

BANKING AT A GLANCE IN GUJARAT STATE – JUNE, 2021

PARAMETERS	June, 2020	March, 2021	June, 2021	Growth Y-O-Y (June, 20 to June, 21)	Growth over March, 2021
TOTAL No. OF BRANCHES	10059	9959	9976	(-) 83	17
CATEGORY OF BRANCHES					
RURAL	3652	3607	3615	(-) 37	8
SEMI - URBAN	2410	2335	2323	(-) 87	(-) 12
URBAN	1552	1544	1558	6	14
METRO	2445	2473	2480	35	7
TOTAL	10059	9959	9976	(-) 83	17
KEY INDICATORS (Amt. Rs. in Crores)					
DEPOSITS	7,85,846 (3.37%)	8,81,338 (15.93%)	8,84,482 (0.36%)	98,636 (12.55%)	3,144 (0.36%)
ADVANCES	6,27,889 (0.19%)	6,77,510 (8.11%)	6,94,405 (2.49%)	66,516 (10.59%)	16,895 (2.49%)
CREDIT DEPOSIT RATIO	79.90	76.87	78.51	(-) 1.39	1.64
PS ADVANCES	2,84,641	3,02,880	3,06,449	21,808	3,569
(% Growth) (% to advances)	(-) 0.06% (45.42%)	(6.35%) (48.33%)	(1.18%) (45.23%)	(7.66%)	(1.18%)
AGRI ADVANCES	90,513	94,840	93,773	3,260	- 1,067
(% Growth) (% to advances)	(1.92%) (14.44%)	(6.79%) (15.13%)	(-) 1.13% (13.84%)	(3.60%)	(-) 1.13%
MSME ADVANCES	1,28,767	1,35,160	1,41,821	13,054	6,661
(% Growth) (% to advances)	(-) 0.21% (20.55%)	(4.75%) (21.57%)	(4.93%) (20.93%)	(10.14%)	(4.93%)
WEAKER SEC. ADV	50,587	53,057	53,276	2,689	219
(% Growth) (% to advances)	(-) 0.66% (8.07%)	(4.19%) (8.47%)	(0.41%) (7.86%)	(5.32%)	(0.41%)

Position of Kisan Credit Cards for the period ended

	June, 2020	March, 2021	June, 2021	Growth Y-O-Y (June, 20 to June, 21)	Growth over March, 2021
Accounts	24,92,270	26,46,067	26,31,075	1,38,805	(-) 14,992
Amount	49,749	54,208	54,577	4,828	369

AGENDA No.1

Confirmation of the proceedings of last meeting

The proceedings of the 169th meeting of State Level Bankers' Committee for the quarter / year ended March, 2021 held through VC on 24th June, 2021 were circulated to all the members vide letter dated 09th July, 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 three 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. It was informed in last SLBC meeting that the Govt. of Gujarat has accorded its permission for roll out of AeS in the State of Gujarat and formal communication in this regard would be issued very soon. The same is yet to be received. Revenue Dept., Govt. of Gujarat is requested to expedite the issuance of GR.

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 30.06.2021:

State	No. of Accounts opened			Aadhaar Seeded Accounts	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Card issued
	Rural	Urban	Total				
Gujarat	1,01,07,813	60,79,830	1,61,87,643	1,34,89,129	83.33%	1,23,71,540	76.43%

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 31.08.2021:

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	634.67	81.79%	47.76%	95.34%
National Average	13726.39	87.30%	56.30%	88.60%

As per the progress report dated **31.08.2021** received from DFS, MoF, GoI, Aadhaar Seeding in operative CASA accounts in the State stood at **81.79%** and average Aadhaar authentication stood at **47.76%**, whereas the National average under Aadhaar Seeding and Authentication stands at **87.30%** and **56.30%** respectively. Under Mobile Number Seeding, the performance of the State stood at **95.34%** against the National Average of **88.60%**. 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 30.06.2021 is as below:

Particulars	PMJJBY	PMSBY
Total enrollment	38,70,095	94,93,555
Claim settlement status as on 16.08.2021		
Claims lodged	25,382	3,828
Claims Paid	23,356	3,203
Claims Rejected	1,144	555
Claims under process	882	70
Settlement %age	95.33%	85.23%

Major Reasons for rejections of cases:

PMJJBY – Death during the lien period of the policy i.e. Death within 45 days (now 30 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 2021-22 (upto 31.07.2021) under APY is as under:

Sr.	Category of Banks	Number of Branches	Target for FY 2021-22	Achievement (upto 31.07.2021)	Achievement (%)
1	Public Sector Banks	4929	345030	48369	14.02%
2	Private Banks	1834	104740	2887	2.76%
3	RRBs	748	52360	11647	22.24%
Grand Total		7511	502130	62903	12.53%

Total number of enrolments in the State under the scheme so far is 12,89,947.

Bank-wise achievement of targets for FY 2021-22 (upto 31.07.2021) 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, 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 have 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 (JDD) Application, as in the absence of non-mapping of Geo Coordinates on the JDD 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 JDD Application
- b) Concerned Banks to timely redress the feedbacks provided by LDMs pertaining to Banking Touch Points on the JDD Application

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

Hence, all LDMs and Banks are once again requested to ensure regularly accessing the JDD application and inputting/ redressing the feedbacks on the JDD app, as advised by the DFS.

B. Performance of Aspirational Districts under Key Financial Inclusion parameters

After successfully completion of saturating 758 villages of two aspirational districts i.e. Dahod and Narmada under Extended Gram Swaraj Abhiyan (EGSA), focus has now been shifted to improve the other financial inclusion parameters in these districts to bring them at par with other districts.

The performance of two aspirational districts i.e. Dahod and Narmada with respect of seven measurable parameters is as under.

Sr.	Parameter	State Avg. June 2021	Dahod		Narmada	
			Jun. 20	Jun. 21	Jun. 20	Jun. 21
1	Disbt. under PMMY (Rs. Cr per 1 lakh pop.)	2.56	3.20	4.48	1.62	3.68
2	PMJJBY (Enrl. per 1 lakh pop.)	6106	2435	3879	4429	5540
3	PMSBY (Enrl. per 1 lakh pop.)	14851	8044	11371	12536	19081
4	APY (Enrl. per 1 lakh pop.)	2195	1006	1451	988	1216
5	No. of PMJDY A/cs opened	16187643	971341	1045291	258457	268974
6	% Aadhaar seeded A/cs	83.33%	84.63%	86.25%	82.15%	83.66%
7	% increase in Agri. Fin. over previous year	(-)1.13%	5.12%	7.95%	1.25%	(-)0.10%

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.

