applications not eligible	Pending applications
6,02,714	5,54,243	46,686	1785

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.

The Sub-Committee of SLBC on Agriculture in its 7th meeting deliberated that the present interest subvention limit of Rs. 3 lakhs needs to be increased, as the limit of Rs. 3 lakhs has not been increased since its launch in 2006-07, despite constant increase in the cost of agricultural inputs and scale of finance over the years. Further, the dovetailed limit of KCC for Animal Husbandry & Fisheries, together with Agriculture (three activities altogether) has also been capped at Rs. 3 lakhs only.

The committee was of the opinion that the matter may be referred for reviewing appropriately.

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

In the last meeting of SLBC, it was unanimously decided that Banks will ensure parallel submission of LBS data for September 2020 quarter in which besides uploading data as per the ongoing system, Banks will also submit data as per the new LBS data flow. The objective of providing simultaneous submission of data was to prepare Banks to get onboard of new LBS data flow and gradually get away with existing system of submission of data.

Despite rigorous follow up, Banks have either fully or partially submitted the data or not submitted the data at all as per the revamped LBS. The Bank wise position is as under.

Sr.	Name of Banks fully submitted
1	Bank of Baroda
2	Bank of India
3	Canara Bank
4	Central Bank of India
5	Indian Bank
6	Punjab and Sind Bank
7	Punjab National Bank
8	State Bank of India
9	UCO Bank
10	City Union Bank
11	Federal Bank
12	HDFC Bank
13	IDBI Bank
14	Indusind Bank
15	Karnataka Bank
16	Karur Vysya Bank
17	RBL Bank
18	South Indian Bank
19	Yes Bank
20	GSCB
21	Au SFB
22	Equitas SFB
23	Jana SFB

Sr.	Name of Banks partially submitted
1	Bank of Maharashtra
2	Indian Overseas Bank
3	Union Bank of India
4	Bandhan Bank
5	DCB Bank
6	IDFC First Bank
7	Tamilnad Mercantile Bank
8	Baroda Gujarat Gramin Bank

Sr.	Name of Banks NOT submitted
1	Axis Bank
2	Catholic Syrian Bank
3	Dhanlaxmi Bank
4	ICICI Bank
5	Jammu & Kashmir Bank
6	Kotak Mahindra Bank
7	Saurashtra Gramin Bank
8	DCCBs
9	Kheti Bank
10	Fincare SFB
11	Suryoday SFB
12	Ujjivan SFB

Out of 12 Banks who have not submitted the data as per revamped LBS, 5 Banks have submitted data on SLBC portal of other States. Since the new LBS data flow system being uniform throughout the country, these 5 Banks should have submitted data for Gujarat State also.

Banks are requested to deliberate and decide the future course of action for the quarter ended December 2020.

4.11 Deepening of Digital Payment Ecosystem – Banaskantha District

The last meeting of the Sub-Committee on Deepening of Digital Payment Ecosystem-Banaskantha District was held on 27.11.2020 through virtual mode and the minutes of the said meeting has been circulated vide email dated 04.12.2020. Non submission of data and also submission of incorrect data by Banks were viewed very seriously and it was reiterated that all Banks must submit monthly data by 7th of every month on the SLBC portal.

As per the latest report dated 31.10.2020 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	% SB A/c with at least one facility
45.16%	8.88%	21.02%	50.95%

In order to achieve the desired target of enabling Banaskantha District with fully Digital Banking avenues by March 2021, there is urgent need to create awareness for improving usage of Digital Banking products i.e. Debit Cards, Net Banking, Mobile Banking, UPI etc.

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 in Banaskantha district on SLBC portal by 7th of every month invariably.

4.12 An increasing and alarming trend of cyber frauds : Urgent need for creation of awarenss

Technology works as boon and also as a bane goes the saying and the same has been proved aptly relevant in case of adoption of new age techonologies in Banking, which besides fecilitating convenience to large section of customers, has also left a few in the lurch, who easily fall a prey to cyber frauds mainly due to lack of their awareness about the safeguards to be adhered for using online Banking tools.

