

राज्य स्तरीय बैंकर्स समिति - गुजरात
STATE LEVEL BANKERS' COMMITTEE - GUJARAT

176वीं बैठक की कार्यसूची विवरण - दिसम्बर 2022
Agenda Notes for 176th Meeting - December 2022

दिनांक / Date : 13.03.2023

सोमवार / Monday

समय / Time : 11.00 AM

स्थान / Venue

देवकरण नानजी सभागृह, स्कीप तल, देना लक्ष्मी भवन,
सिटी गोल्ड सिनेमा के पास, आश्रम रोड, नवरंगपुरा, अहमदाबाद - 380 009.

Devkaran Nanjee Auditorium, Skip Floor, Dena Laxmi Bhavan,
Near City Gold Cinema, Ashram Road, Navrangpura, Ahmedabad – 380 009.



संयोजक / Convenor



तीसरा तल, देना लक्ष्मी भवन, सिटी गोल्ड सिनेमा के पास, आश्रम रोड, नवरंगपुरा, अहमदाबाद - 380 009.

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BANKING AT A GLANCE IN GUJARAT STATE - DECEMBER, 2022

PARAMETERS	December, 2021	March, 2022	December, 2022	Growth Y-O-Y (Dec., 21 to Dec., 22)	Growth over March, 2022
TOTAL No. OF BRANCHES	9838	9834	9928	90	94
CATEGORY OF BRANCHES					
RURAL	3542	3530	3525	(-) 17	(-) 5
SEMI - URBAN	2295	2299	2314	19	15
URBAN	4001	4005	4089	88	84
TOTAL	9838	9834	9928	90	94
KEY INDICATORS (Amt. Rs. in Crores)					
DEPOSITS	9,30,423 (5.57%)	9,70,079 (10.07%)	10,24,264 (5.59%)	93,841 (10.09%)	54,185 (5.59%)
ADVANCES	7,22,942 (6.71%)	7,53,364 (11.20%)	8,14,532 (8.12%)	91,590 (12.67%)	61,168 (8.12%)
CREDIT DEPOSIT RATIO	77.70	77.66	79.52	1.82	1.86
PS ADVANCES	3,53,272	3,73,816	4,07,312	54,040	33,496
(% Growth) (% to advances)	(16.64%) (52.14%)	(23.42%) (55.17%)	(8.96%) (54.07%)	(15.30%)	(8.96%)
AGRI ADVANCES	99,440	1,03,711	1,10,375	10,935	6,664
(% Growth) (% to advances)	(4.85%) (14.68%)	(9.35%) (15.31%)	(6.43%) (14.65%)	(11.00%)	(6.43%)
MSME ADVANCES	1,71,062	1,82,389	2,03,753	32,691	21,364
(% Growth) (% to advances)	(26.56%) (25.25%)	(34.94%) (26.92%)	(11.71%) (27.05%)	(19.11%)	(11.71%)
WEAKER SEC. ADV	62,164	63,268	72,348	10,184	9,080
(% Growth) (% to advances)	(17.16%) (9.18%)	(19.25%) (9.34%)	(14.35%) (9.60%)	(16.38%)	(14.35%)

Position of Kisan Credit Cards for the period ended					
	December, 2021	March, 2022	December, 2022	Growth Y-O-Y (Dec., 21 to Dec., 22)	Growth over March, 2022
Accounts	27,62,613	28,80,015	28,67,839	1,05,226	(-) 12,176
Amount	60,239	59,753	65,913	5,674	6,160

AGENDA No.1

Confirmation of the proceedings of the last meeting

The proceedings of the 175th meeting of the State Level Bankers' Committee for the quarter ended September 2022 held on 29.12.2022, were circulated to all the members vide letter dated 07.01.2023. 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	Notifying all areas of the State under Sec.58 (f) of Transfer of Property Act, 1882 for the creation of equitable mortgage.	<p>As discussed in the 171st and 172nd SLBC meetings, the State Govt. has been requested to consider about notifying all the areas of the State under Sec. 58 (f) of the Transfer of Property Act, 1882, on the lines of Maharashtra, Kerala and few other States, which will pave convenience to large number of loan applicants from rural / non-notified industrial areas to avail hassle-free loans from Banks. The govt. had informed in the 175th SLBC meeting, the legal approval has been received by the Govt. and is in the final stage of approval.</p> <p>The State Govt. is once again urged to expedite the process of notifying all areas under Sec. 58 (f).</p>
2	Onboarding of State Govt. sponsored subsidized loan schemes on the Bankable Loan Portal (BLP) and providing access to SLBC and State level Controlling Offices of Banks for downloading of progress reports	<p>In the 172nd SLBC meeting, it was suggested that subsidized loan schemes being sponsored by various departments of State Govt. could be made live on the Bankable Loan Portal of the State Govt. on the lines of Vajpayee Bankable Yojana (VBY), so as to have real time status of the sponsored applications.</p> <p>Therefore, the Government is once again requested to do the needful in the matter and provide an access to SLBC for downloading of progress.</p>
3	<u>RSETIs:</u> 1) Dangs- DRDA has sent the proposal for allotment to the Forest Department for clearance, for which he requested the State Government to expedite the process of approval. 2) Ahmedabad- The Township Development Officer and DILR have	<p>As discussed in the meeting in the 175th SLBC meeting, we request for the state government intervention in the matters pertaining to RSETIs of Dangs and Ahmedabad. Especially Ahmedabad as the matter is impending for a long with the concerned authorities.</p> <p>We, therefore, urge the State Government to intervene and do the needful in the matter.</p>

	conveyed their inability to provide the development plan as no record for sub-plotting is available with them, for the land allotted by Collector A'bad	
4	Request to provide the list of pending 337 URCs as discussed the in Western Zonal Council Meeting, Gol	<p>The State Government is requested to provide the list in order for SLBC to cross-verify the data and ensure the presence of the banking outlets in these URCs.</p> <p>As per DFS, all the villages are covered with Banking Touch Points within the vicinity of 05 kms in the state of Gujarat. Apart from ensuring availability of Banking Touch Points within 05 kms, the SLBC is also pursuing the agenda of URCs of Tier VI areas (population below 5000) and this list of pending URCs is circulated to member banks and accessible on the SLBC website.</p>

AGENDA No.3

IMPLEMENTATION OF FINANCIAL INCLUSION:

3.1 Pradhan Mantri Jan Dhan Yojana (PMJDY)

Progress under Opening of Accounts, issuance of RuPay Cards and Aadhaar Seeding as of 18.01.2023:

State	No. of Accounts opened			Aadhaar Seeded Accounts	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Card issued
	Rural	Urban	Total				
Gujarat	10697734	6755592	17453326	14771517	84.63%	13048814	74.76%

Bank-wise position in terms of Aadhaar Seeding, Zero Balance Accounts and RuPay card issued in **PMJDY Accounts** is @ **Annexure-A.**

Position with respect to operative CASA accounts as of 30.12.2022:

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	703.71	82.86%	48.49%	80.85%
National Average	431.11	82.85%	46.32%	87.14%

As per the progress report dated **30.12.2022** received from DFS, MoF, GoI, Aadhaar Seeding in operative CASA accounts in the State stood at **82.86%** and average Aadhaar authentication stood at **48.49%**, whereas the National average under Aadhaar Seeding and Authentication stands at **82.85%** and **46.32%** respectively. Under Mobile Number Seeding, the performance of the State stood at **80.85%** against the National Average of **87.14%**. 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 31.01.2023 is as below:

Particulars	PMJJBY	PMSBY
Total enrollment	58,84,242	1,32,30,847
Claim settlement status as on 31.01.2023		
Claims lodged	41626	5192
Claims Paid	39506	4191
Claims Rejected	1668	762
Claims under process	452	239
Settlement %age	94.90%	80.72%

The Bank wise enrolment under Social Security Schemes is available @ **Annexure-C.**

B. Atal Pension Yojana (APY)

Performance during the FY 2022-23 under APY as on 31.01.2023 is as under:

Sr.	Category of Banks	Number of Branches	Target for FY 2022-23	Achievement	Achievement (%)
1	Public Sector Banks	4882	390560	236478	60.55%
2	Private Banks	1885	119300	17333	14.53%
3	RRBs	746	59680	66696	111.76%
Grand Total		7513	569540	320507	56.27%

Total number of enrolments in the State under the scheme so far is 19,20,737.

Bank-wise achievement of targets for FY 2022-23 is @ Annexure- D.

Progress in enrolments under three Jan Suraksha Schemes as 31.01.2023 is as under:

PMJJBY Enrollment			PMSBY Enrollment			APY Enrollment		
As of 31.01.2022	As of 31.01.2023	Growth (%)	As of 31.01.2022	As of 31.01.2023	Growth (%)	As of 31.01.2022	As of 31.01.2023	Growth (%)
48,51,267	58,84,242	21.29%	1,10,74,448	1,32,30,847	19.47%	15,20,880	19,20,737	26.29%

Saturation Drive for Jan Suraksha Scheme

The Dept. of Financial Services vide the letter dated 29.10.2021 informed about the launch of the saturation drive for Jan Suraksha schemes.

