

राज्य स्तरीय बैंकर्स समिति - गुजरात  
State Level Bankers' Committee - Gujarat

१८७वीं बैठक की कार्यसूची विवरण - सितंबर २०२५  
Agenda Notes for 187<sup>th</sup> Meeting - September 2025

दिनांक / Date : 02.12.2025

मंगलवार / Tuesday

समय / Time : 10.15 AM

स्थान / Venue

नर्मदा हॉल, स्वर्णिम संकुल - 1, नया सचिवालय, गांधीनगर.

Narmada Hall, Swarnim Sankul - 1, New Sachivalay, Gandhinagar

संयोजक / Convenor



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## अनुक्रमणिका / INDEX

एजेंडा संख्या / AGENDA No.	विवरण / PARTICULARS	पृ.सं. / PAGE No.
	गुजरात राज्य में बैंकिंग एक नज़र में / <b>Banking at a Glance in Gujarat State</b>	1
1	पिछली बैठक के कार्रवाई की पुष्टि / <b>Confirmation of Proceedings of the Last SLBC Meeting</b>	2
2	शेष मदों पर अनुवर्ती कार्रवाई / <b>Follow up Action on Pending Issues</b>	2 - 3
3	वित्तीय समावेशन का क्रियान्वयन / <b>IMPLEMENTATION OF FINANCIAL INCLUSION</b>	4 - 21
3.1	प्रधानमंत्री जनधन योजना (पी एम जे डी वाय) / <b>Pradhan Mantri Jan Dhan Yojana (PMJDY)</b>	
3.2	सामाजिक सुरक्षा योजनाएं - पीएमएसबीवाय, पीएमजेजेबीवाय एवं एपीवाय/ <b>Social Security Schemes - PMSBY, PMJJBY &amp; APY</b>	
3.3	वित्तीय समावेशन योजना / <b>Financial Inclusion Plan</b>	
3.4	वित्तीय साक्षरता कैम्प / <b>Financial Literacy Camps</b>	
3.5	ग्रामीण स्वरोजगार प्रशिक्षण संस्थान (आरसेटी) / <b>Rural Self Employment Training Institutes (RSETIs)</b>	
3.6	कॉल सेंटर सेवाएं / <b>Call Centre Services</b>	
4	अन्य मदें / OTHER AGENDA	22 - 36
4.1	प्रधानमंत्री मुद्रा योजना (पी एम एम वाय) के तहत प्रगति / <b>Progress under Pradhan Mantri MUDRA Yojana (PMMY)</b>	
4.2	सी जी टी एम एस ई के तहत प्रगति / <b>Progress under CGTMSE</b>	
4.3	"स्टैंड अप इंडिया" का कार्यान्वयन / <b>Implementation of "Stand Up India"</b>	
4.4	पीएम स्वनिधि - स्ट्रीट वेंडरों हेतु योजना <b>PM SVANidhi - Scheme for Street Vendors</b>	
4.5	डिजिटल भुगतान प्रक्रिया को सुदृढ़ करना / <b>Deepening of Digital Payment Ecosystem</b>	

4.6	केसीसी पशुपालन व मत्स्य पालन अभियान / <b>KCC Animal Husbandry &amp; Fisheries campaign</b>	
4.7	स्वामित्व योजना के तहत जारी किए गए संपत्ति कार्डों की सुरक्षा के बदले वित्तीय संस्थानों द्वारा ऋण देना/ <b>Lending by Financial Institutions against the security of property cards issued under the SVAMITVA scheme</b>	
4.8	कृषि अवसंरचना कोष / <b>Agriculture Infrastructure Fund</b>	
4.9	पी एम एफ एम ई योजना / <b>PMFME Scheme</b>	
4.10	ई-एनडब्ल्यूआर के माध्यम से कृषिगत समानों हेतु गिरवी वित्तपोषण/ <b>Pledge Financing for Agriculture Commodities through e-NWR</b>	
4.11	पी.एम.विश्वकर्मा / <b>PM Vishwakarma</b>	
4.12	आवासीय छत सौर वित्तपोषण योजना के लिए पीएम सूर्य घर योजना / <b>PM Surya Ghar Yojana for Residential Rooftop Solar Financing Scheme.</b>	
4.13	पीएम किसान योजना के लाभार्थियों को डीबीटी सक्षम बनाना / <b>DBT enabling of PM KISAN scheme beneficiaries</b>	
4.14	प्रधानमंत्री फसल बीमा योजना (पीएमएफबीवाई) 2019 दावा भुगतान संबंधी / <b>Pradhan Mantri Fasal Bima Yojna (PMFBY) 2019 claim payment related</b>	
4.15	वित्तीय समावेशन (एफआई) सूचकांक - पर्याप्त फोकस के लिए पहचाने गए जिलों की सूची / <b>Financial Inclusion (FI) Index – List of identified Districts for adequate focus.</b>	
4.16	सेंट्रल केवाईसी रिकॉर्ड्स रजिस्ट्री (सीकेवाईसीआर) में प्रगति की समीक्षा / <b>Review of progress in Central KYC Records Registry (CKYCR)</b>	
4.17	किसानों के लिए राज्य सरकार की 4% ब्याज सहायता योजना/ <b>4% Interest Subvention scheme of State Government for Farmers</b>	
4.18	बैंकरों के बीच किसान उत्पादक संगठनों (एफपीओ) योजना का संवेदीकरण/ <b>Sensitization of Farmer Producer Organisations (FPOs) Scheme among Bankers</b>	

	4.19	केवाईसी/पुनःकेवाईसी से संबंधित मुद्दों का समाधान और डीबीटी लाभ प्राप्त करने के लिए निष्क्रिय/जमे हुए खातों को पुनः सक्रिय करना / <b>Resolution of issues related to KYC / re-KYC and reactivating inoperative / frozen accounts to avail DBT benefits</b>	
	4.20	डीएलसीसी बैठकों में प्रतिनिधित्व का अभाव / <b>Lack of representation in DLCC Meetings</b>	
	4.21	पोरबंदार ज़िले के कदच गांव में शाखा को खोलना / <b>Opening of Branch at Kadach Village of Porbandar District</b>	
	4.22	त्रैमासिक एसएलबीसी डेटा प्रस्तुत करने में समय सीमा और सटीकता का अनुपालन / <b>Adherence to timeline and accuracy in submission of quarterly SLBC data</b>	
	4.23	फिनटेक को अपनाना / <b>Fintech Adoption</b>	
	4.24	सफलता की कहानी/ नवोन्मेषी कार्य / धोखाधड़ी के मामले <b>Success Stories / New Initiatives / Fraud cases</b>	
	4.25	डी एल सी सी के अनसुलझे मामलों पर कार्रवाई / <b>Escalation of unresolved DLCC issues</b>	
5		प्रमुख क्षेत्रों में बैंकिंग विकास की समीक्षा / <b>Review of Banking Development in key areas</b>	37 - 41
6		एस ए सी पी 2025-26 के तहत प्रगति की समीक्षा/ <b>Review of progress under SACP 2025-26</b>	42 - 43
7		एन पी ए की स्थिति / <b>Position of NPA</b>	44
8		सरकार द्वारा प्रायोजित कार्यक्रमों की प्रगति की समीक्षा / <b>Review of progress under Govt. Sponsored Programmes</b>	45 - 47
9	(i)	अल्पसंख्यक समुदायों और महिला उद्यमियों को वित्त सहायता / <b>Financing to Minority Communities &amp; Women Entrepreneurs</b>	48 - 51
	(ii)	आवास वित्त के तहत प्रगति की समीक्षा / <b>Review of Progress under Housing Finance</b>	
	(iii)	एन आर एल एम के तहत प्रगति की समीक्षा / <b>Progress under NRLM</b>	
	(iv)	शिक्षाऋण के तहत प्रगति की समीक्षा / <b>Review of Progress under Education Loan</b>	
	(v)	किसान क्रेडिट कार्ड (के सी सी) तथा संयुक्त दायित्व समूह (जे एल जी) / <b>Kisan Credit Card (KCC) &amp; Joint Liability Groups (JLGs)</b>	

	(vi)	एससी/एसटी लाभार्थियों को अग्रिम / <b>Advances to SC/ST Beneficiaries</b>	
	(vii)	केन्द्रवार ए टी एम की उपलब्धता / <b>Centre wise availability of ATMs</b>	

## अनुलग्नक / ANNEXURES

अनुलग्नक / ANNEXURE	विवरण / PARTICULARS	पृ. सं. PAGE NO.
<b>A</b>	पीएमजेडीवाय - बैंकवार प्रगति / PMJDY - Bankwise Progress	52
<b>B</b>	बैंकवार आधार व मोबाइल नम्बर सीडिंग तथा कासा में आधार प्रमाणिकरण / Bankwise Aadhaar & Mobile Number Seeding and Aadhaar Authentication in CASA	53
<b>C</b>	सामाजिक सुरक्षा योजनाओं के तहत बैंकवार कार्यनिष्पादन / Bankwise Performance under Social Security Schemes	54
<b>D</b>	ए पी वाय - बैंकवार कार्यनिष्पादन / APY - Bankwise Performance	55
<b>E</b>	3 महीने का ग्राम पंचायतवार जनसुरक्षा संतृप्ति अभियान/ 3 months GP wise Jansuraksha Saturation Campaign	56
<b>F</b>	3 महीने का दावारहित संपत्ति अभियान/ 3 months Unclaimed Assets Campaign	57
<b>G</b>	बैंकवार यू आर सी / Bank Wise URC	58
<b>H</b>	सीआईएसबीआई के अनुसार यूआरसी/ URC as per CISBI	59
<b>I</b>	व्यवसाय सहायक व अंतरण विवरण / Business Correspondents and Transactions Detail.	60
<b>J</b>	वित्तीय साक्षरता कैम्प - बैंकवार उपलब्धियां / Financial Literacy Camps - Bankwise Achievements	61
<b>K</b>	आरसेटी- प्रशिक्षण व समझौता औसत / RSETIs - Training and Settlement Ratio	62
<b>L</b>	प्रधानमंत्री मुद्रा योजना में प्रगति / Progress under Pradhan Mantri Mudra Yojana	63
<b>M</b>	बैंकवार सी जी टी एम एस ई / Bankwise CGTMSE	64
<b>N</b>	स्टैण्ड-अप इंडिया में प्रगति / Progress under Stand Up India	65
<b>O</b>	पीएमस्वनिधि योजना की बैंकवार प्रगति रिपोर्ट / Bank wise Progress report of PMSVANidhi scheme	66 - 68
<b>P</b>	डिजिटल भुगतान पारिस्थितिकी तंत्र का विस्तार और गहनता/ Expanding and Deepening of Digital Payment Ecosystem	69
<b>Q</b>	जारी किए गए स्वामित्व संपत्ति कार्ड की संख्या/ No. of SVAMITVA Property Card issued	70
<b>R</b>	कृषि अवसंरचना निधि आवेदन स्थिति (एआईफ) / AIF Application Status	71

