

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

180वीं बैठक की कार्यसूची विवरण - दिसम्बर 2023  
Agenda Notes for 180<sup>th</sup> Meeting - December 2023

दिनांक / Date : 16.02.2024

शुक्रवार / Friday

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,  
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संयोजक / Convenor



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**BANKING AT A GLANCE IN GUJARAT STATE – December, 2023**

PARAMETERS	December, 2022	March, 2023	December, 2023	Growth Y-O-Y (Dec., 22 to Dec., 23)	Growth over March, 2023
<b>TOTAL No. OF BRANCHES</b>	9928	10143	10348	420	205
<b>CATEGORY OF BRANCHES</b>					
RURAL	3525	3570	3605	80	35
SEMI - URBAN	2314	2381	2428	114	47
URBAN	4089	4192	4315	226	123
<b>TOTAL</b>	<b>9928</b>	<b>10143</b>	<b>10348</b>	<b>420</b>	<b>205</b>
<b>KEY INDICATORS (Amt. Rs. in Crores)</b>					
<b>DEPOSITS</b>	10,24,264 (5.59%)	10,76,757 (11.00%)	11,82,490 (9.82%)	1,58,226 (15.45%)	1,05,733 (9.82%)
<b>ADVANCES</b>	8,14,532 (8.12%)	8,46,976 (12.43%)	9,77,496 (15.41%)	1,62,964 (20.01%)	1,30,520 (15.41%)
<b>CREDIT DEPOSIT RATIO</b>	79.52	78.66	82.66	3.14	4.00
<b>PS ADVANCES</b>	4,07,312	4,23,290	4,91,585	84,273	68,295
(% Growth )	(8.96%)	(13.23%)	(16.13%)	(20.69%)	(16.13%)
(% to advances)	(56.34%)	(56.19%)	(60.35%)		
<b>AGRI ADVANCES</b>	1,10,375	1,15,596	1,28,592	18,217	12,996
(% Growth)	(6.43%)	(11.46%)	(11.24%)	(16.50%)	(11.24%)
(% to advances)	(15.27%)	(15.34%)	(15.79%)		
<b>MSME ADVANCES</b>	2,03,753	2,13,397	2,44,052	40,299	30,655
(% Growth)	(11.71%)	(17.00%)	(14.37%)	(19.78%)	(14.37%)
(% to advances)	(28.18%)	(28.33%)	(29.96%)		
<b>WEAKER SEC. ADV</b>	72,348	78,380	86,678	14,330	8,298
(% Growth)	(14.35%)	(23.89%)	(10.59%)	(19.81%)	(10.59%)
(% to advances)	(10.01%)	(10.40%)	(10.64%)		

<b>Position of Kisan Credit Cards for the period ended</b>					
	December, 2022	March, 2023	December, 2023	Growth Y-O-Y (Dec., 22 to Dec., 23)	Growth over March, 2023
<b>Accounts</b>	28,67,839	29,07,885	30,33,237	1,65,398	1,25,352
<b>Amount</b>	65,913	66,188	71,323	5,410	5,135



## **AGENDA No.1**

### **Confirmation of the proceedings of the last meeting**

The proceedings of the 179<sup>th</sup> meeting of the State Level Bankers' Committee for the quarter ended September 2023 held on 22.12.2023, were circulated to all the members vide letter dated 09.01.2024. 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:**

<b>Sr.</b>	<b>Issues</b>	<b>Action taken</b>
<b>1</b>	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 171<sup>st</sup> and 172<sup>nd</sup> 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 a few other States, which will pave convenience to a large number of loan applicants from rural / non-notified industrial areas to avail hassle-free loans from Banks. The govt. had informed in the 175<sup>th</sup> SLBC meeting, that 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>
<b>2</b>	<b>RSETI Ahmedabad-</b> The Township Development Officer and DILR have 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	Necessary approval from Ahmedabad Municipal Corporation (AMC) is pending for the construction of the building. The Town Development Office advised to apply for a fresh application. Fresh application has been submitted to AMC on 11.07.2023. AMC has issued a notice vide its letter no ETS/TPS/EXE/NWZ/56/113 dated 18.10.2023 to all the occupants of the plot to take possession of plots and leave proportionate possession of the plot no 124/2 to adjust the overall area and symmetry of plot. We, therefore, urge the State Government to intervene and do the needful in the matter so that the construction can commence at the earliest.

## **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 24.01.2024:**

State	No. of Accounts opened			Aadhaar Seeded Accounts	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Card issued
	Rural	Urban	Total				
Gujarat	11158747	7277773	18436520	15785332	85.62%	13880221	75.29%

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 02.02.2024:**

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	748.56	83.03%	48.39%	80.06%
National Average	454.37	86.57%	52.39%	78.99%

As per the progress report dated **02.02.2024** received from DFS, MoF, Gol, Aadhaar Seeding in operative CASA accounts in the State stood at **83.03%** and average Aadhaar authentication stood at **48.39%**, whereas the National average under Aadhaar Seeding and Authentication stands at **86.57%** and **52.39%** respectively. Under Mobile Number Seeding, the performance of the State stood at **80.06%** against the National Average of **78.99%**. The Bank-wise position in terms of operative CASA accounts is @ **Annexure-B**.

**Member Banks are requested to monitor and improve performance under Aadhaar Seeding & Mobile Seeding by sensitizing their field functionaries including BCs.**

#### **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 17.01.2024 is as below:

Particulars	PMJJBY	PMSBY
Total enrolment as of 06.12.2023	72,90,223	1,64,33,780
Total enrolment as of 17.01.2024	75,24,947	1,68,89,613
Total Progress during the quarter	2,34,724	4,55,833
% Growth from 6 <sup>th</sup> December, 2023	3.22%	2.77%

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

The pace of enrollment under the Social Security Scheme is sluggish, therefore, Banks are requested to give a big thrust to increase enrollment under these schemes.

The status of Insurance Claims lodged as on 31.01.2024 is as under:

Particulars	PMJJBY	PMSBY
Claims lodged	45,100	5,694
Claims Paid	42,975	4,436
Claims Rejected	1,720	813
Claims under process	405	445
Settlement %age	96.19%	85.72%

**Major Reason for Claim Rejection under the Social Security Schemes:**

**PMJJBY –**

- 1) Death during lien period.
- 2) Incorrect age submitted for enrollment.
- 3) Duplicate Claim.

**PMSBY –**

- 1) Death not established through PMR/FIR/Other docs.
- 2) Death due to causes other than Accident.

Member Banks are requested to create awareness amongst their customers for the claim lodgement process. Also, endeavor to facilitate family members of the beneficiaries for timely lodgement of the claim as when as any incident comes to notice of Bank Branches.

**B. Atal Pension Yojana (APY)**

Performance during the FY 2023-24 under APY as on 31.01.2024 is as under:

Sr.	Category of Banks	Number of Branches	Target for FY 2023-24	Achievement	Achievement (%)
1	Public Sector Banks	4846	484600	250114	51.61%
2	Private Banks	2006	114180	19375	16.97%
3	RRBs	745	74500	76894	103.21%
4	Co-op Banks	1158	23160	4180	18.05%
<b>Grand Total</b>		<b>8755</b>	<b>696440</b>	<b>350563</b>	<b>50.34%</b>

Bank-wise achievement of targets for FY 2023-24 is @ **Annexure- D.**

**Total number of enrolments in the State under the scheme so far is 23,35,204.**

The achievement against the target of the current financial year stands at 50.34% which is very discouraging and needs to be improved in the coming days.

Therefore, Member Banks are advised to review their performance under the scheme and emphasis is to be laid on the following important aspects for enhanced APY outreach :

- a. Branches of all Banks should mobilise maximum accounts as per their category.
- b. Involving Business Correspondents (BCs) / Bank Mitras (BMs) for sourcing the APY applications.
- c. Inclusive participation by Bank branches in various APY campaigns to increase the coverage.

Banks may initiate immediate action on the above points to achieve the given targets for the current year.

**C. Campaign for Saturation under Jansuraksha Schemes at GP level in all districts**

In the endeavor to ensure that all the uncovered eligible beneficiaries under Jansuraksha schemes i.e PMJJBY & PMSBY are covered the Dept of Financial Services had through its letter F.No. 6(16)/2023-FI (Mission Office) dated 20.03.2023 informed about the launch of a 03-month campaign under Jansuraksha Schemes at Gram Panchayat level in all districts

commencing from 01.04.2023 till 30.06.2023. Further, the campaign was extended for 01 month till 31.07.2023. DFS has informed that the launch of a fresh campaign at the GP level covering all the districts of the country for 03 months from 01.10.2023 to 31.12.2023 via letter no F.No.6/45/2023- FI-Mission Office dated 04.10.2023.

Progress under the Saturation drive is as under:

PMJJBY		PMSBY	
Cumulative Active Enrollment Target	Achivement as on 24.01.2024	Cumulative Active Enrollment Target	Achivement as on 24.01.2024
72,52,000	46,76,273 (64.48%)	2,01,81,000	1,24,42,167 (61.65%)

District-wise progress placed @ **Annexure- E.**

### **Viksit Bharat Sankalp Yatra (VBSY)**

Govt. of India has initiated a campaign named “**Viksit Bharat Sankalp Yatra**” from 15<sup>th</sup> November, 2023 to 26<sup>th</sup> January 2024 wherein the focus is given on saturation of various 30 schemes. In this Yatra, more than 3000 Rathes will cover about 2.69 lakh Gram Panchayat in 765 districts across the country during the said period. The program will be coordinated by the Central Ministries / Departments / State Government Departments and various agencies including Banks during this visit of the “**Rath**” in the respective Gram Panchayat.

As per the advisory of DFS, all bank branches of the respective Gram Panchayat area need to actively participate in the program to tap the opportunities for fresh enrolment of PMJJBY, PMSBY, PMJDY, APY and in principle sanction or lead generation of PMMY, Stand Up India (SUI) and KCC (Fresh & Renewal). Rath has moved to all the GPs by 26<sup>th</sup> January 2024.

**No of the applications sourced under various parameters in the VBSY campaign are as under.**

PMJDY	PMJJBY	PMSBY	APY	PMMY	SUPI
52,889	1,09,785	1,84,423	24,551	4,424	206

### **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 the vicinity of 5 km and in the Gujarat State all the villages, as identified by the DFS, are equipped with Banking touch points within a radius of 5 km.