In this regard, comparative performance as of 16.11.2022 and 01.02.2023 towards achieving saturation under the PMJSS schemes is as under:

Date	PMJJBY		PMSBY		APY	
	Eligible	Enrolled	Eligible	Enrolled	Eligible	Enrolled
16.11.2022	35,09,750	6,23,825	39,28,388	10,89,111	29,92,855	1,88,971
01.02.2023	35,09,750	8,32,631	39,28,388	12,62,459	29,92,855	2,39,248
Progress	2,08,806 (5.95%)		1,73,348 (4.41%)		50277 (1.68%)	

The Department of Financial Services, Ministry of Finance, Government of India vide their letter No. F.No.M-18012/1/2020-Mission Jan Suraksha dated 20.04.2022 has informed regarding revised timelines for Saturation and accordingly, all member Banks have now to achieve 70% of the Saturation drive target by 30th Sep 2023.

The progress under the scheme and percentage of achievement for the state as against 70% target for September 2023 as on 01.02.2023 is as under:

Date	PMJJBY (eligible a/cs as per 70% of total target)		PMSBY (eligible a/cs as per 70% of total target)		APY (eligible a/cs as per 70% of total target)	
	Eligible	Achievement	Eligible	Achievement	Eligible	Achievement
01.02.2023	24,56,825	8,32,631 (33.89%)	27,49,872	12,62,459 (45.91%)	20,95,000	2,39,248 (11.42%)

Banks are requested to –

- a) Advise field functionaries to reach out to eligible beneficiaries for opening of account under PMJDY and enrolling under Jan Suraksha schemes of PMJJBY, PMSBY and APY.
- b) Ensure reporting of progress under the campaign on the SLBC portal every Monday, so that consolidated progress of Gujarat State could be uploaded on the portal of DFS.

3.3 Financial Inclusion Plan:

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

As instructed by the DFS, all the villages are provided with Banking Touch Points within vicinity of 5 kms and in the Gujarat State all the villages, as identified by the DFS, are equipped with Banking touch points within radius of 5 kms.

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.

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

Apart from ensuring availability of the Banking Touch Points within 5 kms, the SLBC is also pursuing the agenda of URCs in its quarterly meetings after getting reduced the Tier VI Uncovered Rural Centers (URCs) from 13,480 to 463 (reduced after collaborating with IPPB), the SLBC once again circulated list of pending URCs among the Member Banks (also published the same on its website) to ascertain whether any URC is being served by the Member Banks. As per the details submitted by the Banks, now there remain only 331 Tier VI URCs.

The Bank-wise URCs are provided @ Annexure- E.

The population-wise number of Tier VI URCs is as under:

Sr. No.	Population bracket	Number of Tier VI URCs
1	Below 100	52
2	100 to 500	72
3	501 to 1000	87
4	1001 to 1500	45
5	1501 to 2000	33
6	2001 to 2500	17
7	2501 to 3000	10
8	3001 to 3500	9
9	3501 to 4000	4
10	4001 to 4500	2
Total		331

Banks are requested to ensure the deployment of banking outlets/BCs in the remaining 331 URCs as per allocation.

The District-wise allotment of URCs in all the districts is as under:

District Name	Number of URCs allotted
Ahmedabad	8
Amreli	2
Anand	2
Arvalli	2
Banaskantha	6
Bharuch	1
Bhavnagar	1
Chhota Udaipur	4
Devbhumi Dwarka	38
Gandhinagar	4
Gir Somnath	1
Jamnagar	128
Junagadh	3
Kachchh	13
Kheda	3

District Name	Number of URCs allotted
Mahesana	3
Mahisagar	3
Morbi	1
Narmada	11
Navsari	2
Patan	5
Porbandar	65
Rajkot	2
Sabar Kantha	7
Surat	1
Surendranagar	4
Tapi	7
Valsad	4
Grand Total	331

Opening of Brick and Mortar Branches

The Dept. of Financial Services (DFS), MOF, GoI held a VC under the chair of Secretary, DFS on 01.07.2022 with MD / ED of Public Sector Banks and had advised for the opening of Brick and Mortar branches at identified locations.

As per the locations identified by the DFS, in Gujarat there are 38 locations, where it has been advised to open branches as per the interest and viability of Banks.

Based on the service area of the Banks, the identified locations have been mapped with the respective Banks for the opening of Brick and Mortar branches.

Name of Bank	No of branches to be opened in identified locations in the State
State Bank of India	12
Bank of Baroda	10
Baroda Gujarat Gramin Bank	7
Saurashtra Gujarat Gramin Bank	6
HDFC Bank	2
Central Bank of India *	1*
GRAND TOTAL	38

Below is the latest status on the brick-and-mortar branches in the state:

Name of Bank	Allotted	Opened	In process	Issues
State Bank of India	12	11	0	1
Bank of Baroda	10	3	4	3
BGGB	7	7	0	0
SGB	6	6	0	0
HDFC	2	0	1	1
Central Bank of India *	1	1	0	0
TOTAL	38	28	5	5

* (The DFS vide their email dated 11th August 2022, had directed the SLBC for reallocation of the location of Kothi Village allotted to the Central Bank of India as the bank was under PCA at the time of allocation by RBI. The LDM Morbi in his communication has confirmed the village of Kothi is covered by brick and mortar branch of Bank of Baroda, Mahika).

B. Deployment of Business Correspondents (BCs)

As per the data submitted by various Banks, the Banking Correspondents deployed by various Banks and the transactions conducted from 01.10.2022 to 31.12.2022 by the BCs are tabulated hereunder:

Rural + Semi-Urban Area			Urban + Metro Area			Total		
No. of BCs deployed	Transaction for the period from 01.10.2022 to 31.12.2022		No. of BCs deployed	Transaction for the period from 01.10.2022 to 31.12.2022		No. of BCs deployed	Transaction for the period from 01.10.2022 to 31.12.2022	
	No. of Transaction	Amt. in Rs. Lakhs		No. of Transaction	Amt. in Rs. Lakhs		No. of Transaction	Amt. in Rs. Lakhs
39364	11906665	541932	15441	2211311	95418	54805	14117976	637350

(Note: The surge in the number of total BCs deployed as compared to the previous quarter is due to first time reporting of 32822 BCs by YES BANK)

As it can be inferred from the above table, Banks in Gujarat have deployed 54805 Banking Correspondents in the State and Bank-wise deployment and transactions conducted by the Banking Correspondents in the December 2022 quarter is provided @ **Annexure-F**.

As per the data submitted by the Banks, out of total 54805 Banking Correspondents in the State, nearly 6542 (12%) have been certified by the IIBF.

% of BC with IIBF Certification in June 2022	% of BC with IIBF Certification in Sept 2022	% of BC with IIBF Certification in Dec 2022
37%	34%	12%

(Note: The major reason for sudden dip in the percentage of BCs with IIBF certification is due to zero IIBF certification of the 32822 BCs appointed by YES BANK).

Member Banks are requested to endeavor in ensuring qualitative aspects of Banking Correspondents and also design yearly planning for imparting necessary trainings and updates for BCs at appropriate intervals.

Review of Operations of Business Correspondents:

The data received from RBI for the active and inactive BCs in the state of Gujarat as submitted by banks to FIDD, Central the Office is as under for the quarter ended Dec 2022:

State or UT	Active BCs	In-active BCs	% of inactivity
Gujarat State	37045	17760	32%

As it can be inferred from the above data, member banks are requested to monitor the BC activities and bring to light the hurdles faced by them on grass root level for effectively carrying out their services. The member banks are advised to discontinue inactive business correspondents, and onboard new business correspondents in order to improve the percentage activity ratio.

C. Performance of Aspirational Districts under Key Financial Inclusion parameters

The performance of two aspirational districts i.e. Dahod and Narmada with respect of seven measurable parameters as of 04.01.2023 is as under.

Sr.	Parameter	State Avg. Dec 2022	Dahod		Narmada	
			Dec 21	Dec 22	Dec 21	Dec 22
1	Disb. under PMMY (Rs.Cr per 1 lakh pop.)	14.48	17.55	15.27	11.21	11.19
2	PMJJBY (Enrl. per 1 lakh pop.)	8147	4811	6901	6405	8666
3	PMSBY (Enrl. per 1 lakh pop.)	18106	13132	15912	20968	25174
4	APY (Enrl. per 1 lakh pop.)	2711	1730	2337	1551	1936
5	No. of PMJDY A/cs opened	17444674	1071948	1135586	272310	282319
6	% Aadhaar seeded A/cs	84.53%	86.84%	87.70%	84.37%	85.03%
7	% increase in Agri. Fin. over previous year	11.00%	8.91%	10.10%	12.31%	(-) 2.01%

Banks in these districts require much more efforts to bring the performance at par with other districts.