S	पी एम एफ एम ई के तहत प्रगति / Progress under PMFME	72
T	ई-एनडब्ल्यूआर के एवज में गिरवी वित्तपोषण / Pledge Financing against e-NWR	73
U	पीएम विश्वकर्मा/ PM Vishwakarma	74 - 77
V	पीएम सूर्य घर योजना / PM Surya Ghar Yojana	78 - 79
W	जिलेवार पीएम किसान डीबीटी लंबित/ District Wise PM KISAN	80
X	पीएमएफबीवाई 2019 दावा लंबित/ PMFBY 2019 Claim Pending	81
Y	सीकेवाईसी / CKYC	82
Z	4 प्रतिशत ब्याज अनुदान / 4 per interest subvention	83
AA	किसान उत्पादक संगठन / FPO	84
AB	जून 2025 डीएलसीसी बैठक के दौरान अनुपस्थित बैंक/ <b>Absentee bank during June 2025 DLCC meeting</b>	85 - 86
1	सी डी औसत का बैंकवार और जिलावार ब्यौरा / Bankwise and District Wise Summary on CD Ratio	87 - 88
2	बैंकिंग आंकड़ो का बैंकवार विवरण / Bankwise summary of Banking figures	89 - 92
3	बैंकिंग आंकड़ो का जिलावार विवरण / Districtwise summary of Banking figures	93 - 94
4	आरबीआई एलबीएस- एमआईएस -I, II औरIII / RBI LBS-MIS-I, II & III	95 - 115
5, 5A to 5H	ए सी पी के तहत बैंकवार व जिलावार स्थिति / Bankwise & Districtwise performance under ACP	116 - 133
6	कृषि के तहत जमीनी स्तर का ऋण / Ground Level Credit under Agriculture	134
AC	बैंकवार कृषि की रिपोर्ट एसएलबीसी और एनश्योर पोर्टल को दी गई/ Bank Wise Agriculture reported to SLBC and Ensure Portal	135
7A	कुल एनपीए की बैंकवार स्थिति / Bankwise Position of Gross NPA	136
7B	जिलावार सरफेसी के लंबित मामले / Districtwise SARFAESI cases pending	137
8	पीएमईजीपी के तहत बैंकवार जिलावार कार्यनिष्पादन / Bankwise Districtwise performance under PMEGP	138 - 139
9	डीजेएवाई-एस के तहत बैंकवार प्रदर्शन / Bankwise performance under DJAY-S	140

10	बीबीएस के तहत बैंकवार जिलावार कार्यनिष्पादन / Bankwise Districtwise performance under VBS	141 - 142
11	जीएससीडीसी के तहत बैंकवार जिलावार प्रगति / Bankwise Districtwise progress under GSCDC	143 - 144
12	जेरीवीवाय के तहत बैंकवार जिलावार प्रगति / Bankwise Districtwise progress under JGVY	145 - 146
13	डीटीएसवाय के तहत बैंकवार जिलावार प्रगति / Bankwise Districtwise progress under DTASY	147 - 148
14	जीडब्ल्यूईडीसी के तहत बैंकवार जिलावार प्रगति / Districtwise progress under GWEDC	149
15	अल्पसंख्य समुदाय के लिए वित्तीय सहायता / Financial assistance to Minority Communities	150
16	महिला उद्यमियों के लिए वित्तीय सहायता / Financial assistance to Women Entrepreneurs	151
17	आवास वित्त / Housing Finance	152
18 (i) to (iv)	स्वयं सहायता समूहों का बैंकवार विवरण - संवितरण, बकाया तथा एनपीए / Bank-wise details of SHGs - Disbursement, Outstanding & NPAs	153 - 156
19	शिक्षा क्रृष्ण के तहत वित्त पोषण / Finance under Education Loan	157
20	किसान क्रेडिट कार्ड / Kisan Credit Card	158 - 159
21	संयुक्त दायित्व समूहों के अंतर्गत बैंकवार प्रगति / Bankwise progress under Joint Liability Groups	160
22	बैंकवार व जिलावार एटीमएम की संख्या / Bankwise & District wise number of ATMs	161 - 162
23	बैंकवार व जिलावार शाखा विवरण / Bankwise & District wise Branch details	163 - 164
AD	सीएसआईएस योजना / CSIS Scheme	165

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## **Banking At A Glance In Gujarat State – September 2025**

Parameters	September 2024	March 2025	September 2025	Growth Y-O-Y (Sept. 24 to Sept. 25)	Growth over March 2025
<b>Total No. of Branches</b>	<b>10,598</b>	<b>10,743</b>	<b>10,894</b>	<b>296</b>	<b>151</b>
<b>Category of Branches</b>					
Rural	3,626	3,655	3,685	59	30
Semi - Urban	2,465	2,475	2,483	18	8
Urban	4,507	4,613	4,726	219	113
<b>Total</b>	<b>10,598</b>	<b>10,743</b>	<b>10,894</b>	<b>296</b>	<b>151</b>
<b>Key Indicators (o/s)</b> <span style="float: right;"><b>(Amt. Rs. in Crores)</b></span>					
<b>Deposits</b>	<b>12,68,463</b> (2.07%)	<b>13,26,137</b> (6.71%)	<b>13,62,918</b> (2.77%)	<b>94,455</b> (7.45%)	<b>36,781</b> (2.77%)
<b>Advances</b>	<b>10,84,788</b> (6.75%)	<b>11,53,298</b> (13.49%)	<b>12,31,528</b> (6.78%)	<b>1,46,740</b> (13.53%)	<b>78,230</b> (6.78%)
<b>Credit Deposit Ratio</b>	<b>85.52</b>	<b>86.97</b>	<b>90.36</b>	<b>4.84</b>	<b>3.39</b>
<b>PS Advances</b>	<b>5,33,302</b>	<b>5,64,926</b>	<b>6,31,115</b>	<b>97,813</b>	<b>66,189</b>
(% Growth) (% To Advances)	(5.17%) (56.53%)	(11.41%) (55.59%)	(11.72%) (58.18%)	(18.34%)	(11.72%)
<b>Agri Advances</b>	<b>1,39,783</b>	<b>1,45,794</b>	<b>1,49,941</b>	<b>10,158</b>	<b>4,147</b>
(% Growth) (% To Advances)	(5.45%) (14.82%)	(9.98%) (14.35%)	(2.84%) (13.82%)	(7.27%)	(2.84%)
<b>MSME Advances</b>	<b>2,73,553</b>	<b>2,96,731</b>	<b>3,36,856</b>	<b>63,303</b>	<b>40,125</b>
(% Growth) (% To Advances)	(8.08%) (29.00%)	(17.24%) (29.20%)	(13.52%) (31.05%)	(23.14%)	(13.52%)
<b>Weaker Sec. Adv</b>	<b>97,613</b>	<b>1,03,174</b>	<b>1,11,376</b>	<b>13,763</b>	<b>8,202</b>
(% Growth) (% To Advances)	(9.83%) (10.35%)	(16.09%) (10.15%)	(7.95%) (10.27%)	(14.10%)	(7.95%)

<b>Position of Kisan Credit Cards for the period ended</b>					
	September 2024	March 2025	September 2025	Growth Y-O-Y (Sept. 24 to Sept. 25)	Growth over March 2025
<b>Accounts (in no.)</b>	<b>31,35,551</b>	<b>32,30,337</b>	<b>33,00,812</b>	<b>1,65,261</b>	<b>70,475</b>
<b>Amount (in crs)</b>	<b>77,611</b>	<b>79,573</b>	<b>84,388</b>	<b>6,777</b>	<b>4,815</b>

## Agenda No.1

### Confirmation of the proceedings of the last meeting

The proceedings of the 186<sup>th</sup> meeting of the State Level Bankers' Committee for the quarter ended June 2025, held on 29.08.2025, were circulated to all the members vide letter dated 19.09.2025. 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:

<b>Sr.</b>	<b>Issues</b>	<b>Action taken</b>
1	<b>RSETI Ahmedabad- Pending betterment charge of the Plot</b>	<p>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 it's letter no ETS/TPS/EXE/NWZ/56/113 dated 18.10.2023 to all the occupants of the plot to take possession of plots and leave proportionate possession of plot no 124/2 to adjust the overall area and symmetry of plot. 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> <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 dated 02.05.2025 to clear the</p>

		<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> <p>As per the update received on 12.11.2025. Opinion from Deputy State Officer submitted to AMC office, and all the documents submitted to BPSP office to the assistant TDO for "Raja Chhitt".</p>
2	<b>Allotment of Space for Head Office of Newly Amalgamated Regional Rural Bank</b>	<p>As per Government of India Gazette Notification No. <b>CG-DL-E-07042025-262329</b> dated <b>07.04.2025</b>, Baroda Gujarat Gramin Bank and Saurashtra Gramin Bank have been amalgamated into a single Regional Rural Bank – <b>Gujarat Gramin Bank</b>, effective from <b>01.05.2025</b>, with its Head Office at Vadodara under the sponsorship of Bank of Baroda.</p> <p>Gujarat Gramin Bank letter <b>GGB:HO:PE:01/27</b> dated <b>09<sup>th</sup> June 2025</b> requested the state Government for allotment of suitable land or office premises in Vadodara for setting up the Head Office of Gujarat Gramin Bank.</p> <p>SLBC via letter no SLBC 32-A/162/2025 dated 12<sup>th</sup> June 2025, informed the State Government to consider early allotment of suitable land or office premises in Vadodara with a carpet area of approximately. 18000 to 20000 sq ft, preferably within city limits, for setting up the head office of GGB.</p> <p>The Finance Department via letter dated 03.09.2025, informed the Revenue Department to allocate land or an office to GGB.</p> <p><b>We, therefore, urge the State Government to intervene and do the needful in the matter.</b></p>

### Agenda No.3

#### Implementation of financial inclusion:

##### 3.1 Pradhan Mantri Jan Dhan Yojana (PMJDY)

**Progress under Opening of Accounts, issuance of RuPay Cards and Aadhaar Seeding as of 23.07.2025 and 29.10.2025:**

Date	No. of Accounts opened			Aadhaar Seeded Accounts	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Cards issued
	Rural	Urban	Total				
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%
29.10.2025	1,33,98,517	62,20,851	1,96,19,368	1,72,93,378	88.14%	1,49,34,141	76.12%
Progress	18,01,125	(-) 16,42,449	1,58,676	2,33,422	0.48%	1,42,665	0.11%

(Source – DFS FI Plan Portal)

Reduction in number of accounts in urban center is observed in State Bank of India report, while seeking clarification, the bank has confirmed the correctness of the data submitted and variation is on account of reclassification in rural & urban centers. Hence the actual number of accounts open remain the same.

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

#### **Position for operative CASA accounts as of 27.06.2025 and 03.10.2025:**

State vs. National Avg.	27.06.2025		03.10.2025	
	Gujarat State	National Average	Gujarat State	National Average
<b>Total Operative CASA A/cs (in lakhs)</b>	792.88	484.74	797.40	483.00
<b>% Aadhaar Seeded A/cs</b>	83.40%	88.01%	83.19%	88.41%
<b>% Aadhaar Authenticated A/cs</b>	49.28%	53.46%	49.52%	54.33%
<b>% Mobile Seeded A/cs</b>	78.44%	78.84%	78.03%	78.79%

(Source – DFS)

As per the progress report dated **03.10.2025** received from DFS, MoF, Gol, Aadhaar seeding in operative CASA accounts in the State stands at **83.19%**, while the average Aadhaar authentication is **49.52%**. In comparison, the national averages for Aadhaar seeding and authentication are **88.41%** and **54.33%**, respectively. Under Mobile Number Seeding, the State has achieved **78.03%**, against the national average of **78.79%**. The bank-wise position for operative CASA accounts is provided in **Annexure-B**.