With advent of state of the art technologies in Banking, different type of modus operandi are being applied by fraudsters and hence it is imperative that awarness about type of cyber frauds be imparted even in the far flung rural hinterland, then only the overarching aim of “Less Cash society”, if not “Cash Less” could be achieved.

In the time of pandemic, the masses at large prefer to use digital mode of Banking, as the use of cash is fraught with spread of corona virus; however, besides surge in Digital transactions, a simultaneous spike is also observed in number of cyber fraud cases in recent times as per the data provided by the Cyber Crime Cell, Ahmedabad.

Month-wise cyber fraud complaints received, amount of fraud involved and amount recovered since the launch of project AASHVAT:

Month	Number of Cyber fraud complaint received	Amount of fraud involved (Rs.)	Amount recovered (Rs.)
Jan-2020	453	2,04,83,506	18,59,631
Feb-2020	588	2,18,97,004	55,10,733
Mar-2020	1197	4,77,43,071	30,02,306
Apr-2020	1559	5,28,22,249	43,83,348
May-2020	1481	6,63,23,974	57,05,105
Jun-2020	2353	7,39,95,422	88,88,462
Jul-2020	1878	5,79,31,906	80,49,970
Aug-2020	2034	8,30,33,642	65,25,302
Sep-2020	2614	11,07,99,126	83,83,179
Oct-2020	2346	8,14,47,080	80,79,253

The data itself portays that there is alarming growth of 417% in cyber fraud complaints, as in February 2020 number of complaints which used to be 453, has jumped to 2346 by the end of October 2020.

The State Govt. has launched project “AASHVAT” (Assured Assistance Service Helpline for Victims At Shortest Time) through which investigation of not only cyber frauds but also other types of cyber crimes are being undertaken by team of experts. Cyber fraud victims can register his/her complaint on (079) 22861917.

As regards to modus operandi, mainly it was the complaints of - customer care frauds (2387), PayTM KYC (2073), OLX related (1875), Cashback (1403), Fake identity frauds (1169), Job fraud (1056) and Credit card related frauds (1013) - which occupy major chunk of complaints.

Considering the significant growth in cyberfraud complaints, there is urgent need for all stakeholders to join hands in curbing the increasing menace of cyber frauds by creating large scale awareness about safe use of Digital Banking products.

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

During the quarter ended September, 2020, total number of bank branches increased by 19 taking the total network of branches from 10046 as of March, 2020 to 10065 as of September, 2020 in the State as per the details given in **Annexure- 1**.

BRANCH EXPANSION

Particulars	For the quarter ended				
	Sept., 2019	March, 2020	Sept., 2020	Growth y-o-y	Variation over March, 2020
State Bank Group	1240	1265	1272	32	7
Nationalised Banks	3994	3992	3900	(-) 94	(-) 92
RRBs	771	770	769	(-) 2	(-) 1
Co-Operative Banks	1599	1612	1618	19	6
Private Sector Banks	1990	2109	2164	174	55
Small Finance Banks	282	298	342	60	44
Total	9876	10046	10065	189	19

DEPOSITS GROWTH:

The aggregate deposits of the banks in Gujarat increased by Rs.55,634 Crores in absolute terms from Rs.7,60,231 Crores as of March, 2020 to Rs.8,15,865 Crores as of September, 2020 registering growth of 7.32% as against growth of 4.67% for the corresponding period of the previous year.