Special 6-month campaign (15.02.2023 to 15.08.2023) – “वित्तीय समावेशन से सशक्तिकरण”

With a view to deepening the FI-related intervention, the Dept of Financial Services, MoF, Gol vide its letter D.O No.6/6/2023-FI-Mission Office dated 03rd February 2023 has informed about the special six-month campaign at Gram Panchayat level on the theme “वित्तीय समावेशन से सशक्तिकरण” to be organized in the selected districts of the country from 15th February 2023 to 15th August 2023. Special Camps will be held every Saturday as per the pre-approved program during the campaign period. Further, once a month, a camp to cover beneficiaries under the SVANidhi scheme will be organized in the urban bodies in the district. LDMs of the Aspirational Districts and banks having branches in these districts are requested to put in sincere efforts and ensure the successful implementation of the program.

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, 23 are in semi-urban, 15 in urban areas and 7 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 December, 2022

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	153	388
2	State Bank of India	11	72	183
3	Baroda Gujarat Gramin Bank	11	109	206
4	Saurashtra Gramin Bank	5	107	107
	Total	49	441	884

Conduct of FL camps by Rural branches for the quarter ended December 2022:

Total 7699 camps have been conducted by **2503 Rural branches** of Scheduled Commercial (Including RRBs) during the quarter ended December 2022. 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	1619	4857	4772	98%
2	RRBs	496	1488	1653	111%
3	Pvt. Sector Banks	388	1164	1274	109%
	Total	2503	7509	7699	103%

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

Financial Inclusion Fund- A Differentiated Approach

The support from NABARD has been very pivotal in putting in place required financial inclusion infrastructure, as well as spreading Financial Literacy through Financial Literacy Camps. The Regional Office of NABARD, Ahmedabad vide its letter dated 23rd May 2022 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 2022-23 as per the circular.

List of eligible activities for support under Financial Inclusion Fund of NABARD:

Activity	Eligible Institutions
1. Financial and Digital Literacy camps by rural bank branches	Rural Cooperative Banks Regional Rural Banks (RRBs) Scheduled Commercial Banks (SCBs) Small Finance Banks (SFBs) Payment Banks (PBs)
2. Deployment of microATMs device	
3. Deployment of POS/mPOS terminal	
4. VSAT (Very Small Aperture Terminal) Deployment (Satellite communication system)	
5. Mobile Signal Booster Deployment	
6. Solar Power unit/UPS Deployment	
7. Reimbursement of Examination of Business Correspondent/Business Facilitator	
8. Dissemination of Financial literacy messages through Nukkad Natak/Road Shows	Rural Cooperative Banks Regional Rural Banks
9. Demonstration Van for Financial Literacy	
10. Implementation of Green PIN facility at ATMs /micro ATMs for Rupay KCC Activation	
11. Scheme for On-boarding to Bharat Bill Payment System (BBPS)	

12. Onboarding to Central KYC Registry	
13. Onboarding to BHIM UPI (Bharat Interface for Money - Unified Payment Interface)	
14. Onboarding to Public Financial Management System (PFMS)	
15. Authentication User Agency (AUA)/ KYC User Agency(KUA) Membership	
16. Positive Pay System for additional security in Cheque Truncation System	Rural Cooperative Banks
17. Dual Authentication Implementation	RRBs, SCBs, SFBs & PBs

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

Sr.	Particulars	Name of Districts
1	RSETIs functioning in own building	Anand, Banaskantha, Mehsana, Patan, Sabarkantha, Gandhinagar, Kuchch, Tapi, Bharuch, Dahod, Navsari, Valsad, Vadodara, Surat, Rajkot, Surendranagar, Junagadh, Porbandar, Jamnagar, Godhra, Kheda, Amreli
2	RSETIs functioning in rented premises	Dang, Ahmedabad, Narmada, Mahisagar, Chhotaudepur, Bhavnagar.
3	Land issue	Dang, Bhavnagar.
4	Tendering under process	Ahmedabad- Necessary approval from Ahmedabad Municipal Corporation (AMC) is pending for the construction of building. The Bank is following-up with DM, TDO, Dy City Collector, Mamlatdar Ghatlodia & DILR Bhimjipura Dept to get detailed site map which is necessary for construction permission from the AMC. The bank has vide letters dated 08 th November 2022 and 22 nd November 2022 to SLR, DILR, Mamlatdar, and Commission Rural Development requested to provide the development plan for onward submission to AMC for necessary approval. Narmada – The approval of the estimate of Rs. 2.41 crores for the construction of the building is approved. The process of floating of tender and follow up for approval of plans from local authorities under way.
5	Construction work under progress	Mahisagar - Construction work started in April 2022 and is in full swing. Building is likely to be completed by end of Feb 2023. Chhotaudepur- Construction work started in April 2022 and is in full swing. Building is likely to be completed by March 2023.

6	Process initiated for establishing RSETIs in lately carved districts	<p>Bank of Baroda: Bank's higher authorities have approved for setting up new RSETIs at Aravalli, Botad and Devbhoomi Dwarka. However, during the meeting of the National Level Advisory Committee (NLAC) on RSETIs held on 24th January 2023 held under the Chairmanship of Secretary, Rural Development, DFS, it was decided to first consolidate the position/ infrastructure of existing RSETIs and the proposal for opening if new RSETIs was deferred.</p> <p>State Bank of India: The LHO has taken up the matter with Corporate Centre, SBI for approval of opening of new RSETIs in Morbi and Gir Somnath Districts.</p>
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Detailed issues regarding allotment of land for RSETIs are hereunder:

District	Issues and Current Status
Bhavnagar-SBI	It has been informed by the SBI that the land for RSETI has been allotted to DRDA Bhavnagar and the DRDA has requested RSETI Bhavnagar to submit the building plan for approval purposes. The matter has been forwarded to the bank premise department for further process like plan-estimate.
Dang – BOB	The land is identified for BSVS Dang is Forest Department Land. As per the norms, DRDA has sent the proposal for allotment to Forest Department for the clearance on 02.11.2022. The bank is continuously following up in the matter and the allotment is likely to be done soon.

B. No. of training programs conducted by RSETIs and Settlement Ratio

Quarter ended	No. of training programmes conducted during the current year till 31.01.2023	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
Dec 2022	636	9598	17228	2,80,561	51867 (18.49%)	135765 (48.39%)	1,97,511 (70.40%)
Categorywise Cumulative no. of trainees							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
Dec 2022	46,593 (16.61%)	82,954 (29.57%)	98,559 (35.13%)	2,41,244 (85.99%)	13,938 (4.97%)	38,517 (13.73%)	

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

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

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

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

Total expenses incurred for the December 2022 quarter are as under:

Sr. No.	Details	Expenses (Rs.)
1	Remuneration	52,200
2	Telephone expenses	16,533
	Total	68,733

The bank-wise details of proportionate expenses for the December 2022 quarter has been conveyed to Member Banks by SLBC vide letter no. SLBC-Call Centre/ 422/ 2023 dated 04th Jan 2023.

Banks pending with remitting their share of contribution are requested to deposit the same at the earliest.

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

Quarters / Months	March 2022	June 2022	Sept 2022	Dec 2022
Number of Calls	668	844	699	659
Total Expenses (in Rs.)	83,803	43,057	69,331	68,733

In the last quarter, 659 calls were received for inquiry purposes (*out of which 40 call inquiries were not pertaining nor unrelated to PMMY*).

AGENDA No.4

OTHER AGENDA

4.1 Progress under Pradhan Mantri MUDRA Yojana (PMMY)

The disbursement under the scheme from **01/04/2021** to **10/02/2023** is as under:

Particular	Shishu		Kishore		Tarun		Total	
	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.
Banks	565037	1819.37	340082	4495.54	57329	4468.26	962448	10783.7
Other Agency	203357	761.24	135069	1009.37	885	56.34	339311	1826.56
Total	768394	2580.61	475151	5504.91	58214	4524.60	1301759	12610.12

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

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

As per the data submitted by the Member Banks total outstanding and NPA under MUDRA stand as Rs 14070.71 crores and Rs. 942.52 crores respectively as of 30/09/2022.

4.2 Progress under CGTMSE:

As per the progress report dated 31.12.2022, the Gujarat State stands at 3rd place in terms of the amount of CGTMSE guarantees issued from the period 01.04.2022 to 31.12.2022 and at 5th place in terms the of cumulative amount of guarantees issued.

	Cumulative as on 31.12.2022		From 01.04.2022 to 31.12.2022	
	Accounts	Amount (Cr)	Accounts	Amount (Cr)
Gujarat	301430	2952346.46	29547	567224.83
National	843601	7184325.79	6703295	38672671.62

Bank-wise position under CGTMSE scheme is provided @ **Annexure-J**

4.3 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:

- 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 contibution.

