

BANKING AT A GLANCE IN GUJARAT STATE – MARCH, 2021

PARAMETERS	March, 2019	March, 2020	GROWTH OVER March 2019	March, 2021	GROWTH OVER March 2020
TOTAL No. OF BRANCHES	9797	10046	249	9959	(-) 87
CATEGORY OF BRANCHES					
RURAL	3617	3655	38	3607	(-) 48
SEMI - URBAN	2366	2419	53	2335	(-) 84
URBAN	1521	1550	29	1544	(-) 6
METRO	2293	2422	129	2473	51
TOTAL	9797	10046	249	9959	(-) 87
KEY INDICATORS (Amt. Rs. in Crores)					
DEPOSITS	6,97,250 (5.26%)	7,60,231 (9.03%)	62,981	8,81,338 (15.93%)	1,21,107
ADVANCES	5,90,664 (9.51%)	6,26,675 (6.10%)	36,011	6,77,510 (8.11%)	50,835
CREDIT DEPOSIT RATIO	84.71	82.43	(-) 2.28	76.87	(-) 5.56
PS ADVANCES	2,70,836	2,84,803	13,967	3,02,880	18,077
(% Growth)	(19.31%)	(5.16%)		(6.35%)	
(% to advances)	(50.21%)	(48.22%)		(48.33%)	
AGRI ADVANCES	83,157	88,806	5,649	94,840	6,034
(% Growth)	(4.62%)	(6.79%)		(6.79%)	
(% to advances)	(15.42%)	(15.03%)		(15.13%)	
MSME ADVANCES	1,27,174	1,29,032	1,858	1,35,160	6,128
(% Growth)	(34.05%)	(1.46%)		(4.75%)	
(% to advances)	(23.58%)	(21.85%)		(21.57%)	
WEAKER SEC.ADV	45,120	50,924	5,804	53,057	2,133
(% Growth)	(9.25%)	(12.86%)		(4.19%)	
(% to advances)	(8.36%)	(8.62%)		(8.47%)	

Position of Kisan Credit Cards for the period ended					
	March, 2019	March, 2020	GROWTH OVER March 2019	March, 2021	GROWTH OVER March 2020
Accounts	27,08,892	27,75,301	66,409	26,46,067	(-) 1,29,234
Amount	46,839	51,188	4,349	54,208	3,020

AGENDA No.1

Confirmation of the proceedings of last meeting

The proceedings of the 168th meeting of State Level Bankers' Committee for the quarter ended December, 2020 held through VC on 22nd March, 2021 were circulated to all the members vide letter dated 29th April, 2021. 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	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 31.03.2021:

State	No. of Accounts opened			Aadhaar Seeded Accounts	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Card issued
	Rural	Urban	Total				
Gujarat	1,00,47,721	60,11,003	1,60,58,724	1,33,47,476	83.12%	1,22,62,636	76.36%

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 31.05.2021:

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	627.85	81.75%	47.43%	93.34%
National Average	14021.06	86.90%	55.70%	80.94%

As per the progress report dated **31.05.2021** received from DFS, MoF, GoI, Aadhaar Seeding in operative CASA accounts in the State stood at **81.75%** and average Aadhaar authentication stood at **47.43%**, whereas the National average under Aadhaar Seeding and Authentication stands at **86.90%** and **55.70%** respectively. Under Mobile Number

Seeding, the performance of the State stood at **93.34%** against the National Average of **80.94%**. 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 under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY) as of 31.03.2021 is as below:

Particulars	PMJJBY	PMSBY
Total enrollment	37,59,388	93,15,284
Claim settlement status as on 31.05.2021		
Claims lodged	22,476	3,737
Claims Paid	21,177	3,129
Claims Rejected	1,061	494
Claims under process	238	114
Settlement %age	95.23%	86.36%

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 during the FY 2020-21 under APY is as under:

Sr.	Category of Banks	Number of Branches	Target for FY 2020-21	Achievement	Achievement (%)
1	Public Sector Banks	5129	307740	186187	60.50%
2	Private Banks	1775	89220	22390	25.10%
3	Co-op. Banks	1435	28700	3463	12.07%
4	RRBs	747	44820	31947	71.28%
Grand Total		9086	470480	243987	51.86%

Total number of enrolments in the State under the scheme so far is 11,35,291.

Bank-wise achievement of targets for FY 2020-21 is @ **Annexure- D**.

Targets under APY for 2021-22, as provided by PFRDA is as under:

Category	Targets per Branch for FY 2021-22
Major Banks (All PSBs and 4 Private Banks i.e. ICICI Bank, AXIS Bank, HDFC Bank, IDBI Bank)	70
Regional Rural Bank	70
Private Banks (Other than ICICI, AXIS, HDFC, IDBI)	30

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 13943 Tier VI URCs in the State.

In the FY 2020-21, Banks has covered nearly 141 Tier VI centers 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. Mar. 2021	Dahod		Narmada	
			Mar.20	Mar. 21	Mar. 20	Mar. 21
1	Disbt. under PMMY (Rs. Cr per 1 lakh pop.)	18.72	22.33	20.80	16.63	15.19
2	PMJJBY (Enrl. per 1 lakh pop.)	5951	2271	3719	4146	5395
3	PMSBY (Enrl. per 1 lakh pop.)	14598	7573	11078	11993	18843
4	APY (Enrl. per 1 lakh pop.)	1935	1167	1218	946	1153
5	No. of PMJDY A/cs opened	16058724	931610	1029444	251749	267186
6	% Aadhaar seeded A/cs	83.12%	81.81%	85.96%	80.81%	83.54%
7	% increase in Agri. Fin. over previous year	7.50%	0.14%	0.39%	0.49%	9.55%

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 Centers (FLCs) set up in all districts by respective Lead Banks and RRBs sponsored by them. Out of the above 49 FLCs, 1 FLC is in Metro, 33 are in Semi-urban and 15 FLCs are in Urban areas, whereas no FLC is opened in Rural Areas.