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 June, 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	49	61
2	State Bank of India	11	27	63
3	Baroda Gujarat Gramin Bank	11	70	168
4	Saurashtra Gramin Bank	5	0	0
	Total	49	146	292

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

Total 4392 camps have been conducted by **2455 Rural branches** of Scheduled Commercial (Including RRBs) during the quarter ended June 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	1578	4734	2929	62%
2	RRBs	494	1482	1004	68%
3	Pvt. Sector Banks	383	1149	459	40%
	Total	2455	7365	4392	60%

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 Narmada
3	Tendering under process and approval lying at Bank Level	3	Ahmedabad, Chhotaudepur and Mahisagar
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 points 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 (DCs) also participated.

Action taken by concerned stakeholders of the meeting is under.

Action	Action by Dist. Authority	Action by concerned Bank
RSETI Bhavnagar : DC acknowledged the difficulty expressed by SBI for the allotted land and informed that 2-3 alternative locations will be offered shortly, out of which the SBI could choose the suitable location for setting up RSETI in Bhavnagar.	Numerous land options had been proposed to SBI, but due to certain reasons, SBI has not accepted any proposal. There have been various meetings by DC with Director, RSETI and as it is difficult to get other land options in Bhavnagar, DC has assigned task to RSETI for finding suitable land for establishing new RSETI.	DC suggested 4-5 locations to SBI. Bank and Government officials have jointly visited these lands, out of which one land situated at Bor Talav near Jewel Circle Bhavnagar has been selected/identified. As said land situated at Bor Talav (near big pond), SBI has assigned the task for checking feasibility to civil engineer. SBI will make further necessary action in the matter on receipt of feasibility report.
RSETI Dang : DC informed that BoB has already been offered	Land was allotted on 28.07.2020 but it is not suitable for RSETIs	Alternate land has been identified at Waghai. However, DC advised BoB to surrender

<p>suitable land at Vaghai to set up RSETI and decision is pending at Bank level to inform about suitability of offered location. ACS, FD, GOG advised BoB to quickly carry out surveying the allotted location and provide feedback of the same to DC under intimation to Finance Dept., Govt. of Gujarat and SLBC.</p>	<p>Building; hence there was a requirement for identifying new land. Presently, another land is been identified at Waghai.</p>	<p>the land at Ahwa in order to take the new allotment of land at Waghai. Bank insists to hold the allotted land till Bank receive compensation from NHAI. However, DC denied and stated that the existing land needs to be surrendered before allotment of new land. Bank is in discussion with NHAI for payment of compensation claim.</p>
<p>RSETI Mahisagar : DC admitted that the allotted land is not suitable for setting up RSETI and hence alternative location is offered for setting up RSETI. BoB was advised to provide feedback of the allotted location to DC under intimation to Finance Dept., Govt. of Gujarat and SLBC.</p>	<p>Land has been allotted on 19.06.2021 at Lunawada block and it has been transferred to RSETI.</p>	<p>Suitable land has been allotted on 19.06.2021. MoU of land has been executed on 10.08.2021. Bank is in process of cost estimation, appointment of architect and approval of lay out plan.</p>
<p>RSETI Narmada : BoB raised serious concerns over the allotted land, as the site has pit of 8-10 feet, requiring Bank to incur additional expenditure of approximately Rs. 30 Lakhs towards land filling. Owing to Bank's concerns regarding suitability of allotted land, the DC was once again requested to reconsider the decision regarding allotted land and explore other locations, which may be offered to Bank. It was suggested that a joint visit of Bank Officials and Collectorate may be arranged to sort out issues on the spot. BoB was also requested to pursue the matter with DC, so as to ensure suitable allocation of land.</p>	<p>Land has been identified and accepted by the Bank. Though there was a mistake in the survey number of the land allotted which was corrected with the order dated 31.03.2021.</p>	<p>Bank officials and Architect jointly visited the site and found that the land is 8-10 feet down from the ground level and the soil filling cost of around 3 Crore has to be made. Under this circumstances, Bank has made written request to the DC for allotment of alternate land. An application for allotment of fresh land has been submitted to the DC, however, there is no communication from the Collector Office till now. Bank is regularly following up in the matter.</p>

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	Cumulative no. of beneficiaries trained	Cumulative no. of trained beneficiaries settled		
					Through Bank finance	Through own sources	Total
June 2021	455	8,377	11,404	2,47,511	79,633 (32.17%)	96,186 (38.86%)	1,75,819 (71.03%)
Categorywise Cumulative no. of trainees							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
June 2021	40,954 (16.55%)	73,323 (29.62%)	86,184 (34.82%)	2,10,656 (85.11%)	12,859 (5.20%)	34,191 (13.81%)	

(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 June 2021 are as under:

Sr. No.	Details	Expenses (Rs.)
1	Remuneration	33,600
2	Telephone expenses	10,029
	Total	43,629

The bank wise details of proportionate expenses for the quarter ended June 2021 has been conveyed to Member Banks by SLBC vide letter no. SLBC-Call Centre/603/2021 dated 05/07/2021. **Pending Banks are requested to remit their contribution.**

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

Name of the Month	Sept. 2020	Dec. 2020	March 2021	June 2021
Number of Calls	807	980	885	307
Total Expenses (in Rs.)	63,675	61,040	89,000	43,629

In the last quarter, all calls were inquiry call.