- (ii) Loans for enterprises in “**Activities allied to agriculture**” e.g. pisciculture, beekeeping, poultry, livestock, rearing, grading, sorting, aggregation agro industries, dairy, fishery, agrilclinic 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 **15.02.2023** under Stand Up India in Gujarat is as under:

Sanctions		Disbursements	
Accounts	Amount (Rs. in Crore)	Accounts	Amount (Rs. in Crore)
11959	3329.86	7193	1759.85

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

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

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

As of 30.09.2022, total Rs. 13345.91 crores subsidy has been disbursed to the Rs.5,53,074.00 beneficiaries in the State. The PLI / Bank wise details are given @ **Annexure-L.**

Position as of 31.12.2022		
Category of PLI	No. of cases disbursed	Subsidy (Rs. in Crores)
Public Sector Banks (12)	114907	2779.09
Private Sector Banks (19)	139433	3413.60
Regional Rural Banks (2)	3853	93.34
Co-operative Banks (57)	11889	274.81
Small Finance Banks (6)	9645	230.86
Housing Finance Co. (62)	265736	6376.36
Total	545463	13168.06

The Gujarat State ranks 1st all over India in terms of number of cases disbursed under the PMAY CLSS.

4.5 Emergency Credit Line Guarantee Scheme (ECLGS):

As announced in the Union Budget 2022, an additional cover of Rs.50,000/- crores has been extended to the Hospitality sector Travel & Tourism, Leisure & Sporting and Civil Aviation (scheduled and non-scheduled airlines, chartered flight operators, air ambulances and airports) sectors and now the guarantee cover available under ECLGS is enhanced to Rs.5 lakh crores.

As per the State-wise report dated 30.12.2022, Gujarat State stands at 3rd place in terms of amount of NCGTC guarantees issued under the ECLGS after Maharashtra (1st) and Tamilnadu (2nd). The position of Gujarat State vis-à-vis National average under the ECLGS is as under:

	Guarantees issued by NCGTC			
	Number of accounts sanctioned	Amount sanctioned (in Rs Crores)	Number of accounts disbursed	Amount disbursed (in Rs crores)
Gujarat	3,78,936	34,528.85	3,47,117	27,164.26
National	119,27,250	3,60,5002	99,14,159	2,87,702
% share of Gujarat	3.2%	9.6%	3.5%	9.4%

As the economy is on the rebound, and the state is known for its entrepreneurial spirit all banks are requested to optimize the extension granted under ECLGS which now covers multiple sectors, ultimately leading to reigniting the growth of engine of the economy.

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 in sanctioning first tranche of the scheme as on 20.02.2023 is tabulated hereunder:

Sanctioned Applications	Pending for Sanction	Disbursed applications	Pending for disbursement	Applications returned by Banks
(A)	(B)	(C)	(D)	(E)
254237	8333	235855	18382	75148

Inclusion of Urban Street vendors in MSME category

The Dept. of Financial Services (DFS), MoF, GoI vide the letter dated 04th October, 2021 conveyed that loan sanctioned to street vendors can be classified as 'Retail trade' under MSME category. For this classification, ULBs will be required to for Udhyaam registration of all Street Vendors, especially those who have availed loans under PM SVANidhi scheme.

This classification will help lending institutions in two ways:

First, the street vendors would be covered for funding under the 'Priority Sector Lending' window of lending institutions. Priority sector lending guidelines of RBI will be application to Street Vendors and loans extended under PM SVANidhi will be classified under the 'Shishu' category of MUDRA loans.

Second, the loans extended to street vendors after inclusion in the priority sector can be guaranteed by National Credit Guarantee Trustee Company Limited (NCGTC) for portfolio based guarantee and also under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) for transaction based guarantee.

Progress under Second Tranche of PM SVANidhi scheme as on 20.02.2023

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)
12744	69180	56173	19561	101485	68.17

Progress under Third Tranche of PM SVANidhi scheme as on 20.02.2023

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)
1640	3425	2904	158	5223	65.58

Revised guidelines for implementation of PM SVANidhi scheme

The Ministry of Housing & Urban Affairs, GoI vide the letter dated 01.06.2022 extended the implementation of PM SVANidhi scheme from March, 2022 to December, 2024 and also informed about following changes in the scheme guidelines with effect from 01.06.2022:

- Provision of 3rd loan of upto Rs 50,000 with a term of 36 months in addition to 1st & 2nd loans of Rs 10,000 and Rs 20,000 respectively.
- Modification in Credit Guarantee cover for 1st, 2nd and 3rd loans: The effective Credit guarantee on 1st tranche of loans is enhanced from 12.57% to 31.875%; on 2nd loans reduced from 12.57% to 8.25% and on 3rd tranche of loans also reduced from 12.5% to 6%.
- Payment of Interest Subsidy and credit guarantee claims on all loans till March 2028
- To extend 'SVANidhi Se Samridhi' component for all beneficiaries of PM SVANidhi scheme across the country.

Successively another communication from the Ministry of Housing & Urban Affairs, GoI vide their letter dated 27.07.2022 informed about the revision guidelines for eligibility criteria- Para 4 of Beneficiaries under the scheme issued on 01.06.2020, with effect from 27.07.2022:

- The scheme is now available to all the street vendors engaged in urban area, obviating the criteria of being engaged in vending in urban area as on or before March 24, 2020.

Additionally the following modifications/revised guidelines were used in the scheme:

- The Superintendent of Stamp and Inspector General of Registration, Gujarat through their letter Stamp/Kayad/Part-2/13/2021/25449-26034 dated 27.06.2022 informed regarding waiver of stamp duty on 2nd and 3rd Tranche of PM SVANidhi.
- Clarifications issued with regards to the third loan upto Rs. 50000/- under PM SVANidhi was issued by DFS through their letter F.No 16/01/2021-MO-DFS dated 23.09.2022.

Promotion of Digital Transactions

To promote digital transactions through cashback which is an integral component of PM SVANidhi Scheme, the Ministry of Housing and Urban Affairs through their letter dated 21st February 2023 @ **Annexure M** have informed regarding modification in the clause 8.3 of Promotion of Digital Transactions by Vendors. Member banks are requested to canvass this benefit while promoting the scheme.

Banks are requested to apprise their field functionaries about modifications in the scheme guidelines as specified hereinabove.

4.7 Deepening of Digital Payment Ecosystem

A sub-committee of SLBC on Deepening of Digital Payment Ecosystem was held on 24.02.2023 to review the progress under three districts viz. Banaskantha, Vadodara and Morbi, where the project of Deepening of Digital Payment Ecosystem is being rolled out.

During the meeting, the issues of delay as well as incorrect data submission was highlighted and the Member Banks were requested to ensure uploading the data pertaining to project on the portal of SLBC by 7th of every month. It was further reiterated and the LDMs of three districts to carry out a survey about eligible merchants/vendors / service providers, who may be equipped with any of digital banking products and based on the same, target could be fixed.

Also, as per the directives of RBI, with a view to leverage the experience gained during the implementation of the deepening of the Digital Payments Ecosystems, two more districts i.e **Rajkot and Navsari** were identified under the deepening of digital ecosystem in consultation with the other stakeholders. Member banks were requested to now submit the progress report in the prescribed formats in order to review the regularly monitor the progress.

Dedicated financial literacy camps initiative to promote digital payments:

In order to accelerate the penetration of digital payment, all member banks were asked to hold one Digital Literacy Camp every quarter and submit the schedule for the same.

For the comparative performance as per the report submitted by various Banks on the Deepening of Digital Payment Ecosystem project, the penetration of Digital Banking products to individuals in selected Districts is as under:

Performance in expanding digital payment ecosystem under Savings Accounts as of 30.09.2022:

Name of District	Total Eligible 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 Digital Banking Products
Banaskantha	25,11,459	60.74%	20.85%	60.02%	65.74%	94.87%	8,07,005
Vadodara	50,04,711	70.53%	36.13%	49.35%	66.26%	91.60%	2,83,995
Morbi	9,27,714	61.80%	28.41%	37.43%	64.09%	84.32%	1,22,169

Performance in expanding digital payment ecosystem under Savings Accounts as of 31.12.2022:

Name of District	Total Eligible 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 Digital Banking Products
Banaskantha	26,64,410	60.85%	22.02%	53.63%	67.26%	95.10%	8,38,242
Vadodara	49,73,266	69.87%	37.66%	52.74%	67.17%	92.09%	1,86,380
Morbi	9,67,350	57.99%	29.10%	38.70%	63.82%	81.50%	1,64,727

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.

In order to improve digital penetration the DCCBs were requested to improve its presence for digital products by popularising digital products like debit cards and mobile banking. The GSCB informed the sub-committee that their legal team has cleared the agreement received from UIDAI and the vendor details are being finalized by the bank and the CBS integration process is also underway for UIDAI testing. Post the UIDAI testing, all the DCCBs will be on boarded on UIDAI platform and will help in increasing the percentage coverage under AEPS. The official from NABARD has advised GSCB re-submit the application/proposal for a grant to NABARD immediately as the previous sanction of the grant has expired.

4.8 KCC Animal Husbandry & Fisheries campaign:

The Dept. of Financial Services (DFS), MoF, GoI vide the letter dated 05.11.2021 has informed about SOP regarding special saturation drive for KCCs to be held in the form of weekly “District-level camp” for a period of 3 months beginning from 08th November 2021. Under the drive, “District-level KCC Camp” is to be held for on the spot scrutiny and in-principle acceptance of applications for processing and sanction of KCC to eligible beneficiaries.