While ensuring the 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 an availability of Banking TouchPoint, would be treated as Uncovered.

Hence, all LDMS and Banks are requested to ensure regular access to the JDD application and input/ redressing the feedback on the JDD app, as advised by the DFS.

Apart from ensuring the availability of the Banking Touch Points within 5 km, 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 only 234 Tier VI URCs remain in the state.

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

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

Sr.	Population bracket	Number of Tier VI URCs
1	Below 100	52
2	100 to 500	71
3	501 to 1000	66
4	1001 to 1500	24
5	1501 to 2000	13
6	2001 to 2500	04
7	3001 to 3500	03
8	4001 to 4500	01
<b>Total</b>		<b>234</b>

Banks are requested to ensure the deployment of banking outlets/BCs in the remaining 234 URCs as per allocation.

Below is the status of villages where the population is more than 2000.

Sr. No.	District	Taluka / Block	Village	Population	Covered Within 05 KM Radius
1	Devbhumi Dwarka	Bhanvad	Sanakhala	3326	SGB Parwada branch
2	Jamnagar	Dhrol	Jaliya Mansar	2078	IPPB BO and BOB BC
3	Jamnagar	Jamnagar	Juna Nagna	3329	As of now, Juna Nagna is a part of Jamnagar city, where more than 90 Bank branches are there.
4	Jamnagar	Jamnagar	Khimaliya	3067	Approx 9 Bank branches
5	Jamnagar	Jamnagar	Nava Nagna	4371	As of now, Nava Nagna is a part of Jamnagar city, where more than 90 Bank branches are there.
6	Jamnagar	Jodiya	Koyli	2487	PNB Khanpar branch
7	Jamnagar	Lalpur	Khadba Nana	2045	IPPB BO, SGB and BOB BC
8	Patan	Sarasvati	Ajuja	2177	Canara Deesa Branch

The District-wise number of URCs:

District Name	Number of URCs allotted
Amreli	1
Anand	2
Arvalli	2
Banaskantha	6
Bharuch	1
Bhavnagar	1
Chhota Udaipur	4
Devbhumi Dwarka	30
Gir Somnath	1
Jamnagar	88
Junagadh	3
Kachchh	13

District Name	Number of URCs allotted
Kheda	2
Mahesana	3
Mahisagar	2
Narmada	10
Patan	2
Porbandar	45
Sabar Kantha	5
Surat	1
Surendranagar	3
Tapi	6
Valsad	3
<b>Grand Total</b>	<b>234</b>

## Opening of Brick-and-Mortar Branches

The Dept. of Financial Services (DFS), MOF, Gol 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. The progress of the opening of the branches is as under;

Name of Bank	Allotted	Opened/ Existing branch/ Covered by Nearby branch	IPPB Centre	Issues
State Bank of India	12	11	0	1
Bank of Baroda	10	10	0	0
BGGB	7	7	0	0
SGB	6	6	0	0
HDFC	2	0	2	0
Central Bank of India *	1	1	0	0
<b>TOTAL</b>	<b>38</b>	<b>35</b>	<b>2</b>	<b>1</b>

\* (The DFS vide their email dated 11<sup>th</sup> 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).

The villages of **Bhacha and Bhadiyadar** were allotted to the HDFC Bank for the opening of brick-and-mortar branches. However, the HDFC bank officials visited the villages and cited their following observations (a) premises constraints, (b) both the villages are located 02 km apart, and the **presence of IPPB Centers** at both villages. The said points were also discussed in the DLRC/DLCC for the quarter ended Dec 2022 meeting of Gir-Somnath District held on 28th March 2023. Based on the reasons (1) the presence of an IPPB center at both the villages and (2) the distance of 02 km between both the villages, SLBC has through its letter SLBC 310/198/2023 dated 11<sup>th</sup> May 2023, requested the Director (FI), DFS, MoF, Gol to consider the villages as covered under IPPB Center.

The villages **Hanf, Ukai Resettlement Village – 3, and Chikhli** were allotted to the Bank of Baroda for the opening of the brick-and-mortar branches.

**(a) Hanf Village:** Most of the population of the village of Hanf, *now known as Hanfeshwar Dam*, has migrated to the other nearby villages. It is further intimated that the Bank of Baroda, Kadipani branch is located at a distance of 5.065 km from the Hanf village which is just 0.065 meters (7 meters approx.) more than the stipulated guidelines of DFS.

**(b) Ukai Resettlement Village-3:** It is a cluster of villages consisting of Jangal Amalpada, Pimparipada, Limbdi, Maunipada, Ekalkham, Fatepur, etc. None of these villages has a concentrated population of more than 10 to 15 houses at one place. Among these villages, Fatepur is most populated village and this village is just 3.5 km away from a brick-and-mortar branch of Surat District Co-Operative Bank, Borda Branch of Songadh Taluka. Hence, fulfills the criteria of DFS of having a brick-and-mortar branch within a periphery of 5 km. The above points were discussed in the DLCC/DLRC meeting of Tapi district held on 04<sup>th</sup> Sep 2023 and considered the said village as covered with brick and mortar branches.

Both the above village is considered covered by SLBC in the 178<sup>th</sup> meeting held on 17<sup>th</sup> Oct 2023. SLBC through its letter SLBC 310/344/2023 dated 28<sup>th</sup> November 2023, requested the Director (FI), DFS, MoF, GoI to consider the villages as covered villages.

**(C) Chikhli:** The Chikhli village (population – 4625) was submerged under the catchment area of Ukai Dam and people have been resettled at nearby villages. Now, Chikhli is a cluster of villages Nurabad, Pethapur, Mogalbara, Sasa and Vardekhurd. A Branch of the Bank of Baroda, Uchhal branch is nearby 6 km from Chikhli area. The said points were discussed in the DLCC/DLRC meeting of Tapi district held on 04<sup>th</sup> Sep, 2023 and house count the Chikhli area as a covered area. DFS has directed to open a brick-and-mortar branch within the vicinity of 5 km. In the 178<sup>th</sup> SLBC meeting, the house has once again requested to Bank of Baroda to discuss the issue in the ensuing DLCC/DLRC meeting. The said issue was re-discussed in the DLCC/DLRC meeting of Tapi on 07<sup>th</sup> Dec, 2023, and the outcome of the meeting was that Chikhli village no longer exists and people have been settled in nearby villages and in the vicinity of 05 km there is no village above 3000 population.

The above village is considered covered by SLBC in the 179<sup>th</sup> SLBC meeting house has considered to drop said village for the opening of Brick and Mortar branch. SLBC through its letter SLBC 310/126/2024 dated 30<sup>th</sup> January 2024, requested the Director (FI), DFS, MoF, GoI to drop Chikhli village for the opening of the Brick and Mortar branch.

**The Details of issues of the 1 village are as under:**

Village Name	Status
Satkashi Dist :- Tapi	<p>The village <b>Satkashi</b> was allotted to the State Bank of India for the opening of brick and mortar branch. The bank is not able to find premises in a 05 Km radius due to the non-availability of a pakka house and legal possession. The said points were discussed in the DLCC/DLRC meeting of Tapi district held on 07<sup>th</sup> Dec, 2023. SBI has applied online to the forest department to acquire forest land. The government is requested to intervene in acquiring the forest.</p> <p><b>The SBI is requested to expedite the opening of the branch in the Satkashi village.</b></p>

**Opening of Brick and Mortar branches/IPPB touch points: Western Zonal Council**

During the meeting of the Inter-State Council, it was desired to cover each village in the country with a brick-and-mortar branch of the bank or an India Post Payment Bank (IPPB) centre within a radius of 5 km. The Department of Financial Services has taken up an initiative to open bank branches in villages with having population of over 3000 within a radius of 5 KM. Accordingly, 363 locations were identified pan-India for opening of brick-and-mortar bank branches. In Gujarat, there are 38 locations, where it has been advised to open branches as per the interest and viability of Banks.

In this context, the identified 38 locations were further allocated to different banks and now, only 1 village viz., Satkashi is under process for opening of bank branch of SBI.

Now, the Director Institutional Finance, Finance Department, Govt. of Gujarat has requested to SLBC to take the discussion in the SLBC meeting to cover each 368 villages in the state to have brick and mortar bank branch or IPPB touch points within a 5 km radius.

The population-wise number of villages is as under:

Population bracket	Number of villages (A)	Out of (A), covered through BC/IPPB within a 05 km radius (B)	Out of (B), covered through Banking outlet
1 to 500	149	143	30
501 to 1000	101	100	28
1001 to 2000	90	90	42
2001 to 3000	24	23	7
3001 and above	4	4	0
<b>Total</b>	<b>368</b>	<b>360</b>	<b>107</b>

List of Villages given as **Annexure – G**.

**Representation for opening of Bank Branch at Subir Block of Dang from Collector and District Magistrate Dang.**

In the 179<sup>th</sup> SLBC meeting, we urged all the member banks to explore possibilities to open a Bank Branch at the Subir block of Dang District on representation from the District Authority. We have not received any response from member banks. We once again request member banks to explore the possibility of opening a bank branch at the Subir block of Dang District.

**Opening of Banking Outlet at identified 22 locations.**

SLBC received a letter from **DFS on 17.03.2023** with the subject line Coverage of all 6.01 lakh inhabited villages mapped on Jan Dhan Darsahk (JDD) app by a banking outlet (Branch/BC/IPPB Centre) or a brick-and-mortar bank branch within a radius of 5 km.

In the list, there are **22 unbanked villages in Gujarat State**. Out of these **22 villages, 16 villages are covered** with BC/Branches.

There are **5 villages** named Bagoya, Goradwala, Kathital, Hadala, and Chhodvadi which **come under the Forest area**. Out of these 5 villages we have received a letter for 4 villages from the Forest department that required facilities to set up banking services is not possible in these areas. These villages should be excluded from opening BC point.

