

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

186वीं बैठक की कार्यसूची विवरण - जून 2025
Agenda Notes for 186th Meeting - June 2025

दिनांक / Date : 29.08.2025

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,
Near City Gold Cinema, Ashram Road, Navrangpura, Ahmedabad - 380 009.

संयोजक / Convenor



दूसरा तल, बैंक ऑफ़ बड़ौदा टावर्स, लॉ गार्डन के सामने, एलिसब्रिज, अहमदाबाद - 380 006.

2nd Floor, Bank of Baroda Towers, Opp. Law Garden, Ellisbridge, Ahmedabad - 380 006.

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BANKING AT A GLANCE IN GUJARAT STATE – June 2025

PARAMETERS	June 2024	March 2025	June 2025	Growth Y-O-Y (June 24 to June 25)	Growth over March 2025
TOTAL No. OF BRANCHES	10,552	10,743	10,802	250	59
CATEGORY OF BRANCHES					
RURAL	3,620	3,655	3,671	51	16
SEMI - URBAN	2,451	2,475	2,475	24	0
URBAN	4,481	4,613	4,656	175	43
TOTAL	10,552	10,743	10,802	250	59
KEY INDICATORS (Amt. Rs. in Crores)					
DEPOSITS	12,27,645 (-) 1.22%	13,26,137 (6.71%)	13,37,468 (0.85%)	1,09,823 (8.95%)	11,331 (0.85%)
ADVANCES	10,41,937 (2.53%)	11,53,298 (13.49%)	11,85,694 (2.81%)	1,43,757 (13.80%)	32,396 (2.81%)
CREDIT DEPOSIT RATIO	84.87	86.97	88.65	3.78	1.68
PS ADVANCES	5,16,613	5,64,926	6,04,911	88,298	39,985
(% Growth) (% to advances)	(1.88%) (60.19%)	(11.41%) (55.59%)	(7.08%) (58.06%)	(17.09%)	(7.08%)
AGRI ADVANCES	1,36,238	1,45,794	1,46,463	10,225	669
(% Growth) (% to advances)	(2.77%) (15.87%)	(9.98%) (14.35%)	(0.46%) (14.06%)	(7.51%)	(0.46%)
MSME ADVANCES	2,59,617	2,96,731	3,17,208	57,591	20,477
(% Growth) (% to advances)	(2.57%) (30.25%)	(17.24%) (29.20%)	(6.90%) (30.44%)	(22.18%)	(6.90%)
WEAKER SEC. ADV	90,899	1,03,174	1,04,512	13,613	1,338
(% Growth) (% to advances)	(2.28%) (10.59%)	(16.09%) (10.15%)	(1.30%) (10.03%)	(14.98%)	(1.30%)

Position of Kisan Credit Cards for the period ended					
	June 2024	March 2025	June 2025	Growth Y-O-Y (June 24 to June 25)	Growth over March 2025
Accounts	31,24,841	32,30,337	32,09,052	84,211	(-) 21,285
Amount	74,400	79,573	80,439	6,039	866

AGENDA No.1

Confirmation of the proceedings of the last meeting

The proceedings of the 185th meeting of the State Level Bankers' Committee for the quarter ended March 2025, held on 19.05.2025, were circulated to all the members vide letter dated 31.05.2025. Since no comments/amendments have been received from any of the members, the House is requested to confirm the same.

AGENDA No.2

FOLLOW-UP ACTION ON PENDING ISSUES:

Sr.	Issues	Action taken
1	RSETI Ahmedabad- Pending betterment charge of the Plot.	Necessary approval from the 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 plot no 124/2 to adjust the overall area and symmetry of plot. The surveyor of DILR completed the site measurement on 10.06.2024 and provided a layout showing road measurement of the plot. Same has been submitted to AMC, wherein it has been informed by AMC that they require layout of final plot number 124/2. Bank has received layout from DILR office and approached AMC wherein it was informed to apply with all other documents. The documents previously submitted belong to the preliminary TP, now the TP has been finalised so required to submit new documents according to the final TP. Bank has engaged a new consultant to collect all the required documents from various departments. A collection of documents and opinions has been completed for submission of construction permission application at AMC. West Zone of AMC has clarified that the plot owner is required to pay pending betterment charges since the plot is government-owned and has been distributed among various government departments. the matter was discussed with Deputy TDO, he advised submitting a written request detailing the situation for determining and advising the proportionate betterment charges applicable. Accordingly, the Bank has submitted a letter requesting the rationalization of the betterment charges. MD GLPC also wrote a letter to the Deputy Commissioner AMC dated 02.05.2025 to clear the

		<p>Bank's proposal as per the law for government property.</p> <p>As per the latest update received on 05.08.2025. The bank has received a notice dated 21.07.2025 for the payment of rationalised betterment charges, and the bank has paid the same. The document has been submitted to AMC for further processing, wherein AMC asked for an opinion on the property tax. The plot belongs to the government, hence no tax bill has been generated to date.</p>
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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 26.03.2025 and 23.07.2025:

Date	No. of Accounts opened			Aadhaar Seeded Accounts	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Cards issued
	Rural	Urban	Total				
26.03.2025	1,14,65,920	77,60,463	1,92,26,383	1,67,82,736	87.29%	1,45,18,461	75.51%
25.06.2025	1,15,47,902	78,15,616	1,93,63,518	1,69,60,096	87.59%	1,47,33,629	76.09%
23.07.2025	1,15,97,392	78,63,300	1,94,60,692	1,70,59,956	87.66%	1,47,91,476	76.01%
Progress	1,31,472	1,02,837	2,34,309	2,77,220	0.37%	2,73,015	0.50%

(Source – DFS FI Plan Portal)

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

Position for operative CASA accounts as of 31.01.2025 and 27.06.2025:

State vs. National Avg.	31.01.2025		27.06.2025	
	Gujarat State	National Average	Gujarat State	National Average
Total Operative CASA A/cs (in lakhs)	783.64	480.42	792.88	484.74
% Aadhaar Seeded A/cs	83.72%	88.20%	83.40%	88.01%
% Aadhaar Authenticated A/cs	49.54%	53.56%	49.28%	53.46%
% Mobile Seeded A/cs	79.06%	79.28%	78.44%	78.84%

(Source – DFS)

As per the progress report dated **27.06.2025** received from DFS, MoF, GoI, Aadhaar Seeding in operative CASA accounts in the State stood at **83.40%** and average Aadhaar authentication stood at **49.28%**, whereas the National average under Aadhaar Seeding and Authentication stands at **88.01%** and **53.46%** respectively. Under Mobile Number Seeding, the performance of the State stood at **78.44%** against the National Average of **78.84%**. 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 23.07.2025 is as below:

Particulars	PMJJBY	PMSBY
Total enrollment (INDIA)	23,84,00,000	51,43,00,000
Total enrollment (Gujarat)	95,28,428 (4.00%)	2,07,97,886 (4.04%)
Claim settlement status as on 05.08.2024		
Claims lodged	61,197	8,308
Claims Paid	56,585	4,963
Claims Rejected	2,040	1,009
Claims under process	2,572	2,336
Settlement %age	96.67%	87.86%

(Source – DFS FI Plan Portal)

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

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.

B. Atal Pension Yojana (APY)

Performance during the FY 2025-26 under APY as on 31.07.2025 is as under:

Sr.	Category of Banks	Number of Branches	Target for FY 2025-26	Achievement	Achievement (%)
1	Public Sector Banks	4,939	4,93,900	85,284	17.27%
2	Private Banks	2,219	1,34,120	27,085	20.19%
3	RRBs	744	74,400	27,150	36.49%
4	Co-op Banks	1,308	26,160	1,705	6.52%
5	Small Finance Banks	173	11,245	3,316	29.49%
Grand Total		9,380	7,39,825	1,44,540	19.54%

(Source – PFRDA Portal)

Bank-wise achievement of targets for FY 2025-26 is @ **Annexure- D**.

Total number of enrolments in the State under the scheme so far is 29,23,596.

Member Banks are advised to improve their performance in FY 2025-26 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.

Progress in enrolments under the three Jan Suraksha Schemes as on 23.07.2025 is as under:

PMJJBY Enrollment			PMSBY Enrollment			APY Enrollment		
As of 26.03.2025	As of 23.07.2025	Growth (%)	As of 26.03.2025	As of 23.07.2025	Growth (%)	As of 26.03.2025	As of 23.07.2025	Growth (%)
91,99,106	95,28,428	3.58%	2,00,67,198	2,07,97,886	3.64%	28,12,844	29,23,596	3.94%

C. Campaign for Saturation of FI Schemes at GP level in all districts from 01.07.2025 to 30.09.2025:

DFS has launched a three-month nationwide campaign from 01.07.2025 to 30.09.2025 to enhance the saturation of Financial Inclusion (FI) schemes at the Gram Panchayat (GP) level across all the districts of the country with a view to enhance the penetration of Financial Inclusion flagship schemes i.e., PMJDY, PMJJBY, PMSBY, APY, Re-KYC, Nomination.

DFS allotted targets to SLBC. SLBC distributed target to Member banks via letter no SLBC 4/185/2025 dated 02.07.2025

Progress against the enrolment target of all banks under the Saturation drive is as under:

PMJJBY		PMSBY	
Cumulative New Enrollment Target	Achievement as of 23.07.2025	Cumulative New Enrollment Target	Achievement as of 23.07.2025
12,06,113	1,00,612	17,29,280	3,45,089

Bank-wise progress against the target is placed @ **Annexure- E**.

The State Finance Department held a review meeting on the Saturation campaign and expressed displeasure with the performance in the campaign. The State Government has set an aspirational target of One Crore enrolments in each scheme. Based on that SLBC vide letter no SLBC 4/206/2025 dated 30.07.2025, the allotted Bank-wise target of One Crore.

All Member Banks are requested to monitor the progress against the targets and also need to sensitise all field functionaries to achieve the allotted target under the Saturation campaign.