AGENDA No.4

OTHER AGENDA

4.1 Progress under Pradhan Mantri MUDRA Yojana (PMMY)

The disbursement under the scheme from **01/04/2021** to **31/07/2021** 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	131982	370.72	38378	564.08	6195	415.69	176555	1350.49
Other Agency	171008	596.55	20600	141.47	10	0.71	191618	738.73
Total	302990	967.27	58978	705.55	6205	416.40	368173	2089.22

(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 as on **30/06/2021** is here under:

(Amt. in Crores)

Shishu		Kishore		Tarun		Total	
Outstanding	NPA	Outstanding	NPA	Outstanding	NPA	Outstanding	NPA
1977.14	153.30	5175.46	421.28	3992.67	281.94	11145.27	856.52

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, Gol 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 **17/08/2021** under Stand Up India in Gujarat is as under:

Sanctions		Disbursements	
Accounts	Amount (Rs. in Crore)	Accounts	Amount (Rs. in Crore)
7837	2272.34	4977	1172.73

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 **21.08.2021**, total Rs. 8737.61 Crores subsidy has been disbursed to the 3,79,581 beneficiaries in the State. The PLI / Bank wise details are given @ **Annexure-I.**

Position as of 21.08.2021		
Category of PLI	No. of cases disbursed	Subsidy (Rs. in Crores)
Public Sector Banks (12)	69346	1555.62
Private Sector Banks (19)	96570	2291.56
Regional Rural Banks (2)	2330	53.44
Co-operative Banks (44)	8083	161.03
Small Finance Banks (6)	2622	60.56
Housing Finance Co. (58)	200630	4615.40
Total	379581	8737.61

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 Continuation of 4% interest subvention under KCC for the FY 2021-22.

The Agriculture, Farmers' welfare & Cooperation & Dept., Govt. of Gujarat vide its notification No. SMB/16/2020/966/CH dated 31st July, 2021 has informed about continuation of 4% additional interest subvention for prompt paying farmers under the KCC scheme for the FY 2021-22. The 4% interest subvention being extended by the State Govt. is over and above 3% interest subvention being extended by the Central Govt. The extension of 4% additional interest subvention by the state govt. is applicable for the Kharif season only and the detailed notification issued in this regard, as issued by the State Govt. is @ **Annexure-J1.**

Looking to the difficulties faced by farmers/Banks due to second wave of Covid pandemic, Govt. of Gujarat has extended the last date of repayment of short term crop loans (KCC) upto 30.06.2021 in respect of those farmers whose short term crop loans fallen due from 01.04.2021 to 30.06.2021. Accordingly, benefit of 4% Interest Subvention will be available to farmers for the period from date of disbursement (must be between 01.04.2020 to 30.09.2020) upto 30.06.2021 or actual date of repayment whichever is earlier. The same has already been communicated by SLBC vide e-mail dated 14.07.2021 and also attached @ **Annexure-J2.**

4.5 New process flow for movement of KCC applications under Animal Husbandry

In the meeting convened under the Chair of Secretary, Animal Husbandry and Fisheries, Govt. of Gujarat on 18.08.2021, following process flow has been finalized for the movement of KCC applications under Animal Husbandry:

- Now onwards, District Milk Unions will submit duly filled in application forms of KCC - Animal Husbandry at the designated Nodal Office of each Bank at District level.

- Nodal Offices of Banks will undertake on the spot scrutiny of applications and incomplete applications are to be immediately returned to District Milk Union (DMU). Acknowledgment to be issued by District Nodal Offices of Banks for the duly filled in applications only.
- District Nodal Offices of Banks will have to dispatch applications to respective Branches for further processing and instructions to be issued to Branches to mark receipt and status of onward processing (sanctioned / rejected) of applications on the PMFBY portal under Branch login.
- It is to be noted that applications of KCC under Animal Husbandry are to be processed by only those Branches, where the applicant is already enjoying KCC-Agriculture facility or maintaining account for credit of remuneration towards sale proceeds of milk.
- Rejected applications with proper justification of rejection of ineligible beneficiaries are to be returned to District Milk Unions (DMUs) by the respective Nodal Office of Banks at District level. Acknowledgment to be received from DMU for the returned applications.

All Banks are requested to be guided by aforesaid process flow and ensure that their field functionaries are also equally apprised about the same, so as to avoid unwarranted escalation of issues.

Needless to say that received applications are to be processed expeditiously and in case of rejection of applications, justified reasons to be marked properly on the applications.

Apart from above, Banks are also requested to apprise us with the ground level impediments being experienced by Bank Branches in extending KCC-Animal Husbandry, including scanned copy of incomplete application forms submitted by Milk Unions, if any. Such feedback will help us in representing difficulties faced by Branches before the Govt. authorities, as the Milk Union claims to have dispatched more than 2.75 lakh KCC-Animal Husbandry applications to various Bank Branches across the State.

4.6 Emergency Credit Line Guarantee Scheme (ECLGS):

To support Covid-hit MSMEs further, the Ministry of Finance has further enlarged the scope of the Emergency Credit Line Guarantee Scheme and issued the fourth revision of the scheme – **ECLGS 4.0**. Ministry has announced a three-month extension of this Rs. 3 Lakh Crore Scheme to September 30, 2021, from June 30, 2021.

The **ECLGS 4.0** provides 100% guarantee cover to loans up to Rs.2 crore to hospitals/nursing homes/clinics/medical colleges for setting up on-site oxygen generation plants, interest rate capped at 7.5%.

ECLGS 3.0 provides 100% guarantee coverage by NCGTC to its Member Lending Institutions against the extension of eligible credit to its existing borrowers in the Hospitality, Travel & Tourism and Leisure & Sporting sectors whose total credit outstanding (fund based) across all lending institutions and days past due as on February 29, 2020, was upto Rs.500 crore and upto 60 days respectively.

ECLGS 2.0 provides 100% Guarantee coverage by NCGTC to its MLI against the extension of eligible credit to its existing borrowers in the 26 stressed sectors identified by the Kamath Committee on Resolution Framework and the Healthcare sector whose total credit outstanding (fund based) across all lending institutions and days past due as on February 29, 2020, was above Rs.50 crore and not exceeding Rs.500 crore and upto 60 days respectively.

ECLGS 1.0 provides 100% Guarantee coverage by NCGTC to its Member Lending Institutions against the extension of eligible credit to its existing borrowers whose total credit outstanding (fund based) across all lending institutions and days past due as of February 29, 2020, was upto Rs.50 crore and 60 days respectively.

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.

Position of Gujarat State under the ECLGS as of 06.09.2021 is as under:

	Sanctioned		Disbursed	
	A/cs.	Amt. in Crores	A/cs.	Amt. in Crores
Gujarat	3,60,108	23,424	3,27,368	20,434
National	1,29,23,451	2,84,435	64,93,899	2,22,390
% share of Gujarat to National Average	2.79%	8.24%	5.04%	9.19%

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.