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

BANK GROUP	FOR THE PERIOD ENDED (Rs. in Crores)				
	Sept., 2019	March, 2020	Sept., 2020	Growth Y-o-Y	Absolute growth over March, 2020
State Bank Group	1,54,751 (3.63%)	1,62,704 (10.70%)	1,71,698 (2.23%)	16,947 (10.95%)	8,994 (5.53%)
Nationalised Banks	3,29,227 (1.71%)	3,38,060 (3.57%)	3,58,061 (3.34%)	28,834 (8.76%)	20,001 (5.92%)
RRBs	14,504 (3.83%)	15,314 (9.29%)	16,077 (3.18%)	1,573 (10.85%)	763 (4.98%)
Co-Operative Banks	31,073 (1.68%)	33,090 (11.92%)	35,232 (1.83%)	4,159 (13.38%)	2,142 (6.47%)
Private Banks	1,98,161 (6.59%)	2,08,399 (16.64%)	2,31,534 (6.01%)	33,373 (16.84%)	23,135 (11.10%)
Small Finance Banks	2,125 (13.76%)	2,666 (64.98%)	3,263 (15.79%)	1,138 (53.55%)	597 (22.39%)
TOTAL	7,29,841 (3.47%)	7,60,231 (9.03%)	8,15,865 (3.82%)	86,024 (11.79%)	55,634 (7.32%)

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

The highest percentagewise growth was registered by Small Finance Banks (15.79%) followed by Private Banks (6.01%), Nationalised Banks (3.34%), RRBs (3.18%), State Bank of India (2.23%) and Cooperative Banks (1.83%).

The **NRI deposits** increased by Rs.1,521 Crores and stood at Rs.76,641 Crores forming 9.39% of the total deposits as of September, 2020 as against Rs.75,120 Crores (9.56%) as of June, 2020.

CREDIT EXPANSION :

During the period under review, the aggregate credit increased by Rs.14,386 Crores in absolute terms from Rs.6,26,675 Crores as of March, 2020 to Rs.6,41,061 Crores as of September, 2020 registering growth of 2.30%, as against a growth of 3.25% for the corresponding period of previous year.

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

BANK GROUP	FOR THE PERIOD ENDED				(Rs. in Crores)
	Sept., 2019	March, 2020	Sept., 2020	Growth Y-o-Y	Absolute growth over March, 2020
State Bank Group	1,14,033 (0.53%)	1,15,070 (-) 0.54%	1,17,390 (1.35%)	3,357 (2.94%)	2,320 (2.02%)
Nationalised Banks	1,96,557 (-)1.30%	1,92,220 (-) 3.19%	1,95,424 (1.64%)	-1,133 (-) 0.58%	3,204 (1.67%)
RRBs	9,024 (4.18%)	9,390 (9.02%)	9,759 (4.53%)	735 (8.14%)	369 (3.93%)
Co-Operative Banks	23,352 (3.13%)	22,316 (3.87%)	24,461 (3.95%)	1,109 (4.75%)	2,145 (9.61%)
Private Banks	2,61,407 (1.90%)	2,81,524 (16.70%)	2,86,966 (2.26%)	25,559 (9.78%)	5,442 (1.93%)
Small Finance Banks	5,474 (0.55%)	6,155 (21.09%)	7,061 (11.81%)	1,587 (28.99%)	906 (14.72%)
TOTAL	6,09,847 (0.65%)	6,26,675 (6.10%)	6,41,061 (2.10%)	31,214 (5.12%)	14,386 (2.30%)

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

The data reveal that the overall growth in outstanding advances was 2.10% during the quarter, which was contributed mainly by Small Finance Banks (11.81%), RRBs (4.53%), Cooperative Banks (3.95%), Private Banks (2.26%), Nationalised Banks (1.64%) and State Bank of India (1.35%).