Progress reported by LDMs on Jan Suraksha Portal as on 31.07.2025 is as below.

PMJDY		PMJJBY		PMSBY		APY		RE-KYC		Claim		Nomination	
Source	Opened	Source	Opened	Source	Opened	Source	Opened	PMJDY	Non PMJDY	PMJJBY	PMSBY	PMJDY	Non PMJDY
44138	27705	60167	39364	84967	58837	20908	11481	28267	51227	63	56	13795	14930

Progress reported by LDMs on Jan Suraksha Portal as on 21.08.2025 is as below.

PMJDY		PMJJBY		PMSBY		APY		RE-KYC		Claim		Nomination	
Source	Opened	Source	Opened	Source	Opened	Source	Opened	PMJDY	Non PMJDY	PMJJBY	PMSBY	PMJDY	Non PMJDY
157331	133595	212208	183858	428788	394365	70635	57530	112553	200816	260	218	48761	117833

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 230 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	67
3	501 to 1000	66
4	1001 to 1500	24
5	1501 to 2000	12
6	2001 to 2500	04
7	3001 to 3500	03
8	4001 to 4500	01
Total		230

Banks are requested to ensure the deployment of banking outlets/BCs in the remaining 230 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 Jaliya Dewani(RS) BO and BOB Dhrol 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	IPPB BO, SBI BC

The District-wise number of URCs:

District Name	Number of URCs allotted
Amreli	1
Anand	1
Arvalli	2
Banaskantha	6
Bharuch	1
Bhavnagar	1
Chhota Udaipur	4
Devbhumi Dwarka	30
Gir Somnath	1
Jamnagar	88
Junagadh	3
Kachchh	11

District Name	Number of URCs allotted
Kheda	2
Mahesana	3
Mahisagar	2
Narmada	10
Patan	2
Porbandar	45
Sabar Kantha	5
Surat	0
Surendranagar	3
Tapi	6
Valsad	3
Grand Total	230

RBI letter dated 25.10.2024 emphasizes the need to cover all URCs in Tier 5 and 6 areas with banking facilities. There are still 9,604 URCs in Gujarat State as information reported by Member banks on the Central Information System for Banking Infrastructure (CISBI) as of 31.03.2024.

SLBC forwarded a letter with the list of centres to member banks on 30.01.2025. Member banks are requested to go through the list and update information on the CISBI portal of RBI if there is a CBS-enabled banking outlet (including BC outlets).

LDMs are also advised to refer letter dated 28.01.2025 from SLBC to take URCs updation on the CISBI portal as an agenda item in the DCC/DLRC meeting. RBI is requested to provide the updated list.

Opening of Brick-and-Mortar Branches

The Dept. of Financial Services (DFS), MOF, GoI held a VC under the chair of the 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 the 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. Out of these 38 locations, 36 Branches opened or were covered with existing nearby branches, and 2 centers were covered with the IPPB center. The progress of the opening of the branches is as under;

Name of Bank	Allotted	Opened/ Existing branch/ Covered by Nearby branch	IPPB Centre
State Bank of India	12	12	0
Bank of Baroda	10	10	0
BGGB	7	7	0
SGB	6	6	0
HDFC	2	0	2
Central Bank of India *	1	1	0
TOTAL	38	36	2

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

Villages named Hanf, Ukai Resettlement Village 3, Chikhli allotted to Bank of Baroda and opening of Brick-and-Mortar branch is not possible due to various reasons and to drop said villages were recommended in 178th SLBC and 179th SLBC meeting and recommendation to drop villages sent to DFS via letter SLBC 310/344/2023 dated 28th Nov, 2023 and SLBC 310/126/2024 dated 30th Jan 2024 respectively.

Newly added 55 unbanked villages having population above 3000

The Department of Financial Services (DFS), Gol vide their letter FR/1/2025-Mission Office (300658201) dated 27.01.2025 has informed that National Informatics Centre (NIC) has updated the entire layer of IPPB touchpoints from the GIS portal (JDD app). As a result, a total of 2784 unbanked villages have been added across the country which are not having brick and mortar branch or IPPB within a radius of 5 kms. Out of these 2784 villages, 93 have populations above 3000 and need to be covered by bank branches. Out of these 93 villages, 38 villages are covered by bank branches and 55 are remaining to be covered with the brick-and-mortar branches.

In this regard, **six (06)** villages in Gujarat have been identified where bank branches need to be opened. As advised by the DFS, these villages are allotted to banks for the opening of a bank branch. SLBC informed UCO Bank, Bank of Baroda, State Bank of India, and HDFC Bank via letter no SLBC-4/117/2025 dated 19.02.2025 to open a bank branch in above identified villages. Member banks were requested to ensure the opening of the branch by 30.06.2025 and update the same on the JDD application.

The Latest Status of the opening of Branches is as follows:

District	Village name	population	Allocated Bank	Status
Bharuch	Khanpor Deh	4031	UCO Bank	Branch Opened
Kheda	Mal Itadi Pagi Bhag	4453	Bank of Baroda	Under Process
Amreli	Nageshri	5468	Bank of Baroda	Under Process
Anand	Mitli	3492	State Bank of India	Under Process
Vadodara	Karmasiya Kheda	3574	State Bank of India	Branch Opened
Amreli	Nilavala	3423	HDFC Bank	Branch Opened

The Department of Financial Services (DFS), Gol, informed that **two villages** where the population is more than 3000 have become unbanked due to a change of coordination at the bank level. SLBC informed Gujarat Gramin Bank and the State Bank of India via email dated 03.05.2025 to open a bank branch and letter no 185-SLBC Followup/158 dated 10.06.2025.

District	Sub district	village name	population	Allocated Bank
Banaskantha	Dhanera	Vasan	3110	BGGB
Banaskantha	Amirgadh	Khapa	3062	State Bank of India

Opening of Banking Outlet at identified locations.

DFS identified uncovered villages without branch/BC/IPPB within a 05 km radius on 08.04.2024, 05.12.2024, 02.01.2025, and 24.04.2025. A total of 44 unique villages were received in these four different lists. Out of these 44 villages, BC was appointed in 26 villages, 6 villages are not feasible to open a BC point due to the Forest and low population (Bifurcation given in the table below). Below are 12 villages pending the appointment of BCs.

Sr.	State	District	Village	Population	Allotted	Status
1	GUJARAT	Banas Kantha	Viramveri	993	HDFC	Under Process
2	GUJARAT	Banas Kantha	Naivada	360	HDFC	Under Process
3	GUJARAT	Bhavnagar	Kotda	639	BOI	Under Process
4	GUJARAT	Bhavnagar	Jashavantpar	597	BOI	Under Process
5	GUJARAT	Junagadh	Suwardi	40	BOB	Under Process
6	GUJARAT	Junagadh	Lilapani	53	BOB	Under Process
7	GUJARAT	Kachchh	Raiyada	560	BOB	Under Process
8	GUJARAT	Kachchh	Sheh	180	BOB	Under Process
9	GUJARAT	Kachchh	Jadura	643	BOB	Under Process
10	GUJARAT	Kachchh	Payarko	141	BOI	Under Process
11	GUJARAT	Kachchh	Fulay	1839	BOI	Under Process
12	GUJARAT	Kachchh	Kharoda	318	BOB	Under Process

- Villages mentioned below are considered to drop for the opening of Banking outlet by the concerned district DLCC due to the Forest Area village (Bagoya, Goradwala, Hadala, Chhodvadi), and a very few population and the non-availability of basic qualifications for BC (Khajuri, Lakhmirani).

District Name	Village Name	Population	Alloted Bank	Status
Junagadh	Bagoya	37	SBI	<ul style="list-style-type: none"> The SLBC considered dropping the villages in the 181st meeting, which took place on 20.06.2024, due to basic facilities not being available in the forest area. SLBC, through its letter SLBC 181-SLBC Follow Up/212/2024 dated 21.08.2024, requested the Director (FI), DFS, MoF, GoI to consider the villages as covered villages.
Junagadh	Goradwala	30	SBI	
Junagadh	Hadala	223	SBI	
Junagadh	Chhodvadi	4	SBI	<ul style="list-style-type: none"> The SLBC considered dropping the village Lakhmirani in the 180th meeting, which took place on 16.02.2024, due to a very low population and non availability of basic qualification for BC. SLBC, through its letter SLBC 310/173/2024 dated 16.04.2024, requested the Director (FI), DFS, MoF, GoI to consider the village as a covered village.
Kachchh	Lakhmirani	84	SBI	

Junagadh	Khajuri	70	SBI	<ul style="list-style-type: none"> The SLBC considered dropping the village Khajuri in the 184th meeting, which took place on 13.03.2025, due to a very low population. SLBC, through its letter 184-SLBc Follwup/242/2025 dated 13.05.2025, requested the Director (FI), DFS, MoF, Gol to exclude the village from Unbanked villages.
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All concerned Banks are requested to ensure uninterrupted banking services are served in the center.

Bank of Baroda, Bank of India, HDFC Bank are requested to appoint BC in the remaining villages and mark BC's 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 01.04.2025 to 30.06.2025 at the BCs Points are tabulated hereunder:

Rural + Semi-Urban Area			Urban + Metro Area			Total		
No. of BCs deployed	Transaction for the period from 01.04.2025 to 30.06.2025		No. of BCs deployed	Transaction for the period from 01.04.2025 to 30.06.2025		No. of BCs deployed	Transaction for the period from 01.04.2025 to 30.06.2025	
	No. of Transaction	Amt. in Rs. Lakhs		No. of Transaction	Amt. in Rs. Lakhs		No. of Transaction	Amt. in Rs. Lakhs
49,390	1,41,26,648	9,10,609	16,879	30,61,731	2,60,065	66,269	1,71,88,379	11,70,674

As it can be inferred from the above table, Banks in Gujarat have deployed 66,269 Banking Correspondents in the State and Bank-wise deployment and transactions conducted by the Banking Correspondents in the June 2025 quarter is provided @ **Annexure-G**.