Banks and FLCs were advised to organise the Financial Literacy Camps as per RBI letter dated. 2nd March, 2017. Moreover, as per the above mentioned RBI letter, FLCs were advised to conduct special camps from April 1, 2017 onwards.

Conduct of Financial Literacy camps by FLCs for the quarter ended March, 2021

Sr. No.	Bank	No. of FLC opened by the Bank	No. of Special Camps conducted	No. of Target Specific camps conducted
1	Bank of Baroda	22	200	487
2	State Bank of India	11	28	278
3	Baroda Gujarat Gramin Bank	11	198	501
4	Saurashtra Gramin Bank	5	35	76
	Total	49	461	1342

Conduct of FL camps by Rural branches for the quarter ended March 2021:

Total 9178 camps have been conducted by **2451 Rural branches** of Scheduled Commercial (Including RRBs) during the quarter ended March 2021. 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	1582	4746	4583	97%
2	RRBs	495	1485	3904	263%
3	Pvt. Sector Banks	374	1122	691	62%
	Total	2451	7353	9178	125%

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

Acknowledging the difficulties being faced by Banks / FLCs in holding of Financial Literacy Camps in this COVID pandemic, it has been advised by the RBI to organize the Financial Literacy Camps through virtual modes, which indeed can give on hand experience of Digital literacy, particularly in rural areas. The RBI has also shared audio-visual material, which may be played while holding these camps, so as to create awareness about Financial Literacy among the masses. The material has also been made available on the website of SLBC, Gujarat.

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 14th June 2021 has informed that grant / assistance by NABARD to Banks for various Financial Inclusion activities will continue to be guided by circular no. 83-556/DFIBT-23/2019-20 dated 23rd April 2019. Accordingly NABARD will extend support for various grants/ financial assistance for the FY 2021-22 as per the circular.

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	19	Amreli, Anand, Banaskantha, Bharuch, Dahod, Kheda, Kutch, Jamnagar, Junagadh, Mehsana, Patan, Porbandar, Rajkot, Sabarkantha, Gandhinagar, Valsad, Surendranagar, Navsari and Vadodara
2	Land yet to be allotted	3	Bhavnagar, Dang and Mahisagar
3	Tendering under process and approval lying at Bank Level	3	Ahmedabad, Chhotaudepur and Narmada,
4	Construction work under progress	3	Tapi, Surat and Panchmahal
Total		28	

The Managing Director, Gujarat Livelihood Promotion Co. Ltd. (GLPC) vide his letter dated 14.06.2021 has informed about extension in closure clause for completing construction of RSETIs till 30.06.2022. The letter also raised serious concern about pendency at Bank level in setting up of RSETIs in Ahmedabad, Chhotaudepur, Panchmahal, Surat & Tapi districts, despite having been allotted land for the same by District Administration. Hence, concerned Banks are requested to expedite the construction work of RSETIs and ensure its completion at the earliest.

In pursuance to action point emerged in the 168th meeting of SLBC and to sort of land allotment related issues of RSETIs, a special meeting was convened under the chair of Addl. Chief Secretary, Finance Dept., Govt. of Gujarat in which concerned Banks and District Collectors also participated.

Concerned stake holders are requested to ensure compliance to the relevant action points as emerged from the meeting, so that setting up of RSETIs could be expeditiously processed.

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
March 2021	448	8,370	11,233	2,47,340	78,847 (31.88%)	94,996 (38.41%)	1,73,843 (70.29%)
Categorywise Cumulative no. of trainees							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
March 2021	40,910 (16.54%)	73,323 (29.64%)	86,080 (34.80%)	2,10,485 (85.10%)	12,846 (5.19%)	34,181 (13.82%)	

(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 March 2021 are as under:

Sr. No.	Details	Expenses (Rs.)
1	Remuneration	72,000
2	Telephone expenses	17,000
	Total	89,000

The bank wise details of proportionate expenses for the quarter ended March 2021 has been conveyed to Member Banks by SLBC vide letter no. SLBC-Call Centre/564/2021 dated 07/04/2021. **Pending Banks are requested to remit their contribution.**

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

Name of the Month	June 2020	Sep 2020	Dec. 2020	March 2021
Number of Calls	325	807	980	885
Total Expenses (in Rs.)	53,469	63,675	61,040	89,000

In the last quarter out of total 885 calls, 884 calls were inquiry and 1 call was complaint call.

AGENDA No.4

OTHER AGENDA

4.1 Progress under Pradhan Mantri MUDRA Yojana (PMMY)

The disbursement under the scheme from **01/04/2020** to **31/03/2021** 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	707107	1972.69	204493	3328.42	41195	2895.53	952795	8196.64
Other Agency	406992	1380.12	59335	990.04	10019	673.13	476346	3043.29
Total	1114099	3352.81	263828	4318.46	51214	3568.66	1429141	11239.93

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

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

Outstanding and NPA under MUDRA in terms of amount since inception till **31/03/2021** is here under:

(Amt. in Crores)

Shishu		Kishore		Tarun		Total	
Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outsanding	NPA
2135.21	97.21	4896.00	367.83	3943.29	264.38	10974.49	729.42

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

4.2 Implementation of “Stand up India”

The Stand Up India Scheme was launched on 05th April 2016 and aims to promote entrepreneurship among the Schedule Caste / Schedule Tribe and Women by facilitating Bank loans of value between Rs 10 lakh to Rs 1 Crore to at least one SC / ST borrower and one woman borrower per Bank Branch of Scheduled Commercial Banks for setting up Greenfield enterprises in trading, manufacturing and services sector. In 2019-20 it was decided to extend the State Up India Scheme for the entire period coinciding with the 15th Finance Commission period of 2020-25.