Out of the remaining 1 **village** named Lakhmirani is **not feasible** to appoint BC. The SBI has taken up the matter in the DLCC meetings of concerned districts. DLCC/DLRC forum approved excluding the Lakhmirani village for the opening of BC point due to the very low population and non-availability of basic qualifications for BC. **Based on the DLCC/DLRC recommendation, we request the house to drop the said village for the opening of a banking outlet.**



### Village wise status of identified 22 location.

Sr.	State	District	Village	Population	Alloted	Status
1	GUJARAT	Kachchh	Kandla (CT)	15782	-	Bank Branch/ PNB,SBI,BOI
2	GUJARAT	Kachchh	Gugariyana	243	BOB	BC appointed
3	GUJARAT	Devbhumi Dwarka	Ajad Tapu	89	SGB	BC appointed
4	GUJARAT	Tapi	Mohpada	745	SBI	BC appointed
5	GUJARAT	Anand	Navagam Bara	814	BOB	BC appointed
6	GUJARAT	Jamnagar	Dharampur	692	SGB	BC appointed
7	GUJARAT	Kachchh	Kharod	204	BGGB	BC appointed
8	GUJARAT	Kachchh	Rodasar Lakki	513	BOB	BC appointed
9	GUJARAT	Kachchh	Sambhada	303	BGGB	BC appointed
10	GUJARAT	Bhavnagar	Savaikot	54	SBI	BC appointed
11	GUJARAT	Bhavnagar	Nava Madhiya	1949	SBI	BC appointed
12	GUJARAT	Junagadh	Barvaniya Nes	53	BOB	BC appointed
13	GUJARAT	Junagadh	Chhodvadi	4	SBI	Forest Encroachment Area
14	GUJARAT	Junagadh	Bagoya	37	SBI	Forest Encroachment Area
15	GUJARAT	Junagadh	Hadala	223	SBI	Forest Encroachment Area
16	GUJARAT	Junagadh	Kathital	26	SBI	Forest Encroachment Area
17	GUJARAT	Junagadh	Goradwala	30	SBI	Forest Encroachment Area
18	GUJARAT	Bhavnagar	Savainagar	1060	IPPB	IPPB BO
19	GUJARAT	Patan	Fangli	1040	SBI	BC appointed
<b>20</b>	<b>GUJARAT</b>	<b>Kachchh</b>	<b>Lakhmirani</b>	<b>84</b>	<b>SBI</b>	<b>Not Feasible</b>
21	GUJARAT	Devbhumi Dwarka	Bamanasa	1198	SBI	BC appointed
22	GUJARAT	Amreli	Bhaniya	977	SBI	BC appointed

All concerned Banks are requested to ensure uninterrupted banking services to be served in the center.

DFS has identified two more locations under uncovered villages not having branch/BC/IPPC within a 5 km radius on 05.02.2024. Details of the said villages are as under.

Sr.	State	District	Village	Population	Alloted	Status
1	GUJARAT	Dang	Kusmal	587	UBI	BC appointed. Marking on JDD is Pending.
2	GUJARAT	Patan	Antarnes	2219	BOB	BC identification is under process.

Union Bank of India and Bank of Baroda are requested to appoint BC in villages and mark BC details on the JDD application.

### **B. Deployment of Business Correspondents (BCs)**

As per the data submitted by member Banks, the Banking Correspondents deployed and the transactions conducted from 01.10.2023 to 31.12.2023 at the BCs Points are tabulated hereunder:

Rural + Semi-Urban Area			Urban + Metro Area			Total		
No. of BCs deployed	Transaction for the period from 01.10.2023 to 31.12.2023		No. of BCs deployed	Transaction for the period from 01.10.2023 to 31.12.2023		No. of BCs deployed	Transaction for the period from 01.10.2023 to 31.12.2023	
	No. of Transaction	Amt. in Rs. Lakhs		No. of Transaction	Amt. in Rs. Lakhs		No. of Transaction	Amt. in Rs. Lakhs
53533	17547447	948698	20360	5335381	309518	73893	22882828	1258216

As it can be inferred from the above table, Banks in Gujarat have deployed 73893 Banking Correspondents in the State and Bank-wise deployment and transactions conducted by the Banking Correspondents in the December 2023 quarter is provided @ **Annexure-H**.

As per the data submitted by the Banks, out of total 73893 Banking Correspondents in the State, nearly 8647 (12%) have been certified by the IIBF.

#### List of banks having BCs with IIBF certification

Sr. No	Bank Name	Total BC	IIBF Certification	% IIBF Certification
1	Yes Bank	29964	0	0.00
2	Bank of India	451	0	0.00
3	Punjab National Bank	302	0	0.00
4	Central Bank of India	316	0	0.00
5	Fino Payment Bank	22748	92	0.40
6	Paytm Payment Bank	3091	21	0.68
7	Axis Bank	2252	476	21.14
8	RBL Bank	703	253	35.99
9	Union Bank of India	654	281	42.97
10	Baroda Gujarat Gramin Bank	1690	909	53.79
11	HDFC Bank	527	285	54.08
12	Bank of Baroda	6861	4173	60.82
13	State Bank of India	2397	1570	65.50
14	Other Banks	1937	587	30.31
<b>TOTAL</b>		<b>73893</b>	<b>8647</b>	<b>11.70</b>

Member Banks are requested to endeavor to ensure 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 member banks for the active and inactive BCs in the state of Gujarat is as under for the quarter ended December 2023:

State or UT	Active BCs	In-active BCs	% of inactivity
Gujarat State	42709	31184	42.20%

#### List of banks with inactive BCs

Sr. No	Bank Name	Total BC	Inactive BCs	% Inactive BCs
1	Fino Payments Bank	22748	13599	59.78
2	YES Bank	29964	13393	44.70
3	Bank of Baroda	6861	2021	29.46
4	Axis Bank	2252	532	23.62
5	State Bank of India	2397	168	7.01
6	Other Banks	9671	1471	15.21
<b>TOTAL</b>		<b>73893</b>	<b>31184</b>	<b>42.20</b>

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 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 31.12.2023 is as under.

Sr.	Parameter	State Avg. Dec 2023	Dahod		Narmada	
			Dec 22	Dec 23	Dec 22	Dec 23
1	Disb. under PMMY (Rs. Cr per 1 lakh pop.)	19.76	15.27	23.31	11.19	18.19
2	PMJJBY (Enrl. per 1 lakh pop.)	11842	6901	10131	8666	11823
3	PMSBY (Enrl. per 1 lakh pop.)	26101	15912	21338	25174	31468
4	APY (Enrl. per 1 lakh pop.)	3792	2337	3147	1936	2470
5	No. of PMJDY A/cs opened	18363551	1135586	1200142	282319	288120
6	% Aadhaar-seeded A/cs	85.55%	87.70%	88.64%	85.03%	86.63%
7	% increase in Agri. Fin. over the previous year	16.51%	10.10%	25.02%	(-) 2.01%	13.87%

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

### **D. Aspirational Blocks Programme.**

For the purpose of Development of Underdeveloped Talukas as per Aspirational Districts Program (ADP) by NITI Aayog Aspirational Blocks Program (ABP) has been launched. 500 talukas have been selected from across the country, including 13 talukas (Blocks) of Gujarat.

Key Performing Indicators related to Finance for Aspirational Blocks Programme are as per under.

1. Number of accounts opened under PMJDY
2. Bank access points (bank branches/extension centers/ATMs) per thousand population
3. % of Villages Banking Correspondent (BC) Sakhis/ Digi Pay Sakhis are deployed
4. Percentage increase in agricultural credit compared to the previous financial year

**All the member banks are requested to review the progress made in the above parameters and submit the data as per SLBC's email communication dated 04.09.2023 in the subject matter.**

### **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 are in urban areas and 7 are in rural areas.

Banks and FLCs were advised to organise the Financial Literacy Camps as per the RBI letter dated 2<sup>nd</sup> 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 2023**

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	290	416
2	State Bank of India	11	99	322
3	Baroda Gujarat Gramin Bank	11	98	230
4	Saurashtra Gramin Bank	5	161	161
	<b>Total</b>	<b>49</b>	<b>648</b>	<b>1129</b>

**Conduct of FL camps by Rural branches for the quarter ended December 2023:**

**Total 8461 camps** have been conducted by **2649 Rural branches** of Scheduled Commercial (Including RRBs) during the quarter ended December 2023. 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	1631	4893	5138	105%
2	RRBs	489	1467	1879	128%
3	Pvt. Sector Banks	453	1359	1244	92%
4	Small Finance Banks	76	228	200	88%
	<b>Total</b>	<b>2649</b>	<b>7947</b>	<b>8461</b>	<b>106%</b>

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

**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, Kachchh, Tapi, Bharuch, Dahod, Navsari, Valsad, Vadodara, Surat, Godhra, Rajkot, Surendranagar, Junagadh, Porbandar, Jamnagar, Kheda, Amreli, Mahisagar.
2	RSETIs functioning in rented premises	Dang, Ahmedabad, Narmada, Chhotaudepur, Bhavnagar
3	Tendering under process	<b>Ahmedabad-</b> Necessary approval from Ahmedabad Municipal Corporation (AMC) is pending for the construction of the building. The Town Development Office advised to apply for a fresh application. Fresh application has been submitted to AMC on 11.07.2023. AMC has issued a notice vide it's letter no ETS/TPS/EXE/NWZ/56/113 dated 18.10.2023 to all the occupants of the plot to take possession of plots and leave proportionate possession of plot no 124/2 to adjust the overall area and symmetry of plot.