As per the data submitted by the Banks, out of total 66,269 Banking Correspondents in the State, nearly 9,482 (14%) 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	DCCB	2,530	0	0.00
2	Fino Payment Bank	29,711	93	0.31
3	Paytm Payment Bank	2,998	21	0.70
4	Yes Bank	14,589	280	1.92
5	Bank of India	786	102	12.98
6	Axis Bank	2,757	1,241	45.01
7	Gujarat Gramin Bank	2,247	1,378	61.33
8	Bank of Baroda	4,711	3,667	77.84
9	State Bank of India	2,296	2,253	98.13
10	Other Banks	3,644	447	12.27
TOTAL		66,269	9,482	14.31

Member Banks are requested to endeavor to ensure qualitative aspects of Banking Correspondents and also design yearly planning for imparting necessary training 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 that ended in June 2025:

State or UT	Active BCs	In-active BCs	% of inactivity
Gujarat State	36,677	29,592	44.65%

List of banks with inactive BCs:

Sr. No	Bank Name	Total BC	Inactive BCs	% Inactive BCs
1	Fino Payments Bank	29,711	22,050	74.21
2	Baroda Gujarat Gramin Bank	2,247	469	20.87
3	YES Bank	14,589	1,964	13.46
4	Other Banks	19,722	5,109	25.91
TOTAL		66,269	29,592	44.65

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 at the grassroots 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 30.06.2025 is as under.

Sr.	Parameter	State June 2025	Dahod		Narmada	
			June 24	June 25	June 24	June 25
1	Disb. under PMMY (Rs. Cr per 1 lakh pop.)	5.05	6.85	5.55	4.70	4.47
2	PMJJBY (Enrl. per 1 lakh pop.)	15,203	11,247	13,910	12,974	15,909
3	PMSBY (Enrl. per 1 lakh pop.)	32,183	23,152	27,677	33,366	37,920
4	APY (Enrl. per 1 lakh pop.)	4,800	3,501	4,294	2,704	3,083
5	No. of PMJDY A/cs opened	1,93,85,215	12,22,854	12,78,080	2,89,754	2,98,054
6	% Aadhaar-seeded A/cs	87.60%	89.08%	90.16%	87.15%	88.40%
7	% increase in Agri. Fin. over the previous year	7.51%	24.66%	6.97%	11.78%	6.01%

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

D. Aspirational Blocks Programme.

For the Development of Underdeveloped Talukas, as per the 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 the 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, on 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, 21 are in semi-urban, 20 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 2nd March, 2017. Moreover, as per the above-mentioned RBI letter, FLCs were advised to conduct special camps from April 1, 2017, onwards.

Conduct of Financial Literacy camps by FLCs for the quarter ended June 2025

Sr. No.	Bank	No. of FLC in the District	Total No of Councillors appointed in the District	Councillor post vacant in no of Districts
1	Bank of Baroda	22	13	9
2	State Bank of India	11	4	7
3	Gujarat Gramin Bank	16	11	5
	Total	49	28	21

As per the latest status received from banks, 6 FLCs have been appointed out of the 9 pending FLCs of Bank of Baroda, and 7 FLCs have been appointed for State Bank of India.

Sr. No.	Bank	No. of FLC in the District	Target for Special Camps	No. of Special Camps conducted	Target for Special Camps	No. of Target Specific camps conducted
1	Bank of Baroda	22	132	114	330	299
2	State Bank of India	11	66	39	165	103
3	Gujarat Gramin Bank	16	96	106	240	377
	Total	49	294	259	735	779

Conduct of FL camps by Rural branches for the quarter ended June 2025:

Total 8,508 camps have been conducted by **2,707 Rural branches** of Scheduled Commercial (Including RRBs) during the quarter ended June 2025. 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	1,637	4,911	5,045	103%
2	RRBs	489	1,467	1,598	109%
3	Pvt. Sector Banks	495	1,485	1,600	108%
4	Small Finance Banks	86	258	265	103%
	Total	2,707	8,121	8,508	105%

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

3.5 Rural Self-Employment Training Institutes (RSETI):

A. Progress in the construction of RSETI premises

Sr.	Particulars	No of Districts	Name of Districts
1	RSETIs functioning in own building	24	Anand, Banaskantha, Mehsana, Patan, Sabarkantha, Gandhinagar, Kachchh, Tapi, Bharuch, Dahod, Navsari, Valsad, Vadodara, Surat, Godhra, Rajkot, Surendranagar, Junagadh, Porbandar, Jamnagar, Kheda, Amreli, Mahisagar, Chhotaudepur
2	RSETIs functioning in rented premises	4	Dang, Ahmedabad, Narmada, Bhavnagar
3	Construction work yet to start	2	Ahmedabad- 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 plot and leave proportionate possession of plot no 124/2 to adjust the overall area and symmetry of plot. The surveyor of DILR completed the site measurement on 10.06.2024 and provided a layout showing road measurement of the plot. Same has been submitted to AMC, wherein it has been informed by AMC that they require layout of final plot number 124/2. Bank has received layout from DILR office and approached AMC wherein it was informed to apply with all other documents. The documents previously submitted belong to the preliminary TP, now the TP has been finalised so required to submit new documents according to the final TP. Bank has engaged a new consultant to collect all the required documents from various departments. A collection of documents and opinions has been completed for submission of construction permission application at AMC. West Zone of AMC has clarified that the plot owner is required to pay pending betterment charges since the plot is government-owned and has been distributed among various government departments. the matter was discussed with Deputy TDO, he advised submitting a written request detailing the situation for determining and advising the proportionate betterment charges applicable.

			<p>Accordingly, the Bank has submitted a letter requesting the rationalization of the betterment charges.</p> <p>MD GLPC also wrote a letter to the Deputy Commissioner AMC via letter no GLPC/0016/05/2025 dated 02.05.2025 to clear the Bank's proposal as per the law for government property.</p> <p>As per the latest update received on 05.08.2025. The bank has received notice dated 21.07.2025 for payment of rationalised betterment charges and the same has been paid by the bank. The document has been submitted to AMC for further processing, wherein AMC asked for an opinion on the property tax. The plot belongs to the government, hence no tax bill has been generated to date.</p> <p>Bhavnagar - Land is allotted for Bhavnagar RSETI and an architect has been appointed. The layout plan is approved by the bank and submitted to BMC (Bhavnagar Municipal Corporation). The bank paid development fees on 29.07.2024 for building plan approval. The proposed building plan of RSETI is approved by BMC on 12.08.2024. Bank has appointed an Architect to look after the construction process of RSETI. The architect has advised for soil testing. The bank has placed a work order for soil testing and it will be completed by 04.03.2025. Based on the result of soil testing, the final plan of RSETI will be drawn. After that, the bank will start the process of tendering for the construction of RSETI. As per the latest status from SBI received on 13.08.2025, Estimates of the project have been finalized. Construction work is expected to be commenced from September, 2025. The building will be ready for use by October, 2026.</p>
4	Construction work under progress	2	<p>Narmada –The tender has been floated, and the bidder is identified, and the work is awarded to L1 and approval of plans from DRDA was received on 02.10.2023. Boring work completed. Construction work has started. RCC work and compound wall construction are completed. Brickwork, flooring works completed. Electrical fitting and plastering work is in progress. The expected date of work completion is 31.03.2026.</p> <p>Dang - MOA of land was executed on 07.08.2023. The tender was floated for the appointment of an architect, and the architect has been finalised. Soil investigation and topographical survey of the land are completed. Foundation work is under process.</p>

5	Process initiated for establishing RSETIs in lately carved districts	5	<p>Ministry of Rural Development, Gol, via letter no I-12011/06/2015-NRLM(RSETI)-340616 dated 04.02.2025, provided approval for the opening of RSETI in Aravalli, Botad, Devbhoomi Dwarka, Morbi, and Gir Somnath. Sponsor banks are requested to start the process of opening of RSETI in these districts.</p> <p>Aravalli – Possession of the allotted land from the government authority is still pending with the concerned department. Simultaneously, rented premises have been identified, but allotment from the Department of Technical Education is yet to be finalized.</p> <p>Botad – Request letter to the collector, Botad, submitted on 24.04.2025 for allotment of RSETI land and providing temporary premises. As per the latest status received from Bank of Baroda on 12.08.2025, Land allotment work is in progress.</p> <p>Devbhumi Dwarka – DRDA officials are in the process of amendment in land area from 10,000 Sq. mt. (initially allotted to the Bank) to 8,000 Sq. mt. As per the letter from Gujarat Livelihood Promotion Co. Ltd. the possession of the land will be given as soon as the amendment is done in the land records. Request letter to the collector Devbhumi Dwarka submitted on 23.04.2025 for allotment of temporary premises. As per the latest status received from Bank of Baroda on 12.08.2025, Allotment of land is not done yet. The bank invited bids for rented premises, and the same has been opened on 12.08.2025 and the L1 bid is found higher side. The proposal will be considered after negotiation with the L1 bidder.</p> <p>Morbi – Request letter to the collector, Morbi submitted for allotment of rented premises to start RSETI. Land has been allotted by State Government to DRDA. The handing over of possession of land and entering in to MOU with DRDA is still pending.</p> <p>Gir Somnath - Request letter to the collector, Gir Somnath submitted for allotment of rented premises to start RSETI. Still land has not been finalised.</p>
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B. No. of training programs conducted by RSETIs and Settlement Ratio as of 31.07.2025

B.1. Current Year Progress in the Training Programme Conducted up to 31.07.2025:

Target 2025-26	Current Year Progress up to 31.07.2025	
No of Candidates to be trained	No of training programmes conducted during the year	No. of beneficiaries trained during the year
30,210	280	7,828 (25.91%)