#### 3.2 Social Security Schemes

##### A. PMSBY and PMJJBY

Progress in enrollments and claim settlement under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY) as of 29.10.2025 is as below:

Date	Particulars	PMJJBY	PMSBY
	<b>Total enrollment (INDIA)</b>	23,84,00,000	51,43,00,000
<b>29.10.2025</b>	<b>Total enrollment (Gujarat)</b>	1,01,06,974 (4.24%)	2,18,91,261 (4.26%)
<b>12.11.2025</b>	<b>Total enrollment (Gujarat)</b>	1,01,75,183 (4.27%)	2,20,12,902 (4.28%)
<b>Claim settlement status as on 18.11.2025</b>			
	<b>Claims lodged</b>	62,080	8,347
	<b>Claims Paid</b>	57,475	5,009
	<b>Claims Rejected</b>	2,047	1,039
	<b>Claims under process</b>	2,558	2,299
	<b>Settlement %age</b>	<b>96.70%</b>	<b>87.55%</b>

(Source – DFS FI Plan Portal)

The Bank-wise enrolment under Social Security Schemes is available in **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 15.11.2025 is as under:

Sr.	Category of Banks	Number of Branches	Target for FY 2025-26	Achievement	Achievement (%)
<b>1</b>	Public Sector Banks	4,939	4,93,900	1,67,792	33.97%
<b>2</b>	Private Banks	2,216	1,34,120	41,679	31.08%
<b>3</b>	RRB (GGB)	744	74,400	54,747	73.58%
<b>4</b>	Co-op Banks	1,308	26,160	3,876	14.82%
<b>5</b>	Small Finance Banks	173	11,245	6,131	54.52%
<b>Grand Total</b>		<b>9,380</b>	<b>7,39,825</b>	<b>2,74,225</b>	<b>37.07%</b>

(Source – PFRDA Portal)

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

**The total enrollment in India for FY 2025-26 stands at 80,35,000, whereas Gujarat has recorded an enrollment of 2,74,225, accounting for 3.40% of the national figure.**

**The cumulative enrollment in India stands at 8,41,45,572, while Gujarat's cumulative enrollment is 30,91,850, representing 3.67% of the national total.**

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 29.10.2025 is as under:**

PMJJBY Enrollment			PMSBY Enrollment			APY Enrollment		
As of 23.07.2025	As of 29.10.2025	Growth (%)	As of 23.07.2025	As of 29.10.2025	Growth (%)	As of 23.07.2025	As of 29.10.2025	Growth (%)
95,28,428	1,01,06,974	6.07%	2,07,97,886	2,18,91,261	5.26%	29,23,596	30,75,200	5.19%

(Source – DFS FI Plan Portal for PMJJBY and PMSBY, PFRDA portal for APY)

**C. Campaign for Saturation of FI Schemes at GP level in all districts from 01.07.2025 to 30.09.2025, further extended up to 31.10.2025:**

DFS through letter No. F.No. 3/2025-FI (Mission Office) dated 25.06.2025, 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 the 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 31.10.2025	Cumulative New Enrollment Target	Achievement as of 31.10.2025
12,06,113	5,64,901	17,29,280	11,85,980

(Source – reported by LDMs on Jan Suraksha Portal)

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

The State Finance Department held a review meeting on 24.07.2025 about the Saturation campaign and expressed displeasure with the performance in the campaign. The State Government has set an aspirational target of one crore enrolments under each scheme. Accordingly, SLBC, vide Letter No. SLBC/4/206/2025 dated 30.07.2025, allotted bank wise targets aggregating to one crore enrolments.

Out of the **2,67,345 Gram Panchayats (GPs)** in India, **14,610 GPs** are in Gujarat. LDMs successfully conducted camps in **all 14,610 GPs** of Gujarat. The performance was updated on the Jan Suraksha Portal, ensuring real-time monitoring and transparency.

A Mega Camp was organised at Gozaria on 11 August 2025, graced by the Governor of RBI, the Managing Director of Bank of Baroda, and other dignitaries. The event showcased the collective resolve of banks, government agencies, and stakeholders to achieve saturation-level coverage.

DFS maintained close oversight of the campaign by deputing officials to review ground-level progress. Notably, Shri Manoj Ayappan, Joint Secretary, DFS, visited camps at Dholka and Jetalpur (Ahmedabad) on 26 September 2025, addressing gatherings and motivating stakeholders to intensify efforts. Progress reported by LDMs on Jan Suraksha Portal as on 31.10.2025 is as below.

Parameter	PMJDY	PMJBY	PMSBY	APY	RE-KYC	Claim	Nomination
	Opened	Opened	Opened	Opened			
	414745	564901	1185980	157609	2582693	16718	1508706

(Source – reported by LDMs on Jan Suraksha Portal)

#### **D. Campaign for Unclaimed Assets (“Your Money, Your Right”) in all districts from 01.10.2025 to 31.12.2025:**

The Government of India has launched a nationwide campaign titled “आपकी पूँजी, आपका अधिकार ” (Your Money, Your Right) to help citizens reclaim their unclaimed financial assets. The initiative was inaugurated by the Hon’ble Finance Minister on 4<sup>th</sup> October 2025 in Gandhinagar, Gujarat, and will run for three months until December 2025.

The campaign is guided by the principles of Awareness, Accessibility, and Action (3A), ensuring that citizens can access their rightful dues seamlessly. At the national level, the Department of Financial Services (DFS) is coordinating the effort with support from key regulators including the Reserve Bank of India (RBI), Insurance Regulatory and Development Authority of India (IRDAI), Securities and Exchange Board of India (SEBI), Pension Fund Regulatory and Development Authority (PFRDA), and the Investor Education and Protection Fund Authority (IEPFA).

At the state and district levels, implementation is being led by State Level Bankers’ Committees (SLBCs) and Lead District Managers (LDMs). District-level outreach and settlement camps are being organized in phases as:

Phase	Date	District Covered
Phase I (Completed)	16.10.2025	Jamnagar, Bhavnagar, Gandhinagar, Bharuch, Navsari and Valsad (Total 6 District)
Phase II & III (Completed)	01.11.2025	Surendranagar, Porbandar, Morbi, Bhuj, Mehsana and Banaskantha (Total 6 District)
Phase IV (Completed)	14.11.2025	Ahmedabad, Anand, Kheda, Rajkot, Surat and Vadodara (Total 6 District)
Phase V (Completed)	21.11.2025	Dahod, Dangs, Devbhumi Dwarka and Narmada (Total 4 District)
Phase VI (to be Completed)	28.11.2025	Amreli, Gir Somnatah, Junagarh, Panch Mahal and Sabarkantha (Total 5 District)

These camps provide citizens with a single-window platform to identify and reclaim their unclaimed assets, with on-the-spot facilitation to ensure faster claim settlement.

SLBCs has advised the member banks to drive public awareness through print, digital, and community media. Further, LDMs are requested to hold minimum 2 camps per week till 31.12.2025 in their respective districts. Hence, 559 additional camps will be conducted across all districts of Gujarat, along with 33 District Level Mega Camps as per DFS direction.

Progress reported by LDMs on Jan Suraksha Portal as on 19.11.2025 is as below.

No of Mega Camp conducted as per DFS Directives	Number of Camps Conducted till 18.11.25	Total Unclaimed Deposits as on 31.08.2025 Reported by Banks to SLBC	Claim Settled					
			< Rs.1 Lac		> Rs.1 Lacs		Total	
			No's	Amt.	No's	Amt.	No's	Amt.
22	169	7862617 313877.84	4652	596.62	316	1808.30	4968	2404.92

District-wise position of the Campaign for Unclaimed Assets is given in **Annexure - F**

### 3.3 Financial Inclusion Plan:

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

##### As per the RBI Directives:

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 reducing the Tier VI Uncovered Rural Centers (URCs) from 13,480 as on Sep 2021 to 463 as on Dec 2021 (reduced after collaborating with IPPB), the SLBC once again circulated the 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, **230 Tier VI URCs remain as on March 2025 in the state.**

The Bank-wise URCs are provided in Annexure-G.

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
<b>Total</b>		<b>230</b>

**Banks are requested to explore the possibility of opening of banking outlets in the remaining 230 URCs center as per RBI guidelines.**

Below is the status of URC Centers where the population is more than 2000.

Sr. No.	District	Taluka / Block	Village	Population	Covered With in 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	There are 12 Bank Branches.
5	Jamnagar	Jamnagar	Nav Nagna	4371	As of now, Nav Nagna is a part of Jamnagar city, where more than 90 Bank branches are there.
6	Morbi	Morbi	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
<b>Grand Total</b>	<b>230</b>

RBI, vide its letter dated 25.10.2024, emphasised the need to cover all URCs in Tier 5 and Tier 6 areas with banking facilities. As per the information reported by member banks on the Central Information System for Banking Infrastructure (CISBI) as of 31.03.2024, there were 9,604 URCs in Gujarat State.

SLBC had forwarded a letter along with the list of these centres to member banks on 30.01.2025. Member banks are requested to review the list and update the information on the RBI's CISBI portal wherever a CBS-enabled banking outlet (including BC outlets) is already available.

As per the latest data received by RBI as of 31.03.2025, 8,556 URCs are still pending in Gujarat State. Member banks are urged to prioritise updating the CISBI portal and take necessary steps to cover the remaining URCs at the earliest.

#### **The District-wise URCs as per CISBI are provided in Annexure-H.**

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.

#### **As per DFS Directive:**

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.**

### **Opening of Brick-and-Mortar Branches**

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

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

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

<b>Name of Bank</b>	<b>Allotted</b>	<b>Opened/ Existing branch/ Covered by Nearby branch</b>	<b>IPPB Centre</b>	<b>Matter taken with DFS to drop the village</b>
State Bank of India	12	12	0	0
Bank of Baroda	10	7	0	3
BGGB	7	7	0	0
SGB	6	6	0	0
HDFC	2	0	2	0
Central Bank of India *	1	1 (BOB)	0	0
<b>TOTAL</b>	<b>38</b>	<b>36</b>	<b>2</b>	<b>3</b>

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

The villages **Hanf**, **Ukai Resettlement Village 3**, and **Chikhli**, allotted to Bank of Baroda, were found unsuitable for opening Brick-and-Mortar branches due to the following reasons:

- **Hanf:** The village has been **submerged due to the Hanfeshwar Dam**, and the population has migrated to nearby villages.
- **Ukai Resettlement Village 3:** There is **no single village** by this name; it is a **cluster of small habitations**, none of which have a concentrated population of more than **10–15 houses** in one location.
- **Chikhli:** The area has been **submerged in the Ukai Dam**, and residents have been **resettled in nearby villages**.

Accordingly, the proposal to drop these villages was recommended in the **178th** and **179th SLBC meetings**, and the recommendations were communicated to DFS through letters **SLBC 310/344/2023 dated 28.11.2023** and **SLBC 310/126/2024 dated 30.01.2024**, respectively.