Hon’ble FM as a part of Budget speech FY 2021-22, inter alia, stated as follows: “To further facilitate credit flow under the scheme of Stand Up India for SCs, STs and Women, I propose to reduce the margin money requirement from 25% to 15% and to also include loans for activities allied to agriculture.”

In this context, the DFS, MoF, GoI vide its letter dated 09th March 2021 informed about changes approved in the Stand Up India scheme as under:

- (i) The extend of margin money to be brought by the borrower may be reduced from **“upto 25%” to “upto 15%”** of the project cost. However, the borrower will continue to contribute at least 10% of the project cost as own contribution.
- (ii) Loans for enterprises in **“Activities allied to agriculture”** e.g. pisciculture, beekeeping, poultry, livestock, rearing, grading, sorting, aggregation agro industries, dairy, fishery, agriclinic and agribusiness centers, food and agro-processing etc. (excluding crop loans, land improvement such as canals, irrigation wells) and services supporting these activities shall be eligible for coverage under the scheme.

All Banks are requested to apprise their field functionaries about the changes in the “Stand up India” scheme, which can go a long way in improving performance under the scheme. Cumulative progress as of **31/05/2021** under Stand Up India in Gujarat is as under:

Sanctions		Disbursements	
Accounts	Amount (Rs. in Crore)	Accounts	Amount (Rs. in Crore)
7717	2243.03	4959	1166.88

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

Banks are requested to improve the performance under the scheme, as it aims to mitigate not only social disparity but also gender inequality by enabling and empowering the deprived sections through credit from Banks.

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

As of **31.05.2021**, total Rs. 8036.92 Crores subsidy has been disbursed to the 3,50,505 beneficiaries in the State. The PLI / Bank wise details are given @ **Annexure-I.**

Position as of 31.05.2021		
Category of PLI	No. of cases disbursed	Subsidy (Rs. in Crores)
Public Sector Banks (12)	64258	1431.53
Private Sector Banks (19)	84369	1994.95
Regional Rural Banks (2)	1836	41.90
Co-operative Banks (34)	7619	150.52
Small Finance Banks (4)	2062	48.17
Housing Finance Co. (57)	190361	4369.85
Total	350505	8036.92

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

4.4 Rural Housing Interest Subsidy Scheme (RHISS)

The Government of India (Gol) has envisioned the nation to be housed in pucca houses by the time it completes 75 years of independence. Under this vision 'Housing For All by 2022', every houseless family or household living in a derelict or a kutcha house in rural areas will live in dignified conditions with basic amenities of water, sanitation and electricity. To enable this endeavor, the Gol is providing institutional finance under the Rural Housing Interest Subsidy Scheme (RHISS).

Under the RHISS, Interest subsidy @3% p.a. on the Principal amount of loan for the beneficiary and the subsidy shall be admissible for a maximum loan amount of first Rs 2.00 (two) lakh, irrespective of the quantum of housing loan, for 20 (twenty) years or full period of the loan, whichever is less. If the quantum of housing loan, however, is less than Rs 2.00 (two) lakh, the subsidy will be calculated based on the actual loan amount.

The performance under RHISS in Gujarat State as of 31.05.2021 is as under:

Sr.	State	No. of accounts	Net Subsidy released
1	Gujarat	875	Rs. 2.86 Crores

The Gujarat State ranks 2nd after Maharashtra (4.22 Crores) in terms in terms of release of subsidy and 3rd after Uttar Pradesh (1st) and Maharashtra (2nd) in terms of number of loan accounts under RHISS.

4.5 Emergency Credit Line Guarantee Scheme (ECLGS):

In recognition of the continuing adverse impact of COVID 19 pandemic on certain service sectors, the Central Govt. has now extended the scope of Emergency Credit Line Guarantee Scheme (ECLGS) through introduction of ECLGS 3.0 to cover business enterprises in Hospitality, Travel and Tourism, Leisure and Sports sectors, which had total outstanding credit not exceeding Rs 500 Crores and over dues, if any, not more than 60 days as on 29.02.2020.

ELCGS 3.0 would involve extension of credit of upto 40% of total credit outstanding across all lending institutions as on 29.02.2020. The tenor of loans granted under ELCGS 3.0 shall be 6 years including moratorium period of 2 years.

Further, the validity of all ECLGS i.e. ELCGS 1.0, ECLGS 2.0 and ECLGS 3.0 has been extended up to 30.06.2021 or till 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 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 24.05.2021, Gujarat State stands at 3rd place in terms of amount of NCGTC guarantees issued under the ECLGS after Maharashtra (1st) and Tamilnadu (2nd). Position of Gujarat State vis-à-vis National average under the ECLGS is as under:

	Guarantee issued by NCGTC	
	Number of guarantee issued	Amount of guarantee issued (in Rs Cr.)
Gujarat	3,02,479	22,426
National	95,49,743	2,38,226
% share of Gujarat to National Average	3.17%	9.41%

All Banks are requested to optimize extension granted under ECLGS, which could now be extended to many other sectors also, ultimately leading to reigniting the growth of engine of the Economy.

4.6 PM SVANidhi: Scheme for Street Vendors :

The progress in Gujarat State under the scheme as on 15.06.2021 is tabulated hereunder:

Picked up applications	Sanctioned Applications	Disbursed applications	Applications returned by Banks	Total applications	Sanction (%)
(A)	(B)	(C)	(D)	(E) = A + B + D	(F) = (B / E*100)
22657	116028	102152	40261	178946	64.84

Apart from 22,657 under process applications, there are nearly 11,062 applications which are lying in “Market Place” (applications where the applicant hasn’t given preference for any particular Bank). Hence, 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.