B.2. Cumulative Progress in the Training Programme and Settlement Ratio as of 31.07.2025:

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
11,856	3,45,472	1,20,104 (34.77%)	1,29,361 (37.44%)	10,096 (2.92%)	2,59,561 (75.13%)

B.3. Category-wise Cumulative no. of trainees up to 31.07.2025:

SC	ST	OBC	Women	Minorities	Others
55,175 (15.97%)	1,01,157 (29.28%)	1,24,668 (36.09%)	3,02,311 (87.51%)	16,576 (4.80%)	47,896 (13.86%)

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

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

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

As per the instructions of the 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 June 2025 quarter are as under:

Sr. No.	Details	Expenses (Rs.)
1	Remuneration	51,000
2	Telephone expenses & line shifting expense	13,717
	Total	64,417

Banks pending with remitting their share of contribution are requested to deposit the same at the earliest. List of pending contributions from banks is given in **Annexure - J**

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

Quarters / Months	Sept 2024	Dec 2024	March 2025	June 2025
Number of Calls	650	681	614	539
Total Expenses (in Rs.)	66,016	62,487	59,193	64,417

In the last quarter, 539 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 **01/04/2025** to **25/07/2025** is as under:

Particular	Shishu		Kishore		Tarun		Tarun Plus		Total	
	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
Banks	62265	253	152059	2044	19683	1654	593	84	234600	4035
Other Agency	55858	229	76216	585	144	11	0	0	132218	825
Total	118123	482	228275	2629	19827	1665	593	84	366818	4860

(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 20,187.07 crores and Rs. 1,780.74 crores (i.e 8.82%) respectively as of 30.06.2025.

4.2 Progress under CGTMSE:

As per the progress report dated 30.06.2025, the Gujarat State stands at 3rd place in terms of the amount of CGTMSE guarantees issued from the period 01.04.2025 to 30.06.2025 and at 3rd place in terms the of cumulative amount of guarantees issued.

	Cumulative as on 30.06.2025		From 01.04.2025 to 30.06.2025	
	Accounts	Amount (Crs)	Accounts	Amount (Crs)
Gujarat	5,54,973	85,160	20,759	7,533
National	1,20,64,487	10,26,144	5,53,150	91,273

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

Cumulative progress as of **25.07.2025** under Stand Up India in Gujarat is as under:

Sanctions		Disbursements	
Accounts	Amount (Rs. in Crore)	Accounts	Amount (Rs. in Crore)
19,214	5,548.58	14,673	4,015.49

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

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

4.4 PM SVANidhi: Scheme for Street Vendors :

The progress in Gujarat State under PM SVANidhi as on 01.08.2025 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	4,82,549	10,408	4,79,213	3,336	52,956	5,45,913	88.39
Second	1,75,579	6,668	1,71,439	4,140	59,857	2,42,104	72.52
Third	43,357	1,754	42,244	1,113	11,977	57,088	75.95
Total	7,01,485	18,830	6,92,896	8,589	1,24,790	8,45,105	83.01

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

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

4.5 Deepening of Digital Payment Ecosystem

As per the directives of the RBI, all the districts of Gujarat State are identified for 100% coverage of eligible accounts under EDDPE. Data submitted by member banks for the December quarter shows 100% coverage in all the eligible accounts. In the 12th Sub Committee of SLBC on EDDPE decided that the collection of quarterly data is discontinued till further notice. RBI informed SLBC to collect quarterly data of EDDPE from member banks to monitor the continuity of 100% coverage in SBA and CAA via mail dated 19.02.2025. Member banks are requested to submit quarterly EDDPE 100% coverage data to the SLBC.

Performance in expanding the digital payment ecosystem under Savings Accounts as of 30.06.2025:

Name of State	Total Eligible SB Accounts	% account holders having at least one digital banking facility	Number of SB accounts ineligible for any Digital Banking Products
Gujarat State	8,07,27,053	100.00%	2,01,14,184

Member banks are requested to provide digital products to all the new account holders and onboard account holders who are not willing to take any digital product currently. Member banks are also requested to educate customers about digital fraud and how to safe guard against it.

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-principal acceptance of applications for processing and sanction of KCC to eligible beneficiaries.

The Department of Financial Services (DFS), MoF, GoI through its letter dated 11th April 2023 has informed resuming of the nationwide AHDF KCC campaign from 01st May 2023 to 31st March 2024. A VC meeting was organized by the Department of Animal and Husbandry and Dairying to review the progress of the KCC AH and Fisheries campaign. The department advised banks to clear pending applications by 30th April 2024. There is nil pendency in KCC AH & Fisheries as of 30.04.2024.

DFS informed that the nationwide KCC Animal Husbandry and Fisheries campaign resumed from 15.09.2024 to 31.03.2025 with letter F.No. 3/52/2022-AC dated 10.09.2024. As the campaign completed on 31.03.2025, member banks are requested to clear pending applications and report to LDMs for updating on the portal.

Cumulative Progress as on 25.07.2025:

KCC Animal Husbandry applications				KCC Fisheries applications			
Received	Accepted	Sanctioned	Rejected	Received	Accepted	Sanctioned	Rejected
4,57,607	4,25,372	2,64,660	1,60,576	23,546	23,051	13,359	9,692

Progress under the saturation campaign as of 25.07.2025 (15.09.2024 to 31.03.2025):

KCC Animal Husbandry applications				KCC Fisheries applications			
Received	Accepted	Sanctioned	Rejected	Received	Accepted	Sanctioned	Rejected
94,566	94,734	90,262	4,336	4,600	4,589	3,501	1,088

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 applications from the family for the 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 acknowledgment.

A VC meeting was held with the Joint Secretary, Department of Fisheries on 19.08.2025. The Department informed that the Fisheries scheme is live on the JanSamarth portal. The department is requested to upload applications on the portal and banks are requested to clear the pendency of Fisheries that are uploaded on the JanSamarth portal.

4.7 Lending by Financial Institutions against the security of property cards issued under the SVAMITVA scheme.

SVAMITVA (Survey of Villages Abadi and Mapping with Improvised Technology in Village Areas) scheme was launched nationwide by the Hon'ble Prime Minister on 24th April 2021 after the successful completion of the pilot phase of the scheme (2020-2021) in 9 states. Scheme is a reformative step towards the 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 the 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, the State of Gujarat initiated various steps including identification of 14,814 villages, entered into MOU with the Survey of India, conducted a 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 a special meeting of member banks and officials of the 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 need 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 an 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 and which was forwarded to member banks through email on 20.12.2023.

SLBC obtained a legal opinion on the matter. The legal opinion suggests the necessity of amendment or new enactment in state land and revenue laws. Legal opinion submitted to the Settlement Commissioner and Director of Land Records vide letter no SLBC-332/219/2024 dated 09th August 2024.

In response to the SLBC letter dated 09.08.2024, the Settlement Commissioner of Gujarat, vide their letter dated 23.08.2024, informed that, as per the Gujarat Land Revenue Code, 1879, Sections 131 and 132 provide for the issuance of "Sanad (सनद)," and property holders often request these "Sanad" for purposes such as securing bank loans or other needs. Further, the revenue department is ready to issue the "Sanad" to owners upon payment of the prescribed fees. A copy of the Settlement Commissioner's letter dated 23.08.2024, along with other supporting documents, was available as Annexure -N in 183rd SLBC.

A special meeting of SLBC was organized on 03.01.2025, wherein it was concluded that the SVAMITVA property card appears to be acceptable as a bankable instrument in Gujarat when accomplished with SANAD issued in the form of Schedule H, issued by the Government under Section 133 of the Gujarat Land Revenue Code, 1879. Minutes of the special meeting of SLBC were circulated vide letter dated 06.01.2025 to all member banks along with a request to submit any legal issues related to the bankability of the SVAMITVA property card in writing to SLBC by 20.01.2025.

Since no observation is received by member banks, it is considered that acceptance of the SVAMITVA property card is bankable in Gujarat.

SLBC via letter no SLBC-332/115/2025 dated 31.01.2025 informed member banks to issue necessary instructions to their field functionaries across Gujarat state to accept the SVAMITVA property card along with SANAD. Also, requested that member banks to submit loans granted against the SVAMITVA property card as security to SLBC.

No Member banks have submitted the data of loans sanctioned. SLBC once again requests member banks to submit the loan sanction data to SLBC.

SLBC via mail dated 07.06.2025 informed member banks to submit that the Bank is accepting the SVAMITVA card, and the same has been notified and informed the branches.

Bank of Baroda, Gujarat Gramin Bank, Central Bank of India, Indian Overseas Bank, and AU Small Finance Bank confirmed that they accept the SVAMITVA card and circular issued for the scheme.

Federal Bank, HDFC Bank, and RBL Bank referred the matter to the Head Office for accepting the SVAMITVA card and issuance of a circular.

IDFC Bank of Bank, ESAF Small Finance Bank, IDBI Bank, J&K Bank, South Indian Bank, UCO Bank, Yes Bank, Suroyday Small Finance Bank informed that they are not accepting the SVAMITVA card. SLBC requested these banks to follow up with their Head Office for acceptance of the SVAMITVA card.

Remaining member banks are requested to submit the status of acceptance of the SVAMITVA property card.

AU Small Finance Bank has started financing against the SVAMITVA property card.

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 the PMFME scheme with AIF.

The summary of status of applications processed by Banks as on 02.08.2025 is as under and detailed information bank-wise is provided @ **Annexure O**:

(amt in crs)

Sponsored Application		Sanctioned by Banks		Disbursed by Banks		Rejected by Banks	Pending at Bank Level	
No	Amount	No	Amount	No	Amount	No	No	Amount
6,246	6,694	4,465	4,911	3,888	4,354	1,781	577	552

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

Targets under this scheme have been allotted to the member banks vide letter SLBC 4/135/2025 dated 07.05.2025 and the member banks were advised to further allocate these targets district-wise looking to the branch business and potential area.