		<p><b>Narmada</b> –The tender has been floated and bidder is identified and the work is awarded to L1 and approval of plans from DRDA was received on 02.10.2023. Construction is likely to start by 18.02.2024.</p> <p><b>Bhavnagar</b> - Land is allotted for Bhavnagar RSETI and an architect has been appointed. The layout plan is approved by the bank and will be submitted for local body approval.</p> <p><b>Dang</b> - MOA of land was executed on 07.08.2023. The tender was floated for the appointment of an architect and the architect is finalised. Soil investigation and topographical survey of land is completed. Drawing and estimate preparation work is in progress. Estimate to be submitted to Board for approval by 29.02.2024.</p>
4	Construction work under progress	<b>Chhotaudepur</b> - Construction of the building is completed. CCTV installation is pending. The likely date of opening of RSETI is 25.02.2024.
5	Process initiated for establishing RSETIs in lately carved districts	<p>During the meeting of the National Level Advisory Committee (NLAC) on RSETIs held on 24<sup>th</sup> 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 of new RSETIs was deferred.</p> <p>Ministry of Rural Development via its letter no J-18046/01/2023RSETI-383165 dated 17.10.2023 advised to open RSETIs in the uncovered or newly carved districts.</p> <p>In Gujarat, <b>Aravalli, Botad, Devbhoomi Dwarka, Morbi and Gir Somnath</b> are lately carved districts and there is no RSETIs in these districts. In the <b>Aravalli, Botad and Devbhoomi Dwarka, Bank of Baroda</b> is Lead Bank and in <b>Morbi and Gir Somnath district State Bank of India</b> is Lead Bank.</p> <p>Both the banks are requested to send a proposal to MoRD for opening of RSETIs.</p>

**B. No. of training programs conducted by RSETIs and Settlement Ratio as of 31.01.2024**

**B.1. Current Year Progress in the Training Programme Conducted upto 31.01.2024:**

Target 2023-24		Current Year Progress up to 31.01.2024	
No of Training programme	No of Candidates to be trained	No of training programmes conducted during the year	No. of beneficiaries trained during the year
718	21450	683 (95.13%)	19,672 (91.71%)

**B.2. Cumulative Progress in the Training Programme and Settlement Ratio as of 31.01.2024:**

Cumulative no. of training programmes since inception	Cumulative no. of beneficiaries trained	Cumulative no. of trained beneficiaries settled			
		Through Bank finance	Through own sources	Through Wages	Total
10,403	3,03,569	1,03,263 (34.02%)	1,11,277 (36.66%)	10,011 (9.69%)	2,24,551 (73.97%)

**B.3. Categorywise Cumulative no. of trainees up to 31.01.2024**

SC	ST	OBC	Women	Minorities	Others
49,866 (16.43%)	89,615 (29.52%)	1,07,692 (35.48%)	2,63,033 (86.65%)	14,932 (4.92%)	41,464 (13.66%)

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

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

**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 2023 quarter are as under:

Sr. No.	Details	Expenses (Rs.)
1	Remuneration	51,600
2	Telephone expenses	12,904
	<b>Total</b>	<b>64,504</b>

The bank-wise details of proportionate expenses for the December 2023 quarter have been conveyed to Member Banks by SLBC vide letter no. SLBC-Call Centre/ 105/ 2024 dated 05<sup>th</sup> Jan 2024.

**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	Mar 2023	June 2023	Sept 2023	Dec 2023
Number of Calls	976	678	868	722
Total Expenses (in Rs.)	1,01,814	60,541	65,322	64,504

In the last quarter, 722 calls were received for inquiry purposes.

## AGENDA No.4

### OTHER AGENDA

#### 4.1 Progress under Pradhan Mantri MUDRA Yojana (PMMY)

The disbursement under the scheme from **01/04/2023** to **02/02/2024** is as under:

Particular	Shishu		Kishore		Tarun		Total	
	A/c	Disb.	A/c	Disb.	A/c	Disb.	A/c	Disb.
<b>Banks</b>	<b>576544</b>	<b>1840.87</b>	<b>328737</b>	<b>4669.72</b>	<b>55568</b>	<b>5171.23</b>	<b>960849</b>	<b>11681.82</b>
<b>Other</b>	<b>263574</b>	<b>1075.12</b>	<b>162111</b>	<b>1313.20</b>	<b>2029</b>	<b>130.59</b>	<b>427714</b>	<b>2518.91</b>
<b>Total</b>	<b>840118</b>	<b>2915.99</b>	<b>490848</b>	<b>5982.92</b>	<b>57597</b>	<b>5301.82</b>	<b>1388563</b>	<b>14200.73</b>

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

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

As per the data submitted by the Member Banks total outstanding and NPA under MUDRA stand as Rs 17262.89 crores and Rs. 986.55 crores (i.e 5.72%) respectively as of 31.12.2023.

#### 4.2 Progress under CGTMSE:

As per the progress report dated 31.12.2023, the Gujarat State stands at 3<sup>rd</sup> place in terms of the amount of CGTMSE guarantees issued from the period 01.04.2023 to 31.12.2023 and at 4<sup>th</sup> place in terms the of cumulative amount of guarantees issued.

	Cumulative as on 30.09.2023		From 01.04.2023 to 31.12.2023	
	Accounts	Amount (Crs)	Accounts	Amount (Crs)
<b>Gujarat</b>	383932	44308	68713	12247
<b>National</b>	8128028	555333	1102548	135668

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

#### 4.3 Implementation of “Stand up India”

The Stand Up India Scheme was launched on 05<sup>th</sup> 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 15<sup>th</sup> Finance Commission period of 2020-25.

Hon'ble FM as a part of the 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 09<sup>th</sup> March 2021 informed about changes approved in the Stand Up India scheme as under:

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

land improvement such as canals, irrigation wells) and services supporting these activities shall be eligible for coverage under the scheme.

All Banks are requested to apprise their field functionaries about the changes in the “Stand up India” scheme, which can go a long way in improving performance under the scheme. Cumulative progress as of **31.01.2024** under Stand Up India in Gujarat is as under:

Sanctions		Disbursements	
Accounts	Amount (Rs. in Crore)	Accounts	Amount (Rs. in Crore)
15327	4320.09	8318	2158.75

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

Banks are requested to improve their 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 PM SVANidhi: Scheme for Street Vendors :**

The progress in Gujarat State under PM SVANidhi as on 02.02.2024 is tabulated hereunder:

Tranche	Sanctioned Applications	Pending for Sanction	Disbursed applications	Pending for disbursement	Applications returned by Banks	Total Applications	Sanction (%)
	(A)	(B)	(C)	(D)	(E)	(F) = A+B+E	(G) = (A/F*100)
First	440652	19679	429814	10838	60365	520696	84.62
Second	117785	9153	111876	5909	41198	168136	70.05
Third	20846	1123	20134	712	1942	23911	87.18
<b>Total</b>	<b>579283</b>	<b>29955</b>	<b>561824</b>	<b>17459</b>	<b>103505</b>	<b>712743</b>	<b>81.28</b>

Detailed Bank-wise performance under PM SVANidhi (all tranches) is provided @ **Annexure – N.**

**Member Banks are requested to clear pendency under pending for sanction and pending for disbursement.**

#### **4.5 Deepening of Digital Payment Ecosystem**

As per the directives of RBI, to leverage the experience gained during the implementation of the deepening of the Digital Payments Ecosystems, **all the remaining districts** were identified under the deepening of the digital ecosystem 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:**

To accelerate the penetration of digital payment, all member banks were asked to hold one Digital Literacy Camp every quarter.

During the meeting, the issues of delay as well as incorrect data submission were highlighted and the Member Banks were requested to ensure uploading the data of the project on the portal of SLBC by the 7<sup>th</sup> of every month. All the member banks are requested to provide an uncovered account list to their branches for all the districts as well as SLBC.

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 30.09.2023:**

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	23,88,737	67.91%	21.11%	45.99%	79.87%	94.85%	9,00,970
Vadodara	49,55,177	75.90%	42.40%	64.04%	71.27%	93.49%	7,35,546
Morbi	9,95,701	59.69%	31.08%	46.34%	63.99%	81.54%	2,58,245
Rajkot	38,84,508	63.42%	34.83%	53.50%	65.94%	84.84%	8,25,550
Navsari	16,52,285	61.50%	22.88%	46.45%	68.00%	88.14%	4,19,162

**Performance in expanding digital payment ecosystem under Savings Accounts as of 31.12.2023:**

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	25,68,661	62.47%	20.08%	48.37%	80.83%	95.86%	9,23,683
Vadodara	51,34,812	72.69%	40.90%	64.38%	73.15%	95.32%	7,37,877
Morbi	10,72,793	56.57%	30.06%	48.53%	65.50%	82.83%	2,77,629
Rajkot	40,53,599	61.39%	34.22%	55.61%	67.00%	86.23%	8,65,085
Navsari	18,01,277	55.59%	20.65%	49.46%	70.19%	90.48%	4,63,420

As it can be inferred from the above there is an urgent need to create awareness for improving the usage of Digital Banking products other than Debit Cards - such as Net Banking, Mobile Banking, UPI etc., as use of the Debit cards 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 testing of the UIDAI system to onboard DCCBs is completed and the final document submitted to the central office and waiting for final approval.

**In the 178<sup>th</sup> SLBC meeting, we have given a district-wide action plan for 100% digitization. All the member banks are requested to complete digitalization as per schedule and provide certificates to concerned LDMs and SLBC.**

**4.6 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 a 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.

The Department of Financial Services (DFS), MoF, GoI through its letters dated 11<sup>th</sup> April 2023 has informed resuming of the nationwide AHDF KCC campaign from 01<sup>st</sup> May 2023 to 31<sup>st</sup> March 2024.

**The progress under the saturation drive as reported by the LDMs as on 02.02.2024 is hereunder:**

KCC Animal Husbandry applications				KCC Fisheries applications			
Received	Accepted	Sanctioned	Rejected	Received	Accepted	Sanctioned	Rejected
344729	313858	153761	138941	18294	17810	8953	7576

**The Major reasons for rejection under Animal Husbandry applications are as under:**

- Not a member of PACS / Already having KCC with other Bank
- Milk sale proceed account with other Bank / Applicant is defaulter.
- Applicant is unwilling to avail / unaware about loan application.
- Incomplete application forms / wrong information provided.
- Multiple application from family for same milch animal.

**The Major reasons for rejection under Fisheries applications are as under:**

- Not having valid fishing license / permission.
- Applicant is doing trading activities only.

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. LDMs also requested to ensure regular conduct of weekly camps as per SOP and also collect & return the rejected applications from respective banks and to be handed over to the concerned nodal officer against acknowledgement.

#### **4.7 Property Cards under SVAMITVA**

SVAMITVA (Survey of Villages Abadi and Mapping with Improvised Technology in Village Areas) scheme was launched nationwide by the Hon'ble Prime Minister on 24<sup>th</sup> April 2021 after the successful completion of the pilot phase of the scheme (2020-2021) in 9 states. Scheme is a reformative step towards establishment of clear ownership of property in rural inhabited ("Abadi") areas, by mapping of land parcels using drone technology and providing a 'Record of Rights' to village household owners with issuance of legal ownership cards (Property cards) to the property owners.

The following are some of the objectives sought to be achieved under scheme:

- i. Creation of accurate land records for rural planning and reduce property related disputes.
- ii. To bring financial stability to the citizens in rural India by enabling them to use their property as a financial asset for taking loans and other financial benefits.

Accordingly, towards the implementation of the scheme, State of Gujarat initiated various steps including identification of 14814 villages, entered into MOU with Survey of India, conducted drone survey.