To review the progress under the PM SVANidhi Scheme, VC held on 16.06.2021 under the joint chair of Secretary, Ministry of Housing and Urban affairs and Secretary, Dept. of Financial Services, MoF, Gol. Following are the points emerged from the VC to be actioned by the Banks:

- Special Drive : “Sankalp se Siddhi” to be organized by Banks to disburse all sanctioned applications and sanction all the eligible pending applications by 15th August 2021.
- All the ineligible / returned applications to be reviewed by 15th July 2021.
- Second working capital limit to be extended to Street vendors who have paid up their first working capital.
- Banks to mark all Repaid / Prepaid Loans as “Closed” to enable applicants to avail second working capital limit.
- Expeditiously process eligible claims under PMJJBY for the street vendors who have succumbed to COVID or to any other morbidities.

Expand Digital onboarding of Street Vendors (currently 97,741) under “Main bhi Digital 2.0” campaign from 1st July 2021.

The Gujarat Urban Livelihood Mission (GULM) has assigned targets for 2nd working capital limit to various Urban Local Bodies (ULBs) for the street vendors who have adhered to credit discipline and paid up their first limit of working capital.

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.

With dwindling of second wave of COVID and gradual restoration of normalcy, all Banks are requested to reach out to affected vendors and extend the benefits of the scheme to the eligible applicants.

4.7 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.

Performance under the scheme as on 10.06.2021 is here under:

Under Verification	Group Under Loan Process	Active Loan	NPA Loan	Paid-up Loan	Total
502	372	1318	0	0	2192

Although some Banks have already entered in an MoU with the GLPC / GULM for sanctioning loan under the scheme, there are many major Banks which are yet to sign MoU.

All Banks are requested to come forward in extending this scheme, which aims at women empowerment by inculcating credit discipline and camaraderie.

4.8 Scheme to finance Solar power projects under Small Scale Distributed Solar Policy 2019 of Govt. of Gujarat

With an aim to promote generation of renewable energy, the Govt. of Gujarat under the “Small Scale Distributed Solar Policy 2019” aims to engage in Power Purchase Agreements with Solar power projects at an fixed rate for the period of 25 years.

The Gujarat Urja Vikas Nigam Limited (GUVNL), holding company of Gujarat Govt. is a nodal agency for rolling out the scheme and it engages in bulk purchase and sale of electricity, besides supervising, co-ordinating and facilitating activities of various power Distribution Companies (DISCOMs) under its aegis in the State.

The scheme envisages to set up Solar Power projects with capacity ranging from 0.5 MW to 4 MW and it also involves signing of Power Purchase Agreement (PPA) between Solar Power Plant Developers and Power Distribution Companies at a rate which is simple average of tariff of past 6 months discovered through competitive bidding process plus Rs 0.20 per unit.

In order to articulate Bankable scheme for Financing Solar Power projects, a special meeting of small committee comprising major Banks and GUVNL officials was held on 11.06.2021.

Based on the deliberations held in the meeting, model scheme for financing Solar Power Projects has been prepared which is provided @ **Annexure-J**. The same has been put up for approval by SLBC.

All Banks are requested to put up the model scheme before their respective Head / Corporate Offices for designing internal scheme for financing Solar Power projects in the State.

4.9 Deepening of Digital Payment Ecosystem – Banaskantha District

The last meeting of the Sub- Committee on Deepening of Digital Payment Ecosystem was held on 28th December 2020 through virtual mode. The reporting format for evaluation of progress of deepening of digital payment in Banaskantha District is revised, as advised by RBI and now three separate columns viz.”no. of account holders ineligible for issuance of digital modes of payments”, “ No. of eligible operative SB accounts covered Adhar Enabled Payment System (AEPS) “, “% AEPS coverage” have been added in the reporting format.

As per the latest report dated 31.03.2021 submitted by various Banks on deepening of Digital Payment Ecosystem in Banaskantha District, the penetration of Digital Banking products to individuals in Banaskantha District is as under:

Total SB accounts	% Debit card holders	% Net Banking holders	% Mobile Banking/ UPI/ USSD holders	% AEPS coverage	% Account holders having at least one digital Banking facility	Number of SB accounts ineligible for any of Digital Banking products
22,13,644	68.93%	17.79%	23.07%	63.47%	90.57%	6,45,171

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.

4.10 Trend of Digital Transactions under various Banking :

The quarter-wise progress under Digital Banking products in the Gujarat State is tabulated hereunder:

Quarter wise Number of UPI Transactions (in Crores)				
	Jun-20	Sep-20	Dec-20	Mar-21
National	357.10	491.63	651.60	732.73
Gujarat	12.75	16.88	23.76	28.12

Quarter wise Number of IMPS Transactions (in Crores)				
	Jun-20	Sep-20	Dec-20	Mar-21
National	48.80	74.78	101.37	102.86
Gujarat	1.93	3.25	4.44	4.46

Quarter wise Number of ATM Transactions (in Crores)				
	Jun-20	Sep-20	Dec-20	Mar-21
National	96.30	111.43	126.61	125.19
Gujarat	4.28	5.25	5.88	6.05

Quarter wise Number of POS Transactions (in Crores)				
	Jun-20	Sep-20	Dec-20	Mar-21
National	10.72	16.29	21.12	21.56
Gujarat	0.47	0.73	0.95	0.99

As it can be deciphered from the above tables that UPI remains the most preferred mode of transaction. (IMPS transactions are inward).

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.

To promote Digital Banking on a larger scale, Govt. is also requested to incorporate linking extension of benefits under various welfare schemes with use of Digital Banking products, which can serve dual purpose of promoting Digital Banking along with extending welfare benefits.

Besides acquainting the customers about the use of Digital Banking, it is also important to create awareness about the safeguards which need 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.

Banks to ensure that requests from law enforcement agencies to freeze account / provide trail of transactions towards the lodgment of cyber fraud incident are attended promptly, which can help not only in nabbing the culprit but also in minimizing the loss on account of fraud.