The present position of the banks as on 02.08.2025 under the scheme is as under:

Category	Target for the year 2025-26	Total Sponsored application	No of applications sanctioned	No of applications rejected	No of application pending
PSB (12)	1,347	158	54	32	72
RRBs (2)	190	8	1	1	6
PVT (21)	931	17	7	2	8
OTHERS (2)	532	9	3	0	6
TOTAL	3,000	192	65	35	92

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. The nodal agency is also requested to sponsor more applications to achieve the allotted target.

Ministry of Food Processing Industries informed via letter no F.No.P-12027/3/2024-PC DIVISION dated 30.09.2024 that the implementation period of the existing Centrally Sponsored PM Formalisation of Micro food Processing Enterprises (PMFME) Scheme has been extended for one more year i.e. up to 31.03.2026 (FY 2025-26) to make it coterminous with the end of the 15th Finance Commission Cycle with same components, a pattern of assistance/ funding pattern and without change in overall Outlay of Rs. 10,000 crores.

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 June 2025 is provided in **Annexure Q**.

DFS via letter no F.No. 7/2/2024 – AC dated 03.02.2025 informed that the Government of India has launched a credit guarantee scheme for e-NWR based pledge financing (CGS-NPF) with a corpus of Rs. 1,000 crore to encourage banks to extend pledge finance against e-NWRs to farmers and traders on the agriculture/horticultural produce stored in the WDRA registered warehouses. Member banks are requested to sensitize all the field functionaries.

4.11 **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)/ Shoesmith/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 a district-level committee created under the chairmanship of the collector. Detailed SOP regarding the scheme can be accessed from <https://pmvishwakarma.gov.in/>.

No of SB Account verifications pending as on 02.08.2025:

Total Account	Approved	Rejected	Pending
14,28,520	10,80,865	2,88,156	57,477

Loan Application Status as on 02.08.2025:

Total Applications	Applications Sanctioned	Application Disbursed	Pending for Sanction	Rejected	Pending for Disbursement
1,14,948	42,097	31,271	5,697	67,154	10,826

Member banks are requested to guide their branches to timely verify account details on the Vishwakarma portal and timely dispose of loan applications received at branches from artisans.

Detailed Bank-wise and District-wise performance under PM Vishwakarma and the Saving account verification pending report are provided in **Annexure – R**.

A VC meeting was scheduled on 20.08.2025 with member banks and the department and informed member banks to clear the pendency by 26.08.2025, informed member banks to clear the pendency within 30 days and recheck the rejected applications and reconsider the viable applications.

Member banks are requested to share the list of applications that are not possible to sanction or disburse, with a clear reason to SLBC for onward submission to the department to remove the application from the pending list.

4.12 PM Surya Ghar Yojana for Residential Rooftop Solar Financing Scheme.

The Ministry of New and Renewable Energy (MNRE), Government of India, came up with the PM Surya Ghar Yojana with a target of 1 crore solar units in residential houses. In this regard, a meeting was called by DFS on 30th April 2024 and advised to monitor the implementation of the scheme and review the performance of the scheme at the SLBC level. All member banks are requested to finance the maximum under the said scheme. Detailed bank-wise performance under PM Surya Ghar Yojana and district-wise report as per Jan Samarth Portal are provided in **Annexure – S**.

Sourced		Sanctioned		Disbursed		Return/Rejected		Pending	
A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt
39,021	72,090	20,479	33,482	18,601	25,897	12,922	24,228	5,388	10,039

DFS via letter dated 21.08.2025 informed that to monitor the progress of loans under the PMSGMBY in various districts, pan-India, with special focus on reducing loan turnaround time, promoting digital process, and effective redressal of grievances. A nodal officer from the department is identified for each district. In Gujarat, 3 districts, namely Banaskantha, Dahod, and Rajkot, have been identified.

4.13 DBT enabling of PM KISAN scheme beneficiaries

PM KISAN scheme, a center sector scheme launched on 24th Feb 2019, provides annual financial assistance of 6000/- per eligible farmer family. The GOI will going to pay the 19th installment to the beneficiaries only if their account is DBT-enabled.

The list of such accounts is circulated to all the member banks vide SLBC email dated 19th Dec 2023, and the CEO, PM KISAN, also sent the same list of beneficiaries to the concerned banks. Concerned Government departments are requested to advise farmers to submit the DBT consent form to their branches earliest so the bank can complete the process of Aadhaar seeding and enable DBT. The project monitoring unit of the state informed vide letter dated 21st August 2025 that UID is never enabled for DBT or disabled for DBT for 3,32,487 beneficiaries. All the member banks are requested to facilitate farmers to enable their accounts for DBT.

4.14 Pradhan Mantri Fasal Bima Yojna (PMFBY) 2019 claim payment related.

The Director of Agriculture, GoG vide letter dated 29.05.2024 informed that, while payment of insurance claim for PMFBY 2019-20 by Insurance companies total of 69,195 beneficiaries transactions with the amount of Rs. 80.76 Crs. failed due to various reasons. District-wise, bank-wise, such a list was circulated to all the concerned banks vide SLBC email dated 13.06.2024. As per the latest status, there are **8,451 beneficiary transactions worth 10.29 crs are pending**

Open the new bank accounts for “No account” Farmers for the claims payment under PMFBY:

During the scrutiny of the claim rejection details, the department has observed that several beneficiary farmers do not have any accounts (Saving/Current/KCC) in any bank. It is informed that these beneficiaries under the **PMFBY Claim for 2019-20**, who do not have any savings/current/KCC accounts in the respective banks, have been instructed to open

new bank accounts. Additionally, it is informed that the insurance companies have agreed to accept details of active accounts in other banks if submitted through the concerned branch. In view of the above, we humbly request you to issue necessary instructions to your respective bank branches in the state to promptly open new accounts or update the existing other bank account details for "No-Account" (Beneficiaries who do not have any savings, current, or KCC accounts) farmers and forward them to the insurance companies at the earliest. SLBC informed member banks via letter no SLBC 4/138/2025 dated 30.04.2025.

SLBC had a virtual meeting with member banks on a one-on-one basis with insurance companies and the Department. All concerned banks are requested to coordinate with the insurance companies and provide the latest bank account details of the rejected beneficiaries to pay the said pending claims promptly.

4.15 Financial Inclusion (FI) Index – List of identified Districts for adequate focus.

In August 2021, the Reserve Bank of India said FI-Index has been conceptualised as a comprehensive index, incorporating details of banking, investments, insurance, postal, as well as the pension sector, in consultation with government and respective sectoral regulators. The index is responsive of ease of access, availabilities and usage of services, and quality of services. The FI-Index comprises three broad parameters – access (35%), usage (45%), and quality (20%).

Based on the review of FI Index 2025, the list of districts that are lying in the bottom 10 percentiles, in terms of Usage indicators vis-à-vis share in population as of March 2025, is as under:

Sr. No.	State	District	Category
1	Gujarat	Dangs	Usage
2	Gujarat	Jamnagar	Usage
3	Gujarat	Amreli	Usage
4	Gujarat	Gir Somnath	Access

Member banks are requested to open Branch/FBC, ATMs in all Gir Somnath District, and open deposit accounts of all the individuals in the vicinity of the branch, and provide credit to all the required individuals and entities in the Dangs, Jamnagar, and Amreli districts on a merit basis.

LDMs of Dangs, Jamnagar, Amreli and Gir Somnath are requested to take the FI Index as an agenda item for the DLCC meeting to monitor and improve Usage and Access.

4.16 Review of progress in Central KYC Records Registry (CKYCR)

DFS vide its letter no F.No. 32/10 / 2024-DRT dated 10th July 2024 informed SLBC to include CKYCR as an agenda item in the SLBC meeting and review the progress.

Below mentioned parameters are decided for review:

- 1) Total no of branches of the bank in the state and no of branches in which search and download functionality is available in the State.
- 2) No of Branches in which CKYC-id is printed on the passbook and the statement of account.
- 3) No of branches in which CKYC banner along with CKYCR missed call No. 7799022129 has been displayed on the notice board.
- 4) Progress of upload, download and use of CKYCR for customer onboarding.

Progress under the above parameters is available in **Annexure-T**.

Member banks are requested to sensitise branches to use the CKYC number for completing the KYC of the customer.

4.17 4% Interest Subvention scheme of State Government for Farmers

SLBC received a letter from the Finance Department GoG to take agenda regarding interest subvention to Farmers. The Central Government provides an interest subvention of 3% up to Rs. 3,00,000/- to Farmers and the Gujarat Government also provides 4% interest subvention to farmers. So Farmers get loans at 0% interest up to Rs. 3,00,000/- for Crop loans and up to Rs. 2,00,000/- for Animal husbandry and Fisheries.

The following points need to be taken care by banks:

- 1) The interest subvention scheme is available for all banks. Many Banks are submitting claims to the state government very late due to this delay, farmers get subvention amounts late and raise issues with the state government.
- 2) Some banks have not submitted any single claim since the scheme was started.
- 3) There is no system to check whether claims received by the banks are credited to the farmers' accounts. There should be a discussion on identifying one common practice.

Bank-wise list of pending claims for the Financial year and banks that have not claim for any single year is available in **Annexure - U**

Member banks are requested to make timely submission of claims to the government and credit to Farmers' accounts.

4.18 Sensitization of Farmer Producer Organisations (FPOs) Scheme among Bankers

Hon'ble Prime Minister of India launched a flagship Central Sector Scheme of "Formation & Promotion of 10,000 FPOs" in Feb 2020 with the objective of enhancing farmers' income through the process of their collectivization and leveraging economies of scale in the agri value chain.