CREDIT DEPOSIT RATIO:

The Bank groupwise Conventional CD Ratio is given below:

Bank Group	FOR THE PERIOD ENDED			
	Sept., 2019	March, 2020	Sept., 2020	Variation over March, 2020
State Bank Group	73.69	70.72	68.37	(-) 2.35
Nationalised Banks	59.70	56.86	54.58	(-) 2.28
RRBs	62.22	61.32	60.70	(-) 0.62
Co-Operative Banks	75.15	67.44	69.43	1.99
Pvt. Sector Banks	131.92	135.09	123.94	(-) 11.15
Small Finance Banks	257.54	230.89	216.42	(-) 14.47
Conventional CD Ratio	83.56	82.43	78.57	(-) 3.86

The CD Ratio as of September, 2020 decreased by 3.86% over March, 2020 and stood at 78.57%. 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
6,41,061	29,257	6,70,318	8,15,865	82.16

CD Ratio Below 40%

As of September, 2020, the CD Ratio in the following 8 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 Sept., 2019	CD Ratio Mar., 2020	CD Ratio Sept., 2020	Variation over Sept., 2019	Variation over March, 2020
1	Dangs	11.71	14.03	14.45	2.74	0.42
2	Navsari	25.16	25.83	26.23	1.07	0.40
3	Anand	25.54	26.47	27.47	1.93	1.00
4	Mahisagar	34.49	34.57	31.61	(-) 2.88	(-) 2.96
5	Porbandar	30.77	32.32	33.23	2.46	0.91
6	Kheda	37.56	37.96	36.59	(-) 0.97	(-) 1.37
7	Tapi	34.53	35.71	37.56	3.03	1.85
8	Kutch	41.10	41.99	39.58	(-) 1.52	(-) 2.41

From the above table, it can be seen that CD Ratio of 3 districts has decreased over September, 2019 and March, 2020 also whereas it has increased in remaining 5 districts.

These 8 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, Porbandar and Kutch 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	76813	11099	14.45	0.34	0.05
2	Navsari	1329672	2236228	586545	26.23	1.68	0.44
3	Anand	2092745	3342242	918255	27.47	1.60	0.44
4	Mahisagar	994624	394089	124563	31.61	0.40	0.13
5	Porbandar	585449	891306	296169	33.23	1.52	0.51
6	Kheda	2053769	1643762	601435	36.59	0.80	0.29
7	Tapi	807022	373250	140181	37.56	0.46	0.17
8	Kutch	2092371	4097632	1621674	39.58	1.96	0.78
State Total		60439692	81586518	64106076	78.57	1.35	1.06

Hence, it could be well deciphered that Navsari, Anand, Porbandar and Kutch 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 :

(Rs./Crores)

Parameter	Bench- mark	Outstanding as of				Absolute Growth over March, 2020	% increase over March, 2020
		March, 2020	% Achi. of NBC	Sept., 2020	% Achi. of NBC		
PS Adv.	40%	2,70,951	46.96	2,82,887	46.29	11,936	4.41%
Agri. Adv.	18%	80,957	14.03	84,732	13.86	3,775	4.66%
Weaker Sec. Adv.	10%	46,131	8.00	46,398	7.59	267	0.58%

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

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

(Rs./Crores)

Parameter	Bench- mark	Outstanding as of				Absolute Growth over March, 2020	% increase over March, 2020
		March, 2020	% Achi. of NBC	Sept., 2020	% Achi. of NBC		
PS Adv.	75%	8,440	97.99	8,847	94.22	407	4.82%
Agri. Adv.	18%	6,270	72.80	6,614	70.43	344	5.49%
Weaker Sec. Adv.	15%	3,478	40.38	3,934	41.90	456	13.11%

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

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

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

Sector	State Bank of India	Nationalised Banks	Private Banks	Co-op Banks	RRBs	All Banks
PS ADVs	33.11%	54.88%	41.67%	98.52%	94.22%	47.52%
AGRI. ADVs	10.67%	18.40%	6.61%	82.80%	70.43%	14.82%
WS ADVs	6.65%	11.99%	3.76%	22.90%	41.90%	8.25%

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 and Weaker Section.