#### **Bankability of SVAMITVA Property Card:**

In turn to make the property card as Bankable, a meeting was held on 10th August 2023, between the Settlement Commissioner and Director of Land Records, Gujarat State and SLBC Convenor of Gujarat State wherein it was decided to arrange a joint meeting with all

member banks and officials of Revenue Department, Gujarat State to discuss on how the property card envisaged as per the scheme can be made Bankable.

Accordingly, SLBC (Gujarat) arranged the special meeting of member banks and officials of revenue department on 17.08.2023 and the bankability of property card was discussed at length. During the discussion various suggestions/apprehensions were raised by the member banks on the bankability of the property card. In addition, a Core Committee of Legal Officers of 9 member banks was formed to bring out the major issues and suggestions to make the property card bankable.

The Core Committee meeting was also held on 17.08.2023 and as per the committee report, under the Svamitva Scheme, to make the Abadi property as Bankable, it is noted that the following requirements needs to be satisfied.

1. The property card should provide the undisputed title of ownership in favor of the person/individual.
2. The property card so issued can be used for the creation/ extension of a mortgage to secure the finance availed by the individual from any bank/ FI.
3. Banks shall be entitled to enforce the mortgage right against the property under SARFAESI and/or any other recovery law for the time being in force.

To mitigate the above requirement, the committee has suggested for following provisions in the State Act,

- i) Amend the provision of the Gujarat Land Revenue Code 1879 whereby they have to appoint a designated Officer who will thereafter issue Allotment Order / Sanand / Patta declaring the person as a lawful owner or permanent lessee, instead of making him as a holder of the property as now proposed. OR
- ii) Special Act to be enacted by State Government giving legal sanctity to issue fresh & unique instrument along with property card which comes within the meaning of Transfer of Property Act, Stamp Act and Registration Act etc. & which should be considered as instrument of title & conclusive proof of ownership of the Property.

In response to Bankers' issues, the Settlement Commissioner, Gujarat has replied in detail regarding various laws and provisions for making **SVAMITVA Property Card as Bankable**

**As discussed in the last 178<sup>th</sup> and 179<sup>th</sup> SLBC meeting, all Banks are again requested to formulate internal guidelines / policies to make finance against SVAMITVA property card as security.**

#### **4.8 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 05.02.2024 is as under and detailed information bank-wise is provided @ **Annexure O**:

(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
2720	480591.84	2013	350251.21	1744	288839.86	707	269	61211.35

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

#### 4.9 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.

The present position of the banks as on 05.02.2024 under the scheme is as under:

Category	Target for the year 2023-24	Total Sponsored application	No of application sanctioned	No of applications rejected	No of application pending
PSB (12)	2029	265	135	73	57
RRBs (2)	350	33	7	1	25
PVT (21)	1115	65	19	3	43
OTHERS (2)	40	17	5	0	12
<b>TOTAL</b>	<b>3534</b>	<b>380</b>	<b>166</b>	<b>77</b>	<b>137</b>

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 P**.

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.

**Further modification in the guidelines dated 02.08.2023 for removing upper limit for eligible project cost in common infrastructure under PMFME. Also, Ministry of Food Processing Industries advised to generate at least 2 applications per month per branch through letter dated 01.08.2023.**

**4.10 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 hence, member banks are requested to explore the segment and make efforts to increase finance under the scheme. **RBI has extended the Priority Sector limit for loans against pledge/hypothecation of agriculture produce (including warehouse receipts) for a period not exceeding 12 months from Rs. 50 lakhs to Rs. 75 Lakhs for e-NWRs whereas for other warehouse receipts it is capped at Rs. 50 Lakhs.** The latest position as of December 2023 is provided in **Annexure Q.**

**4.11 KCC Saturation Drive “Ghar Ghar KCC Abhiyan”:**

The Government of India has launched various initiatives to enroll left-out farmers into the formal credit system. A special KCC saturation drive was launched on 06.02.2020 to cover all PM Kisan beneficiaries being the 1<sup>st</sup> saturation drive, followed by a sprint campaign “Kisan Bhagidari Prathmikata Hamari” from 24.04.2022 to 01.05.2022 as the 2<sup>nd</sup> saturation drive. Now, the Department of Agriculture and Farmer Welfare, MOA&FW is driving the current saturation drive, named “**Ghar Ghar KCC Abhiyan**” to cover all left-over farmers with a specific focus on PM Kisan beneficiaries from **01.10.2023 to 31.12.2023.**

Campaing is completed on 31.12.2023 but progress in the saturation is not satisfactory. Progress under Ghar Ghar KCC Abhiyan is as under till 08.02.2024

<b>Branches</b>	<b>Total no of Beneficiaries</b>	<b>Saturated Beneficiaries</b>	<b>Pending Beneficiaries</b>	<b>Saturation Completed (%)</b>
7120	4237516	1545487	2692029	36.47

**All the member banks are requested to expedite the same and ensure completion of updating the progress.**

#### **4.12 PM Vishwakarma:**

The Cabinet Committee on Economic Affairs chaired by the Prime Minister approved a new Central Sector Scheme “PM Vishwakarma” on 16.08.2023 with a financial outlay of Rs. 13,000 crores for a period of five years (FY 2023-24 to FY 2027-28). **Under the PM Vishwakarma scheme, the artisans and craftspeople will be provided recognition through PM Vishwakarma certificate and ID card, Credit support up to Rs. 1 lakh (First Tranche) for 18 months, and 2 lakhs (Second Tranche) for 30 months with a concession interest rate of 5%. The scheme will further provide skill upgradation, toolkit incentives, incentives for Digital Transactions, and Marketing support. A Graded Guarantee Cover for all loans sanctioned by the Lending institutes shall be covered by the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE).**

The scheme will provide support to artisans and craftspeople in rural and urban areas across India. **Eighteen traditional trades will be covered in the first instance under PM Vishwakarma.** These trades include (i) Carpenter (Suthar); (ii) Boat Maker; (iii) Armourer; (iv) Blacksmith (Lohar); (v) Hammer and Tool Kit Maker; (vi) Locksmith; (vii) Goldsmith (Sonar); (viii) Potter (Kumhaar); (ix) Sculptor (Moortikar, stone carver), Stone breaker; (x) Cobbler(Charmkar)/ Shoemaker/Footwear artisan; (xi) Mason (Rajmistri); (xii) Basket/Mat/Broom Maker/Coir Weaver; (xiii) Doll & Toy Maker (Traditional); (xiv) Barber (Naai); (xv) Garland maker (Malakaar); (xvi) Washerman (Dhobi); (xvii) Tailor (Darzi); and (xviii) Fishing Net Maker.

A state-level monitoring committee has been created under the chairmanship of the secretary cottage and rural industries and district level committee created under the chairmanship of the collector. Detailed SOP regarding the scheme can be accessed from <https://pmvishwakarma.gov.in/>.

**Member Banks are requested to guide their branches to timely verify account details on the Vishwakarma portal.**

#### **4.13 Working capital for setting up and operation of Paddy Straw-based Pellet Plants**

A special scheme for paddy straw-based pellet plants has been formulated by the Central Pollution Control Board. As apprised by the Ministry of Environment Forest and Climate Change (MoEFCC), entrepreneurs are facing challenges related to interest charges on working capital in the setting up and operation of paddy straw-based pellet plants. In this regard, we received an email communication from NABARD on 31.01.2024 requesting banks to extend adequate working capital to such projects. Further, refinance support from NABARD under ST-Others would be available for such activities. Member Banks are requested to extend adequate working capital to projects and take refinance benefits from NABARD.

#### **4.14 Issue Regarding the directives of Gujarat State Police Cyber Cell on Hold Marking & Release in Suspected Bank A/c in Financial Cyber Crimes.**

Gujarat State Police Cyber Cell has given direction to the banks that banks have to freeze the accounts reflecting in Layers 1, 2, and 3. (Layer 1 -is the Bank account/wallet/Merchant Gateway to which the victim’s money was transferred. If this amount is further transferred from layer 1 to another account/ wallet/ merchant, then it is the layer 2. If there is a further level of transfer, that account becomes layer 3) While the Citizen Financial Cyber Fraud Reporting and Management System (CFCFRMS) of MHA, GOI has laid out a set of

procedures to be adopted by the banks in which it is recommended to mark the fraud amount as a lien. However, it is at the sole discretion of the Bank/investigating officer to freeze the whole account in case of suspicion.

Instances of some innocent people like shopkeepers, restaurants, hotels, etc getting drawn into Layers 1, and Layers 2 by receiving payment through digital payment channels like UPI and debit cards for the goods/services rendered. A blanket freeze of layers 1, 2, and 3 accounts as directed by Gujarat Police will cause undue hardship to them. Sometimes it may lead to a loss of business. Legal cases against the Banks. Such a situation will create fear and aversion to UPI and other Digital banking platforms.

On 25.09.2023 a single bench of the Hon'ble High Court of Kerala, heard the writ petitions filed by customers of various banks in Kerala and pronounced an important judgment in the matter (WP(c) No. 12960 of 2023 & Conn. Cases).

The judgment of the court gave the following directions to the banks.

***“The respondent Banks arrayed in these cases, are directed to confine the order of freeze against the accounts of the respective petitioners, only to the extent of the amounts mentioned in the order/requisition issued to them by the Police Authorities. This shall be done forthwith, so as to enable the petitioners to deal with their accounts, and transact therein, beyond that limit”.***

#### **Unfreezing of Accounts Connected to Financial Cyber Crimes:**

In an account where hold/lien/freeze is imposed, if the investigation reveals that there were no “mala fides”, the investigating officer will authorise the bank to de-freeze/lift the hold, which we normally carry out.

But in the State of Gujarat, Office of the DGP, State Cyber Crime Cell CID have clearly instructed that the bank shall lift such measures only if the request comes from the State Cyber Cell, through its official email ID [helpline-cyber-cid@gujarat.gov.in](mailto:helpline-cyber-cid@gujarat.gov.in)

**Based on the above issues we request the Gujarat State Police Cyber Cell department to consider the below point.**

1. Pass order only to lien mark the amount that is involved in fraud. Debit freeze would be marked only where specific instruction is received on a case-to-case basis.
2. In all the cases the hold/lien/freeze, shall be lifted only on getting the release order from the State cyber crime cell (including the Investigating officer or email from [helpline-cyber-cid@gujarat.gov.in](mailto:helpline-cyber-cid@gujarat.gov.in)) or a court of Law.