## **Newly added 55 unbanked villages having a population above 3000 (Pan India)**

The Department of Financial Services (DFS), GoI vide their letter FR/1/2025-Mission Office (300658201) dated 27.01.2025 has informed that the 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 remain 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 the 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 (As per confirmation received from the bank):

<b>District</b>	<b>Village name</b>	<b>population</b>	<b>Allocated Bank</b>	<b>Branch opening date</b>
Bharuch	Khanpor Deh	4031	UCO Bank	31-07-2025
Kheda	Mal Itadi Pagi Bhag	4453	Bank of Baroda	22-09-2025
Amreli	Nageshri	5468	Bank of Baroda	31-07-2025
Anand	Mitli	3492	State Bank of India	08-09-2025
Vadodara	Karmasiya Kheda	3574	State Bank of India	29-07-2025
Amreli	Nilavala	3423	HDFC Bank	31-07-2025

The Department of Financial Services (DFS), GoI, informed that **two villages** where the population is more than 3000 have become unbanked due to a correction in Geo coordinates at the bank level on the JDD app. 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.

<b>District</b>	<b>Village name</b>	<b>Population</b>	<b>Allocated Bank</b>	<b>Status</b>
Banaskantha	Vasan	3110	GGB	Branch premises identification is in process
Banaskantha	Khapa	3062	SBI	The bank is relocating its existing branch within a 05 KM radius. It will start functioning by 31/12/2025.

## **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.

- BC Appointed:

Sr.	State	District	Village	Population	Allotted	Status
1	GUJARAT	Bhavnagar	Jashavantpar	597	BOI	As per the mail dated 12.08.2025, BC has been appointed in the said village.
2	GUJARAT	Kachchh	Fulay	1839	BOI	As per the mail dated 12.08.2025, BC has been appointed in the said village.

- BC Appointment is under process:

Sr.	State	District	Village	Population	Allotted	Status
1	GUJARAT	Bhavnagar	Kotda	639	BOI	BC appointment is in process. Appointment will be done by 30.11.2025

- DLCC approval received.

Sr.	State	District	Village	Population	Allotted	Status
1	GUJARAT	Kachchh	Kharoda	318	BOB	As per the mail dated 06.06.2025, Bank of Baroda requested to the LDM Kutch to allocate the village to Bank of India. As the nearby branch of Bank of Baroda is 28 KM. And the BOI branch is 9 KM away.
2	GUJARAT	Kachchh	Raiyada	560	BOB	As per the communication dated 06.06.2025, the bank has not been able to identify a suitable BC for the said location due to its extreme remoteness, sparse population, and the unavailability of any individual meeting the minimum qualification criteria for engagement as a BC. Accordingly, the DLCC, in its meeting held on 17.09.2024, approved the proposal to drop both villages.
3	GUJARAT	Kachchh	Sheh	180	BOB	The House is requested to consider dropping the said villages from the list for opening of BC points.

- Referred to DLCC

Sr.	State	District	Village	Population	Allotted	Status
1	GUJARAT	Banas Kantha	Viramveri	993	HDFC	HDFC informed via mail dated 11.11.2025 that no individual from either village expressed interest in undertaking the role of BC. Both locations are characterized by low population, scattered households, and inadequate network connectivity. These factors collectively present operational challenges and result in low business potential for any prospective agent. HDFC also explored VCE in said village. But there is no VCE in both the villages. SLBC via mail dated 12.11.2025 informed HDFC to take up the matter at the DLCC level.
2	GUJARAT	Banas Kantha	Naivada	360	HDFC	
3	GUJARAT	Junagadh	Suvardi	40	BOB	As per the mail received from LDM Junagadh on 08.10.2025, Bank of Baroda represented both the villages in the Forest area/Nesh Areas, which pose significant challenges for banking services. There is poor network connectivity, and due to the forest area, it is difficult to find a suitable candidate. LDM will take said agenda in September 2025, DLCC to drop the village.
4	GUJARAT	Junagadh	Lilapani	53	BOB	
5	GUJARAT	Kachchh	Jadura	643	BOB	As per the communication received on 06.06.2025, and based on the survey reports submitted by the CBC and the Branch, it is not feasible to appoint a BC in the said village due to the very sparse population and the non-availability of a person meeting the minimum

						qualification criteria. The bank will place the matter in the next DLCC meeting for approval to drop the said village from the list for opening a BC point.
6	GUJARAT	Kachchh	Payarko	141	BOI	As per the communication received from the Bank on 24.11.2025, the process of identifying a BC is underway; however, the Bank has not been able to find a suitable candidate. The matter will be placed in the next DLCC meeting for approval to drop the said village.

**Bank of Baroda, Bank of India, and HDFC Bank are requested to appoint BC in the remaining villages and mark BC's details on the JDD application.**

- Villages mentioned below are reported to drop for the opening of the Banking outlet by the concerned district DLCC. Further, SLBC has recommended DFS with various letters mentioned in the table as under:

**Forest Area villages:**

District Name	Village Name	Population	Allotted Bank	Status
Junagadh	Bagoya	37	SBI	<ul style="list-style-type: none"> <li>The SLBC considered dropping the villages in the 181<sup>st</sup> meeting, which took place on 20.06.2024, due to basic facilities not being available in the forest area.</li> <li>SLBC, through its letter SLBC 181-SLBC Follow Up/212/2024 dated 21.08.2024, requested the Director (FI), DFS, MoF, Gol to consider the villages as covered villages.</li> </ul>
Junagadh	Goradwala	30	SBI	
Junagadh	Hadala	223	SBI	
Junagadh	Chhodvadi	4	SBI	

**Least population and the non-availability of qualified BC:**

District Name	Village Name	Population	Allotted Bank	Status
Kachchh	Lakhmirani	84	SBI	<ul style="list-style-type: none"> <li>The SLBC considered dropping the village Lakhmirani in the 180<sup>th</sup> meeting, which took place on 16.02.2024, due to a very low population and non-availability of basic qualification for BC.</li> <li>SLBC, through its letter SLBC 310/173/2024 dated 16.04.2024, requested the Director (FI), DFS, MoF, Gol to consider the village as a covered village.</li> </ul>

Junagadh	Khajuri	70	SBI	<ul style="list-style-type: none"> <li>The SLBC considered dropping the village Khajuri in the 184<sup>th</sup> meeting, which took place on 13.03.2025, due to a very low population.</li> <li>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.</li> </ul>
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All concerned Banks are requested to ensure that uninterrupted banking services are provided in the centre.

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

As per the data submitted by member Banks, the total cumulative Banking Correspondents deployed and the transactions conducted from 01.07.2025 to 30.09.2025 at the BC points are tabulated hereunder:

Rural + Semi-Urban Area			Urban + Metro Area			Total		
Total No. of BCs deployed	Transaction for the period from 01.07.2025 to 30.09.2025		Total No. of BCs deployed	Transaction for the period from 01.07.2025 to 30.09.2025		Total No. of BCs deployed	Transaction for the period from 01.07.2025 to 30.09.2025	
	No. of Transaction	Amt. in Rs. Lakhs		No. of Transaction	Amt. in Rs. Lakhs		No. of Transaction	Amt. in Rs. Lakhs
50,197	1,54,61,284	8,56,661	16,771	33,21,880	12,45,382	66,968	1,87,83,164	21,02,043

(Source – Member Banks)

As it can be inferred from the above table, Banks in Gujarat have deployed 66,968 Banking Correspondents in the State and Bank-wise deployment and transactions conducted by the Banking Correspondents in the September 2025 quarter are provided [@ Annexure-I.](#)

**As per the data submitted by the Banks, out of the total 66,968 Banking Correspondents in the State, nearly 9,571 (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	3,136	0	0.00
2	Fino Payment Bank	31,060	96	0.31
3	Paytm Payment Bank	2,998	21	0.70
4	Yes Bank	13,603	485	3.57
5	Axis Bank	2,790	1,071	38.39
6	Baroda Gramin Bank	1,906	1,150	60.34
7	Saurashtra Gramin Bank	526	274	52.09
8	Bank of Baroda	5,072	3,795	74.82
9	State Bank of India	2,169	2,132	98.29
10	Other Banks	3,708	547	14.75
<b>TOTAL</b>		<b>66,968</b>	<b>9,571</b>	<b>14.29</b>

(Source – Member Banks)

Member Banks are requested to endeavour to ensure qualitative aspects of Banking Correspondents and also design a yearly plan 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 ended September 2025:

State or UT	Active BCs	In-active BCs	% of inactive BC
Gujarat State	35,774	31,194	46.58%

(Source – Member Banks)

### List of banks with inactive BCs

Sr. No	Bank Name	Total BC	Inactive BCs	% Inactive BCs
1	<b>Paytm Payments Bank</b>	2,998	2,997	99.97%
2	<b>Fino Payments Bank</b>	31,060	23,268	74.91%
3	<b>DCCB</b>	3,136	584	18.62%
4	<b>Yes Bank</b>	13,603	1,951	14.34%
5	<b>State Bank of India</b>	2,169	270	12.45%
6	<b>Other Banks</b>	14,002	2,124	15.17%
<b>TOTAL</b>		<b>66,968</b>	<b>31,194</b>	<b>46.58%</b>

(Source – Member Banks)

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

### C. Performance of Aspirational Districts under Key Financial Inclusion parameters

The performance of two aspirational districts, i.e. Dahod and Narmada, with respect to seven measurable parameters as of 30.09.2025 is as under.

Sr.	Parameter	State Sept 2025	Dahod		Narmada	
			Sept 24	Sept 25	Sept 24	Sept 25
1	<b>Disb. under PMMY (Rs. Cr per 1 lakh pop.)</b>	<b>14.34</b>	13.10	12.17	12.36	12.84
2	<b>PMJJBY (Enrl. per 1 lakh pop.)</b>	<b>15,996</b>	11,743	14,651	13,654	16,716
3	<b>PMSBY (Enrl. per 1 lakh pop.)</b>	<b>34,042</b>	24,184	29,275	34,524	40,342
4	<b>APY (Enrl. per 1 lakh pop.)</b>	<b>5,045</b>	3,771	4,530	2,837	3,264
5	<b>No. of PMJDY A/cs opened</b>	<b>1,96,06,775</b>	12,36,735	12,88,752	2,91,918	3,00,200
6	<b>% Aadhaar-seeded A/cs</b>	<b>88.13%</b>	89.26%	90.81%	87.30%	89.02%
7	<b>% increase in Agri. Fin. over the previous year</b>	<b>7.27%</b>	22.09%	8.85%	11.75%	6.10%

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

### D. Aspirational Blocks Programme.

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

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

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

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

### **3.4. Financial Literacy Camps**

The State has 49 Financial Literacy Centres (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 2<sup>nd</sup> March, 2017. Moreover, as per the above-mentioned RBI letter, FLCs were advised to conduct special camps from April 1, 2017, onwards.