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

As per revised guidelines of RBI for Priority Sector, the sub-target for Small & Marginal farmers is 8% and for Micro Enterprise is 7.5% of ANBC against which, as of September, 2020, all banks together stood at Rs.34,955 crores i.e. 5.58% and Rs.53,950 Crores i.e. 8.61% 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 September 2020 of the State is given in **Annexure - 4**.

The summary of target vis-a-vis achievement for the quarter ended September 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	2501106	48173	51.83	56.12
	Of which Farm Credit	4477729	74253	2432500	41197	54.32	55.48
2	MSME	761164	79201	370942	49811	48.73	62.89
3	Export Credit	18008	1668	597	623	3.32	37.33
4	Education	57491	1982	9481	256	16.49	12.89
5	Housing	167211	17290	63736	3508	38.12	20.29
6	Other PSA	262508	5794	75272	1487	28.67	25.66
7	Total PSA	6092303	191773	3021134	103857	49.59	54.16

The overall achievement in disbursement under Annual Credit Plan (ACP) 2020-21 for Priority Sectors by all the Banks was 49.59% in respect of targets in number of accounts and 54.16% in respect of targets in amount for the quarter ended September, 2020. The highest percentage achievement in terms of amount was recorded in MSME – 62.89% followed by Agriculture – 56.12%, Export Credit – 37.33%, Other PSA – 25.66%, Housing – 20.29% and Education – 12.89%.

Out of 33 districts in the State, upto the quarter ended Sept, 2020, as many as 20 districts remained below the State average of 54.16% 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 September 2020 is given in **Annexure - 6**.

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

(Rs. in Crores)

No.	Particulars	Sept, 2020	
		Accounts	Amount
1	Cumulative certificates filed	58,965	410.92
2	Cumulative Recovery effected	11,815	60.31
	Of which, cases closed	(11,519)	(59.30)
3	Cases pending	47,446	350.61
	Of which, cases pending for more than 3 years	29,688	105.00
	more than 2 years to 3 years	11,356	93.78
	more than 1 year to 2 years	1,991	38.57
	cases pending for less than 1 year	4,411	113.26

District wise details are given in **Annexure - 7**.

All LDMs are requested to incorporate the Agenda on Recovery Certificates, if not done, and critically review the position of pending Recovery Certificates in every DLCC meetings and pursue the matter with the District Authorities for immediate disposal of the same.

The Revenue Department is requested to issue instructions to the District Authorities for quick disposal of pending Recovery Certificates and extend necessary help and support to the Banks in recovery in chronic cases.

Bankwise position of Outstanding, NPA, Percentage of NPA to Outstanding at the quarter ended September, 2020.

The Gross Advances of the Banks in the State of Gujarat is Rs. 6,41,061 Crores and Gross NPA is Rs. 32,564 Crores i.e 5.08% as of September, 2020. Consolidated details are as per **Annexure - 8**.

(Amt. Rs. in crores)			
Particulars	Amt. Outstanding	Amt. of Gross NPA	% NPA to Outstanding
Crop Loan	54,784	1,919	3.50
Agri. Term Loan	38,067	3,289	8.64
Total Agriculture	92,851	5,208	5.61
MSME	1,39,201	10,161	7.30
Other PS	65,737	1,032	1.57
Total Priority Sector	2,97,789	16,401	5.51
Non Priority Sector	3,43,272	16,163	4.71
Total Advances	6,41,061	32,564	5.08
Others			
Housing Loan	92,195	874	0.95
Education Loan	3,060	71	2.32

All Member Banks are requested to ensure accurate reporting of NPA so as to present factual position.

AGENDA No. 8

PROGRESS UNDER GOVT. SPON. PROG. FOR THE QTR. ENDED SEPT, 2020.

The Summary of performance for the quarter ended SEPT, 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 target vis-à-vis achievement under Central Govt. Spon. Programmes.