A dedicated Credit Guarantee Fund (CGF) of Rs. 1000 crore has been created. NABARD has incorporated NABSanrakshan Trustee Private Limited as its 100% owned subsidiary company to function as a trustee to the Credit Guarantee Trust of FPOs. This CGF provided adequate credit guarantee cover to accelerate the flow of institutional credit to FPOs by minimizing the risk of financial institutions for granting loans and also enables FPOs to undertake profitable agri-business activities leading to their increased viability. Further, there is a need to streamline the loan approval and disbursement process for FPOs to expedite access to credit and other financial services.

DFS via its letter no F.No. 3/22/2023 – AC dated 03.12.2024 informed all the SLBCs to review the performance of FPOs. Bank wise details of FPO are available in **Annexure - V**.

4.19 Resolution of issues related to KYC / re-KYC and reactivating inoperative/frozen accounts to avail DBT benefits

A pressing issue regarding the significant backlog in KYC and re-KYC process. This backlog has led to a large number of inoperative/ frozen/ dormant accounts, which in turn have adversely affected the crediting of DBT benefits to the beneficiaries' accounts, causing considerable inconvenience to account holders.

This matter has raised concerns at the highest level, including the Government of India and the Reserve Bank of India, and requires immediate attention from all banks.

The bank may consider taking the following steps to streamline this process and minimize any inconvenience to account holders.

1. Conduct a Special drive or camps for Aadhaar seeding, Aadhaar updates and the reactivation of inoperative/ frozen/ dormant accounts.
2. Enhance the capacity of bank branches where needed to make the process of activation of such accounts smoother and hassle-free and facilitate seamless updation of KYC through non-home branches, online mode, or Video-based Customer Identification Process (V-CIP) where feasible.
3. Deploy dedicated task forces or teams with BCs and bank officials to manage counters or kiosks outside branches in areas with a high concentration of accounts with pending KYC and re-KYC.
4. Conduct intensive customer awareness campaigns to educate account holders about the importance of KYC updates.

Banks are also required to furnish data in the format provided by the RBI on a monthly basis to monitor progress.

A meeting on the resolution of issues related to KYC / Re-KYC and reactivating inoperative / Frozen accounts held on 31.07.2025 at RBI with all the member banks. Minutes of the meeting have been circulated to member banks on 06.08.2025. Member banks are requested to comply with the instructions given in the minutes.

The State Government requested that member banks to provide the reason for the DBT failure where the account of the government department was maintained on time.

4.20 Lack of representation in DLCC Meetings.

The District Level Consultative Committee (DLCC), a key forum under the Lead Bank Scheme (LBS), is instrumental in fostering collaboration among banks, government agencies, and stakeholders to advance financial inclusion and development at the district level. However, it has been observed that the bank has lacked representation in the DLCC meeting. Bank-wise Absentee list for March 2025 is available in **Annexure – W**.

Member Banks are requested to pass on the necessary information to the District level coordinator to attend the meeting.

4.21 Opening of Branch at Kadach Village of Porbandar District.

SLBC received letters from the RBI Central office on 29.05.2025 regarding a request received from Sarpanch Kadach Gram Panchayat for the opening of a branch at Kadach village. SLBC has taken up the matter with the Central Bank of India, whose service area is Kadach village, to open a branch. Initially Central Bank of India informed that opening of a branch at Kadach village is not viable and the proposal was rejected by the Corporate office

of the Bank and requested to resubmit the proposal after revisiting the same with a good business projection. Central Bank resubmitted the proposal with a revised business projection.

4.22 Adherence to timeline and accuracy in 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 uploading of .txt file generated directly from the CBS of the 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 of various sub-committee meetings.

Moreover, while scrutinizing an unusual variation was observed on the data submitted by some of the Banks for June 2025 quarter over March 2025 and based on the same, concerned Banks were requested to reassess their SLBC data for June 2025.

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.

4.23 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, infrastructure development help address the challenges faced by farmers/rural populations and agriculture businesses 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.

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

As per the Revamp of Lead Bank Scheme guidelines of RBI, SLBC has been requesting Success Stories/ New Initiatives / Fraud Cases for presentation in SLBC meeting. The guidelines qualifying the success stories / new initiatives / frauds cases has already been circulated by the SLBC. Banks may provide such Success Stories/ New Initiatives/ Fraud Cases which satisfy required stipulations and so that Success Stories/ New Initiatives could be replicated by other Banks and the modus operandi being adopted by fraudsters could be brought to the knowledge of various Banks, which may help in recurrence of fraud cases.

4.25 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 endeavor of SLBC to get the issues resolved in a best possible manner.

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

LDMs are also requested to complete the DLCC meeting of the quarter as per the timeline and before the SLBC meeting.

AGENDA No.5**REVIEW OF KEY BANKING AREAS FOR QUARTER ENDED JUNE 2025:**

During the quarter ended June 2025, total number of bank branches increased by 59 taking the total network of branches from 10,743 as of March 2025 to 10,802 as of June 2025 in the State as per the details given in Annexure-1.

BRANCH EXPANSION

Particulars	For the quarter ended				
Bank Group	June 2024	March 2025	June 2025	Growth y-o-y	Variation over March, 2025
State Bank Group	1,269	1,281	1,284	15	3
Nationalised Banks	3,658	3,689	3,710	52	21
RRBs	744	744	744	0	0
Co-Operative Banks	1,480	1,486	1,494	14	8
Private Sector Banks	2,939	3,078	3,099	160	21
Small Finance Banks	462	465	471	9	6
Total	10,552	10,743	10,802	250	59

During the quarter ended June 2025, total 59 branches were added, out of which 16 branch in rural Category and 43 branches added under Urban category.

DEPOSITS GROWTH:

The aggregate deposits of the banks in Gujarat declined by Rs.11,331 Crores in absolute terms from Rs. 13,26,137 Crores as of March 2025 to Rs. 13,37,468 Crores as of June 2025 registering growth of 0.85% as against growth of (-) 1.22% for the corresponding period of the previous year.

The banks groupwise deposit growth and level as of June 2025 are given below. The bankwise and districtwise details are given in Annexure – 1A & 1B.

BANK GROUP	FOR THE PERIOD ENDED				(Rs. in Crores)
	June 2024	March 2025	June 2025	Growth Y-o-Y	Absolute growth over March, 2024
State Bank Group	2,36,055 (-) 2.18%	2,50,681 (3.88%)	2,58,560 (3.14%)	22,505 (9.53%)	7,879 (3.14%)
Nationalised Banks	4,54,791 (-) 0.58%	4,91,250 (7.39%)	4,87,385 (-) 0.79%	32,594 (7.17%)	(-) 3,865 (-) 0.79%
RRBs	22,796 (0.42%)	25,218 (11.09%)	25,147 (-) 0.28%	2,351 (10.31%)	(-) 71 (-) 0.28%
Co-Operative Banks	51,564 (2.81%)	55,451 (10.56%)	59,798 (7.84%)	8,234 (15.97%)	4,347 (7.84%)
Private Banks	4,48,788 (-) 2.01%	4,87,121 (6.36%)	4,88,939 (0.37%)	4,0151 (8.95%)	1,818 (0.37%)
Small Finance Banks	13,651 (3.73%)	16,416 (24.74%)	17,639 (7.45%)	3,988 (29.21%)	1,223 (7.45%)
TOTAL	12,27,645 (-) 1.22%	13,26,137 (6.71%)	13,37,468 (0.85%)	1,09,823 (8.95%)	11,331 (0.85%)

(Fig. in the brackets for the quarter ended June 2024 and 2025 indicate % growth over previous quarter, whereas figures in the brackets for the period ended March 2025 indicate % growth over previous year).

The highest percentage-wise growth was registered by Co-operative Banks (7.84%) followed by Small Finance Banks (7.45%), State Bank of India (3.14%), Private Banks (0.37%) where as decline registered in RRBs (-) 0.28%, Nationalised Banks (-) 0.79%.

CREDIT EXPANSION:

The aggregate credit increased by Rs.32,395 Crores in absolute terms from Rs.11,53,299 Crores as of March 2025 to Rs.11,85,694 Crores as of June 2025 registering a growth of 2.81%, as against growth of 2.53% for the corresponding period of previous year.

The banks groupwise credit growth and level as of June 2025 are given below. The bankwise and districtwise details are given in **Annexure – 1A & 1B.**

BANK GROUP	FOR THE PERIOD ENDED				(Rs. in Crores)
	June 2024	March 2025	June 2025	Growth Y-o-Y	Absolute growth over March 2025
State Bank Group	1,52,917 (2.62%)	1,73,244 (16.27%)	1,75,405 (1.25%)	22,488 (14.71%)	2,161 (1.25%)
Nationalised Banks	2,68,439 (3.03%)	2,99,302 (14.88%)	3,06,039 (2.25%)	37,600 (14.01%)	6,737 (2.25%)
RRBs	15,366 (0.88%)	17,537 (15.13%)	17,388 (-) 0.85%	2,022 (13.16%)	(-) 149 (-) 0.85%
Co-Operative Banks	34,939 (6.03%)	37,099 (12.59%)	38,071 (2.62%)	3,132 (8.96%)	972 (2.62%)
Private Banks	5,52,601 (2.04%)	6,05,564 (11.82%)	6,27,683 (3.65%)	75,082 (13.59%)	22,119 (3.65%)
Small Finance Banks	17,675 (4.53%)	20,553 (21.55%)	21,109 (2.71%)	3,434 (19.43%)	556 (2.71%)
TOTAL	10,41,937 (2.53%)	11,53,299 (13.49%)	11,85,694 (2.81%)	1,83,585 (13.80%)	32,395 (2.81%)

(Fig. in the brackets for the quarter ended June 2024 and 2025 indicate % growth over previous quarter, whereas figures in the brackets for the period ended March 2025 indicate % growth over previous year).

The data reveal that the growth in outstanding advances over March 2025 was 2.81%, which was contributed mainly by Private Banks (3.65%) followed by Small Finance Banks (2.71%), Co-Operative Banks (2.62%), Nationalised Banks (2.25%), State Bank of India (1.25%) where as negative growth registered in RRBs (-) 0.85%.