4.7 PM SVANidhi: Scheme for Street Vendors :

The progress in Gujarat State under the scheme as on 01.09.2021 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)
10222	117337	108380	26264	158476	74.04

Apart from 10,222 under process applications, there are nearly 4,653 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.

The Ministry of Housing & Urban Affairs, Govt. of India vide its letter dated 18th August, 2021, disseminated detailed guidelines about 2nd tranche of loan under PM SVANidhi as under:

- Lending Institutions will have to mark the 1st loan as closed for processing the 2nd loan; however, loans settled by CGTMSE are not eligible for 2nd loan and shall not be closed on the portal.
- Minimum amount of loan for 2nd tranche is fixed at Rs 15,000/- and maximum up to Rs 20,000/-.
- The tenure of 2nd tranche of loan is fixed up to 18 months
- Street vendors will be eligible for Interest subsidy @7% on 2nd tranche loans up to March 31, 2022.
- Beneficiaries will be eligible for cashback also under 2nd tranche of loan
- The credit guaranteed, as per the existing structure, will be available on all the 2nd tranche of loans disbursed up to March 31, 2022.

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 ebbing 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 all eligible applicants.

4.8 Mukhya Mantri Mahila Utkarsh Yojana

The State Govt. in the celebration of 5 years of the present dispensation, organized a “Seva Setu Divas” on 02nd August 2021, in which camps were organized to reach out to needy beneficiaries of various Govt. Sponsored schemes and special emphasis was laid on the Mukhya Mantri Mahila Utkarsh Yojana.

The Govt. of Gujarat 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 13.09.2021 is here under:

Under Verification	Group Under Loan Process	Active Loan	NPA Loan	Paid-up Loan	Total
3827	5130	10332	0	0	19289

Although some Banks have already executed 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.

4.9 Deepening of Digital Payment Ecosystem

Regarding Banaskantha district, though the present progress i.e. 93.06% in individual saving accounts and 83.86% in current accounts under expanding digital payment ecosystem in Banaskantha was appreciated, the deficiency in achieving 100% of the target was emphasized and Banks have been advised to ensure that all eligible saving Bank accounts in Banaskantha district are equipped with at least one mode of digital banking by 30/09/2021.

As per the latest report dated 31.07.2021 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
28,69,801	71.07%	26.16%	40.56%	70.60%	93.06%	6,80,189

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.

Moreover, in pursuance to RBI's letter ref. no. FIDD.CO.LBS.No. 71339/02.01.001/2021-22 dated 14.07.2021, SLBC convened a meeting on 10.08.2021 to select one or two more districts for deepening of digital payment ecosystem, after gaining handful experience in rolling out the same project in Banaskantha District.

Regarding selection of one or two more districts for deepening of Digital Payment Ecosystem, it was proposed that as one district from North Gujarat i.e. Banaskantha is already under the project, selection of one district each shall be made from South Gujarat and Saurashtra region of the Gujarat State, so as to have an encompassing view of the State in deepening Digital Payment Eco-system in entire Gujarat.

After thorough scrutiny on the parameters such as population, Branch network, availability of digital infrastructure / internet connectivity, literacy level etc., 6 districts of Gujarat viz. Vadodara, Anand, Navsari, Morbi, Rajkot and Junagadh were shortlisted for selection.

Having made thoughtful deliberation, Vadodara and Morbi districts were unanimously selected for deepening of Digital Banking Ecosystem. Further, considering wider network Branches, the Bank of Baroda opted to be Nodal Bank for Vadodara district and the State Bank of India opted for Morbi district.

Lead District Managers of Vadodara and Morbi Districts were advised to conduct a special meeting under the Chair of District Collector / Municipal Commissioner involving District controller of all Banks and chalk out detailed strategy to ensure success of the project within the prescribed timeline.

Member Banks are requested to inform their District Coordinators of Vadodara and Morbi Districts and sensitize their Branches in these two districts to enable the customers with various modes of Digital Banking products. Also, Banks will be required to report quarterly progress under the project in Vadodara and Morbi districts on the SLBC portal, as hitherto being done for Banaskantha district.

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

In order to ensure ease while submission LBS data by Banks and also to enhance data integrity, RBI advised Banks to migrate to new LBS data flow system, which extracts data directly from the CBS of Banks, thereby minimizing manual intervention and also provides granular data till Block level.

The SOP and standardized format for rolling out new LBS was circulated among Banks in June 2019 with a deadline of 6 months for Banks to get onboard the new system.

Series of meetings have been held thereafter involving one to one interaction with Member Banks involving RBI officials and to facilitate hassle free migration to new LBS, SLBC also managed two systems simultaneously for past many quarters.

The migration to new LBS system remains lingering for considerable time and now it's high time that existing system of parallel submission of quarterly LBS be discontinued and the Member Banks submit the LBS data as per new LBS data flow system.

Hence, from September 2021 quarter onwards, all Banks to ensure submission of quarterly LBS data as per new data flow only.

The Bank-wise status for the data submitted by various Banks for the quarter ended June 2021 is hereunder:

Sr.	Name of the Bank	Total No. of Statements	No. of Statements submitted	No. of Statements NOT submitted
1	BANK OF BARODA	33	33	0
2	BANK OF INDIA	33	28	5
3	BANK OF MAHRASHTRA	33	33	0
4	CANARA BANK	33	33	0
5	CENTRAL BANK OF INDIA	33	33	0
6	INDIAN BANK	33	33	0
7	INDIAN OVERSEAS BANK	33	33	0
8	PUNJAB AND SIND BANK	33	33	0
9	PUNJAB NATIONAL BANK	33	33	0
10	STATE BANK OF INDIA	33	33	0
11	UCO BANK	33	31	2
12	UNION BANK OF INDIA	33	31	2
13	SAURASHTRA GRAMIN BANK	33	7	26
14	BARODA GRAMIN BANK	33	33	0
15	DCCBs	33	33	0
16	GSCB	33	31	2
17	AXIS BANK	33	17	16
18	BANDHAN BANK	33	32	1
19	CITY UNION BANK	33	33	0
20	CSB BANK LIMITED	33	33	0
21	DCB BANK	33	33	0
22	DHANLAXMI BANK	33	17	16
23	FEDERAL BANK	33	33	0
24	HDFC BANK	33	33	0
25	ICICI BANK	33	33	0
26	IDBI BANK	33	32	1
27	IDFC FIRST BANK	33	33	0