#### **4.15 Addendum to the operation Guidelines of AMI, Sub scheme of ISAM**

As per NABARAD circular no 265/DOR-65/2023 dated 19.12.2023, Ministry of Agriculture & Farmers' Welfare, GOI vide their order F.No.M-11011/06/Revised Operational Guidelines/2023-AMI/156 dated 19.12.2023 has advised that all joint inspections may be stopped with immediate effect i.e. 19.12.2023 and all pending inspections of the projects may be taken up by the Managers of the concerned financing/disbursing bank branches from 01.01.2024. Inspection report should be uploaded at the time of claiming the final subsidy.

#### **4.16 Holding of District Level Review Committee (DLRC) Meeting.**

As per the RBI master circular on the Lead Bank scheme,

- 1) DLRC meeting should be convened at least once in quarter.
- 2) The presence of Public Representatives in DLRC meetings is required.
- 3) The date of DLRC meetings is to be fixed with due regard to the convenience of the Public Representative i.e. MPs/MLAs/etc.
- 4) DCC and DLRC meetings are not held simultaneously.

In this regard, it is observed that many of the time Public Representatives are not able to attend the scheduled meetings due to various reasons/ commitments, and the meetings are held without the presence of a Public Representative. Which defeats the objective of DLRC.

In light of the foregoing, RBI requested to get feedback/suggestions from Banks and LDMs on holding DLRC meetings to ensure the fulfillment of the objective of the DLRC meeting.

Therefore LDMs and Banks are requested to give their suggestion in holding DLRC meetings.

#### **4.17 Pradhan Mantri Janjati Adivasi Nayaya Maha Abhiyan (PM-JANMAN)**

Hon'ble PM has launched the Pradhan Mantri Janjati Adivasi Nayaya Maha Abhiyan on Janjatiya Gaurav Divas on 15<sup>th</sup> Nov, 2023. The scheme is aimed at the targeted development of Particularly Vulnerable Tribal Groups (PVTGs), who were unreached by the schemes of Ministries / Department and therefore require multi-sectoral handholding through a mission. DFS vide letter no F.No.6/53/2023-FI dated 26.12.2023 informed that 100 districts across 16 states were identified for **saturation of PMJDY account**. Out of 100 districts, 15 districts were identified in Gujarat.

Ministry of Agriculture and Farmers' Welfare issued letter no F.No. 7-8/2022-Credit-I-Part (I) dated 26<sup>th</sup> Dec, 2023 for **saturation of the KCC beneficiaries** belonging to PVTGs under PM JANMAN in 11 districts of Gujarat state. Bank branches mapped with identified PVTG habitations in 11 districts. Mapping of bank branches shared with member banks on 06.01.2024 through email by SLBC. Member banks are requested to advise concerned branches to update the progress of KCC saturation data on the Kisanrin portal.

#### **4.18 Adherence to timeline and accuracy in the submission of quarterly SLBC data**

With the migration to the new LBS data flow system from the September 2021 quarter, the submission of SLBC data now requires the uploading of a .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 a 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 delays in finalizing quarterly agendas and SLBC meetings and convening various sub-committee meetings.

Moreover, while scrutinizing an unusual variation was observed in the data submitted by some of the Banks for September 2023 quarter over June 2023 and based on the same, concerned Banks were requested to reaccess their SLBC data for September 2023.



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.

#### **4.19 Fintech Adoption**

Promoting of wider adoption of fintech especially in the agriculture sector can indeed have significant benefits including attracting for long-term asset creation, and infrastructure development helps address the challenges faced by farmers/rural populations and agriculture business in accessing formal financial services. In this context the banks may share the best practices/success stories, new initiatives, any cyber security threats faced, and provide feedback on potential impediments in adoption of Fintech, which may necessitate policy level interventions. Banks are also invited to share feedback regarding the concerns that arise from mushrooming of fintech entities without adequate oversight, directly or in partnership with the banks.

#### **4.20 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 meetings. The guidelines qualifying the success stories / new initiatives / frauds cases have already been circulated by the SLBC. Banks may provide such Success Stories/ New Initiatives/ Fraud Cases that satisfy required stipulations and so that Success Stories/ New Initiatives can 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.

#### **4.21 Escalation of unresolved DLCC issues to SLBC**

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

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

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

**AGENDA No.5****REVIEW OF KEY BANKING AREAS FOR QUARTER ENDED December, 2023:**

During the quarter ended December 2023, total number of bank branches increased by 205 taking the total network of branches from 10143 as of March, 2023 to 10348 as of December, 2023 in the State as per the details given in **Annexure-1**.

**BRANCH EXPANSION**

Particulars	For the quarter ended				
	Dec., 2022	March, 2023	Dec., 2023	Growth y-o-y	Variation over March, 2023
State Bank Group	1261	1261	1264	3	3
Nationalised Banks	3618	3627	3635	17	8
RRBs	754	754	754	0	0
Co-Operative Banks	1454	1454	1475	21	21
Private Sector Banks	2444	2645	2789	345	144
Small Finance Banks	397	402	431	34	29
<b>Total</b>	<b>9928</b>	<b>10143</b>	<b>10348</b>	<b>420</b>	<b>205</b>

During the quarter ended December 2023, total 205 branches were added, out of which 35 new branches were added in rural Category, 47 branches were added in semi urban category and 123 branches added under Urban category.

**DEPOSITS GROWTH:**

The aggregate deposits of the banks in Gujarat increased by Rs.1,05,733 Crores in absolute terms from Rs. 10,76,757 Crores as of March, 2023 to Rs.11,82,490 Crores as of Dec., 2023 registering growth of 9.82% as against growth of 5.59% for the corresponding period of the previous year.

**The banks groupwise deposit growth and level as of Dec., 2023** are given below. The bankwise and districtwise details are given in **Annexure – 1A & 1B**.

BANK GROUP	FOR THE PERIOD ENDED				(Rs. in Crores)
	Dec., 2022	March, 2023	Dec., 2023	Growth Y-o-Y	Absolute growth over March, 2023
State Bank Group	2,04,605 (0.10%)	2,13,487 (4.82%)	2,32,991 (2.81%)	28,386 (13.87%)	19,504 (9.14%)
Nationalised Banks	4,07,613 (0.89%)	4,21,933 (7.08%)	4,46,129 (2.25%)	38,516 (9.45%)	24,196 (5.74%)
RRBs	19,337 (0.70%)	20,463 (10.57%)	21,745 (2.25%)	2,408 (12.45%)	1,282 (6.26%)
Co-Operative Banks	42,408 (-) 3.37%	46,472 (7.29%)	46,984 (-) 3.51%	4,576 (10.79%)	512 (1.10%)
Private Banks	3,42,425 (5.13%)	3,65,647 (20.13%)	4,23,171 (3.48%)	80,746 (23.58%)	57,524 (15.73%)
Small Finance Banks	7,877 (7.57%)	8,754 (41.06%)	11,470 (8.86%)	3,593 (45.61%)	2,716 (31.03%)
<b>TOTAL</b>	<b>10,24,264 (1.97%)</b>	<b>10,76,757 (11.00%)</b>	<b>11,82,490 (2.61%)</b>	<b>1,58,226 (15.45%)</b>	<b>1,05,733 (9.82%)</b>

(Fig. in the brackets for the quarter ended Dec., 2022 and 2023 indicate % growth over previous quarter, whereas figures in the brackets for the period ended March 2023 indicate % growth over previous year).

The highest percentage-wise growth was registered by Small Finance Banks (31.03%) followed by Private Banks (15.73%), State Bank of India (9.14%), RRBs (6.26%), Nationalised Banks (5.74%) and Co-operative Banks (1.10%).

### **CREDIT EXPANSION:**

The aggregate credit increased by Rs.1,30,520 Crores in absolute terms from Rs.8,46,976 Crores as of March, 2023 to Rs.9,77,496 Crores as of Dec., 2023 registering a growth of 15.41%, as against growth of 8.12% for the corresponding period of previous year.

The banks groupwise credit growth and level as of Dec., 2023 are given below. The bankwise and districtwise details are given in **Annexure – 1A & 1B.**

BANK GROUP	FOR THE PERIOD ENDED				(Rs. in Crores)
	Dec., 2022	March, 2023	Dec., 2023	Growth Y-o-Y	Absolute growth over March, 2023
State Bank Group	1,27,884 (2.94%)	1,32,447 (8.15%)	1,37,821 (1.61%)	9,937 (7.77%)	5,374 (4.06%)
Nationalised Banks	2,34,149 (3.64%)	2,36,281 (9.27%)	2,54,955 (3.86%)	20,806 (8.86%)	18,674 (7.90%)
RRBs	12,531 (1.85%)	13,161 (14.92%)	14,411 (2.62%)	1,880 (15.00%)	1,250 (9.50%)
Co-Operative Banks	28,388 (-) 1.54%	28,365 (15.21%)	32,856 (2.84%)	4,468 (15.74%)	4,491 (15.83%)
Private Banks	3,99,587 (3.81%)	4,23,802 (14.92%)	5,22,184 (4.10%)	1,22,597 (30.68%)	90,382 (23.21%)
Small Finance Banks	11,992 (7.67%)	12,920 (31.75%)	15,269 (3.56%)	3,277 (27.33%)	2,349 (18.18%)
<b>TOTAL</b>	<b>8,14,532 (3.45%)</b>	<b>8,46,976 (12.43%)</b>	<b>9,77,496 (3.61%)</b>	<b>1,62,964 (20.01%)</b>	<b>1,30,520 (15.41%)</b>

(Fig. in the brackets for the quarter ended Dec., 2022 and 2023 indicate % growth over previous quarter, whereas figures in the brackets for the period ended March 2023 indicate % growth over previous year).

The data reveal that the growth in outstanding advances over March 2023 was 15.41%, which was contributed mainly by Private Banks (23.21%) followed by Small Finance Banks (18.18%), Cooperative Banks (15.83%), RRBs (9.50%), Nationalised Banks (7.90%) and State Bank of India (4.06%).