CREDIT DEPOSIT RATIO:

The Bank groupwise Conventional CD Ratio is given below:

Bank Group	FOR THE PERIOD ENDED			
	June 2024	March 2025	June 2025	Variation over March 2025
State Bank Group	64.78	69.11	67.84	(-) 1.27
Nationalised Banks	59.02	60.93	62.79	1.86
RRBs	67.41	69.54	69.14	(-) 0.40
Co-Operative Banks	67.76	66.90	63.67	(-) 3.23
Pvt. Sector Banks	123.13	124.31	128.38	4.07
Small Finance Banks	129.48	125.20	119.68	(-) 5.52
Conventional CD Ratio	84.87	86.97	88.65	1.68

The CD Ratio as of June 2025 increased by 1.68% over March 2025 and stood at 88.65%. 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
11,85,694	14,545	12,00,239	13,37,468	89.74

CD Ratio Below 40%

As of June 2025, the CD Ratio in the following 3 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 June 2024	CD Ratio Mar 2025	CD Ratio June 2025	Variation over June 2024	Variation over March 2025
1	Dangs	21.91	22.00	23.11	1.20	1.11
2	Navsari	36.74	38.01	37.98	1.24	(-) 0.03
4	Porbandar	37.13	38.37	36.38	(-) 0.75	(-) 1.99

As it can be inferred from the table hereunder, the Districts Navsari 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. Crs)

Sr.	District	Total Population	Total Deposits	Total Advances	CD Ratio	Dep. Per Pop. (in lakhs)	Adv. Per Pop. (in lakhs)
1	Dangs	2,28,291	1,057	244	23.11%	0.46	0.11
2	Navsari	13,29,672	30,848	11,715	37.98%	2.32	0.88
3	Porbandar	5,85,449	12,970	4,718	36.38%	2.22	0.81
State Total		6,04,39,692	13,37,468	11,85,694	88.65%	2.22	1.96

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

(Amt. in Rs. Crs)

Sr.	District	Deposit	NRI Deposit	Total Deposit excluding NRI	Total Advances	Adjusted CD Ratio
1	Dangs	1,057	2	1,055	244	23.13%
2	Navsari	30,848	6,286	24,562	11,715	47.70%
3	Porbandar	12,970	2,716	10,254	4,718	46.01%

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 2025	% increase over March 2025
		March 2025	% Achi. of NBC	June 2025	% Achi. of NBC		
PS Adv.	40%	5,35,992	54.47	5,75,312	57.02	39,320	7.34
Agri. Adv.	18%	1,30,599	13.27	1,31,437	13.03	838	0.64
Weaker Sec. Adv.	12%	89,858	9.13	90,379	8.96	521	0.58

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 2025	% increase over March 2025
		March 2025	% Achi. of NBC	June 2025	% Achi. of NBC		
PS Adv.	75%	15,261	100.19	15,417	100.33	156	1.02
Agri. Adv.	18%	12,159	79.82	12,071	78.55	(-) 8	(-) 0.72
Weaker Sec. Adv.	15%	8,663	56.87	9,190	59.81	527	6.08

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

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

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

(Rs. In Crores)

Parameter	Bench-mark	Outstanding as of				Absolute Growth over March 2025	% increase over March 2025
		March 2025	% Achi. of NBC	June 2025	% Achi. of NBC		
PS Adv.	75%	12,455	96.41	14,182	80.24	1,727	13.87
Agri. Adv.	18%	3,034	23.48	2,955	16.72	(-) 79	(-) 2.60
Weaker Sec. Adv.	12%	3,822	29.58	4,943	27.96	1,121	29.33

SFBs have achieved / surpassed the stipulated benchmarks of 75% and 12% under Priority Sectors and Weaker Sections. SFBs are not able to achieve 18% benchmark in Agri Advance.

IV. The **Bank groupwise** percentage share of various components of Priority Sector advances as of June 2025 is as under:

Sector	State Bank of India	Nationalised Banks	Private Banks	Co-op Banks	RRBs	All Banks
PS ADVs	44.38%	59.55%	57.07%	92.16%	100.33%	58.06%
AGRI. ADVs	9.89%	19.51%	6.77%	75.95%	78.55%	14.06%
WS ADVs	6.72%	17.36%	3.89%	34.45%	59.81%	10.03%

From the above table, it can be observed that except the benchmark under PS Advances, Banks have not reached to stipulated benchmark under Agriculture Advances and Weaker Section Advances. Performance of State Bank of India and Private Sector Banks requires to be improved under Agriculture and Weaker Section advances.

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

As per revised guidelines of RBI for Priority Sector, the sub-target for Small & Marginal farmers is 10% and for Micro Enterprise is 7.5% of ANBC against which, as of June 2025, all banks together stood at Rs.66,600 Crores i.e. 6.60% and Rs.1,45,418 Crores i.e. 14.41% respectively.

AGENDA No.6

PROGRESS UNDER SERVICE AREA CREDIT PLAN (SACP) 2025-26:

The Statement LBS-MIS-I, II & III for achievement under Annual Credit Plan 2025-26 for the quarter ended June 2025 of the State is given in **Annexure - 4**.

The summary of target vis-a-vis achievement for the quarter ended June 2025 under Priority Sector Annual Credit Plan 2025-26 is presented hereunder.

(Amount in Rs.Crores)

No.	Priority Sector	Target 2025-26		Disb. upto the qtr.		% Achievement	
		A/c	Amt.	A/c	Amt.	A/c	Amt.
1	Agriculture	47,89,425	1,61,163	19,81,781	77,549	41.38	48.12
	Of which Farm Credit	46,14,308	1,18,285	18,94,163	53,441	41.05	45.18
2	MSME	8,69,391	3,10,917	2,56,117	1,69,985	29.46	54.67
3	Export Credit	3857	815	54	224	1.40	27.48
4	Education	16,928	626	4,669	140	27.58	22.41
5	Housing	3,38,485	19,790	83,806	4,590	24.76	23.19
6	Other PSA	4,30,527	5,541	83,736	2,076	19.45	37.47
7	Total PSA	64,48,613	4,98,842	24,10,163	2,54,564	37.38	51.03

The overall achievement in disbursement under Annual Credit Plan (ACP) 2025-26 for Priority Sectors by all the Banks was 37.38% in respect of targets in number of accounts and 51.03 % in respect of targets in amount for the quarter ended June 2025. The highest percentage achievement in terms of amount was recorded in MSME – 54.67% followed by Agriculture – 48.12%, Other PSA – 34.47%, Export Credit – 27.48%, Housing – 23.19% and Education – 22.41%

Out of 33 districts in the State, upto the quarter ended June 2025, as many as 20 districts remained below the State average of 51.03% under ACP 2025-26.

The sector-wise, bankwise and districtwise details under Priority Sector Advances are given in **Annexure – 5, 5(A) to 5(H)**. Agency wise & sub-sector wise Ground Level Credit Disbursement under Agriculture up to the quarter ended June 2025 is given in **Annexure - 6**.

SLBC received Ground Level Credit Target for Agriculture from NABARD via letter dated 28.07.2025. As the target is 40% higher than previous year target. SLBC via letter dated 19.08.2025 requested to NARABD relook the assigned target.

AGENDA No.7**Bankwise position of Outstanding, NPA, Percentage of NPA to Outstanding at the quarter ended June 2025.**

The Gross Advances of the Banks in the State of Gujarat is Rs. 11,85,694 Crores and Gross NPA is Rs. 31,794 Crores i.e 2.68% as of June 2025. Consolidated details are as per **Annexure – 7A.**

(Amt. Rs. in crores)			
Particulars	Amt. Outstanding	Amt. of Gross NPA	% NPA to Outstanding
Crop Loan	80,214	2,972	3.71
Other Agri Loans	66,249	4,294	6.48
Total Agriculture	1,46,463	7,266	4.96
MSME	3,17,208	8,676	2.74
Other PS	1,41,240	1,972	1.40
Total Priority Sector	6,04,911	17,914	2.96
Non Priority Sector	5,80,783	13,880	2.39
Total Advances	11,85,694	31,794	2.68
Others			
Housing Loan	2,54,560	2,458	0.97
Education Loan	6,536	42	0.64

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 550 numbers of applications involving Rs. 97 Cr of different banks for attachment of property under section 14 of SARFAESI Act are pending with District Magistrates.

(Amt. Rs. in crores)					
SARFAESI cases 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.
550	97	393	65	495	231

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 June, 2025.**

The Summary of performance for the quarter ended June 2025 in implementation of various bankable schemes sponsored by Central/State Government is presented hereunder. The scheme/district wise details are furnished in the **Annexures 8 to 13.**

Comparative target vis-à-vis achievement under Central Govt. Spon. Programmes.**Prime Minister Employment Generation Programme (PMEGP)**

Period ended	PMEGP
June 2024	12.23% (No.) 54.00% (M.M.)
June 2025	- % (No.) - % (M.M.)

(Rs./ Lakhs)

PARTICULARS	BANKABLE SCHEMES
	PMEGP
Target (2025-26)	- (No) - MM (Amt.)
Sponsored (No.)	0
Sanctioned (No.)	28
Sanctioned (Amt)	M.M. 400
Retd./Rejtd. (No.)	0
Pending (No.)	0
% achievement (No.)	-
% achievement (Amt.)	M.M. -

(M.M. = Margin Money)

The department has not been allocated a target for FY 2025-26. The department is not able to provide data till the target allotment is completed. We request department to allocate the target and performance to review in the SLBC meeting.

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

The scheme has been discontinued, and a new scheme, **Deendayal Jan Aajeevika Yojana-Shehri (DJAY-S)** launched for urban poverty alleviation on a pilot basis in selected cities from 01.10.2024. In Gujarat, Ahmedabad, Dahod and Surat cities are identified. For more information, please refer to SLBC letter no SLBC/4/193/2025 dated 08.07.2025.