28	INDUSIND BANK	33	33	0
29	J & K BANK	33	33	0
30	KARNATAKA BANK	33	33	0
31	KARUR VYASYA BANK	33	33	0
32	KOTAK MAHINDRA BANK	33	33	0
33	LAXSHMI VILAS BANK	33	33	0
34	RBL BANK	33	33	0
35	SOUTH INDIAN BANK	33	33	0
36	TAMILNAD MERC. BANK	33	33	0
37	YES BANK	33	33	0
38	AU SFB	33	33	0
39	EQUITAS SFB	33	31	2
40	FINCARE SFB	33	29	4
41	JANA SFB	33	33	0
42	SURYODAY SFB	33	33	0
43	UJJIVAN SFB	33	33	0

4.11 Success Stories/ New Initiatives / Fraud cases for presentation in the SLBC meeting

As per the Revamp of Lead Bank Scheme guidelines, SLBC has been requesting Success Stories/ New Initiatives / Fraud Cases for presentation in SLBC meeting. We would like to present brief guidelines for Success Stories/ New Initiatives / Fraud Cases which may be mailed to SLBC for presentation in the SLBC meeting.

a. Guidelines for presentation of Success Stories/ New Initiatives:

- Success Stories/ New Initiatives shall be narrate of pioneering strategy adopted by Bank, which has brought kind of positive turnaround in the life of larger section of society through Bank credit.
- Individual loan cases sanctioned by Banks will not be considered for presentation.
- Success Stories are presented for replication or as a path setting example, which other Banks may follow. Hence, something already in practice by Banks will not be considered for presentation.
- Success Stories / New Initiatives shall be supplemented with brief audio-video bite presenting its narrative.

b. Guidelines for presentation of fraud cases:

- Fraud cases, involving only new modus operandi used by fraudster, about which awareness among Banks could be created, so as to avoid possible reoccurrence may be forwarded to SLBC.
- Cases of fraud, for which guideline is already issued by RBI to thwart its occurrence, will not be considered for presentation in the SLBC.

SLBC has been repeatedly requesting Member Banks to mail Success Stories/ New Initiatives/ Fraud Cases which satisfies aforementioned stipulations and so that Success Stories/ New Initiatives could be replicated by other Banks and the modus operandi being adopted by fraudsters could be brought to the knowledge of various Banks, so as to prevent further reoccurring of such crimes.

4.12 Escalation of unresolved DLCC issues to SLBC

SLBC being highest forum of Banks at State level, is often represented with issues being faced by Banks at District level and it has been sincere endeavours of SLBC to get the issues resolved in a best possible manner.

However, as per the point no. 13 of para 2.3.3 of Master Circular of Lead Bank Scheme, unresolved issues of DLCC may be enlisted as agenda of SLBC meetings.

Hence, LDMs are requested to draw attention of SLBC towards the unresolved issues of DLCC, so that issues requiring escalations to higher echelons could be enumerated as agenda of SLBC meetings.

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

During the quarter ended June, 2021, total number of bank branches increased by 17 taking the total network of branches from 9959 as of March, 2021 to 9976 as of June, 2021 in the State as per the details given in Annexure-1.

BRANCH EXPANSION

Particulars	For the quarter ended				
	June, 2020	March, 2021	June, 2021	Growth y-o-y	Variation over March, 2021
State Bank Group	1264	1252	1253	(-) 11	1
Nationalised Banks	3952	3727	3702	(-) 250	(-) 25
RRBs	770	768	761	(-) 9	(-) 7
Co-Operative Banks	1616	1621	1622	6	1
Private Sector Banks	2140	2225	2266	126	41
Small Finance Banks	317	366	372	55	6
Total	10059	9959	9976	(-) 83	17

DEPOSITS GROWTH:

The aggregate deposits of the banks in Gujarat increased by Rs.3,144 Crores in absolute terms from Rs.8,81,338 Crores as of March, 2021 to Rs.8,84,482 Crores as of June, 2021 registering a marginal growth of 0.36% as against growth of 3.37% for the corresponding period of the previous year.

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

BANK GROUP	FOR THE PERIOD ENDED (Rs. in Crores)				
	June, 2020	March, 2021	June, 2021	Growth Y-o-Y	Absolute growth over March, 2021
State Bank Group	1,67,951 (3.22%)	1,83,268 (12.64%)	1,85,015	17,064 (10.16%)	1,747 (0.95%)
Nationalised Banks	3,46,498 (2.50%)	3,73,252 (10.41%)	3,72,793	26,295 (7.59%)	- 459 (-) 0.12%
RRBs	15,581 (1.74%)	16,775 (9.54%)	17,183	1,602 (10.28%)	408 (2.43%)
Co-Operative Banks	34,600 (4.56%)	38,342 (15.87%)	39,354	4,754 (13.74%)	1,012 (2.64%)
Private Banks	2,18,397 (4.80%)	2,65,290 (27.30%)	2,65,724	47,327 (21.67%)	434 (0.16%)
Small Finance Banks	2,818 (5.70%)	4,411 (65.45%)	4,413	1,595 (56.60%)	2 (0.05%)
TOTAL	7,85,846 (3.37%)	8,81,338 (15.93%)	8,84,482	98,636 (12.55%)	3,144 (0.36%)

(Figures in the brackets for the quarter ended June, 2020 indicate % growth over previous quarter, whereas figures in the brackets for the period ended March 2021 indicate % growth over previous year).

The highest percentage-wise growth was registered by Cooperative Banks (2.64%) followed by RRBs (2.43%), State Bank of India (0.95%), Private Banks (0.16%), Small Finance Banks (0.05%) whereas Nationalised Banks registered a negative growth of 0.12%.

The **NRI deposits** increased by Rs. 887 Crores and stood at Rs.81,070 Crores forming 9.17% of the total deposits as of June, 2021 as against Rs.80,183 Crores (9.10%) as of March, 2021.