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

Banks are rigorously being pursued for switching to New LBS data flow system for submission of quarterly LBS data, as this system minimize human intervention by catching data directly from CBS of Banks.

Numerous meetings have been held to address various issues of Banks, however, we are yet to migrate to New LBS data flow, as some Banks are still either unprepared or unwilling to adopt the new LBS.

To ease switching to new LBS, SLBC collated the data through dual systems permitting submission of data through existing system, so that Banks get accustomed to new LBS.

The Banks which have not submitted the data as per new LBS even once are: AXIS Bank, Catholic Syrian Bank, Dhanlaxmi Bank, ICICI Bank, Kotak Mahindra Bank, Laxmi Vilas Bank, Saurashtra Gramin Bank and Suryoday Small Finance Bank.

Concerned Banks are requested to inform about the reasons for not onboarding new LBS data flow system.

AGENDA No.5**REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE YEAR ENDED MARCH, 2021:**

During the year 2020-21, total number of bank branches decreased by 87 taking the total network of branches from 10046 as of March, 2020 to 9959 as of March, 2021 in the State as per the details given in **Annexure- 1**.

BRANCH EXPANSION

Particulars	Total no. of branches for the year ended			
	March, 2019	March, 2020	March, 2021	Variation over March, 2020
State Bank of India	1237	1265	1252	(-) 13
Nationalised Banks	4006	3992	3727	(-) 265
RRBs	771	770	768	(-) 2
Co-Operative Banks	1585	1612	1621	9
Private Sector Banks	1925	2109	2225	116
Small Finance Banks	273	298	366	68
Total	9797	10046	9959	(-) 87

DEPOSITS GROWTH :

The aggregate deposits of the banks in Gujarat increased by Rs. 1,21,107 Crores in absolute terms from Rs. 7,60,231 Crores as of March, 2020 to Rs. 8,81,338 Crores as of March, 2021 registering growth of 15.93% as against 9.03% growth for the previous year.

The banks groupwise deposit growth and level as of March, 2021 are given below. The bankwise and districtwise details are given in **Annexure – 1A & 1B**.

(Rs. in Crore)

Bank Group	FOR THE YEAR ENDED			Absolute growth over March, 2020
	March, 2019	March, 2020	March, 2021	
State Bank of India	1,46,984 (5.78%)	1,62,704 (10.70%)	1,83,268 (12.64%)	20,564
Nationalised Banks	3,26,408 (-) 2.87%	3,38,060 (3.57%)	3,73,252 (10.41%)	35,192
RRBs	14,012 (11.22%)	15,314 (9.29%)	16,775 (9.54%)	1,461
Co-Operative Banks	29,566 (10.20%)	33,090 (11.92%)	38,342 (15.87%)	5,252
Pvt. Sector Banks	1,78,664 (20.74%)	2,08,399 (16.64%)	2,65,290 (27.30%)	56,891
Small Finance Banks	1,616 (N.A.)	2,666 (64.98%)	4,411 (65.45%)	1,745
TOTAL	6,97,250 (5.26%)	7,60,231 (9.03%)	8,81,338 (15.93%)	1,21,107

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

The highest percentagewise growth was registered by Small Finance Banks (65.45%) followed by Private Sector Banks (27.30%), Co-Operative Banks (15.87%), State Bank of India (12.64%), Nationalised Banks (10.41%) and RRBs (9.54%).

The **NRI deposits** increased by Rs.74 Crores and stood at Rs.80,183 Crores forming 9.10% of the total deposits as of March, 2021 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. 50,835 Crores in absolute terms from Rs. 6,26,675 Crores as of March, 2020 to Rs. 6,77,510 Crores as of March, 2021 registering a growth of 8.11%, as against 6.10% for the previous year.

The banks groupwise credit growth and level as of March, 2021 are given below. The bankwise and districtwise details are given in **Annexure – 1A & 1B.**

(Rs. in Crores)

Bank Group	FOR THE YEAR ENDED			Absolute growth over March, 2020
	March, 2019	March, 2020	March, 2021	
State Bank of India	1,15,690 (14.42%)	1,15,070 (-) 0.54%	1,14,348 (-) 0.63%	(-) 722
Nationalised Banks	1,98,560 (-) 3.73%	1,92,220 (-) 3.19%	2,04,325 (6.30%)	12,105
RRBs	8,613 (14.58%)	9,390 (9.02%)	10,468 (11.48%)	1,078
Co-Operative Banks	21,484 (21.25%)	22,316 (3.87%)	24,423 (9.44%)	2,107
Pvt. Sector Banks	2,41,233 (16.65%)	2,81,524 (16.70%)	3,16,274 (12.34%)	34,750
Small Finance Banks	5,083 (N.A.)	6,155 (21.09%)	7,672 (24.65%)	1,517
Total	5,90,664 (9.51%)	6,26,675 (6.10%)	6,77,510 (8.11%)	50,835

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

During the year 2020-21, the overall growth in outstanding advances was 8.11%, which was mainly contributed in percentage terms by Small Finance Banks (24.65%) followed by Private Sector Banks (12.34%), RRBs (11.48%), Co-Operative Banks (9.44%) Nationalised Banks (6.30%). Whereas, State Bank of India (0.63%) has registered negative growth.

CREDIT DEPOSIT RATIO:

The Bank groupwise Conventional CD Ratio is given below:

Bank Group	FOR THE YEAR ENDED			Variation over March, 2020
	March, 2019	March, 2020	March, 2021	
State Bank of India	78.71	70.72	62.39	(-) 8.33
Nationalised Banks	60.83	56.86	54.74	(-) 2.12
RRBs	61.47	61.32	62.40	(-) 1.08
Co-Operative Banks	72.67	67.44	63.70	(-) 3.74
Pvt. Sector Banks	135.02	135.09	119.22	(-) 15.87
Conventional CD Ratio	84.71	82.43	76.87	(-) 5.56

The CD Ratio as of March, 2021 decreased by 5.56% over March, 2020 and stood at 76.87%.