### **CREDIT DEPOSIT RATIO:**

The Bank groupwise Conventional CD Ratio is given below:

Bank Group	FOR THE PERIOD ENDED			
	Dec., 2022	March, 2023	Dec., 2023	Variation over March, 2023
State Bank Group	62.50	62.04	59.15	(-) 2.89
Nationalised Banks	57.44	56.00	57.15	1.15
RRBs	64.81	64.32	66.27	1.95
Co-Operative Banks	66.94	61.04	69.93	8.89
Pvt. Sector Banks	116.69	115.90	123.40	7.50
Small Finance Banks	152.24	147.59	133.12	(-) 14.47
<b>Conventional CD Ratio</b>	<b>79.52</b>	<b>78.66</b>	<b>82.66</b>	<b>4.00</b>

The CD Ratio of the state has increased by 4.00% over March, 2023 and stood at 82.66%. During the quarter under review, the CD Ratio increased by 0.79% from 81.87% as of September, 2023 to 82.66% as of December 2023.

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
9,77,496	22,002	9,99,498	11,82,490	<b>84.53</b>

### **CD Ratio Below 40%**

As of December 2023, the CD Ratio in the following 4 districts is below 40% where the banks and LDMS are required to put in special efforts to increase the CD Ratio.

Sr.	Name of District	CD Ratio Dec., 2022	CD Ratio Mar., 2023	CD Ratio Dec., 2023	Variation over Dec., 2022	Variation over March, 2023
1	Dangs	17.93	17.61	21.02	<b>3.09</b>	<b>3.41</b>
2	Navsari	32.00	32.88	35.97	<b>3.97</b>	<b>3.09</b>
3	Anand	32.26	33.81	38.70	<b>6.44</b>	<b>4.89</b>
4	Porbandar	35.71	35.74	37.39	<b>1.68</b>	<b>1.65</b>

As it can be inferred from the table hereunder, the Districts Navsari, Anand have Deposit per population more than the State average and at par with the state average for the Porbandar district whereas District Dangs has a low CD ratio due to low credit offtake in this district.

(Amt. in Rs. Lakhs)

Sr.	District	Total Population	Total Deposits	Total Advances	CD Ratio	Dep. Per Pop.	Adv. Per Pop.
1	Dangs	228291	92455	19436	21.02%	0.41	<b>0.09</b>
2	Navsari	1329672	2753134	990296	35.97%	<b>2.07</b>	0.74
3	Anand	2092745	4123816	1595791	38.70%	<b>1.97</b>	0.76
4	Porbandar	585449	1115807	417228	37.39%	1.91	0.71
<b>State Total</b>		<b>60439692</b>	<b>118248957</b>	<b>97749640</b>	<b>82.66%</b>	<b>1.96</b>	<b>1.62</b>

On the exclusion of NRI deposit data from a total deposit, the CD Ratio of Navsari, Anand and Porbandar crosses the 40% benchmark as mentioned below.

(Amt. in Rs. Lakhs)

Sr.	District	Deposit	NRI Deposit	Total Deposit excluding NRI	Total Advances	Adjusted CD Ratio
1	Dangs	92455	191	92264	19436	21.06%
2	Navsari	2753134	558856	2194278	990296	45.13%
3	Anand	4123816	771569	3352247	1595791	47.60%
4	Porbandar	1115807	220146	895661	417228	46.58%

**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 :

(Rs. In Crores)

Parameter	Bench- mark	Outstanding as of				Absolute Growth over March, 2023	% increase over March, 2023
		March, 2023	% Achi. of NBC	Dec., 2023	% Achi. of NBC		
<b>PS Adv.</b>	40%	4,02,136	54.93	4,67,330	59.16	65,194	16.21
<b>Agri. Adv.</b>	18%	1,04,337	14.25	1,15,882	14.67	11,545	11.07
<b>Weaker Sec. Adv.</b>	12%	69,109	9.44	76,180	9.64	7,071	10.23

It reveals from the above data that the Priority Sector Advances have surpassed the benchmark. Though there is 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, 2023	% increase over March, 2023
		March, 2023	% Achi. of NBC	Dec., 2023	% Achi. of NBC		
<b>PS Adv.</b>	<b>75%</b>	11,887	103.80	12,810	102.22	924	7.77
<b>Agri. Adv.</b>	<b>18%</b>	9,052	79.04	9,962	79.49	910	10.05
<b>Weaker Sec. Adv.</b>	<b>15%</b>	5,594	48.84	6,786	54.15	1,192	21.31

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 the 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, 2023	% increase over March, 2023
		March, 2023	% Achi. of NBC	Dec., 2023	% Achi. of NBC		
<b>PS Adv.</b>	<b>75%</b>	9,266	94.49	11,445	95.44	2,179	23.52
<b>Agri. Adv.</b>	<b>18%</b>	2,207	22.51	2,748	22.92	541	24.51
<b>Weaker Sec. Adv.</b>	<b>12%</b>	3,677	37.50	3,712	30.96	35	0.95

SFBs have achieved / surpassed the stipulated benchmarks of 75%, 18% and 12% under Priority Sectors, Agriculture Advances and Weaker Sections respectively.

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

- IV. The **Bank groupwise** percentage share of various components of Priority Sector advances as of December, 2023 is as under:

Sector	State Bank of India	Nationalised Banks	Private Banks	Co-op Banks	RRBs	All Banks
<b>PS ADVs</b>	42.07%	59.19%	61.75%	99.28%	102.22%	60.35%
<b>AGRI. ADVs</b>	10.30%	19.90%	8.23%	81.82%	79.49%	15.79%
<b>WS ADVs</b>	6.32%	18.10%	4.03%	33.85%	54.15%	10.64%

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 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 10% and for Micro Enterprise is 7.5% of ANBC against which, as of December, 2023, all banks together stood at Rs.57,456 Crores i.e. 7.05% and Rs.1,06,954 Crores i.e. 13.13% respectively.

**AGENDA No.6****PROGRESS UNDER SERVICE AREA CREDIT PLAN (SACP) 2023-24:**

The Statement LBS-MIS-I, II & III for achievement under Annual Credit Plan 2023-24 for the quarter ended December 2023 of the State is given in **Annexure - 4**.

The summary of target vis-a-vis achievement for the quarter ended December 2023 under Priority Sector Annual Credit Plan 2023-24 is presented hereunder.

(Amount in Rs.Crores)

No.	Priority Sector	Target 2023-24		Disbt. upto the qtr.		% Achievement	
		A/c	Amt.	A/c	Amt.	A/c	Amt.
1	Agriculture	5178596	113578	3565572	112794	68.85	99.31
	Of which Farm Credit	4792198	93317	3460671	89369	72.21	95.77
2	MSME	746461	143257	515066	195841	69.00	136.71
3	Export Credit	19102	2357	84	689	0.44	29.21
4	Education	45020	1763	11120	501	24.70	28.43
5	Housing	271289	18875	430370	14893	158.64	78.91
6	Other PSA	423418	4963	369269	4468	87.21	90.03
<b>7</b>	<b>Total PSA</b>	<b>6683886</b>	<b>284793</b>	<b>4891481</b>	<b>329186</b>	<b>73.18</b>	<b>115.59</b>

The overall achievement in disbursement under Annual Credit Plan (ACP) 2023-24 for Priority Sectors by all the Banks was 73.18% in respect of targets in number of accounts and 115.59 % in respect of targets in amount for the quarter ended December 2023. The highest percentage achievement in terms of amount was recorded in MSME – 136.71% followed by Agriculture – 99.31%, Other PSA – 90.03%, Housing – 78.91%, Export Credit – 29.21% and Education – 28.43%

Out of 33 districts in the State, upto the quarter ended December 2023, as many as 25 districts remained below the State average of 115.59% under ACP 2023-24.

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 2023 is given in **Annexure - 6**.

**AGENDA No.7****Bankwise position of Outstanding, NPA, Percentage of NPA to Outstanding at the quarter ended December, 2023.**

The Gross Advances of the Banks in the State of Gujarat is Rs. 9,77,496 Crores and Gross NPA is Rs. 33,830 Crores i.e 3.46% as of December, 2023. Consolidated details are as per **Annexure – 7.**

(Amt. Rs. in crores)			
Particulars	Amt. Outstanding	Amt. of Gross NPA	% NPA to Outstanding
Crop Loan	71,500	2,978	4.17
Other Agri Loans	57,092	3,183	5.58
<b>Total Agriculture</b>	<b>1,28,592</b>	<b>6,161</b>	<b>4.79</b>
MSME	2,44,052	8,594	3.52
Other PS	1,18,941	1,725	1.45
<b>Total Priority Sector</b>	<b>4,91,585</b>	<b>16,480</b>	<b>3.35</b>
Non Priority Sector	4,85,911	17,350	3.57
<b>Total Advances</b>	<b>9,77,496</b>	<b>33,830</b>	<b>3.46</b>
<b>Others</b>			
Housing Loan	2,22,673	1,979	0.89
Education Loan	5,319	41	0.77

**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 1406 numbers of applications involving Rs. 817 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.
1406	817	1027	505	901	441

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., 2023.**

The Summary of performance for the quarter ended December, 2023 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 14.**

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

Period ended	PMEGP	DAY-NULM
December, 2022	43.94% (No.) 122.29% (M.M.)	54.48%
December, 2023	47.06% (No.) 142.38% (M.M.)	52.83%

(Rs./ Lakhs)

PARTICULARS	BANKABLE SCHEMES	
	PMEGP	DAY-NULM
Target (2023-24)	9602 (No) 27847 MM (Amt.)	5289 (Individual cases)
Sponsored (No.)	4519	5320
Sanctioned (No.)	3387	2794
Sanctioned (Amt)	M.M. 39649	3204.08
Retd./Rejtd. (No.)	549	626
Pending (No.)	1113	1913
% achievement (No.)	47.06	52.83
% achievement (Amt.)	M.M. 142.38	-

(M.M. = Margin Money)

**Prime Minister Employment Generation Programme (PMEGP)**

As per the progress report at the quarter ended December, 2023, against the physical target of 9,602, Banks have sanctioned 4,519 applications, i.e. 47.06% achievement. Similarly, against the Margin Money target of Rs. 27,847 lakhs, Banks have sanctioned projects having Margin Money of Rs.39,649 lakhs (142.38%) at the quarter ended December, 2023.

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

Against the target of 5289 individual loan applications, Banks have sanctioned 2794 applications i.e. 52.83% achievement at the quarter ended December, 2023. Banks are requested to dispose of 1,913 pending applications.