CREDIT EXPANSION :

During the period under review, the aggregate credit increased by Rs.16,895 Crores in absolute terms from Rs.6,77,510 Crores as of March, 2021 to Rs.6,94,405 Crores as of June, 2021 registering growth of 2.49%, as against a marginal growth of 0.19% for the corresponding period of previous year.

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

BANK GROUP	FOR THE PERIOD ENDED				(Rs. in Crores)
	June, 2020	March, 2021	June, 2021	Growth Y-o-Y	Absolute growth over March, 2021
State Bank Group	1,15,826 (0.66%)	1,14,348 (-) 0.63%	1,13,776	-2,050 (-) 1.77%	-572 (-) 0.50%
Nationalised Banks	1,92,264 (0.02%)	2,04,325 (6.30%)	1,97,933	5,669 (2.95%)	-6,392 (-) 3.13%
RRBs	9,336 (-) 0.58%	10,468 (11.48%)	10,077	741 (7.94%)	-391 (-) 3.74%
Co-Operative Banks	23,532 (5.45%)	24,423 (9.44%)	25,284	1,752 (7.45%)	861 (3.53%)
Private Banks	2,80,615 (-) 0.32%	3,16,274 (12.34%)	3,39,679	59,064 (21.05%)	23,405 (7.40%)
Small Finance Banks	6,315 (2.60%)	7,672 (24.65%)	7,656	1,341 (21.24%)	-16 (-) 0.21%
TOTAL	6,27,889 (0.19%)	6,77,510 (8.11%)	6,94,405	66,516 (10.59%)	16,895 (2.49%)

(Figures in the brackets for the quarter ended June, 2020 indicate % growth over previous quarter, whereas figures in the brackets for the period ended March 2021 indicate % growth over previous year).

The data reveal that the overall growth in outstanding advances was 2.49% during the quarter, which was contributed mainly by Private Banks (7.40%) and Cooperative Banks (3.53%) whereas RRBs (3.74%), Nationalised Banks (3.13%), State Bank of India (0.50%) and Small Finance Banks (0.21%) have registered negative growth during the quarter under review.

CREDIT DEPOSIT RATIO:

The Bank groupwise Conventional CD Ratio is given below:

Bank Group	FOR THE PERIOD ENDED			
	June, 2020	March, 2021	June, 2021	Variation over March, 2021
State Bank Group	68.96	62.39	61.50	(-) 0.89
Nationalised Banks	55.49	54.74	53.09	(-) 1.65
RRBs	59.92	62.40	58.64	(-) 3.76
Co-Operative Banks	68.01	63.70	64.25	0.55
Pvt. Sector Banks	128.49	119.22	127.83	8.61
Conventional CD Ratio	79.90	76.87	78.51	1.64

The CD Ratio as of June, 2021 increased by 1.64% over March, 2021 and stood at 78.51%. 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
6,94,405	18,230	7,12,635	8,84,482	80.57

CD Ratio Below 40%

As of June, 2021, the CD Ratio in the following 6 districts (previously 7 districts) was below 40% where the all Stakeholders are required to put in special efforts to increase the same.

Sr.	Name of District	CD Ratio June, 2020	CD Ratio Mar., 2021	CD Ratio June, 2021	Variation over June, 2020	Variation over March, 2021
1	Dangs	14.47	14.09	12.18	(-) 2.29	(-) 1.91
2	Navsari	25.62	24.30	27.14	1.52	2.84
3	Anand	29.75	28.12	30.19	0.44	2.07
4	Porbandar	30.94	32.21	29.40	(-) 1.54	(-) 2.81
5	Kheda	36.51	36.87	37.25	0.74	0.38
6	Mahisagar	30.20	34.88	36.85	6.65	1.97
7	Tapi	35.15	39.49	41.68	6.53	2.19

Tapi district has crossed CD Ration over 40% mark during the quarter. However, CD Ratio of only 2 districts has decreased over March, 2021 whereas it has increased in remaining 4 districts.

These 6 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 Dangs, Kheda and Mahisagar 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	Dangs	228291	78171	9518	12.18	0.34	0.04
2	Navsari	1329672	2360738	640764	27.14	1.78	0.48
3	Anand	2092745	3482238	1051129	30.19	1.66	0.50
4	Porbandar	585449	944358	277671	29.40	1.61	0.47
5	Kheda	2053769	1743400	649442	37.25	0.85	0.32
6	Mahisagar	994624	408393	150486	36.85	0.41	0.15
State Total		60439692	88448182	69440484	78.51	1.46	1.15

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 Dangs, Kheda and Mahisagar 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 three districts viz. Dangs, Kheda and Mahisagar, 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, 2021	% increase over March, 2021
		March, 2021	% Achi. of NBC	June, 2021	% Achi. of NBC		
PS Adv.	40%	2,87,341	47.02	2,91,266	44.17	3,925	1.37
Agri. Adv.	18%	86,158	14.10	85,365	12.92	-793	(-) 0.92
Weaker Sec. Adv.	11%	46,708	7.64	47,256	7.17	548	1.17

It reveals from the above data that the Priority Sector Advances have surpassed the benchmark. However, there is decrease in absolute numbers in Agriculture Advances and the benchmark level could not achieve. Similarly, there is growth in Advances to Weaker Section but the benchmark level could not achieve.

- 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, 2021	% increase over March, 2021
		March, 2021	% Achi. of NBC	June, 2021	% Achi. of NBC		
PS Adv.	75%	9,357	99.64	9,040	86.36	-317	(-) 3.39
Agri. Adv.	18%	7,022	74.78	6,681	63.82	-341	(-) 4.86
Weaker Sec. Adv.	15%	4,090	43.56	3,869	36.96	-221	(-) 5.40

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. However, there is decline in all three parameters during the quarter.

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

Sector	State Bank of India	Nationalised Banks	Private Banks	Co-op Banks	RRBs	All Banks
PS ADVs	33.32%	52.62%	38.98%	91.60%	86.36%	45.23%
AGRI. ADVs	9.47%	17.21%	6.48%	77.34%	63.82%	13.84%
WS ADVs	5.36%	12.21%	3.42%	21.87%	36.96%	7.86%

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 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 9% and for Micro Enterprise is 7.5% of ANBC against which, as of June, 2021, all banks together stood at Rs.35,180 crores i.e. 5.19% and Rs.53,419 Crores i.e. 7.88% respectively.