For the scrutiny of the KCC applications, a coordination committee is to be constituted, comprising Lead District Manager as a Convener, DDM NABARD, District Nodal Officers from Animal Husbandry and Fisheries Dept. and District Coordinators of Banks. The committee is to function under overall supervision of the District Magistrate.

SLBC vide letter dated 08.11.2021 has issued detailed guidelines to be followed by the Member Banks and Lead District Managers under the saturation drive and it is important that the new SOP is rigorously adhered to, as owing shortcomings experienced earlier under the KCC saturation drive, there had been repeated escalation by milk marketing federations about Banks not processing KCC Animal Husbandry applications.

The Department of Financial Services (DFS), MoF, GoI through its letter F.No. 3/52/2022-AC dated 14th September 2022 has informed about resuming of nationwide AHDF KCC Campaign from 15th September 2022 to 15th March 2023.

The progress under the saturation drive as reported by the LDMs as on 17.02.2023 is hereunder:

KCC Animal Husbandry applications				KCC Fisheries applications			
Received	Accepted	Sanctioned	Rejected	Received	Accepted	Sanctioned	Rejected
276387	247802	115723	129866	13105	12792	6319	6144

As advised by DFS on multiple occasions, all the member Banks are requested to expedite the process of applications in various stages of and dispose of the applications within 15 days of receipt as per new SOP for the saturation drive.

4.9 Property Cards under SVAMitva

The SVAMitva scheme launched by GoI on 24.04.2020 was discussed in the 172nd SLBC meeting held on 22.03.2022 held for December 2021 quarter.

As per the discussion and on pursuance by SLBC, the office of Settlement Commissioner & Director of Land Records, Government of Gujarat had informed in their letter dated 22.02.2022 that the work of issuing Property Card under the scheme is under process and that the state Government has signed MOU with Survey of India for the same. And the state government has been proactive in rolling out the scheme by identifying villages for the survey and finalizing the format of the Property Card.

The member banks were requested to go through the format that has been finalized and were asked to can take up with their respective Head / Corporate Office for designing internal guidelines for financing against the property card under the SVAMITVA scheme.

IBA through its letter no SB/MBR/SVAMITVA/11380 dated 20th July 2022 has invited a submit issues/constraints faced, under the implementation of this scheme, by 17th August 2022 for onward submission to Indian Bank's Association (IBA) and RBI.

Moreover, all member banks are requested to take up this matter with their corporate office, in order to set guidelines for the implementation of the scheme in the state.

4.10 Agriculture Infrastructure Fund:

Agriculture Infrastructure Fund is a central sector scheme that will enable a financing facility of Rs.1 lakh crore for funding agriculture infrastructure projects at farm-gate and aggregation points such as farmers producers organizations, primary agricultural cooperatives, startups and entrepreneurs in the agriculture sector.

However, through their letter DO.No.AS (MA)/01/2023 dated 02.01.2023 the Ministry of Food Processing Industries has informed about the convergence of PMFME scheme with AIF

The summary of status of applications processed by Banks as on 20.02.2023 is as under and detailed information bank-wise is provided @ **Annexure N:**

(amt in lakhs)

Sponsored Application		Sanctioned by Banks		Disbursed by Banks		Rejected by Banks	Pending at Bank Level	
No	Amount	No	Amount	No	Amount	No	No	Amount
1471	186981.56	1027	123946.81	812	102153.33	292	152	15193.27

Member banks are requested to expedite the process for the disposal of pending applications.

4.11 PMFME Scheme:

Ministry of Food Processing Industries (MoFPI) in partnership with the states had launches an all India centrally sponsored "PM formalisation of Micro Food Processing Enterprises Scheme (PMFME Scheme) for providing financial, technical and business support for upgradation of existing micro food processing enterprises. MoFPI has launched the Pradhan Mantri Formalisation of Micro food processing Enterprises (PMFME) scheme under the Aatmanirbhar Bharat Abhiyan with the aim to enhance the competitiveness of existing individual micro-enterprises in the unorganized segment of the food processing industry and promote formalization of the sector. The scheme to be implemented over a period of five years from 2020-21 to 2024-25 with a total outlay of Rupees 10,000 crore. The scheme has a special focus on supporting Groups engaged in Agri-food processing such as Farmer Producer Organizations (FPOs), Self Help Groups (SHGs), and Producers Cooperatives along their entire value.

Targets under this scheme have been allotted to the member banks vide letter PMFME/224 /2022 and member banks were advised to further allocate these targets district-wise looking to the branch business and potential area. Since no information was received from the banks, the district-wise target allocation has been done by SLBC and the detailed information is provided in the agenda notes of 175th SLBC for Sept 2022. The member banks are requested to ensure that all effort be made towards achieving of these targets.

The present position of the banks as on 15.02.2023 under the scheme is as under:

Category	Target for the year 2022-23	Total Sponsored application	No of application sanctioned	No of applications rejected	No of application pending
PSB (12)	1733	155	79	52	24
RRBs (2)	300	4	0	1	3
PVT (21)	825	10	6	1	3
OTHERS (2)	0	2	0	0	2
TOTAL	2858	171	85	54	32

Linking the applicants with the lending institutions acts as an important component in supporting the potential beneficiaries under the scheme.

For this purpose, MIS portal for Lead District Managers (LDMs) to view the status of applications has been developed. The bank-wise position is provided in **Annexure O**.

In order to enhance the performance of the scheme, modified guidelines dated 18.05.2022, SOP vetted by top 5 banks, and instructions for convergence with Agri. Infra Fund Scheme were circulated to the banks by the MoFPI. However, the ministry has pointed out a few inconsistencies in the implementation of the scheme which need to be addressed by the banks and they are as under:

- I. With the convergence of the PMFME Scheme with AIF, banks are to mobilize beneficiaries of AIF to avail the benefits of the PMFME scheme and vice versa since inception (July 2020) of the scheme as per eligibility including stipulation if interest up to 9% PA under AIF.
- II. Exemption from Service Area Approach for the scheme was conveyed by the ministry to the banks, yet few banks are rejecting applications under the service area approach reason. Bank branches are to be acquainted with these guidelines.
- III. Branches to continuously update email addresses and contact details on the PMFME portal.
- IV. Beneficiaries being from the unorganized/informal sector, the banks are requested to dispose off these applications as per RBI/Internal Bank guidelines by allowing a reasonable time for documents/pre-sanction formalities.

4.12 Pledge financing for Agriculture Commodities through electronic-Negotiable Warehouse Receipt (e-NWR):

The Warehousing Development and Regulatory Authority (WDRA) was set up by the Government of India on 26.10.2010 to ensure implementation of the provisions of the Warehousing (Development & Regulation) Act, 2007. The main objective of WDRA is to implement Negotiable Warehouse Receipt (NWR) System in the country, which would help farmers to store their produce in scientific storage godowns near by their farms and to seek loan from banks against their NWR.

In November 2017, the applications for registration of warehouses with the WDRA were to be submitted only in online mode. In August 2019, the WDRA issued a notification that made it mandatory for registered warehouses to issue negotiable warehouse receipts only in electronic form.

e-NWR can facilitate easy pledge financing by banks and other financial institutes. The Department of Food and Public Distribution has decided that the outreach of pledge finance through e-NWR should be enhanced as it plays a critical role in the transformation of the country and especially rural India and hence, member banks are requested to explore the segment and make efforts to increase finance under the scheme. The latest position as of December 2022 is provided in **Annexure P**.

4.13 Adherence to timeline and accuracy in submission of quarterly SLBC data

With the migration to new LBS data flow system from September 2021 quarter, the submission of SLBC data now requires uploading of .txt file generated directly from the CBS of Bank. However, despite such facilitation of ease in SLBC data submission, there has been considerable delay by few Banks while submitting quarterly data. Further, the data submitted to SLBC is not duly verified by the banks before submission and the banks are not aware of the discrepancies in the data submitted which results in wide variations in various parameters. All this leads to inordinate delay in finalizing of quarterly agendas and SLBC meetings and convening of various sub-committee meetings.

Moreover, while scrutinizing an unusual variation was observed on the data submitted by some of the Banks for Dec 2022 quarter over September 2022 and based on the same, concerned Banks were requested to reaccess their SLBC data for Dec 2022.

Such delay and inaccuracy in the submission of SLBC data, cause an unwarranted delay in convening the quarterly SLBC meeting and depicts inaccurate portrayal of the banking segment in the state and hence, State Controlling Heads of Banks are requested to personally oversee SLBC data submission and ensure that there is no inadvertent delay or question over the accuracy of the data submitted.

4.14 Central Sector Scheme for formation of FPOs

NABARD is one of the major implementing agencies of the CSS-10,000 FPOs scheme of Gol announced in Feb 2020. The FPO programme envisages aggregation of farm produce for better bargaining power, better price realization, access to quality input, technology, credit & market. Grant support is provided to Community Based Business Organisations (CBBOs) covering baseline survey, salary of professionals, training and administrative expenses, etc.