#### **Details of FLCs for the quarter ended September 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	17	5
2	State Bank of India	11	9	2
3	Gujarat Gramin Bank	16	16	0
	<b>Total</b>	<b>49</b>	<b>42</b>	<b>7</b>

(Source – Member Banks)

#### **Conduct of Financial Literacy camps by FLCs for the quarter ended September 2025**

Sr. No	Bank	No. of FLC in the District	Target for Special Camps (2 Camps per month)	No. of Special Camps conducted	Target for Target Specific Camps (5 camps per month)	No. of Target Specific camps conducted
1	Bank of Baroda	22	132	179	330	220
2	State Bank of India	11	66	46	165	148
3	Gujarat Gramin Bank	16	96	123	240	298
	<b>Total</b>	<b>49</b>	<b>294</b>	<b>314</b>	<b>735</b>	<b>666</b>

(Source – Member Banks)

Gujarat Gramin Bank have completed Special camps and Target specific camps in September 2025.

Bank of Baroda completed special camps, and not able to achieve the target for target-specific camps due to a vacant FLC post.

State Bank of India also failed to achieve the target for special camps and target-specific camps due to a vacant FLC post.

Bank of Baroda and State Bank of India are requested to fill the vacant FLC post immediately and achieve the target in both parameters.

#### **Conduct of FL camps by Rural branches of Banks for the quarter ended Sept. 2025:**

**A total of 8,667 camps** have been conducted by **2,710 Rural branches** of Scheduled Commercial (Including RRBs) during the quarter ended September 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	1,647	4,941	5,270	107%
2	RRB (GGB)	489	1,467	1,508	103%
3	Pvt. Sector Banks	485	1,455	1,617	111%
4	Small Finance Banks	89	267	272	102%
<b>Total</b>		<b>2,710</b>	<b>8,130</b>	<b>8,667</b>	<b>107%</b>

(Source – Member Banks)

The Bank-wise percentage (%) of Target achievement is given @ [Annexure - J.](#)

### 3.5 Rural Self Employment Training Institutes (RSETI):

#### A. Progress in 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	<p><b>Ahmedabad</b> – For the latest status, please refer to Agenda no. 2.</p> <p><b>Bhavnagar</b> - Land is allotted for Bhavnagar RSETI, and an architect has been appointed. The layout plan is approved by the bank and 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. The 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.</p> <p>As per the latest development received from SBI on 25.11.2025, after the tendering process, the construction work of the RSETI building will start from the last week of December 2025. The construction work is expected to be completed by December 2026.</p>

4	Construction work under progress	2	<p><b>Narmada</b> –The tender has been floated, and the bidder is identified and the work has been 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. As update received on 25.11.2025, the Second floor is completed, and plaster work is in progress. Electrical and plumbing work will start shortly. The expected date of work completion is 31.03.2026.</p> <p><b>Dang</b> - MOA of land was executed on 07.08.2023. The tender was floated for the appointment of an architect, and the architect has been finalised. Soil investigation and topographical survey of the land are completed. Foundation work is in process. As an update received on 25.11.2025, Foundation work completed, plinth beam casting is in process. The expected date is 31.12.2026.</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 <b>Aravalli, Botad, Devbhoomi Dwarka, Morbi, and Gir Somnath</b>. Sponsor banks are requested to start the process of opening of RSETI in these districts.</p> <p><b>Aravalli</b> – As per the mail dated 17.11.2025 from LDM Aravalli, Possession of the allotted land given to the Bank. Simultaneously, rented premises have been identified, and the DRDA has allotted a building for RSETI. The building is old and requires repairing and cleaning. Expected date of operationalising RSETI is 01.02.2026.</p> <p><b>Botad</b> – As informed by LDM Botad, a 8000 Sq.Mt. Land is allotted to DRDA by the collector vide order no 245/30/11/001/2025 dated 12/09/2025, possession of the land is yet to receive by RSETI. Meanwhile The bank invited bids for rented premises, and the last date for bid submission is 19/11/2025.</p> <p><b>Devbhumi Dwarka</b> – As informed by LDM Devbhumi Dwarka, a 8000 Sq.Mt. Land is allotted to DRDA by the collector vide order no DBD/0453/09/2025 dated 26/09/2025, possession of the land is received by DRDA on 04/10/2025. 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><b>Morbi</b> – As per the mail dated 17.11.2025 from LDM Morbi, the MOU has been signed with DRDA Morbi. SBI sent a letter to DRDA for the possession of land. SBI identified one government premises, which is a medical college. SBI in regular liaison with government officials for early possession of the medical college. The said college is likely to be vacant in the last week of December 2025.</p> <p><b>Gir Somnath</b> - As per the mail received on 25.11.2025, LDM, Gir-Somnath has requested District authorities to allot land for the construction of a new building for RSETI, and he has also requested to allot a government premises for the start of functioning of RSETI vide letter NO. SBI/Lead Bank/2025-26/10 dated 13.05.2025. The LDM is in the process of searching premises for RSETI.</p> <p>As per the mail dated 10.11.2025, SLBC sought information regarding the status of RSETI in the newly carved five districts.</p>
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**B. No. of training programs conducted by RSETIs and Settlement Ratio as of 31.10.2025**

**B.1. Current Year Progress in the Training Programme Conducted up to 31.10.2025:**

Target 2025-26		Current Year Progress up to 31.10.2025	
No of Candidates to be trained	No of training programs conducted during the year	No. of beneficiaries trained during the year	
28,000	511	14,083 (50.30%)	

(Source – RSETI Portal)

**B.2. Cumulative Progress in the Training Programme and Settlement Ratio as of 31.10.2025:**

Cumulative no. of training programs since inception	Cumulative no. of beneficiaries trained	Cumulative no. of trained beneficiaries settled			
		Through Bank finance	Through own sources	Through Wages	Total
11,856	3,51,734	1,23,591 (35.14%)	1,32,364 (37.63%)	10,098 (2.87%)	2,66,053 (75.64%)

(Source – RSETI Portal)

**B.3. Categorywise Cumulative no. of trainees up to 31.10.2025**

SC	ST	OBC	Women	Minorities	Others
55,786 (15.86%)	1,03,188 (29.34%)	1,27,287 (36.19%)	3,08,024 (87.57%)	16,819 (4.78%)	48,654 (13.83%)

(Source – RSETI Portal)

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

District-wise details are given in **Annexure-K**.

### **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 inquiries 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 September 2025 quarter are as under:

<b>Sr. No.</b>	<b>Details</b>	<b>Expenses (Rs.)</b>
1	Remuneration	41,400
2	Telephone expenses	12,060
	<b>Total</b>	<b>53,460</b>

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

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

<b>Quarters / Months</b>	<b>Dec 2024</b>	<b>March 2025</b>	<b>June 2025</b>	<b>Sept 2025</b>
Number of Calls	681	614	539	527
Total Expenses (in Rs.)	62,487	59,193	64,417	53,460

In the last quarter, 527 calls were received for inquiry purposes.

SLBC has entered into a contract with **Mr. Bhupendrabhai Makwana** for handling calls received on both toll-free numbers. The contract shall be renewed annually, subject to a review of his performance.

## Agenda No.4

### Other agenda

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

The disbursement under the scheme from **01/04/2025** to **07/11/2025** is as under:

Particular	Shishu		Kishore		Tarun		Tarun Plus		Total		(Amt. in Crores)
	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	
<b>Banks</b>	<b>120257</b>	<b>471</b>	<b>348854</b>	<b>4617</b>	<b>47584</b>	<b>4221</b>	<b>1552</b>	<b>227</b>	<b>518247</b>	<b>9535</b>	
<b>Other Agency</b>	<b>92493</b>	<b>388</b>	<b>118399</b>	<b>901</b>	<b>333</b>	<b>26</b>	<b>24</b>	<b>3</b>	<b>211249</b>	<b>1319</b>	
<b>Total</b>	<b>212750</b>	<b>859</b>	<b>467253</b>	<b>5518</b>	<b>47917</b>	<b>4247</b>	<b>1576</b>	<b>230</b>	<b>729496</b>	<b>10854</b>	

(Source – Mudra Portal)

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

Bank / category-wise detail of performance under MUDRA is given in **Annexure-L**.

As on **30.09.2025**, the total outstanding under MUDRA, as reported by Member Banks, stands at **Rs. 26,285.60 crore**, while NPAs amount to **Rs. 2,076.13 crore** (i.e., **7.90%**).

#### **4.2 Progress under CGTMSE:**

As per the progress report dated 30.09.2025, the Gujarat State stands at 3<sup>rd</sup> place in terms of the amount of CGTMSE guarantees issued from the period 01.04.2025 to 30.09.2025 and at 3<sup>rd</sup> place in terms of the cumulative amount of guarantees issued.

	Cumulative as on 30.09.2025		From 01.04.2025 to 30.09.2025	
	Accounts	Amount (Crs)	Accounts	Amount (Crs)
<b>Gujarat</b>	<b>5,88,780</b>	<b>94,001</b>	<b>54,566</b>	<b>16,374</b>
<b>National</b>	<b>1,27,25,381</b>	<b>11,27,213</b>	<b>12,14,044</b>	<b>1,92,342</b>

(Source – CGTMSE)

The top 05 States in CGTMSE are as under:

State	Cumulative as on 30.09.2025		From 01.04.2025 to 30.09.2025	
	Accounts	Amount (Crs)	Accounts	Amount (Crs)
<b>Maharashtra</b>	<b>10,48,710</b>	<b>1,40,649</b>	<b>1,14,285</b>	<b>26,467</b>
<b>Uttar Pradesh</b>	<b>16,70,343</b>	<b>1,16,008</b>	<b>2,42,899</b>	<b>20,290</b>
<b>Gujarat</b>	<b>5,88,780</b>	<b>94,001</b>	<b>54,566</b>	<b>16,374</b>
<b>Karnataka</b>	<b>9,02,244</b>	<b>84,879</b>	<b>62,513</b>	<b>12,659</b>
<b>Tamilnadu</b>	<b>9,68,180</b>	<b>84,750</b>	<b>66,496</b>	<b>13,667</b>

(Source – CGTMSE)

Bank-wise position under CGTMSE scheme is provided in **Annexure-M**.

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

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

Cumulative progress as of **10.11.2025** 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	14,683	4,020.01

(Source – Standup Mitra Portal)

The Bank wise details are given in Annexure-N.

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 01.11.2025 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	4,83,811	13,005	4,80,519	3,292	54,850	5,51,666	87.70
Second	1,80,353	39,834	1,75,317	5,036	63,222	2,83,409	63.64
Third	47,399	11,806	44,626	2,773	12,861	72,066	65.77
Total	7,11,563	64,645	7,00,462	11,101	1,30,933	9,07,141	78.44

(Source – Standup Mitra Portal)

Detailed Bank-wise performance under PM SVANidhi (all tranches) is provided in Annexure-O.

#### **Restructured PM SVANidhi Scheme:**

The Union Cabinet has recently approved the restructuring and extension of the scheme till March 2030. The revised scheme guidelines, along with loan and credit card operational guidelines, have been circulated to all Member Lending Institutions (MLIs) vide letter no F.No.16/1/2021-MO-DFS dated 10.09.2025 from DFS, same have been circulated to member banks by SLBC vide email dated 09.10.2025.