**Comparative performance under State Govt. Sponsored Programmes**

Period	VBS	GSCDC	GWEDC	JGVY	DTAISY
December, 2022	55.91	2.48	59.40	83.00	29.00
December, 2023	60.65	1.22	5.40	128.50	25.80

(Amt. in Rs. Lakhs)

PARTICULARS	BANKABLE SCHEMES				
	VBS	GSCDC	GWEDC	JGVY	DTAISY
<b>2023-24</b>					
<b>Target (Number)</b>	<b>38800</b>	<b>5000</b>	<b>1500</b>	<b>200</b>	<b>1000</b>
Sponsored (No)	88475	787	1556	471	2315
<b>Sanctioned (No)</b>	<b>23534</b>	<b>61</b>	<b>81</b>	<b>257</b>	<b>258</b>
Retd./Rejtd. (No)	4988	88	0	8	184
Pending (No)	59953	638	1475	206	1873
<b>% achievement</b>	<b>60.65</b>	<b>1.22</b>	<b>5.40</b>	<b>128.50</b>	<b>25.80</b>

### **VAJPAYEE BANKABLE SCHEME (VBS) :**

The achievement against the target stood at 60.65% at the quarter ended December, 2023.

**There were 59,953 loan applications reported pending, which are required to be disposed of expeditiously, by various Banks.**

The scheme is now implemented through the State Bankable Scheme Portal only i.e. <https://blp.gujarat.gov.in>. The department has informed through letter No Bankable/ch-2/31/2024 dated 20.01.2024 that All subsidy claims need to be submitted only through the portal from FY 2024-25. No offline claim form will be entertained. A detailed SOP was circulated to member banks via letter no SLBC 308/119/2024 dated 10.01.2024. All the member banks are requested to take a note of same ensure claims are submitted by banks on the portal only.

**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 the disposal of loan applications within the stipulated timeline.**

### **GUJARAT SCHEDULED CASTES DEVELOPMENT CORPORATION (GSCDC) :**

The achievement of the target in terms of cases sanctioned stood at 1.22% for the quarter ended December, 2023 as against 2.48% for the corresponding period of the previous year, which is lower than the previous year.

Sponsoring of applications was only 787 as against the target of 5000 for the current year. Implementing agency is requested to sponsor an adequate number of applications.

Member Banks are requested to accord priority to dispose of pending 638 loan applications at the earliest, since financing the loan applications sponsored by GSCDC forms a part of Weaker Section advances.

### **GUJARAT WOMEN ECONOMIC DEVELOPMENT CORPORATION (GWEDC) :**

The achievement stood at 5.40% at the quarter ended December, 2023 as against 59.40% during the corresponding period of the previous year.

**Banks are requested to dispose off 1475 pending applications on merits at the earliest.**

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

The achievement stood at 128.50% of the target at the quarter ended December, 2023 as against 83.00 % for the corresponding period of the previous year.

**Banks are also requested to dispose off 206 pending applications on merits at the earliest.**

### **Dattopant Thengadi Artisan Interest Subsidy Yojana (DTAISY) :**

The achievement stood at 25.80% at the quarter ended December, 2023 as against 29.00% 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, 2023 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 - 15 & 16**.

**MINORITY COMMUNITIES :****(Rs. in Crores)**

Particulars	Dec., 2022		March, 2023		Dec., 2023	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	95,524	1,951	4,32,763	9,785	89,186	1,877
Outstanding	5,91,785	16,324	6,15,847	17,326	6,66,056	18,528

Fresh loans of Rs.1,877 Crores were disbursed by the Banks to 89,186 beneficiaries belonging to Minority Communities during the quarter ended December, 2023. The outstanding reached to the level of Rs. 18,528 Crores in 6,66,056 accounts as of December, 2023.

The share of advances to Minority Community to Priority Sector Advances stood at 3.77% at the quarter ended December, 2023.

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

Particulars	Dec., 2022		March, 2023		Dec., 2023	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	7,62,377	9,920	23,35,795	43,995	7,15,454	17,794
Outstanding	34,17,914	99,152	36,32,605	1,01,968	41,83,217	1,12,922

Fresh credit to the tune of Rs 17,794 Crores to 7,15,454 beneficiaries was extended in the State during the quarter ended December, 2023. The outstanding advances reached at the level of Rs. 1,12,922 Crores in 41,83,217 accounts and stood at 11.55% 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., 2022		March, 2023		Dec., 2023	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	1,29,774	11,166	4,26,355	42,048	2,16,702	18,967
Outstanding	13,05,805	1,58,251	14,02,631	1,64,893	18,17,562	2,22,673

As per the information made available by the member banks, fresh loans worth Rs 18,967 Crores have been granted to 2,16,702 beneficiaries during the quarter ended December, 2023 under Housing Finance. The outstanding level reached to Rs. 2,22,673 Crores in 18,17,562 accounts as of December, 2023. Bankwise details are given in **Annexure - 17**. Higher Growth in Housing Loan due to merger of e-HDFC with HDFC Bank.

**(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 December, 2023 is as under:

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

	Target FY 23-24		Achievement FY 23-24		% Achievement	
	A/c	Amt.	A/c	Amt.	A/c	Amt.
<b>Total SHGs (NRLM)</b>	87,700	1,22,000	31,460	41,369	35.87	33.91

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

	Outstanding		NPA		% NPA	
	A/c	Amt.	A/c	Amt.	A/c	Amt.
<b>Total SHGs (NRLM)</b>	57,722	63,118	4,331	2,673	7.50	4.23

**SELF HELP GROUPS (SHGs):**

The summary of various parameters under SHGs as furnished by Member Banks for the year ended December, 2023 is as under :

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

Savings linkage	Savings Bank A/Cs opened during the year ended December, 2023				
	No. of SHG Accounts	No. of Members	Savings Amt.	Cash credit sanction accounts	Cash credit sanction Amt.
Total No. of SHG Savings A/Cs	10,924	1,03,866	1,400	2,931	5,027
Out of above, Women SHG	10,274	97,097	1,205	2,845	4,924

**(D) Saving Bank account details:****(Amt. in Rs.lakh)**

Savings linkage	Total No. of Savings Bank accounts as on December, 2023				
	No. of SHG Accounts	No. of Members	Savings Amt.	Cash credit sanction accounts	Cash credit sanction Amt.
Total No. of SHG Savings A/Cs	3,03,286	30,32,286	61,198	63,864	93,362
Out of above, Women SHG	2,46,851	23,96,823	49,157	60,026	88,862

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

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended Dec., 2023			Cumulative A/cs Graded and Sanctioned during the FY 2023-24		
	Accounts Graded	A/cs sanctioned	Sanctioned Amt.	Accounts Graded	A/cs sanctioned	Sanctioned Amt.
No. of Account	3,394	3,379	11,722	9,969	10,055	31,238
Out of above, Women SHG	--	3,334	11,612	--	9,710	30,242

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

Disbursement of Loans	Disbursement during the quarter ended Dec., 2023				Total loan disbursed during the FY 2023-24			
	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	4,887	7,352	3,029	5,024	14,307	22,045	8,408	13,931
Of above, Women SHG	4,425	7,194	2,965	4,934	13,289	20,308	8,256	13,488

**(G) 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
	Dec. 2023	50,099	58,012	48,158	56,124

  

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%)
	Dec. 2023	3,922 (7.83%)	2,749 (4.74%)	3,556 (7.38%)	2,404 (4.28%)

Bankwise details have been given in **Annexure – 18(i) to 18(ii)**.

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

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

Particulars	Dec., 2022		March, 2023		Dec., 2023	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	3,330	283	18,415	1,252	6,505	595
Outstanding	49,239	3,624	49,493	3,774	57,392	5,319

During the quarter, Banks have disbursed Education loans to 6,505 students to the tune of Rs. 595 Crores. The outstanding under Education loans stood at Rs. 5,319 Crores in 57,392 accounts as of December, 2023. Bankwise details are given in **Annexure - 19**.

**SLBC received a letter from the Ministry of Finance, Department of Financial Services on 12.12.2023 to include the agenda item to review the Central Sector Interest Subsidy (CSIS) scheme in the SLBC meeting. From the forthcoming SLBC meeting, SLBC will review the performance of the CSIS scheme. In the CSIS scheme, Interest subsidy is given during the moratorium period i.e. course period plus one year on an Education Loan taken from the scheduled Banks to students belonging to economically weaker sections whose annual parental income is up to Rs. 4.5 Lakh from all the sources. All the member banks are requested to take maximum benefits from the said scheme.**

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

The number of outstanding KCCs in the State has increased from 27,63,490 as of September, 2023 to 30,33,237 as of December, 2023 showing net increase of 2,69,747 KCCs during the quarter ended December, 2023.

The bank group wise break up is : Public Sector Banks – 9,75,421, State Bank of India – 3,78,312, RRBs – 4,45,513, Private Sector Banks –3,01,833 and DCCBs – 9,32,145.

Bankwise details regarding issuance of KCCs are given in **Annexure - 20.**

**(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 838 Crores have been granted to 1,23,864 beneficiaries under the credit linkage through the formation of JLGs during the quarter ended December, 2023 The outstanding level reached to Rs. 3,326 Crores in 9,29,688 accounts as of December, 2023. The Bankwise progress is given @ **Annexure-21.** Banks have achieved 3,53,349 no of JLGs financed against the allotted target of 2,63,400 for the FY 2023-24 by NABARD. All member banks are requested to focus on the JLG finance.

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 December, 2023 was Rs. 4,585 Crores in 2,43,436 accounts, forming 5.29 % of Weaker Section advances, which was 5.57% as of March, 2023. Similarly, the outstanding advances to ST beneficiaries as of December, 2023 was Rs. 5,040 Crores in 4,09,221 accounts, forming 5.81% of Weaker Section advances, which was 5.76% as of March, 2023. 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 12,332 ATMs in the State of Gujarat as of December, 2023. The centrewise / categorywise details of ATMs vis-a-vis number of branches is as under:

Category	No. of Branches as of Dec., 2023	No. of ATMs		
		Dec., 2022	March, 2023	Dec, 2023
Urban	4,315	7,547	7,571	7,460
Semi-urban	2,428	3,002	3,028	3,069
Rural	3,605	1,721	1,745	1,803
<b>Total</b>	<b>10,348</b>	<b>12,270</b>	<b>12,344</b>	<b>12,332</b>

Banks have set up good number of ATMs in Metro, Urban and Semi-urban centers, 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 – 23.**

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