Period ended	PMEGP	DAY-NULM
Sept, 2019	60.24% (No.) 148.05% (M.M.)	28.28%
Sept, 2020	16.64% (No.) 39.10% (M.M.)	26.84%

(Rs./ Lakhs)

PARTICULARS	BANKABLE SCHEMES	
	PMEGP	DAY-NULM
Target (2020-21)	6544 (No) 19632 MM (Amt.)	2500 (Individual cases)
Sponsored (No.)	10156	2378
Sanctioned (No.)	1089	671
Sanctioned (Amt)	M.M. 7677	809.8
Retd./Rejtd. (No.)	1729	160
Pending (No.)	7338	1547
% achievement (No.)	16.64	26.84
% achievement (Amt.)	M.M. 39.10	-

(M.M. = Margin Money)

Prime Minister Employment Generation Programme (PMEGP)

As per the progress report for the quarter ended Sept, 2020, against the physical target of 6544, Banks have sanctioned 1089 applications, i.e. 16.64% achievement. Similarly, against the Margin Money target of Rs. 19,632 lakhs, Banks have sanctioned projects having Margin Money of Rs.7,677 lakhs (39.10% achiv.) for the quarter ended Sept, 2020.

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

Against the target of 2500 individual loan applications, Banks have sanctioned 671 applications i.e. 26.84 % achievement for the quarter ended Sept, 2020.

Comparative performance under State Govt. Sponsored Programmes

% Achievement						
Period	VBS	GSCDC	DCWD	GWEDC	JGVY	DTAISY
Sept, 2019	41.01	3.04	9.43	40.45	0.00	17.60
Sept, 2020	22.76	2.38	4.33	10.55	1.00	31.80

(Amt. in Rs. Lakhs)

PARTICULARS	BANKABLE SCHEMES					
2020-21	VBS	GSCDC	DCWD	GWEDC	JGVY	DTAISY
Target (Number)	36,800	5000	5334	1100	200	1000
Sponsored (No)	15706	754	2466	1047	41	1627
Sanctioned (No)	8375	119	231	116	2	318
Retd./Rejtd. (No)	2468	76	401	19	1	68
Pending (No)	4863	559	1834	912	38	1241
% achievement	22.76	2.38	4.33	10.55	1.00	31.80

VAJPAYEE BANKABLE SCHEME (VBS) :

The achievement against the target stood at 22.76% at the quarter ended Sept, 2020 as against 41.01% 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 2.38% for the quarter ended Sept, 2020 as against 3.04% for the corresponding period of the previous year.

BANKABLE SCHEME OF DEVELOPING CASTES WELFARE DEPARTMENT

The achievement stood at 4.33% of the target at the quarter ended Sept, 2020 as against 9.43 % for the corresponding period of the previous year.

GUJARAT WOMEN ECONOMIC DEVELOPMENT CORPORATION (GWEDC) :

The achievement stood at 10.55 % of the target at the quarter ended Sept, 2020 as against 40.45 % for the corresponding period of the previous year.

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

The achievement stood at 1.00 % of the target at the quarter ended Sept, 2020 as against 0.00 % for the corresponding period of the previous year.

Dattopant Thengadi Artisan Interest Subsidy Yojana (DTAISY)

The achievement stood at 31.80 % at the quarter ended Sept, 2020 as against 17.60 % 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.

The overall performance under all the Govt. Sponsored Programmes for the quarter ended September, 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 September, 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	Sept, 2019		March, 2020		Sept, 2020	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	40,040	1,059	1,46,397	3,985	42,436	1,257
Outstanding	4,16,890	10,824	4,32,656	11,744	4,39,208	13,063

Fresh loans of Rs.1,257 Crores were disbursed by the Banks to 42,436 beneficiaries belonging to Minority Communities during the quarter ended September, 2020. The outstanding reached to the level of Rs. 13,063 Crores in 4,39,208 accounts as of September, 2020.

The share of advances to Minority Community to Priority Sector Advances stood at 4.39% at the quarter ended September, 2020.