The restructured scheme seeks to broaden its impact by deepening financial inclusion, promoting digital adoption, building vendor capacities, and ensuring socio-economic upliftment of vendors and their families. Given the importance of MLIs in effective implementation, and as the scheme is being monitored at the apex level of Government, the following actions are required from MLIs:-

1. Ensure that the restructured guidelines of the PM SVANidhi Scheme are effectively disseminated at the ground level. Branch officials must be adequately sensitized about the revised features of the scheme and should proactively undertake sanction and disbursement of pending applications in mission mode, along with digital onboarding of both new and existing beneficiaries.
2. Adequate publicity of the scheme (like ATM banners, standees at the branches, newspaper advertisements, showcasing of success stories, social media campaigns etc) and its new features should be plan properly.
3. Applications under the categories "Returned by Banks" and "Picked Up but Not Sanctioned in the 1st and 2nd tranches have been modified from backend with higher loan amounts as per revised guidelines. All MLIs must inform the concerned

borrowers regarding portal activation and enhanced eligibility through SMS in vernacular languages.

4. Review all returned applications with the support of ULB to ensure sanctions wherever feasible.
5. Reach out to digitally inactive vendors and assist them with UPI registration and QR code generation.

A seminars/workshops has to be conducted across various locations in the month of October 2025 with participation of ULBs, bank officials and street vendors, aimed at spreading awareness on scheme features, digital payment incentives, credit card usage and felicitation of street vendors based on their digital transaction performance.

Accordingly, seminars/workshops were conducted across all the districts of Gujarat by Lead District Managers with participation of ULBs, bank officials and street vendors in October – November 2025.

In a meeting held under the chairmanship of the Principal Secretary (Finance), Department, Government of Gujarat, on 13.10.2025, it was advised by the chairman to dispose of all old pending applications in campaign mode. All member banks are required to take immediate action on the points outlined and pass on necessary instructions to clear pending applications to the branches.

**Member Banks are requested to clear the pendency under sanction and 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 12<sup>th</sup> 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 30.09.2025:***

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	6,94,03,922	100.00%	1,88,24,554

(Source – Member Banks)

**The Bank-wise performance report of is given in Annexure-P.**

**16<sup>th</sup> Digital Payment and Cyber Security meeting held on 24.11.2025, and below points were discussed in the meeting.**

1. Member Banks are requested to cross-check the data of ineligible accounts once again, and if any account is eligible for any of the digital products, it should be covered.
2. Ahmedabad and Rajkot DCCBs onboarded in AEPS, as informed by GSCB.
3. Banks need to do special awareness camps on cyber fraud for Senior citizens for cybersecurity.
4. Banks need to replace inactive BCs and not remove BC on flimsy grounds.

Shri Sanjay Keshvala, SP, attended the meeting to discuss the agenda related to Cyber fraud.

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 safeguard against it.

#### **4.6 KCC Animal Husbandry & Fisheries campaign:**

The Dept. of Financial Services (DFS), MoF, Govt. 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 a weekly “District-level camp” for a period of 3 months beginning from 08<sup>th</sup> 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.

Subsequently campaign resumed and the campaign resumed from 15.09.2024 to 31.03.2025. There is nil pendency in KCC AH & Fisheries as of 31.03.2025.

#### **Cumulative Progress as on 31.10.2025:**

KCC Animal Husbandry applications				KCC Fisheries applications			
Received	Accepted	Sanctioned	Rejected	Received	Accepted	Sanctioned	Rejected
4,68,045	4,35,810	2,75,098	1,60,712	23,777	23,282	13,504	9,778

(Source – Jan Suraksha Portal)

#### **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 proceeds account with the other Bank / Applicant is a 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.

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 24<sup>th</sup> April 2021 after the successful completion of the pilot phase of the scheme (2020-2021) in 9 states. Scheme is a reformative step towards 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 the identification of 14,814 villages, entered into an MOU with the Survey of India, and 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.

The SLBC (Gujarat) held a meeting in August 2023 to address member banks' concerns about the bankability of the SVAMITVA Scheme property card for Abadi properties. A Core Committee was formed, which determined the card must provide undisputed ownership title, allow for mortgage creation/extension, and permit banks to enforce mortgage rights (e.g., under SARFAESI). To achieve this, the committee recommended amending the Gujarat Land Revenue Code to authorize an officer to issue an Allotment Order/Sanad/Patta, or the enactment of a special State Act to give the property card legal sanctity and conclusive proof of ownership.

After extensive discussions and obtaining legal clarity, the Settlement Commissioner of Gujarat confirmed that the existing Gujarat Land Revenue Code, 1879, allows for the issuance of a **Sanad** (under Sections 131 and 132) upon payment of prescribed fees. Based on this, a special State Level Bankers' Committee (SLBC) meeting in January 2025 resolved that the **SVAMITVA property card** becomes a bankable instrument in Gujarat **when presented with the accompanying Sanad** issued in the form of Schedule H under Section 133 of the Code. Since all legal issues were resolved, the SLBC formally directed all member banks on January 31, 2025, to begin accepting the SVAMITVA property card and Sanad together as valid security for loans throughout the state.

Following an SLBC request on June 7, 2025, several member banks provided updates on accepting the **SVAMITVA property card**. **Bank of Baroda, Gujarat Gramin Bank, Central Bank of India, Indian Overseas Bank, Punjab & Sind Bank, Bandhan Bank, RBL Bank, J & K Bank, AU Small Finance Bank and GSCB** confirmed acceptance and circular issuance, while Federal Bank, HDFC Bank, State Bank of India, and Axis Bank referred the matter to their Head Offices. Conversely, IDFC Bank, ESAF Small Finance Bank, IDBI Bank, South Indian Bank, UCO Bank, Yes Bank, and Suroyday Small Finance Bank are **not currently accepting the card**, and SLBC has urged them to seek Head Office approval for acceptance. The remaining member banks have been asked to submit their status regarding the card's acceptance.

**AU Small Finance Bank, Ahmedabad DCCB and Sabarkantha DCCB has started financing against the SVAMITVA property card.**

As informed by Office of the Settlement Commissioner via email dated 13.11.2025 total **1204723 SVAMITVA** cards is issued in 8860 villages of Gujarat as of 10.11.2025, list of the card holders have been collected from DILR office by all the LDMs. All LDMs are requested

to share it with the branches and generate leads. The district-wise number of cards issued is given in **Annexure-Q**

As per the directives of the DFS, SLBCs to weekly upload/submit the number and amount of sanctioned and disbursed loans against SVAMITVA property cards on the DFS reporting portal. Therefore, all member banks are requested to submit the district-wise progress report to SLBC as per the format shared by SLBC through letter SLBC-GUJ 4/287/2025 dated 04/11/2025.

#### **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 12.11.2025 is as under and detailed information bank-wise is provided @ **Annexure R**:

(amt in crs)								
Total Application		Sanctioned by Banks		Disbursed by Banks		Rejected by Banks	Pending at Bank Level	
No	Amount	No	Amount	No	Amount	No	No	Amount
6,243	5,9,57	4,524	4,523	3,933	3,956	1,719	591	567

(Source – Agri Infra Portal)

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 10.11.2025 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 applications pending
PSB (12)	1,347	543	217	98	228
RRB (2)	190	30	10	7	13
PVT (21)	931	75	15	8	52
OTHERS (2)	532	50	11	1	38
<b>TOTAL</b>	<b>3,000</b>	<b>698</b>	<b>253</b>	<b>114</b>	<b>331</b>

(Source – PMFME Portal)

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 S**.

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 the inception (July 2020) of the scheme as per eligibility, including stipulation if interest up to 9% PA under AIF.
- II. Exemption from the Service Area Approach for the scheme was conveyed by the ministry to the banks, yet a 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 of these applications as per RBI/Internal Bank guidelines by allowing a reasonable time for documents/pre-sanction formalities.

The existing guidelines have been **modified vide notification dated 02.08.2023**, whereby the upper limit for the eligible project cost under the common infrastructure component of the PMFME scheme has been removed.

Also, the Ministry of Food Processing Industries advised generating at least 2 applications per month per branch through a 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 15<sup>th</sup> 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 the 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 loans 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 institutions. 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 September 2025 is provided in **Annexure T**.

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.

SLBC circulated the e-NWR target via letter no SLBC-GUJ 4/294/2025 dated 17.11.2025. Member banks are requested to achieve the allotted target of e-NWR.

#### **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 has been 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 01.11.2025:

Total Account	Approved	Rejected	Pending
14,28,558	10,81,464	2,88,272	56,798

(Source – PM Vishwakarma Portal)

Loan Application Status as on 01.11.2025:

Total Applications	Applications Sanctioned	Application Disbursed	Pending for Sanction	Rejected	Pending for Disbursement
1,16,517	45,198	34,830	4,780	66,539	10,368

(Source – PM Vishwakarma Portal)

**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 – U**.

Member banks were requested to share the list of applications that could not be disbursed, along with specific reasons, for onward submission to the Department for removal from the pending list. In response, member banks submitted details of **6,217 such applications**. SLBC consolidated the information and forwarded the list, with reasons, to the Department vide email dated 20.09.2025, requesting removal of these applications from the portal. The Department is requested to kindly remove the said applications from the portal.

#### **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 Gahr Yojana with a target of 1 crore solar units in residential houses. In this regard, a meeting was called by DFS on 30<sup>th</sup> 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 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-V**.

(Amt in Crs)										
Sourced		Sanctioned		Disbursed		Return/Rejected		Pending		
A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt	
<b>68,570</b>	<b>1,257</b>	<b>35,532</b>	<b>582</b>	<b>31,829</b>	<b>428</b>	<b>22,812</b>	<b>425</b>	<b>9,973</b>	<b>180</b>	

(Source – PM Suryaghar Portal)

DFS, vide letter dated **21.08.2025**, conveyed that the progress of loans under the PMSGMBY is to be monitored across districts pan-India, with special focus on reducing loan turnaround time, promoting digital processes, and ensuring effective grievance redressal. Standard Operating Procedures (SOPs) for the Working Group constituted to monitor loans in various districts under the *PM Surya Ghar Muft Bijli Yojana* have been formulated for implementation.

A nodal officer from the Department has been designated for each district. In Gujarat, **three districts—Banaskantha, Dahod, and Rajkot—have been identified** for this purpose.

#### **4.13 DBT enabling of PM KISAN scheme beneficiaries**

PM KISAN scheme, a center sector scheme launched on 24<sup>th</sup> Feb 2019, provides annual financial assistance of 6000/- per eligible farmer family. The GOI will going to pay the 19<sup>th</sup> instalment 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 19<sup>th</sup> 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, vide letter dated **21<sup>st</sup> August 2025**, informed that UID is either not enabled for DBT or has been disabled for DBT in respect of **2,91,036 beneficiaries**. All member banks are requested to facilitate the concerned farmers in enabling their accounts for DBT. District-wise pending Farmers' numbers are available in **Annexure-W**.

#### **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 **10,813 beneficiary transactions worth 13.82 crs 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 all 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. The Bank wise latest position of pendency is provided in **Annexure-X**.

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

In August 2021, the Reserve Bank of India said the 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 the government and respective sectoral regulators. The index is responsive to ease of access, availability 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 the FI Index 2025, the list of districts in Gujarat out of all India that are appearing in the bottom 10 percentiles, in terms of Usage indicators vis-à-vis share in population as of March 2025, are as under:

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

1. Dangs has a per capita credit account is 0.051 as against the state average of 0.252.
2. Jamnagar and Amreli have a per capita savings account is 1.083 and 1.141, respectively, as against the state average of 1.615.
3. Gir Somanth has a per capita position of No of Fixed Point BC (FBC) is 0.00051 as against the state average of 0.00112.