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
6,77,510	31,934	7,09,444	8,81,338	80.50

CD Ratio Below 40%

As of March, 2021, the CD Ratio in the following 7 districts was below 40% where the all Stakeholders are required to put in special efforts to increase the same.

Sr.	Name of District	CD Ratio March, 2019	CD Ratio March, 2020	CD Ratio March, 2021	Variation over March, 2020
1	Dang	13.34	14.03	14.09	0.06
2	Navsari	25.85	25.83	24.30	(-) 1.53
3	Anand	28.61	26.47	28.12	1.65
4	Porbandar	28.01	32.32	32.21	(-) 0.11
5	Mahisagar	39.40	34.57	34.88	0.31
6	Kheda	38.58	37.96	36.87	(-) 1.09
7	Tapi	36.00	35.71	39.49	3.78

From the above table, it can be seen that CD Ratio of 3 districts has decreased over March, 2020 whereas it has increased in remaining 4 districts.

These 7 districts could be segregated under two categories-

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

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

Sr.	District	Total Population	Total Deposits	Total Advances	CD Ratio	Dep. Per Pop.	Adv. Per Pop.
1	Dang	228291	77851	10969	14.09%	0.34	0.05
2	Navsari	1329672	2342771	569359	24.30%	1.76	0.43
3	Anand	2092745	3516236	988678	28.12%	1.68	0.47
4	Porbandar	585449	922181	296995	32.21%	1.58	0.51
5	Mahisagar	994624	402975	140567	34.88%	0.41	0.14
6	Kheda	2053769	1747201	644225	36.87%	0.85	0.31
7	Tapi	807022	390234	154116	39.49%	0.48	0.19
State Total		60439692	88133786	67751035	76.87%	1.46	1.12

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:

(Amt. in Rs. Crores)

Parameter	Bench -mark	Outstanding as of				Absolute Growth over March, 2020	% increase over March, 2020
		March, 2020	% Achi. of NBC	March, 2021	% Achi. of NBC		
Priority Sectors	40%	2,70,951	46.96	2,87,341	47.02	16,390	6.05%
Agri. Adv.	18%	80,957	14.03	86,158	14.10	5,201	6.42%
Weaker Section Adv.	10%	46,131	8.00	46,708	7.64	577	1.25%

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

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

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

(Amt. in Rs. Crores)

Parameter	Bench -mark	Outstanding as of				Absolute Growth over March, 2020	% increase over March, 2020
		March, 2020	% Achi. of NBC	March, 2021	% Achi. of NBC		
Priority Sectors	75%	8,440	97.99	9,357	99.64	917	10.86%
Agri. Adv.	18%	6,270	72.80	7,022	74.78	752	11.99%
Weaker Section Adv.	15%	3,478	40.38	4,090	43.56	612	17.60%

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

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

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

- III. The **Bank groupwise** percentage share of various components of Priority Sector advances as of March, 2021 is as under:

Sector	State Bank of India	Nationalised Banks	Private Banks	Co-op. Banks	RRBs	All Banks
PS ADVs	32.19%	58.53%	41.28%	96.70%	99.64%	48.33%
AGRI. ADVs	9.98%	19.17%	7.40%	76.19%	74.78%	15.13%
WS ADVs	5.33%	12.89%	3.97%	20.78%	43.56%	8.47%

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

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

As per revised guidelines of RBI for Priority Sector, the sub-target for Small & Marginal farmers is 8% and for Micro Enterprise is 7.5% of ANBC against which, as of March, 2021, all banks together stood at Rs. 34,940 Crores i.e. 5.58% and Rs.51,115 Crores i.e. 8.16% 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 financial year ended March 2021 of the State is given in **Annexure - 4**.

The summary of target vis-a-vis achievement for financial year ended March 2021 under Priority Sector Annual Credit Plan 2020-21 is presented hereunder.

(Amount in Rs.Crores)

No.	Priority Sector	Target 2020-21		Disbt. during the FY 2020-21		% Achievement	
		A/c	Amt.	A/c	Amt.	A/c	Amt.
1	Agriculture	4825921	85838	3994944	84788	82.78	98.78
	Of which Farm Credit	4477729	74253	3863823	67650	86.29	91.11
2	MSME	761164	79201	736673	96325	96.78	121.62
3	Export Credit	18008	1668	935	1036	5.19	62.11
4	Education	57491	1982	26308	824	45.76	41.57
5	Housing	167211	17290	191873	12731	114.75	73.63
6	Other PSA	262508	5794	503593	5279	191.84	91.11
7	Total PSA	6092303	191773	5454326	200983	89.53	104.80

The overall achievement in disbursement under Annual Credit Plan (ACP) 2020-21 for Priority Sectors by all the Banks was 89.53% in respect of targets in number of accounts and 104.80% in respect of targets in amount for the FY ended March, 2021. The highest percentage achievement in terms of amount was recorded in MSME – 121.62% followed by Agriculture – 98.78%, Other PSA – 91.11%, Housing – 73.63%, Export Credit – 62.11% and Education – 41.57%.

Out of 33 districts in the State, as many as 18 districts remained below the State average of 104.80% 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 FY 2020-21 is given in **Annexure - 6**.

AGENDA No.7**Bankwise position of Outstanding, NPA, Percentage of NPA to Outstanding at the FY ended March, 2021.**

The Gross Advances of the Banks in the State of Gujarat is Rs. 6,77,510 Crores and Gross NPA is Rs. 39,482 Crores i.e 5.83% as of March, 2021. Consolidated details are as per **Annexure – 7**.