The Central Sector Scheme of 10,000 FPOs also facilitates Credit Guarantee for the loans given to eligible FPOs. A Credit Guarantee Fund Trust for FPOs has been setup with Gol as the Settlor to operationalize this Credit Guarantee facility. The corpus of the Trust is Rs. 1000 crore (Rupees one thousand crore) equally contributed by Gol and NABARD. As the credit guarantee cover is available, banks are requested to come forward to finance these FPOs. The district-wise number of FPOs promoted by NABARD in the state of Gujarat is available at **Annexure- Q**.

4.15 Standard format for Bankers' Certificate/Line of Credit (BC/LOC) to be issued by the Banks

Customers enjoying funded/non-funded credit facilities often approach Banks seeking Bankers' Certificate/LOC letter which needs to be submitted to the government departments for to undertake contract work. Since different government departments have different prescribed formats, the Karnataka Bank Limited has proposed the issue for discussion in the SLBC meeting, in order to devise a standard format for the for BC/LOC to be issued by the banks in the state. SLBC is requested to deliberate on the issue.

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

As per the Revamp of Lead Bank Scheme guidelines of RBI, SLBC has been requesting Success Stories/ New Initiatives / Fraud Cases for presentation in SLBC meeting. The guidelines qualifying the success stories / new initiatives / frauds cases has already been circulated by the SLBC. Banks may provide such Success Stories/ New Initiatives/ Fraud Cases which satisfy required 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, which may help in recurrence of fraud cases.

4.17 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 KEY BANKING AREAS FOR QUARTER ENDED December, 2022:**

During the quarter ended December 2022, total number of bank branches increased by 94 taking the total network of branches from 9834 as of March, 2022 to 9928 as of December, 2022 in the State as per the details given in Annexure-1.

BRANCH EXPANSION

Particulars	For the quarter ended				
	Dec., 2021	March, 2022	Dec., 2022	Growth y-o-y	Variation over March, 2022
State Bank Group	1261	1261	1261	0	0
Nationalised Banks	3665	3619	3618	(-) 47	(-) 1
RRBs	759	746	754	(-) 5	8
Co-Operative Banks	1451	1451	1454	3	3
Private Sector Banks	2305	2353	2444	139	91
Small Finance Banks	397	404	397	0	(-) 7
Total	9838	9834	9928	90	94

During the period from March to December 2022, total 94 branches were added, out of which 84 new branches were added in Urban Category, 15 branches were added in Semi Urban category and 5 branches closed under rural category.

DEPOSITS GROWTH:

The aggregate deposits of the banks in Gujarat increased by Rs.54,185 Crores in absolute terms from Rs.9,70,079 Crores as of March, 2022 to Rs.10,24,264 Crores as of December, 2022 registering growth of 5.59% as against growth of 5.57% for the corresponding period of the previous year.

The banks groupwise deposit growth and level as of December, 2022 are given below. The bankwise and districtwise details are given in Annexure – 1A & 1B.

BANK GROUP	FOR THE PERIOD ENDED (Rs. in Crores)				
	Dec., 2021	March, 2022	Dec., 2022	Growth Y-o-Y	Absolute growth over March, 2022
State Bank Group	1,93,453 (1.86%)	2,03,665 (11.13%)	2,04,605 (0.10%)	11,152 (5.77%)	940 (0.46%)
Nationalised Banks	3,85,334 (0.69%)	3,94,022 (5.56%)	4,07,613 (0.89%)	22,279 (5.78%)	13,591 (3.45%)
RRBs	17,881 (0.97%)	18,507 (10.32%)	19,337 (0.70%)	1,456 (8.14%)	830 (4.49%)
Co-Operative Banks	40,225 (4.50%)	43,315 (12.97%)	42,408 (-) 3.37%	2,183 (5.43%)	(-) 907 (-) 2.09%
Private Banks	2,87,832 (1.61%)	3,04,365 (14.73%)	3,42,425 (5.13%)	54,593 (18.97%)	38,060 (12.50%)
Small Finance Banks	5,698 (8.87%)	6,206 (40.69%)	7,877 (7.57%)	2,179 (38.24%)	1,671 (29.33%)
TOTAL	9,30,423 (1.43%)	9,70,079 (10.07%)	10,24,264 (1.97%)	93,841 (10.09%)	54,185 (5.59%)

(Fig. in the brackets for the quarter ended Dec, 2021 and 2022 indicate % growth over previous quarter, whereas figures in the brackets for the period ended March 2022 indicate % growth over previous year).

The highest percentage-wise growth was registered by Small Finance Banks (29.33%) followed by Private Banks (12.50%), RRBs (4.49%), Nationalised Banks (3.45%) and State Bank of India (0.46%) where as Cooperative Banks registered de growth of (2.09%).

CREDIT EXPANSION:

The aggregate credit increased by Rs.61,168 Crores in absolute terms from Rs.7,53,364 Crores as of March, 2022 to Rs.8,14,532 Crores as of December, 2022 registering a growth of 8.12%, as against growth of 6.71% for the corresponding period of previous year.

The banks groupwise credit growth and level as of December, 2022 are given below. The bankwise and districtwise details are given in **Annexure – 1A & 1B.**

BANK GROUP	FOR THE PERIOD ENDED				(Rs. in Crores)
	Dec., 2021	March, 2022	Dec., 2022	Growth Y-o-Y	Absolute growth over March, 2022
State Bank Group	1,19,721 (5.44%)	1,22,463 (7.10%)	1,27,884 (2.94%)	8,163 (6.82%)	5,421 (4.43%)
Nationalised Banks	2,10,333 (3.14%)	2,16,241 (5.83%)	2,34,149 (3.64%)	23,816 (11.32%)	17,908 (8.28%)
RRBs	10,926 (2.00%)	11,452 (9.40%)	12,531 (1.85%)	1,605 (14.69%)	1,079 (9.42%)
Co-Operative Banks	25,204 (-) 0.55%	24,621 (0.81%)	28,388 (-) 1.54%	3,184 (12.63%)	3,767 (15.30%)
Private Banks	3,48,227 (3.72%)	3,68,782 (16.60%)	3,99,587 (3.81%)	51,360 (14.75%)	30,805 (8.35%)
Small Finance Banks	8,531 (8.04%)	9,806 (27.82%)	11,992 (7.67%)	3,461 (40.57%)	2,186 (22.29%)
TOTAL	7,22,942 (3.70%)	7,53,364 (11.20%)	8,14,532 (3.45%)	91,590 (12.67%)	61,168 (8.12%)

(Fig. in the brackets for the quarter ended Dec., 2021 and 2022 indicate % growth over previous quarter, whereas figures in the brackets for the period ended March 2022 indicate % growth over previous year).

The data reveal that the growth in outstanding advances over March 2022 was 8.12%, which was contributed mainly by Small Finance Banks (22.29%) followed by Co-operative Banks (15.30%), RRBs (9.42%), Private Bank (8.35%), Nationalised Bank (8.28%) and State Bank of india (4.43%).

CREDIT DEPOSIT RATIO:

The Bank groupwise Conventional CD Ratio is given below:

Bank Group	FOR THE PERIOD ENDED			
	Dec., 2021	March, 2022	Dec., 2022	Variation over March, 2022
State Bank Group	61.89	60.13	62.50	2.37
Nationalised Banks	54.58	54.88	57.44	2.56
RRBs	61.10	61.88	64.81	2.93
Co-Operative Banks	62.66	56.84	66.94	10.10
Pvt. Sector Banks	120.98	121.16	116.69	(-) 4.47
Small Finance Banks	149.73	158.02	152.24	(-) 5.78
Conventional CD Ratio	77.70	77.66	79.52	1.86

The CD Ratio as of December, 2022 increased by 1.86% over March, 2022 and stood at 79.52%. As per the RBI guidelines, the **CD Ratio, inclusive of RIDF**, for the State as a whole is as under:

(Rs. In Crores)				
Advances	RIDF	Total	Deposits	CD Ratio
8,14,532	22,997	8,37,529	10,24,264	81.77

CD Ratio Below 40%

As of December 2021, there were 6 districts having CD ratio below 40% and now as of December 2022, there remains only 4 districts in this category. All Stakeholders are required to put in special efforts, so that none of the districts of the State remain in this category.

Sr.	Name of District	CD Ratio Dec., 2021	CD Ratio Mar., 2022	CD Ratio Dec., 2022	Variation over Dec., 2021	Variation over March, 2022
1	Dangs	13.23	15.25	17.93	4.70	2.68
2	Navsari	28.66	29.88	32.00	3.34	2.12
3	Anand	29.92	30.06	32.26	2.34	2.20
4	Porbandar	33.51	32.49	35.71	2.20	3.22

CD Ratio of all the four district has increased over March, 2022.