Member banks are requested to open Fixed Point BC (FBC) in Gir Somnath District, open deposit accounts of all the individuals in the vicinity of the branch in Jamanagar and Amreli District. Provide credit to all the required individuals and entities in the Dangs district 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 10<sup>th</sup> July 2024 informed SLBC to include CKYCR as an agenda item in the SLBC meeting and review the progress.

Parameters mentioned below are decided for review:

- 1) Total number of branches of the bank in the state and the number of branches in which search and download functionality is available in the State.
- 2) Number of Branches in which CKYC-id is printed on the passbook and the statement of account.
- 3) Number of branches in which the 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-Y**.

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

CKYC awareness program for RBI Regulated Entities has been organised on 15.09.2025 at Ahmedabad in coordination with CKYC and CERSAI Department. The said workshop was

chaired by Shri Umesh Kumar Singh, Central Registrar & MD & CEO, CERSAI, Delhi and executives from RBI, FIU India. The said program is attended by Member banks.

#### **4.17 4% Interest Subvention scheme of State Government for Farmers**

SLBC received a letter from the Finance Department, GoG, to take the 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 of 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 has 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 do not have a claim for any single year is available in **Annexure - Z**

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 February 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 - AA**.

#### **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 wherever 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.

#### **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 June 2025 is available in **Annexure – AB**.

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 Kadachh 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. The Central Bank of India resubmitted the proposal with a revised business projection. The Central Bank of India informed SLBC that the Head Office has favourably considered the proposal of branch opening at Kadachh. In the meantime, we have also received an email communication dated 11.11.2025 from LDM Porbandar that Bank of

Baroda is going to open new branch at Kadachh village of Porbandar district, tentatively by **15.12.2025**. SLBC via email dated 13.11.2025 informed DFS and RBI on the matter.

#### **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 in the data submitted by some of the Banks for the September 2025 quarter over June 2025, and based on the same, the concerned Banks were requested to reassess their SLBC data for September 2025.

Such delay and inaccuracy in the submission of SLBC data cause an unwarranted delay in convening the quarterly SLBC meeting and depict an 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 cybersecurity threats faced, and provide feedback on potential impediments in the adoption of Fintech, which may necessitate policy-level interventions. Banks are also invited to share feedback regarding the concerns that arise from the 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 a sincere endeavor of SLBC to get the issues resolved in the best possible manner.

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

Hence, LDMs are requested to draw the attention of SLBC towards the unresolved issues of DLCC, so that issues requiring escalations to higher echelons could be enumerated as 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 September 2025:**

During the quarter ended September 2025, the total number of bank branches increased by 151, taking the total network of branches from 10,743 as of March 2025 to 10,894 as of Sept. 2025 in the State, as per the details given in Annexure-1.

#### **Branch expansion**

Particulars	For the quarter ended				
	Sept. 2024	March 2025	Sept. 2025	Growth y-o-y	Variation over March 2025
State Bank of India	1,269	1,281	1,284	15	3
Nationalised Banks	3,666	3,689	3,730	64	41
RRB (GGB)	744	744	744	0	0
Co-Operative Banks	1,481	1,486	1,496	15	10
Private Sector Banks	2,979	3,078	3,158	179	80
Small Finance Banks	459	465	482	23	17
<b>Total</b>	<b>10,598</b>	<b>10,743</b>	<b>10,894</b>	<b>296</b>	<b>151</b>

During the quarter ended September 2025, 151 branches were added, 30 of which were in the rural Category, 8 in the semi-urban category, and 113 in the urban category.

#### **Deposits growth:**

The aggregate deposits of banks in Gujarat increased by **36,780 crore**, rising from **13,26,137 crore** as of March 2025 to **13,62,917 crore** as of September 2025. This reflects a growth of **2.77%**, compared with **2.07%** during the corresponding period of the previous year.

The banks' groupwise deposit growth and level as of September 2025 are given below. The bank-wise and district-wise details are given in Annexure 1A & 1B.

Bank Group	For the period ended				(Rs. in Crores)
	Sept. 2024	March 2025	Sept. 2025	Growth Y-o-Y	Absolute growth over March 2025
State Bank of India	2,48,300 (5.19%)	2,50,681 (3.88%)	2,70,957 (4.79%)	22,657 (9.12%)	20,276 (8.09%)
Nationalised Banks	4,66,352 (2.54%)	4,91,250 (7.39%)	4,87,133 (-0.05%)	20,781 (4.46%)	(-) 4,117 (-) 0.84%
RRB (GGB)	23,289 (2.16%)	25,218 (11.09%)	25,616 (1.87%)	2,327 (9.99%)	398 (1.58%)
Co-Operative Banks	52,026 (0.90%)	55,451 (10.56%)	60,247 (0.75%)	8,221 (15.80%)	4,796 (8.65%)
Private Banks	4,63,706 (3.32%)	4,87,121 (6.36%)	5,00,254 (2.31%)	38,548 (7.88%)	13,133 (2.70%)
Small Finance Banks	14,790 (8.34%)	16,416 (24.74%)	18,709 (6.07%)	3,919 (26.50%)	2,293 (13.97%)
<b>Total</b>	<b>12,68,463 (3.32%)</b>	<b>13,26,137 (6.71%)</b>	<b>13,62,917 (1.90%)</b>	<b>94,454 (7.45%)</b>	<b>36,780 (2.77%)</b>

(Fig. in the brackets for the quarter ended Sept. 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 recorded by **Small Finance Banks (13.97%)**, followed by **Co-operative Banks (8.65%)**, **State Bank of India (8.09%)**, **Private Banks (2.70%)**, and **RRB (1.58%)**. A decline of **(-) 0.84%** was observed in **Nationalised Banks**.

### **Credit Expansion:**

The aggregate credit increased by **78,229 crore**, from **11,53,299 crore** as of March 2025 to **12,31,528 crore** as of September 2025, registering a growth of **6.78%**, as against **6.75%** recorded during the corresponding period of the previous year.

The banks' groupwise credit growth and level as of September 2025 are given below. The bank-wise and district-wise details are given in Annexure **1A & 1B**.

Bank Group	For the period ended (Rs. in Crores)				
	Sept. 2024	March 2025	Sept. 2025	Growth Y-o-Y	Absolute growth over March, 2025
State Bank of India	1,60,164 (4.74%)	1,73,244 (16.27%)	1,83,982 (4.89%)	23,818 (14.87%)	10,738 (6.20%)
Nationalised Banks	2,79,909 (4.27%)	2,99,302 (14.88%)	3,22,095 (5.25%)	42,186 (15.07%)	22,793 (7.62%)
RRB (GGB)	16,147 (5.08%)	17,537 (15.13%)	18,594 (6.94%)	2,447 (15.15%)	1,057 (6.03%)
Co-Operative Banks	36,458 (4.35%)	37,099 (12.59%)	39,510 (3.78%)	3,052 (8.37%)	2,411 (6.50%)
Private Banks	5,73,810 (3.84%)	6,05,564 (11.82%)	6,44,971 (2.75%)	71,161 (12.40%)	39,407 (6.51%)
Small Finance Banks	18,301 (3.54%)	20,553 (21.55%)	22,376 (6.00%)	4,075 (22.27%)	1,823 (8.87%)
<b>Total</b>	<b>10,84,788 (4.11%)</b>	<b>11,53,299 (13.49%)</b>	<b>12,31,528 (3.87%)</b>	<b>1,46,740 (13.53%)</b>	<b>78,229 (6.78%)</b>

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

The data indicate that outstanding advances grew by **6.78%** over March 2025. This growth was primarily driven by **Small Finance Banks (8.87%)**, followed by **Nationalised Banks (7.62%)**, **Private Banks (6.51%)**, **Co-operative Banks (6.50%)**, **State Bank of India (6.20%)**, and **RRB (6.03%)**.

### **Credit Deposit Ratio:**

The Bank groupwise Conventional CD Ratio is given below:

Bank Group	For the period ended			
	Sept. 2024	March 2025	Sept. 2025	Variation over March 2025
State Bank of India	64.50	69.11	67.90	(-) 1.21
Nationalised Banks	60.02	60.93	66.12	5.19
RRB (GGB)	69.33	69.54	72.59	3.05
Co-Operative Banks	70.08	66.90	65.58	(-) 1.32
Pvt. Sector Banks	123.74	124.31	128.93	4.62
Small Finance Banks	123.74	125.20	119.60	(-) 5.60
<b>Conventional CD Ratio</b>	<b>85.52</b>	<b>86.97</b>	<b>90.36</b>	<b>3.39</b>

The CD Ratio as of September 2025 increased by 3.39% over March 2025 and stood at 90.36%. As per the RBI guidelines, the **CD Ratio, inclusive of RIDF**, for the State as a whole is as under:

(Rs. In Crores)				
<b>Advances</b>	<b>RIDF</b>	<b>Total</b>	<b>Deposits</b>	<b>CD Ratio</b>
12,31,528	15,581	12,47,109	13,62,917	<b>91.50</b>

(Source: NABARD for RIDF)

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

As of September 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.

<b>Sr.</b>	<b>Name of District</b>	<b>CD Ratio Sept. 2024</b>	<b>CD Ratio Mar. 2025</b>	<b>CD Ratio Sept. 2025</b>	<b>Variation over Sept. 2024</b>	<b>Variation over March 2025</b>
1	Dangs	21.79	22.00	23.03	<b>1.24</b>	<b>1.03</b>
2	Navsari	36.15	38.01	37.87	<b>1.72</b>	<b>(-0.14)</b>
3	Porbandar	37.99	38.37	37.56	<b>(-0.43)</b>	<b>(-0.81)</b>

### **Per Population Deposit and Advances:**

(Amt. in Rs. Lakhs)

<b>Sr.</b>	<b>District</b>	<b>Total Population</b>	<b>Total Deposits</b>	<b>Total Advances</b>	<b>CD Ratio</b>	<b>Dep. Per Pop.</b>	<b>Adv. Per Pop.</b>
1	Dangs	2,28,291	1,08,709	25,040	23.03%	0.48	<b>0.11</b>
2	Navsari	13,29,672	31,90,169	12,08,242	37.87%	<b>2.40</b>	0.91
3	Porbandar	5,85,449	13,16,107	4,94,385	37.56%	<b>2.25</b>	0.84
<b>State Total</b>		<b>6,04,39,692</b>	<b>13,62,91,769</b>	<b>12,31,52,774</b>	<b>90.36%</b>	<b>2.26</b>	<b>2.04</b>

From the above table, **Navsari District** reflects a deposit per capita higher than the State average, while **Porbandar District** is at par with the State average. In contrast, **Dangs District** shows a low CD ratio, primarily due to low credit offtake in the district.