Bank-wise application details given in **Annexure - X.**

Out of 14 Banks, 6 Banks, namely, State Bank of India, Union Bank of India, Punjab National Bank, UCO Bank, Kotak Mahindra Bank, and Indian Overseas Bank, are pending for launching a scheme and update the product code on the portal.

Progress under the scheme as on 21.08.2025 is as below:

Picked Up	Sanctioned	Disbursed	Grand Total
296	37	21	354

Member banks are requested to clear all the pending applications.

Comparative performance under State Govt. Sponsored Programmes

Period	VBS	GSCDC	GWEDC	JGVY	DTAISY
June 2024	26.44	1.38	4.40	16.67	11.00
June 2025	43.47	0.78	12.00	23.75	11.50

(Amt. in Rs. Lakhs)

PARTICULARS	BANKABLE SCHEMES				
2025-26	VBS	GSCDC	GWEDC	JGVY	DTAISY
Target (Number)	27,000	5,000	500	320	200
Sponsored (No)	72,864	903	1,426	553	1,351
Sanctioned (No)	11,736	39	60	76	23
Retd./Rejtd. (No)	1,772	6	27	0	24
Pending (No)	59,356	858	1,339	477	1,304
% achievement	43.47	0.78	12.00	23.75	11.50

VAJPAYEE BANKABLE SCHEME (VBS) :

The achievement against the target stood at 43.47% at the quarter ended June 2025.

There were 59,356 loan applications reported pending, which are required to be disposed of expeditiously, by various Banks.

GUJARAT SCHEDULED CASTES DEVELOPMENT CORPORATION (GSCDC) :

The achievement of target in terms of cases sanctioned stood at 0.78% for the quarter ended June 2025 as against 1.38% for the corresponding period of the previous year.

Sponsoring of applications was only 903, as against the target of 5,000 for the current year. The implementing agency is requested to sponsor an adequate number of applications.

Member Banks are requested to accord priority to dispose of pending 858 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 department sponsored 60 new applications in the period under review, the achievement stood at 12.00% at the quarter ended June 2025, as against 4.40% during the corresponding period of the previous year.

Banks are requested to dispose of 1,339 pending applications on merit at the earliest.

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

The achievement stood at 23.75% of the target at the quarter ended June 2025, as against 16.67 % for the corresponding period of the previous year.

Banks are also requested to dispose of 477 pending applications on merit at the earliest.

Dattopant Thengadi Artisan Interest Subsidy Yojana (DTAISY) :

The achievement stood at 11.50% at the quarter ended June 2025, as against 11.00% achievement for the corresponding period of the previous year. The performance is not up to the desired level. Banks are requested to improve the same.

Further, there is a 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 June 2025 to Minority Communities & Women Entrepreneurs by Banks are given in following tables, while the Bankwise fresh disbursements during the quarter have been given in **Annexures - 14 & 15**.

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

Particulars	June 2024		March 2025		June 2025	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	98,890	2,801	3,49,173	13,139	94,350	6,820
Outstanding	9,15,409	17,493	6,18,655	19,809	5,74,168	20,198

Fresh loans of Rs. 6,820 Crores were disbursed by the Banks to 94,350 beneficiaries belonging to Minority Communities during the quarter ended June 2025. The outstanding reached to the level of Rs. 20,198 Crores in 5,74,168 accounts as of June 2025.

The share of advances to Minority Communities to Priority Sector Advances stood at 3.34% at the quarter ended June 2025.

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

Particulars	June 2024		March 2025		June 2025	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	7,80,219	16,830	21,43,786	57,653	7,11,781	20,942
Outstanding	42,85,964	1,19,559	42,78,508	1,46,662	41,69,195	1,49,745

Fresh credit to the tune of Rs 20,942 Crores to 7,11,781 beneficiaries was extended in the State during the quarter ended June 2025. The outstanding advances reached at the level of Rs. 1,49,745 Crores in 41,69,195 accounts and stood at 12.63% of Net Bank Credit.

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

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

Particulars	June 2024		March 2025		June 2025	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	1,01,459	13,433	4,46,139	58,399	1,30,174	14,221
Outstanding	17,09,245	2,32,627	17,21,114	2,47,591	17,38,674	2,54,560

As per the information made available by the member banks, fresh loans worth Rs 14,221 Crores have been granted to 1,30,174 beneficiaries during the quarter ended June 2025 under Housing Finance. The outstanding level reached to Rs. 2,54,560 Crores in 17,38,674 accounts as of June 2025. Bankwise details are given in **Annexure - 16**.

(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 June 2025 is as under:

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

	Target FY 25-26		Achievement FY 25-26		% Achievement	
	A/c	Amt.	A/c	Amt.	A/c	Amt.
Total SHGs (NRLM)	88,200	1,24,000	18,021	16,869	20.43	13.60

SELF HELP GROUPS (SHGs):

The summary of various parameters under SHGs as furnished by Member Banks for the year ended June 2024 is as under:

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

Savings linkage	Savings Bank A/Cs opened during the year ended June 2025				
	No.of SHG Accounts	No.of Members	Savings Amt.	Cash credit sanction accounts	Cash credit sanction Amt.
Total No.of SHG Savings A/Cs	6,950	68,466	3,057	844	2,600
Out of above, Women SHG	6,343	60,427	2,819	831	2,537

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

Savings linkage	Total No. of Savings Bank accounts as on June 2025				
	No.of SHG Accounts	No.of Members	Savings Amt.	Cash credit sanction accounts	Cash credit sanction Amt.
Total No.of SHG Savings A/Cs	2,45,769	18,93,114	57,274	48,521	93,414
Out of above, Women SHG	2,15,025	17,74,773	48,815	46,843	89,174

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

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended June 2025			Cumulative A/cs Graded and Sanctioned during the FY 2025-26		
	Accounts Graded	A/cs sanctioned	Sanctioned Amt.	Accounts Graded	A/cs sanctioned	Sanctioned Amt.
No .of Account	2,168	2,153	5,666	2,168	2,153	5,666
Out of above, Women SHG	--	2,130	5,534	--	1,862	5,534

(D) Disbursement Details :

(Amt. in Rs.lakh)

Disbursement of Loans	Disbursement during the quarter ended June 2025				Total loan disbursed during the FY 2025-26			
	A/c disb.	Amt. disb.	Out of total a/c disb. to new a/c	Amt. disb. to new a/c	A/c disb.	Amt. disb.	Out of total a/c disb. to new a/c	Amt. disb. to new a/c
Total SHGs	3,919	7,238	1,800	3,741	3,9,19	7,238	1,800	3,741
Of above, Women SHG	3,395	6,244	1,769	3,346	3,395	6,244	1,769	3,346

(E) 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	June 2024	52,752	65,153	50,423	62,510
	June 2025	55,895	74,701	53,996	71,574

NPA as on		NPA		Out of which, Women SHGs	
		Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	June 2024	4,004 (7.59%)	2,973 (4.56%)	3,340 (6.62%)	2,430 (3.89%)
	June 2025	4,646 (8.31%)	3,347 (4.48%)	4,194 (7.77%)	3,046 (4.26%)

Bankwise details have been given in **Annexure – 17(i) to 17(iv)**.

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

(IV) REVIEW OF PROGRESS UNDER EDUCATION LOAN :

(Rs. in Crores)

Particulars	June 2024		March 2025		June 2025	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	7,385	466	22,419	2,078	7,048	406
Outstanding	57,607	5,716	60,088	6,433	59,392	6,536

During the quarter, Banks have disbursed Education loans to 7,048 students to the tune of Rs. 406 Crores. The outstanding under Education loans stood at Rs. 6,536 Crores in 59,392 accounts as of June 2025. Bankwise details are given in **Annexure - 18**.

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. Performance of said scheme is given in **Annexure - R**.

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

The number of outstanding KCCs in the State has decreased from 32,30,337 as of March 2025 to 32,09,052 as of June 2025, showing a net decrease of 21,285 KCCs during the quarter ended June 2025.

The bank group-wise breakup is : Public Sector Banks – 10,08,497, State Bank of India – 3,50,609, RRBs – 5,12,720, Private Sector Banks – 3,01,912, and DCCBs -10,35,314.

Bankwise details regarding the issuance of KCCs are given in **Annexure - 19**.

(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 470 Crores have been granted to 78,980 beneficiaries under the credit linkage through the formation of JLGs during the quarter ended June 2025. The outstanding level reached to Rs. 2,463 Crores in 4,99,688 accounts as of June 2025. The Bankwise progress is given @ **Annexure-20.**

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 Baroda and State Bank of India for nurturing and financing of 3500 JLGs each. Other banks may come forward and take a similar initiative.

(VI) ADVANCES TO SC & ST BENEFICIARIES :

The outstanding advances to SC beneficiaries as of June 2025 were Rs. 6,239 Crores in 2,41,545 accounts, forming 5.94% of Weaker Section advances, which was 5.55% as of March 2025. Similarly, the outstanding advances to ST beneficiaries as of June 2025 were Rs. 6,815 Crores in 4,25,905 accounts, forming 6.49% of Weaker Section advances, which was 6.07% as of March 2025. 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 12,002 ATMs in the State of Gujarat as of June 2025. The centrewise / categorywise details of ATMs vis-a-vis number of branches is as under:

Category	No. of Branches as of June 2025	No. of ATMs		
		June 2024	March 2025	June 2025
Urban	4,654	7,422	7,259	7,154
Semi-urban	2,478	3,059	3,063	2,985
Rural	3,671	1,793	1,868	1,864
Total	10,802	12,274	12,190	12,002

Banks have set up a good number of ATMs in Metro, Urban and Semi-urban centres, whereas there is a need to set up more ATMs in Rural Areas to help the villagers in availing basic banking services at ease.

The Districtwise/Bankwise details are given in **Annexure – 22.**