(Amt. in Rs. Lakhs)							
Sr.	District	Total Population	Total Deposits	Total Advances	CD Ratio	Dep. Per Pop.	Adv. Per Pop.
1	Dangs	228291	84705	15185	17.93%	0.37	0.07
2	Navsari	1329672	2599503	831935	32.00%	1.96	0.63
3	Anand	2092745	3818987	1232185	32.26%	1.83	0.59
4	Porbandar	585449	1028090	367174	35.71%	1.76	0.63
State Total		60439692	102426414	81453187	79.52%	1.70	1.35

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 District Dangs is having low CD ratio due to actually low credit offtake in this district.

The State Govt. is also requested to come up with infrastructure projects in Dang district, which can create employment avenues and enable Banks to boost up lending activities which can ultimately lead to improvement in CD ratio.

PRIORITY SECTOR LENDING:

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

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

Parameter	Bench- mark	Outstanding as of				Absolute Growth over March, 2022	% increase over March, 2022
		March, 2022	% Achi. of NBC	Dec., 2022	% Achi. of NBC		
PS Adv.	40%	3,55,270	53.88	3,87,105	52.88	31,835	8.96
Agri. Adv.	18%	93,939	14.25	99,719	13.62	5,780	6.15
Weaker Sec. Adv.	11.50%	55,884	8.48	63,573	8.68	7,689	13.76

It reveals from the above data that the Priority Sector Advances have surpassed the benchmark. Though there is an increase in absolute numbers in Agriculture Advances but, 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. In Crores)

Parameter	Bench- mark	Outstanding as of				Absolute Growth over March, 2022	% increase over March, 2022
		March, 2022	% Achi. of NBC	Dec, 2022	% Achi. of NBC		
PS Adv.	75%	10,463	99.95	11,378	99.35	915	8.75
Agri. Adv.	18%	7,756	74.09	8,553	74.69	797	10.28
Weaker Sec. Adv.	15%	4,097	39.14	5,247	45.82	1,150	28.07

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 percentage-wise growth under following areas of priority sectors in respect of **Small Finance Banks** was as under:

(Rs. In Crores)

Parameter	Bench- mark	Outstanding as of				Absolute Growth over March, 2022	% increase over March, 2022
		March, 2022	% Achi. of NBC	Dec, 2022	% Achi. of NBC		
PS Adv.	75%	8,082	105.34	8,829	90.04	747	9.24
Agri. Adv.	18%	2,016	26.28	2,102	21.44	86	4.27
Weaker Sec. Adv.	11.50%	3,287	42.84	3,528	35.98	241	7.33

SFBs have achieved / surpassed the stipulated benchmarks of 75%, 18% and 11.50% under Priority Sectors, Agriculture Advances and Weaker Sections respectively.

- IV. The **Bank groupwise** percentage share of various components of Priority Sector advances as of December, 2022 is as under:

Sector	State Bank of India	Nationalised Banks	Private Banks	Co-op Banks	RRBs	All Banks
PS ADVs	40.63%	58.09%	50.70%	100.55%	99.35%	54.07%
AGRI. ADVs	9.07%	19.28%	7.08%	84.54%	74.69%	14.65%
WS ADVs	5.91%	16.27%	3.40%	34.94%	45.82%	9.60%

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 and private sector banks require to be improved 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 9.5% and for Micro Enterprise is 7.5% of ANBC against which, as of December, 2022, all banks together stood at Rs.49,485 Crores i.e. 6.57% and Rs.80,479 Crores i.e. 10.68% respectively.

AGENDA No.6**PROGRESS UNDER SERVICE AREA CREDIT PLAN (SACP) 2022-23:**

The Statement LBS-MIS-I, II & III for achievement under Annual Credit Plan 2022-23 for the quarter ended December 2022 of the State is given in **Annexure - 4**.

The summary of target vis-a-vis achievement for the quarter ended December 2022 under Priority Sector Annual Credit Plan 2022-23 is presented hereunder.

(Amount in Rs.Crores)

No.	Priority Sector	Target 2022-23		Disbt. upto the qtr.		% Achievement	
		A/c	Amt.	A/c	Amt.	A/c	Amt.
1	Agriculture	5766551	104183	3312729	90361	57.45	86.73
	Of which Farm Credit	5310465	89285	3224900	72485	60.73	81.18
2	MSME	1072667	106084	401899	145458	37.47	137.12
3	Export Credit	23810	2356	124	247	0.52	10.48
4	Education	56938	2025	12234	485	21.49	23.93
5	Housing	221339	18154	183665	12630	82.98	69.57
6	Other PSA	279245	4958	368939	4146	132.12	83.02
7	Total PSA	7420550	237760	4279590	253325	57.67	106.55

The overall achievement in disbursement under Annual Credit Plan (ACP) 2022-23 for Priority Sectors by all the Banks was 57.67% in respect of targets in number of accounts and 106.55 % in respect of targets in amount for the quarter ended december 2022. The highest percentage achievement in terms of amount was recorded in MSME – 137.12% followed by Agriculture – 86.73%, Other PSA – 83.02%, Housing – 69.57%, Education – 23.93% and Export Credit – 10.48%.

Out of 33 districts in the State, upto the quarter ended December 2022, as many as 11 districts remained below the State average of 106.55% under ACP 2022-23.

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 December 2022 is given in **Annexure - 6**.

AGENDA No.7**Bankwise position of Outstanding, NPA, Percentage of NPA to Outstanding at the quarter ended December, 2022.**

The Gross Advances of the Banks in the State of Gujarat is Rs. 8,14,532 Crores and Gross NPA is Rs. 41,859 Crores i.e 5.14% as of December, 2022. Consolidated details are as per **Annexure – 7.**

(Amt. Rs. in crores)			
Particulars	Amt. Outstanding	Amt. of Gross NPA	% NPA to Outstanding
Crop Loan	65,913	2,908	4.41
Other Agri Loans	44,462	3,531	7.94
Total Agriculture	1,10,375	6,439	5.83
MSME	2,03,753	9,048	4.44
Other PS	93,184	1,620	1.74
Total Priority Sector	4,07,312	17,107	4.20
Non Priority Sector	4,07,220	24,751	6.08
Total Advances	8,14,532	41,859	5.14
Others			
Housing Loan	1,58,251	1,818	1.15
Education Loan	3,624	47	1.30

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

Applications for attachment of property under section 14 of SARFAESI Act pending with District Magistrates.

As per Section 14 of the SARFAESI Act banks require support from District Magistrates for attachment of property and quick enforcement of the Act. Huge applications are pending for DM permission and assistance for taking physical possession of charged assets under the Act.

It is reported that 2968 numbers of applications involving Rs. 994 Cr of different banks for attachment of property under section 14 of SARFAESI Act are pending with District Magistrates.

(Amt. Rs. in crores)					
SARFAESI cased filed with DM and pending for issuance of order for physical possession				Order issued by DM but possession is yet to be handover to Banks	
No. of pending SARFAESI cases filled with DM	Total Amount involved in Rs. Cr.	of which, SARFAESI cases for more than 60 days	Total Amount involved in Rs. Cr.	No. of SARFAESI cases	Total Amount involved in Rs. Cr.
2968	994	2513	815	819	396

District-wise pendency of SARFAESI applications are as per Annexure – 7B. Finance Dept., Govt. of Gujarat is requested to issue a suitable advisory to District Collectors –

- To dispose of applications pending for more than 60 days.
- Ensure that possession is handed over to concerned Banks/ Financial Institutions, if the order is already issued.

AGENDA No. 8**PROGRESS UNDER GOVT. SPON. PROG. FOR THE QTR. ENDED Dec., 2022.**

The Summary of performance for the quarter ended December, 2022 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
Dec., 2021	43.96% (No.) 96.86% (M.M.)	87.60%
Dec., 2022	43.94% (No.) 122.29% (M.M.)	111.76%

(Rs./ Lakhs)

PARTICULARS	BANKABLE SCHEMES	
	PMEGP	DAY-NULM
Target (2022-23)	7196 (No) 22667 MM (Amt.)	2500 (Individual cases)
Sponsored (No.)	4717	5320
Sanctioned (No.)	3162	2794
Sanctioned (Amt)	M.M. 27719	3204.08
Retd./Rejtd. (No.)	900	624
Pending (No.)	1018	1915
% achievement (No.)	43.94	111.76
% achievement (Amt.)	M.M. 122.29	-

(M.M. = Margin Money)

Prime Minister Employment Generation Programme (PMEGP)

As per the progress report at the quarter ended December, 2022, against the physical target of 7,196, Banks have sanctioned 3,162 applications, i.e. 43.94% achievement. Similarly, against the Margin Money target of Rs. 22,667 lakhs, Banks have sanctioned projects having Margin Money of Rs.27,719 lakhs (122.29%) at the quarter ended December, 2022.

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

Against the target of 2500 individual loan applications, Banks have sanctioned 2794 applications i.e. 111.76% achievement at the quarter ended Dec., 2022.