(Amt. Rs. in crores)			
Particulars	Amt. Outstanding	Amt. of Gross NPA	% NPA to Outstanding
Crop Loan	54,207	1,930	3.56
Agri. Term Loan	40,632	3,766	9.27
Total Agriculture	94,839	5,696	6.01
MSME	1,35,159	10,905	8.07
Other PS	72,882	1,449	1.99
Total Priority Sector	3,02,880	18,050	5.96
Non Priority Sector	3,74,630	21,432	5.72
Total Advances	6,77,510	39,482	5.83
Others			
Housing Loan	99,508	1,485	1.49
Education Loan	3,010	62	2.06

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 FY ENDED MARCH, 2021:-**

The Summary of performance for the year ended March, 2021 in implementation of various bankable schemes sponsored by Central/State Government is presented hereunder. The scheme/district wise details are furnished in the **Annexure - 8 to 15**.

Comparative target vis-à-vis achievement under Central Govt. Spon. Programmes.

Period ended	PMEGP	DAY-NULM
March., 2020	117.26% (No.) 281.75% (M.M.)	117.60%
March, 2021	52.11% (No.) 122.23% (M.M.)	46.36%

(Rs./ Lakhs)

PARTICULARS	BANKABLE SCHEMES	
	PMEGP	DAY-NULM
Target (2020-21)	6544 (No) 19632 MM (Amt.)	2500 (Individual cases)
Sponsored (No.)	14257	3126
Sanctioned (No.)	3410	1159
Sanctioned (Amt)	M.M. 23997	1362.44
Retd./Rejtd. (No.)	4375	523
Pending (No.)	6472	1444
% achievement (No.)	52.11	46.36
% achievement (Amt.)	M.M. 122.23	-

(M.M. = Margin Money)

Prime Minister Employment Generation Programme (PMEGP)

As per the progress report at the year ended March, 2021, against the physical target of 6544, Banks have sanctioned 3410 applications, i.e. 52.11% achievement. Similarly, against the Margin Money target of Rs. 19,632 lakhs, Banks have sanctioned projects having Margin Money of Rs. 23,997 lakhs (122.23%) at the year ended March, 2021.

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

Against the target of 2500 individual loan applications, Banks have sanctioned 1159 applications i.e. 46.36% achievement at the year ended March, 2021.

Comparative performance under State Govt. Sponsored Programmes

% Achievement						
Period	VBS	GSCDC	DCWD	GWEDC	JGVY	DTAISY
FY 2019-20	103.85	3.04	22.20	93.27	5.00	66.70
FY 2020-21	24.46	2.38	12.41	57.27	8.00	60.30

(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	3206	2823	85	2499
Sanctioned (No)	9001	119	662	630	16	603
Retd./Rejtd. (No)	4329	76	571	217	13	660
Pending (No)	2376	559	1973	1976	56	1236
% achievement	24.46	2.38	12.41	57.27	8.00	60.30

VAJPAYEE BANKABLE SCHEME (VBS) :

The achievement against the target stood at 24.46% at the year ended March, 2021.

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 Dec., 2020 as against 3.04% for the corresponding period of the previous year.

BANKABLE SCHEME OF DEVELOPING CASTES WELFARE DEPARTMENT

The achievement stood at 12.41% of the target at the year ended March, 2021 as against 22.20 % for the corresponding period of the previous year.

GUJARAT WOMEN ECONOMIC DEVELOPMENT CORPORATION (GWEDC) :

The achievement stood at 57.27% of the target at the year ended March, 2021 as against 93.27% for the corresponding period of the previous year.

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

The achievement stood at 8.00% of the target at the year ended March, 2021 as against 5.00 % for the corresponding period of the previous year.

Dattopant Thengadi Artisan Interest Subsidy Yojana (DTAISY)

The achievement stood at 60.30% at the year ended March, 2021 as against 66.70% achievement for the corresponding period of the previous year.

The overall performance under all the Govt. Sponsored Programmes for the year ended March, 2021 remained far from satisfactory.

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

AGENDA No.9

FINANCING UNDER OTHER PROGRAMMES / SCHEMES

(i) FINANCING TO MINORITY COMMUNITIES & WOMEN ENTREPRENEURS

The summary of fresh loans disbursed during the year and the outstanding at the year ended March, 2021 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 - 16 & 17**.

MINORITY COMMUNITIES :

(Rs. in Crores)

Particulars	March, 2020		March, 2021	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	1,46,397	3,985	1,77,509	3,569
Outstanding	4,32,656	11,744	4,77,043	15,566

Fresh loans of Rs.3,569 Crores were disbursed by the Banks to 1,77,509 beneficiaries belonging to Minority Communities during the year ended March, 2021. The outstanding reached to the level of Rs. 15,566 Crores in 4,77,043 accounts as of March, 2021.

The share of advances to Minority Community to Priority Sector Advances stood at 5.14% at the year ended March, 2021.

WOMEN ENTREPRENEURS

(Rs. in crores)

Particulars	March, 2020		March, 2021	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	8,57,156	15,252	7,87,581	20,132
Outstanding	18,78,324	44,851	19,83,284	60,965

Fresh credit to the tune of Rs. 20,132 Crores to 7,87,581 beneficiaries was extended in the State during the year ended March, 2021. The outstanding advances reached at the level of Rs. 60,965 Crores in 19,83,284 accounts and stood at 9.00 % 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	March, 2020		March., 2021	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	2,76,655	22,504	2,40,998	23,532
Outstanding	8,32,541	94,200	8,95,133	99,508

As per the information made available by the member banks, fresh loans worth Rs 23,532 Crores have been granted to 2,40,998 beneficiaries during the year ended March, 2021 under Housing Finance. The outstanding level reached to Rs. 99,508 Crores in 8,95,133 accounts as of March., 2021. Bankwise details are given in **Annexure - 18**.