AGENDA No.6

PROGRESS UNDER SERVICE AREA CREDIT PLAN (SACP) 2021-22:

The Statement LBS-MIS-I, II & III for achievement under Annual Credit Plan 2021-22 for the quarter ended June 2021 of the State is given in **Annexure - 4**.

The summary of target vis-a-vis achievement for the quarter ended June 2021 under Priority Sector Annual Credit Plan 2021-22 is presented hereunder.

(Amount in Rs.Crores)

No.	Priority Sector	Target 2021-22		Disbt. during the qtr.		% Achievement	
		A/c	Amt.	A/c	Amt.	A/c	Amt.
1	Agriculture	5195767	97153	1783116	40268	34.32	41.45
	Of which Farm Credit	4816053	83482	1756981	34605	36.48	41.45
2	MSME	970815	94366	122765	35417	12.65	37.53
3	Export Credit	22745	2230	343	467	1.51	20.94
4	Education	58420	2020	4596	111	7.87	5.50
5	Housing	186507	16812	46699	2856	25.04	16.99
6	Other PSA	244404	5698	70399	1170	28.80	20.53
7	Total PSA	6678658	218280	2027918	80289	30.36	36.78

The overall achievement in disbursement under Annual Credit Plan (ACP) 2021-22 for Priority Sectors by all the Banks was 30.36% in respect of targets in number of accounts and 36.78% in respect of targets in amount for the quarter ended June, 2021. The highest percentage achievement in terms of amount was recorded in Agriculture – 41.45% followed by MSME – 37.53%, Other PSA – 20.53%, Export Credit –20.95%, Housing – 16.99% and Education – 5.52%.

Out of 33 districts in the State, upto the quarter ended December, 2020, as many as 20 districts remained below the State average of 36.78 % under ACP 2021-22.

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 up to the quarter ended June 2021 is given in **Annexure - 6**.

AGENDA No.7

Bankwise position of Outstanding, NPA, Percentage of NPA to Outstanding at the quarter ended June, 2021.

The Gross Advances of the Banks in the State of Gujarat is Rs. 6,94,404 Crores and Gross NPA is Rs. 43,487 Crores i.e 6.26% as of June, 2021. Consolidated details are as per **Annexure – 7**.

(Amt. Rs. in crores)

Particulars	Amt. Outstanding	Amt. of Gross NPA	% NPA to Outstanding
Crop Loan	54,577	2,256	4.13
Agri. Term Loan	39,196	4,255	10.86
Total Agriculture	93,773	6,511	6.94
MSME	1,41,820	10,640	7.50
Other PS	70,856	1,668	2.35
Total Priority Sector	3,06,449	18,819	6.14
Non Priority Sector	3,87,955	24,668	6.36
Total Advances	6,94,404	43,487	6.26
Others			
Housing Loan	1,03,132	1,923	1.86
Education Loan	3,045	53	1.74

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 JUNE, 2021.

The Summary of performance for the quarter ended June, 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
June, 2020	7.18% (No.) 16.62% (M.M.)	3.92%
June, 2021	13.49% (No.) 31.65% (M.M.)	46.36%

(Rs./ Lakhs)

PARTICULARS	BANKABLE SCHEMES	
	PMEGP	DAY-NULM
Target (2021-22)	6544 (No) 19632 MM (Amt.)	2500 (Individual cases)
Sponsored (No.)	1460	3126
Sanctioned (No.)	883	1159
Sanctioned (Amt)	M.M. 6213	1362.44
Retd./Rejtd. (No.)	94	523
Pending (No.)	483	1444
% achievement (No.)	13.49	46.36
% achievement (Amt.)	M.M. 31.65	-

(M.M. = Margin Money)

Prime Minister Employment Generation Programme (PMEGP)

As per the progress report at the quarter ended June, 2021, against the physical target of 6544, Banks have sanctioned 883 applications, i.e. 13.49% achievement. Similarly, against the Margin Money target of Rs. 19,632 lakhs, Banks have sanctioned projects having Margin Money of Rs.6,213 lakhs (31.65%) at the quarter ended June, 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 quarter ended June, 2021.

Comparative performance under State Govt. Sponsored Programmes

% Achievement						
Period	VBS	GSCDC*	DCWD	GWEDC	JGVY	DTAISY
June, 2020	19.21	0.74	0.66	0.00	0.00	13.40
June, 2021	0.24		3.87	7.91	3.00	6.50

(Amt. in Rs. Lakhs)

PARTICULARS	BANKABLE SCHEMES					
	VBS	GSCDC	DCWD	GWEDC	JGVY	DTAISY
2020-21						
Target (Number)	36,800	5000	3334	1100	200	1000
Sponsored (No)	2376		1754	1770	63	1513
Sanctioned (No)	88		129	87	6	65
Retd./Rejtd. (No)	205		215	60	0	91
Pending (No)	2083		1410	1623	57	1357
% achievement	0.24		3.87	7.91	3.00	6.50

VAJPAYEE BANKABLE SCHEME (VBS) :

The achievement against the target stood at 0.24 % at the quarter ended June, 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.

Now, the Office of the Commissioner, Cottage and Rural Industries, Govt. of Gujarat vide letter dated 05.08.2021 has informed about recommencement / continuation / reopening of Vajpayee Bankable Yojana now onwards as per prevailing norms.

All Banks are requested to take a note of the same and inform the branches accordingly.

BANKABLE SCHEME OF DEVELOPING CASTES WELFARE DEPARTMENT

The achievement stood at 3.87 % of the target at the quarter ended June, 2021 as against 0.66 % for the corresponding period of the previous year.

GUJARAT WOMEN ECONOMIC DEVELOPMENT CORPORATION (GWEDC) :

The achievement stood at 7.91% of the target at the quarter ended June, 2021 as against 0.00 % for the corresponding period of the previous year.

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

The achievement stood at 3.00 % of the target at the quarter ended June, 2021 as against 0.00 % for the corresponding period of the previous year.

Dattopant Thengadi Artisan Interest Subsidy Yojana (DTAISY)

The achievement stood at 6.50 % at the quarter ended June, 2020 as against 13.40 % achievement for the corresponding period of the previous year.

The overall performance under all the Govt. Sponsored Programmes for the quarter ended June, 2021 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 2021-22.