WOMEN ENTREPRENEURS

(Rs. in crores)

Particulars	Sept, 2019		March, 2020		Sept, 2020	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	2,14,592	4,293	8,57,156	15,252	1,81,234	5,307
Outstanding	16,43,731	42,763	18,78,324	44,851	19,54,799	50,942

Fresh credit to the tune of Rs. 5,307 Crores to 1,81,234 beneficiaries was extended in the State during the quarter ended September, 2020. The outstanding advances reached at the level of Rs. 50,942 Crores in 19,54,799 accounts and stood at 7.95% of Net Bank Credit.

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

(ii) REVIEW OF PROGRESS UNDER HOUSING FINANCE

(Rs. in crores)

Particulars	Sept, 2019		March, 2020		Sept, 2020	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	42,151	3,620	2,76,655	22,504	47,411	5,283
Outstanding	6,98,399	76,280	8,32,541	94,200	8,52,323	92,195

As per the information made available by the member banks, fresh loans worth Rs. 5,283 Crores have been granted to 47,411 beneficiaries during the quarter ended September, 2020 under Housing Finance. The outstanding level reached to Rs. 92,195 Crores in 8,52,323 accounts as of Sept, 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 Sept, 2020 is as under :

(A) Savings Bank account details :

(Amt. in Rs.lakh)

Savings linkage	Savings Bank A/Cs opened during the quarter ended Sept, 2020			Total No. of Savings Bank accounts as on Sept, 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	2,613	26,180	855	2,49,233	25,88,018	32,044
Out of above, Women SHG	2,439	24,961	491	2,26,242	23,51,114	27,841

(B) SHG Grading and Sanction :

(Amt. in Rs.lakh)

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended Sept, 2020			Cumulative A/cs Graded and Sanctioned during the FY 2020-21		
	Accounts Graded	A/cs sanctioned	Sanctioned Amt.	Accounts Graded	A/cs sanctioned	Sanctioned Amt.
No .of Account	5,710	5,710	5,449	10,604	10,604	10,543
Out of above, Women SHG	--	4,950	4,714	--	9,445	9,329

(C) Disbursement Details :

(Amt. in Rs.lakh)

Disbursement of Loans	Disbursement during the quarter ended Sept, 2020				Total loan disbursed during the FY 2020-21			
	A/c disb.	Amt. disb.	Out of total a/c disb. to new a/c	Amt.disb. to new a/c	A/c disb.	Amt. disb.	Out of total a/c disb. to new a/c	Amt. disb. to new a/c
Total SHGs	5,710	5,449	1,798	1,787	10,604	10,543	3,503	3,399
Of above, Women SHG	4,950	4,714	1,550	1,596	9,445	9,329	3,175	3,080

(D) Loan Outstanding and NPA

(Amt. in Rs.lakh)

Loans Outstanding as on		Loans outstanding		Out of which, Women SHGs	
		Accounts	Amount	Accounts	Amount
Loans outstanding	March 2020	53,890	30,746	46,205	28,677
	Sept 2020	47,896	30,961	43,470	27,860

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%)
	Sept 2020	5,247 (10.95%)	2,692 (8.69%)	3,850 (8.86%)	1,821 (6.54%)

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

Gujarat Regional Office of NABARD, as a part of an All India Action Plan conducted around 151 Village Level Programmes (VLPs) on the lines of credit camp/ linkage meets focused on increasing the credit linkages, so far, during the financial year 2020-2021 in the State against the target of 2500 VLPs. Banks are requested to actively participate and conduct the VLPs. An incentive of Rs. 2000 per programme is being provided by NABARD to Banks. The claims are to be submitted through the respective Controlling Offices on a quarterly basis, in a very simple format.