(iii) SELF HELP GROUPS (SHGs):

The summary of various parameters under SHGs for the year ended March., 2021 is as under :

(A) Savings Bank account details :

(Amt. in Rs.lakh)

Savings linkage	Savings Bank A/Cs opened during the quarter ended March, 2021			Total No. of Savings Bank accounts as on March., 2021		
	No.of SHG Accounts	No.of Members	Savings Amt.	No.of SHG Accounts	No.of Members	Savings Amt.
Total No.of SHG Savings A/Cs	4,600	48,863	647	2,46,925	26,39,649	32,826
Out of above, Women SHG	4,471	47,870	599	2,24,334	24,14,019	27,299

(B) SHG Grading and Sanction :

(Amt. in Rs.lakh)

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended March, 2021			Cummulative A/cs Graded and Sanctioned during the FY 2021-22		
	Accounts Graded	A/cs sanctioned	Sanctioned Amt.	Accounts Graded	A/cs sanctioned	Sanctioned Amt.
No .of Account	5,826	5,734	6,437	22,956	22,693	21,461
Out of above, Women SHG	--	5,193	6,155	--	20,744	19,810

(C) Disbursement Details :

(Amt. in Rs.lakh)

Disbursement of Loans	Disbursement during the quarter ended March., 2021				Total loan disbursed during the FY 2021-22			
	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	3,725	5,162	1,218	1,781	18,619	19,468	6,547	6,449
Of above, Women SHG	3,650	5,115	1,182	1,757	17292	18,175	6,040	6,010

(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
	March. 2021	47,443	30,980	43,758	29,351

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%)
	March. 2021	4305 (9.07%)	2423 (7.82%)	3637 (8.31%)	1858 (6.33%)

Bankwise details have been given in **Annexure – 19(i) to 19(iv)**.

(iv) REVIEW OF PROGRESS UNDER EDUCATION LOAN :

(Rs. in Crores)

Particulars	March, 2020		March 2021	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	39,902	1,259	29,335	1,044
Outstanding	53,908	2,883	57,361	3,010

During the year, Banks have disbursed Education loans to 29,335 students to the tune of Rs. 1,044 Crores. The outstanding under Education loans stood at Rs. 3,010 Crores in 57,361 accounts as of March, 2021.

Bankwise details are given in **Annexure - 20**.

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

The number of outstanding KCCs in the State has decreased from 27,24,662 as of December, 2020 to 26,46,067 as of March, 2021 showing net decrease of 78,595 KCCs during the quarter ended March 2021.

The bank group wise break up is : Public Sector Banks – 9,19,139, State Bank of India – 3,22,953, RRBs – 3,83,694, Private Sector Banks –1,62,134 and DCCBs -8,58,146.

Bankwise details regarding issuance of KCCs are given in **Annexure - 21**.

(v - b) Progress under formation of Joint Liability Groups (JLGs) & credit linkage

As per the information received from Member Banks, 15,46,338 JLGs are formed till the year ended March 2021. Out of total JLGs formed, 6,16,716 are under Farm Sector of which 5,55,640 JLGs are credit linked with an amount of Rs. 1,646 Crores, whereas, 9,29,622 JLGs are formed under Non-Farm Sector, of which 7,32,397 JLGs are credit linked with amount of Rs. 1,673 Crores. The Bankwise progress is given @ **Annexure-22**.

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. 1,35,160 Crores at the year ended March 2021, of which Rs. 1,246 Crores were extended to 15,186 units for technology upgradation under CLCSSTU. During the quarter ended March., 2021, banks have disbursed Rs. 18 Crores to 108 units under CLCSSTU. Bankwise details are given in **Annexure - 23**.

(vii) ADVANCES TO SC & ST BENEFICIARIES :

The outstanding advances to SC beneficiaries as of March, 2021 was Rs. 4,287 Crores in 2,45,420 accounts, forming 8.08% of Weaker Section advances, which was 7.75% as of March, 2020. Similarly, the outstanding advances to ST beneficiaries as of March, 2021 was Rs. 4,188 Crores in 3,43,331 accounts, forming 7.89 % 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, 2,16,976 "Basic Savings Bank Deposit Accounts" have been opened during the quarter ended March, 2021. Banks have provided overdraft facility to 18,335 accounts amounting to Rs. 7.28 Crores. Total number of "Basic Savings Bank Deposit Accounts" reached to 16,53,7921 as of March 2021 with an amount of Rs. 6,805 Crores in these accounts.

During the quarter ended March 2021, 10,961 GCCs amounting to Rs. 459 Crores have been issued by Member Banks. The cumulative position as of March., 2021 reached

2,01,962 GCCs amounting to Rs. 5,332 Crores. The Bankwise progress is given as per **Annexure - 24 & 25.**

(ix) Centrewise availability of ATMs

As per the information provided by Member Banks, there were 11,577 ATMs in the State of Gujarat as of March, 2021. The centrewise / categorywise details of ATMs vis-a-vis number of branches is as under:

Category	No. of Branches as of March 2021	No. of ATMs	
		December, 2020	March , 2021
Metro	2473	4,567	4,625
Urban	1544	2,372	2,382
Semi-urban	2335	2,753	2,769
Rural	3,607	1,796	1,801
Total	9,959	11,488	11,577

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 – 26 & 27.**

(x) Pledge financing against Negotiable Warehouse Receipts (NWRs) to farmers

As per the information provided by the Member Banks, finance against NWRs to farmers in Gujarat as of March, 2021 was **NIL**.

Reserve Bank of India vide letter no. FIDD.CO.LBS.No.841/02.13.001/2015-16 dated 31.07.2015 has advised Banks to furnish district wise data on pledge financing against NWRs to farmers to SLBC with a copy to Regional Office of Reserve Bank of India on quarterly basis within 20 days from the end of each quarter.