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

AGENDA No.9**FINANCING UNDER OTHER PROGRAMMES / SCHEMES****(i) FINANCING TO MINORITY COMMUNITIES & WOMEN ENTREPRENEURS**

The summary of fresh loans disbursed during the quarter and the outstanding at the quarter ended June, 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	June., 2020		March, 2021		June, 2021	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	34,200	601	1,77,509	3,569	75,649	1,469
Outstanding	4,23,502	12,696	4,77,043	15,566	4,27,761	13,085

Fresh loans of Rs.1,469 Crores were disbursed by the Banks to 75,649 beneficiaries belonging to Minority Communities during the quarter ended June, 2021. The outstanding reached to the level of Rs. 13,085 Crores in 4,27,161 accounts as of June, 2021.

The share of advances to Minority Community to Priority Sector Advances stood at 4.27% at the quarter ended June, 2021.

WOMEN ENTREPRENEURS**(Rs. in crores)**

Particulars	June, 2020		March, 2021		June, 2021	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	1,04,418	2,229	7,87,581	20,132	2,00,702	5,618
Outstanding	19,00,234	45,631	19,83,284	60,695	21,23,072	64,598

Fresh credit to the tune of Rs 5,618 Crores to 2,00,702 beneficiaries was extended in the State during the quarter ended June, 2021. The outstanding advances reached at the level of Rs. 64,598 Crores in 21,23,072 accounts and stood at 9.30% of Net Bank Credit.

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

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

Particulars	June, 2020		March, 2021		June, 2021	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	41,046	2,298	2,40,998	23,532	61,290	5,576
Outstanding	8,40,597	89,818	8,95,133	99,508	8,71,515	1,03,064

As per the information made available by the member banks, fresh loans worth Rs 5,576 Crores have been granted to 61,290 beneficiaries during the quarter ended June, 2021 under Housing Finance. The outstanding level reached to Rs. 1,03,064 Crores in 8,71,515 accounts as of June, 2021. Bankwise details are given in **Annexure - 18.**

(iii) SELF HELP GROUPS (SHGs):

The summary of various parameters under SHGs as furnished by Member Banks for the quarter ended June, 2021 is as under :

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

Savings linkage	Savings Bank A/Cs opened during the quarter ended June., 2021			Total No. of Savings Bank accounts as on June, 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	2,640	27,247	228	2,44,135	26,14,951	33,164
Out of above, Women SHG	2,559	26,845	218	2,18,033	23,47,251	27,694

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

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended June, 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	3,743	3,709	3,860	3,743	3,709	3,860
Out of above, Women SHG	--	3,714	3,521	--	3,714	3,521

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

Disbursement of Loans	Disbursement during the quarter ended June, 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	9,232	4,932	2,674	1,502	9,232	4,932	2,674	1,502
Of above, Women SHG	9,192	4,865	2,652	1,486	9,192	4,865	2,652	1,486

(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 2021	47,443	30,980	43,758	29,351
	June. 2021	48,643	33,665	42,084	28,330

NPA as on		NPA		Out of which, Women SHGs	
		Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	March 2021	4,305 (9.07%)	2,423 (7.82%)	3,637 (8.31%)	1,858 (6.33%)
	June 2021	4,718 (9.69%)	2,843 (8.44%)	4,052 (9.62%)	2,342 (8.26%)

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

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

Particulars	June, 2020		March, 2021		June, 2021	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	4,236	142	29,335	1,044	5,303	158
Outstanding	58,931	2,984	57,361	3,010	56,264	3,045

During the quarter, Banks have disbursed Education loans to 5,303 students to the tune of Rs. 158 Crores. The outstanding under Education loans stood at Rs. 3,045 Crores in 56,264 accounts as of June, 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 26,46,067 as of March, 2021 to 26,31,075 as of June, 2021 showing net decrease of 14,992 KCCs during the quarter ended June, 2021.

The bank group wise break up is : Public Sector Banks – 9,17,009, State Bank of India – 3,02,025, RRBs – 3,85,865, Private Sector Banks –1,07,605 and DCCBs -9,18,571.

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, 14,24,981 JLGs are formed till the quarter ended June, 2021. Out of total JLGs formed, 5,52,734 are under Farm Sector of which 3,42,022 JLGs are credit linked with an amount of Rs. 1,072 Crores, whereas, 8,72,247 JLGs are formed under Non-Farm Sector, of which 8,05,207 JLGs are credit linked with amount of Rs.1,797 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. 1,41,820 Crores at the quarter ended June, 2021, of which Rs. 831.41 Crores were extended to 13,452 units for technology upgradation under CLCSSTU. During the quarter ended June, 2021, banks have disbursed Rs. 3.03 Crores to 264 units under CLCSSTU. Bankwise details are given in **Annexure - 23.**

(vii) ADVANCES TO SC & ST BENEFICIARIES :

The outstanding advances to SC beneficiaries as of June., 2021 was Rs. 4,207 Crores in 2,15,837 accounts, forming 7.90 % of Weaker Section advances, which was 8.08% as of March, 2021. Similarly, the outstanding advances to ST beneficiaries as of June, 2021 was Rs. 5,344 Crores in 5,85,866 accounts, forming 10.03% of Weaker Section advances, which was 7.89% as of March, 2021. 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, 2,01,491 "Basic Savings Bank Deposit Accounts" have been opened during the quarter ended June, 2021. Banks have provided overdraft facility to 18,742 accounts amounting to Rs. 2.18 Crores. Total number of "Basic Savings Bank Deposit Accounts" reached to 1,67,34,460 as of June, 2021 with an amount of Rs. 7,293 Crores in these accounts.

During the quarter ended June, 2021, 7,772 GCCs amounting to Rs. 278 Crores have been issued by Member Banks. The cumulative position as of June, 2021 reached 1,71,551 GCCs amounting to Rs. 3,267 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 11,809 ATMs in the State of Gujarat as of June, 2021. The centrewise / categorywise details of ATMs vis-a-vis number of branches is as under:

Category	No. of Branches as of June., 2021	No. of ATMs	
		June, 2020	June, 2021
Metro	2,480	4,547	4,726
Urban	1,558	2,348	2,424
Semi-urban	2,323	2,745	2,804
Rural	3,615	1,799	1,855
Total	9,976	11,439	11,809

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 to farmers

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