Comparative performance under State Govt. Sponsored Programmes

Period	% Achievement					
	VBS	GSCDC	DCWD	GWEDC	JGVY	DTAISY
Dec., 2021	12.83	5.74	10.68	34.82	15.50	42.20
Dec., 2022	55.91	2.48	12.34	59.40	83.00	29.00

(Amt. in Rs. Lakhs)

PARTICULARS	BANKABLE SCHEMES					
	VBS	GSCDC	DCWD	GWEDC	JGVY	DTAISY
2022-23						
Target (Number)	36800	5000	2334	500	200	1000
Sponsored (No)	67201	782	2004	1859	383	2136
Sanctioned (No)	20575	124	288	297	166	290
Retd./Rejtd. (No)	7158	24	143	0	8	266
Pending (No)	39468	634	1573	1562	209	1580
% achievement	55.91	2.48	12.34	59.40	83.00	29.00

VAJPAYEE BANKABLE SCHEME (VBS) :

The achievement against the target stood at 55.91% at the quarter ended Dec., 2022.

There were 39,468 loan applications reported pending, which are required to be disposed of expeditiously, by various Banks. Additionally, member banks are requested to accelerate the task of activating the inactive branches on the BLP portal. The list of inactive branches is attached @Annexure R.

All Banks are requested to take a note of the same and ensure that all branches have been sensitised and instructed to regularly visit the online portal for disposal of loan applications within stipulated timeline.

GUJARAT SCHEDULED CASTES DEVELOPMENT CORPORATION (GSCDC) :

The achievement of target in terms of cases sanctioned stood at 2.48% for the quarter ended December, 2022 as against 5.74% for the corresponding period of the previous year, which is lower than the previous year.

Sponsoring of applications was only 782 as against the target of 5000 for the current year. Implementing agency is requested to sponsor adequate number of applications.

Member Banks are requested to accord priority to dispose of pending 634 loan applications at the earliest, since financing the loan applications sponsored by GSCDC form a part of Weaker Section advances.

BANKABLE SCHEME OF DEVELOPING CASTES WELFARE DEPARTMENT :

The achievement stood at 12.34% of the target at the quarter ended December, 2022 as against 10.68% for the corresponding period of the previous year.

Banks need to improve their performance under the Scheme. **Banks are requested to dispose of 1573 pending applications on merits at the earliest.**

GUJARAT WOMEN ECONOMIC DEVELOPMENT CORPORATION (GWEDC) :

The achievement stood at 59.40% at the quarter ended December, 2022 as against 34.82% during the corresponding period of the previous year, which shows a significant improvement.

Banks are requested to dispose off 1562 pending applications on merits at the earliest.

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

The achievement stood at 83.00 % of the target at the quarter ended December, 2022 as against 15.50 % for the corresponding period of the previous year.

Banks are also requested to dispose off 209 pending applications on merits at the earliest.

Dattopant Thengadi Artisan Interest Subsidy Yojana (DTAISY) :

The achievement stood at 29.00% at the quarter ended December, 2022 as against 42.20% achievement for the corresponding period of the previous year. The performance is not upto the desired level. Banks are requested to improve the same.

Further, there is huge number of pendency with various bank branches in all the Govt. Sponsored Programmes, hence, controlling offices are requested to review the performance in their bank level Branch Managers' review meetings.

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 December, 2022 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	Dec., 2021		March, 2022		Dec., 2022	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	75,474	1,502	3,64,324	7,374	95,524	1,951
Outstanding	4,92,188	14,300	5,53,825	15,096	5,91,785	16,324

Fresh loans of Rs.1,951 Crores were disbursed by the Banks to 95,524 beneficiaries belonging to Minority Communities during the quarter ended December, 2022. The outstanding reached to the level of Rs. 16,324 Crores in 5,91,785 accounts as of december, 2022.

The share of advances to Minority Community to Priority Sector Advances stood at 4.01% at the quarter ended December, 2022.

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

Particulars	Dec., 2021		March, 2022		Dec., 2022	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	3,49,762	8,649	15,67,552	35,560	7,62,377	9,920
Outstanding	29,87,929	82,853	32,21,057	87,609	34,17,914	99,152

Fresh credit to the tune of Rs 9,920 Crores to 7,62,377 beneficiaries was extended in the State during the quarter ended December, 2022. The outstanding advances reached at the level of Rs. 99,152 Crores in 34,17,914 accounts and stood at 12.17% 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	Dec., 2021		March, 2022		Dec., 2022	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	70,899	11,378	2,73,866	26,299	1,29,774	11,166
Outstanding	10,12,357	1,29,979	10,53,569	1,36,229	13,05,805	1,58,251

As per the information made available by the member banks, fresh loans worth Rs 11,166 Crores have been granted to 1,29,774 beneficiaries during the quarter ended December, 2022 under Housing Finance. The outstanding level reached to Rs. 1,58,251 Crores in 13,05,805 accounts as of December, 2022. Bankwise details are given in **Annexure - 18.**

(III) PROGRESS UNDER NRLM:

The summary of various parameters under NRLM as furnished by Member Banks on <https://daynrlmbl.aajeevika.gov.in/> portal for the quarter ended Dec., 2022 is as under:

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

	Target FY 21-22		Achievement FY 22-23		% Achievement	
	A/c	Amt.	A/c	Amt.	A/c	Amt.
Total SHGs (NRLM)	97,500	72,000	32,617	38,850	33.45	53.96

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

	Outstanding		NPA		% NPA	
	A/c	Amt.	A/c	Amt.	A/c	Amt.
Total SHGs (NRLM)	53,971	48,754	4,353	2,542	8.07	5.21

SELF HELP GROUPS (SHGs):

The summary of various parameters under SHGs as furnished by Member Banks as of December, 2022 is as under :

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

Savings linkage	Savings Bank A/Cs opened during the Year (01.04.2022 to 31.12.2022)			Total No. of Savings Bank accounts as on December, 2022		
	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	20,644	2,32,206	2,133	2,99,553	30,78,210	34,862
Out of above, Women SHG	19,852	2,23,325	1,983	2,63,964	27,04,506	30,751

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

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended Dec., 2022			Cumulative A/cs Graded and Sanctioned during the FY 2022-23		
	Accounts Graded	A/cs sanctioned	Sanctioned Amt.	Accounts Graded	A/cs sanctioned	Sanctioned Amt.
No .of Account	4,086	3,609	8,117	18,673	13,288	17,915
Out of above, Women SHG	--	3,393	7,599	--	11,847	16,743

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

Disbursement of Loans	Disbursement during the quarter ended December, 2022				Total loan disbursed during the FY 2022-23			
	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	4,158	7,007	2,840	5,688	13,746	16,333	10,221	12,097
Of above, Women SHG	3,759	6,495	2,699	5,315	12,277	15,471	9,213	11,622

(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	Dec. 2022	45,929	49,009	43,276	46,311

NPA as on		NPA		Out of which, Women SHGs	
		Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	Dec. 2022	4,002 (8.71%)	2,943 (6.01%)	3,565 (8.24%)	2,468 (5.33%)

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

Member Banks are requested to boost up the financing to SHGs.

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

Particulars	Dec., 2021		March, 2022		Dec., 2022	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	2,917	210	16,275	1,020	3,330	283
Outstanding	47,874	3,125	47,484	3,158	49,239	3,624

During the quarter, Banks have disbursed Education loans to 6,031 students to the tune of Rs. 283 Crores. The outstanding under Education loans stood at Rs. 3,624 Crores in 49,239 accounts as of December, 2022. Bankwise details are given in **Annexure - 20**.

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

The number of outstanding KCCs in the State has increased from 28,62,429 as of September, 2022 to 28,67,839 as of December, 2022 showing net decrease of 5,410 KCCs during the quarter ended december, 2022.

The bank group wise break up is : Public Sector Banks – 9,90,389, State Bank of India – 3,50,841, RRBs – 4,47,196, Private Sector Banks –2,36,276 and DCCBs -8,43,125.

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 made available by the member banks, fresh loans worth Rs 761 Crores have been granted to 1,39,363 beneficiaries under the credit linkage through the formation of JLGs during the quarter ended December, 2022 The outstanding level reached to Rs. 3,328 Crores in 11,41,604 accounts as of December, 2022. 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) ADVANCES TO SC & ST BENEFICIARIES :

The outstanding advances to SC beneficiaries as of Dec., 2022 was Rs. 4,061 Crores in 2,24,826 accounts, forming 5.61 % of Weaker Section advances, which was 5.95% as of March, 2022. Similarly, the outstanding advances to ST beneficiaries as of Dec., 2022 was

Rs. 4,286 Crores in 3,60,287 accounts, forming 5.92% of Weaker Section advances, which was 6.32% as of March, 2022. Bank wise and Districtwise details are given in **Annexure - 2 & 3.**

(VII) Centrewise availability of ATMs :

As per the information provided by Member Banks, there were 12,270 ATMs in the State of Gujarat as of Dec., 2022. The centrewise / categorywise details of ATMs vis-a-vis number of branches is as under:

Category	No. of Branches as of Dec., 2022	No. of ATMs		
		Dec., 2021	March, 2022	Dec., 2022
Urban	4,089	7,414	7,305	7,547
Semi-urban	2,314	2,909	2,933	3,002
Rural	3,525	1,660	1,702	1,721
Total	9,928	11,983	11,940	12,270

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 – 24.**