(iv) REVIEW OF PROGRESS UNDER EDUCATION LOAN :

(Rs. in crores)

Particulars	Sept, 2019		March, 2020		Sept, 2020	
	A/cs	Amt.	A/cs	A/cs	Amt.	A/cs
Disbursement of Fresh loans	7,784	280	39,902	1,259	6,992	214
Outstanding	55,090	3,537	53,908	2,883	59,217	3,060

During the quarter, Banks have disbursed Education loans to 6,992 students to the tune of Rs. 214 Crores. The outstanding under Education loans stood at Rs. 3,060 Crores in 59,217 accounts as of Sept, 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 24,92,270 as of June, 2020 to 26,83,567 as of September, 2020 showing net increase of 1,91,297 KCCs during the quarter ended Sept, 2020.

The bank group wise break up is : Nationalised Banks – 9,21,390, State Bank of India – 3,29,791, RRBs – 3,75,559, Private Sector Banks –1,11,614 and DCCBs -9,45,213.

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, 14,73,193 JLGs are formed till the quarter ended Sept, 2020. Out of total JLGs formed, 5,58,719 are under Farm Sector of which 4,52,125 JLGs are credit linked with an amount of Rs. 1,351 Crores, whereas, 9,14,474 JLGs are formed under Non-Farm Sector, of which 5,13,245 JLGs are credit linked with amount of Rs. 1,522 Crores. The Bankwise progress is given in **Annexure-23.**

NABARD provides financial support of Rs. 4000 per JLG if the banks get the proposal approved from NABARD in advance. NABARD has entered into an MoU with Bank of Barod and State Bank of India for nurturing and financing of 3500 JLGs each. Other banks may come forward and take similar initiative.

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

MSME advances stood at Rs. 1,39,201 Crores at the quarter ended Sept, 2020, of which Rs. 963.43 Crores were extended to 15,943 units for technology upgradation under CLCSSTU. During the quarter ended Sept, 2020, banks have disbursed Rs. 76 Crores to 69 units under CLCSSTU. Bankwise details are given in **Annexure - 24.**

(vii) ADVANCES TO SC & ST BENEFICIARIES :

The outstanding advances to SC beneficiaries as of Sept, 2020 was Rs. 3,950 Crores in 2,43,530 accounts, forming 7.64% of Weaker Section advances, which was 7.75% as of March, 2020. Similarly, the outstanding advances to ST beneficiaries as of Sept, 2020 was Rs. 4,426 Crores in 3,42,205 accounts, forming 8.56 % of Weaker Section advances,

which was 7.28% as of March, 2020. Bank wise and Districtwise details are given in **Annexure - 2 & 3.**

(viii) 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, 3,58,531 "Basic Savings Bank Deposit Accounts" have been opened during the quarter ended Sept, 2020. Banks have provided overdraft facility to 26,242 accounts amounting to Rs. 5.74 Crores. Total number of "Basic Savings Bank Deposit Accounts" reached to 1,64,83,669 as of Sept, 2020 with an amount of Rs. 6,231 Crores in these accounts.

During the quarter ended Sept, 2020, 4,657 GCCs amounting to Rs. 222 Crores have been issued by Member Banks. The cumulative position as of Sept, 2020 reached 2,35,927 GCCs amounting to Rs. 8,603 Crores. The Bankwise progress is given as per **Annexure - 25 & 26.**

(ix) Centrewise availability of ATMs

As per the information provided by Member Banks, there were 11,547 ATMs in the State of Gujarat as of Sept, 2020. The centrewise / categorywise details of ATMs vis-a-vis number of branches is as under:

Category	No. of Branches as of Sept, 2020	No. of ATMs	
		June, 2020	Sept, 2020
Metro	2,473	4,547	4,580
Urban	1,540	2,348	2,382
Semi-urban	2,413	2,745	2,768
Rural	3,639	1,799	1,817
Total	10,065	11,439	11,547

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 – 27 & 28.**

(x) Pledge financing against Negotiable Warehouse Receipts to farmers

As per the information provided by the Member Banks, finance against NWRs to farmers in Gujarat as of Sept, 2020 was **NIL.**