### **Adjusted CD Ratio excluding NRI Deposit:**

(Amt. in Rs. Lakhs)

<b>Sr.</b>	<b>District</b>	<b>Deposit</b>	<b>NRI Deposit</b>	<b>Total Deposit excluding NRI</b>	<b>Total Advances</b>	<b>Adjusted CD Ratio</b>
1	Dangs	1,08,709	200	1,08,509	25,040	23.08%
2	Navsari	31,90,169	6,55,462	25,34,707	12,08,242	47.67%
3	Porbandar	13,16,107	2,75,381	10,40,726	4,94,385	47.50%

From the above table, it is observed that, upon excluding NRI deposits from the total deposits, the CD ratio of **Navsari** and **Porbandar** exceeds the benchmark level of 40%. However, there is no significant improvement in the CD ratio of **Dangs District**.

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

## **Priority Sector Lending:**

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

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

Parameter	Bench mark % of NBC	Outstanding as of				Absolute Growth over March 2025	% increase over March 2025	(Rs. In Crores)
		March 2025	% Achi. of NBC	Sept. 2025	% Achi. of NBC			
<b>PS Adv.</b>	40%	5,35,992	54.47	5,99,368	57.06	63,376	11.82	
<b>Agri. Adv.</b>	18%	1,30,599	13.27	1,33,820	12.74	3,221	2.47	
<b>Weaker Sec. Adv.</b>	12%	89,858	9.13	95,619	9.10	5,761	6.41	
<b>Micro Enterprises</b>	7.5%	1,27,217	12.93	1,49,334	14.22	22,117	17.39	
<b>Small and Marginal Farmers</b>	10%	57,856	5.87	60,618	5.77	2,762	4.77	

The above data reveal that **Priority Sector Advances** and **Micro Enterprises** have exceeded the prescribed benchmarks. Although there is an increase in the absolute figures for **Agriculture Advances**, **Weaker Sections**, and **Small and Marginal Farmers**, the benchmark levels for these categories could not be achieved.

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

Parameter	Bench-mark	Outstanding as of				Absolute Growth over March, 2025	% increase over March, 2025	(Rs. In Crores)
		March 2025	% Achi. of NBC	Sept. 2025	% Achi. of NBC			
<b>PS Adv.</b>	75%	15,261	100.19	16,551	102.50	1,290	8.45	
<b>Agri. Adv.</b>	18%	12,159	79.82	13,126	81.29	967	7.95	
<b>Weaker Sec. Adv.</b>	15%	8,663	56.87	11,022	68.26	2,359	27.21	
<b>Micro Enterprises</b>	7.5%	877	5.75	1,061	6.57	184	20.98	
<b>Small and Marginal Farmers</b>	10%	7,202	47.28	7,544	46.72	342	4.75	

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

RRB has achieved or surpassed the stipulated benchmarks under **Priority Sector**, **Agriculture Advances**, **Weaker Sections**, and **Small and Marginal Farmers**. Although there has been an increase in advances to **Micro Enterprises**, the benchmark for this category could not be achieved.

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

(Rs. In Crores)

Parameter	Benchmark	Outstanding as of				Absolute Growth over March, 2025	% increase over March, 2025
		March 2025	% Achi. of NBC	Sept. 2025	% Achi. of NBC		
<b>PS Adv.</b>	<b>75%</b>	13,673	80.86	18,301	83.04	4,628	33.85
<b>Agri. Adv.</b>	<b>18%</b>	3,036	17.95	2,995	16.36	(-) 41	(-) 1.35
<b>Weaker Sec. Adv.</b>	<b>12%</b>	4,654	27.52	4,736	25.88	82	1.76
<b>Micro Enterprises</b>	<b>7.5%</b>	5,206	30.79	6,355	34.72	1,149	22.07
<b>Small and Marginal Farmers</b>	<b>10%</b>	1,055	6.24	2,014	11.00	959	90.90

SFBs have achieved the stipulated benchmarks under **Priority Sector**, **Weaker Sections**, **Micro Enterprises**, and **Small and Marginal Farmers**. However, there is a decline in the absolute figures for **Agriculture Advances**, and the benchmark for this category could not be achieved.

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

Sector	State Bank of India	Nationalised Banks	Private Banks	Co-op Banks	RRB (GGB)	All Banks
<b>PS Adv.</b>	43.83%	59.53%	57.32%	92.21%	102.50%	58.18%
<b>Agri. Adv.</b>	9.71%	19.32%	6.34%	76.24%	81.29%	13.82%
<b>Weaker Sec. Adv.</b>	6.70%	17.33%	4.03%	36.30%	68.26%	10.27%
<b>Micro Enterprises</b>	9.86%	14.57%	16.10%	1.03%	6.57%	14.45%
<b>Small and Marginal Farmers</b>	4.30%	13.14%	1.41%	24.20%	46.72%	6.47%

From the above table, it is observed that, except for the benchmark under **Priority Sector Advances**, banks have not achieved the stipulated benchmarks for **Agriculture Advances**, **Weaker Section Advances**, **Micro Enterprises**, and **Small and Marginal Farmers**. The performance of **State Bank of India** and **Private Sector Banks** needs improvement in Agriculture and Weaker Section advances. Additionally, **DCCBs** need to improve under Micro Enterprises, while **Private Sector Banks** require improvement under Small and Marginal Farmers.

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, Small and Marginal Farmer so as to achieve the National Goals.

## Agenda No.6

### **Progress Under Annual Credit Plan (ACP) 2025-26:**

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

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

No.	Priority Sector	Target 2025-26		Disb. upto the qtr.		(Amount in Rs.Crores)	
		A/c	Amt.	A/c	Amt.	A/c	Amt.
1	Agriculture	47,89,425	1,61,163	27,85,173	1,08,548	58.15	67.35
	Of which Farm Credit	46,14,308	1,18,285	26,85,835	76,959	58.21	65.06
2	MSME	8,69,391	3,10,917	4,08,894	2,47,519	47.03	79.61
3	Export Credit	3857	815	125	411	3.24	50.43
4	Education	16,928	626	10,339	296	61.08	47.25
5	Housing	3,38,485	19,790	1,45,001	10,261	42.84	51.85
6	Other PSA	4,30,527	5,531	1,34,093	3,753	31.15	67.85
7	<b>Total PSA</b>	<b>64,48,613</b>	<b>4,98,842</b>	<b>34,83,625</b>	<b>3,70,788</b>	<b>54.02</b>	<b>74.33</b>

The overall achievement in disbursement under the Annual Credit Plan (ACP) 2025-26 for Priority Sectors by all the Banks was 54.02% in respect of targets in the number of accounts and 74.33 % in respect of targets in amount for the quarter ended September 2025. The highest percentage achievement in terms of amount was recorded in MSME – 79.61% followed by Other PS – 67.85, Agriculture – 67.35%, Housing – 51.85%, Export Credit – 50.43%, Education – 47.25%.

Out of 33 districts in the State, up to the quarter ended September 2025, 24 districts remained below the State average of 74.33% under ACP 2025-26.

The sector-wise, bank-wise and district-wise 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 September 2025 is given in Annexure - 6.

### **Revised Ground Level Credit Disbursement Targets for Agriculture - 2025-26**

SLBC received the revised Ground Level Credit (GLC) Target for Agriculture-2025-26 from NABARD via Letter રાબે/ગુજરાત/સીપીડી/65080/જીએલસી-6/2025-26 dated 28/07/2025, SLBC reallocated the GLC Target for Agriculture-2025-26 and circulated via letter no SLBC 4/224/2025 dated 26/08/2025 among the member banks.

As informed by NABARD in the **186<sup>th</sup> SLBC meeting held on 29.08.2025** that the Annual Credit Plan (ACP) for FY 2025-26 – Ground Level Credit (GLC) target has been revised upward from **₹1,61,163** crore to **₹2,19,230** crore for Gujarat, based on the bank's performance data of FY 2024-25 uploaded on the ENSURE portal by member banks.

SLBC has analysed the data and observed that there is variation in data reported to SLBC and data uploaded on the ENSURE portal by the bank (Reporting to NABARD). The variation is as under.

(Amount in Rs. Crores)

<b>ACP disbursement data of Banks for FY 2024-25 Reported to SLBC Gujarat</b>	<b>ACP disbursement data of Bank for FY 2024-25 Reported on ENSURE Portal of NABARD</b>	<b>Variation Found</b>
(A)	(B)	(C) = (B - A)
<b>1,37,618.48</b>	<b>1,63,965.16</b>	<b>26,346.68</b>

Bank-wise variation is given in **Annexure-AC**

SLBC vide letter 186-SLBC-GUJ Follow Up/306/2025 dated 21/11/2025 requested the concerned member bank to compare ACP disbursement achievement data submitted to SLBC with the data uploaded on the ENSURE portal and confirm the actual achievement. All concerned banks are requested to submit the actual achievement data to SLBC within the timeline specified in the letter.

**The Achievement against the revised target is as under:**

(Amount in Rs.Crores)

<b>Agency</b>	<b>Crop Loan Target</b>	<b>Crop Loan Ach.</b>	<b>Term Loan Target</b>	<b>Term Loan Ach.</b>	<b>Total Agri</b>	<b>Total Agri Ach.</b>	<b>% Ach</b>
Commercial Banks	77,999	32,036	77,999	38,641	1,55,998	70,677	45.31
Cooperative Banks	30,000	21,984	12,000	6,297	42,000	28,281	67.34
Regional Rural Banks	17,730	9,366	3,499	224	21,229	9,590	45.17
<b>Total</b>	<b>1,25,729</b>	<b>63,386</b>	<b>93,498</b>	<b>45,162</b>	<b>2,19,227</b>	<b>1,08,548</b>	<b>49.51</b>

## Agenda No.7

## **Bankwise position of Outstanding, NPA, and Percentage of NPA to Outstanding at the quarter ended September 2025.**

The Advances of the Banks in the State of Gujarat is Rs. 12,31,528 Crores, and NPA is Rs. 31,876 Crores, i.e 2.59% as of September 2025. Consolidated details are as per **Annexure 7A.**

(Amt. Rs. in crores)				
Particulars	Amt. Outstanding	Amt. of NPA	% NPA to Outstanding	
Crop Loan	84,743	2,962	3.50	
Other Agri Loans	65,198	4,125	6.33	
<b>Total Agriculture</b>	<b>1,49,941</b>	<b>7,087</b>	<b>4.73</b>	
MSME	3,36,856	8,645	2.57	
Other PS	1,44,318	1,934	1.34	
<b>Total Priority Sector</b>	<b>6,31,115</b>	<b>17,666</b>	<b>2.80</b>	
Non Priority Sector	6,00,413	14,210	2.37	
<b>Total Advances</b>	<b>12,31,528</b>	<b>31,876</b>	<b>2.59</b>	
<b>Others</b>				
Housing Loan	2,60,501	2,395	0.92	
Education Loan	6,861	44	0.64	

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

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

As per Section 14 of the SARFAESI Act, banks require support from District Magistrates for the attachment of property and quick enforcement of the Act.

It is reported that 516 numbers of applications involving Rs. 110 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.	
516	110	412	85	469	159	

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 –

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

## Apagenda No. 8

### **Progress Under Govt. Spon. Prog. For The Qtr. Ended Sept. 2025.**

The Summary of performance for the quarter ended September 2025 in the implementation of various bankable schemes sponsored by the Central/State Government is presented hereunder. The scheme/district-wise details are furnished in the **Annexures 8 to 14.**

#### **Target vs achievement under the Central Govt. Spon. Programmes.**

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

<b>Period ended</b>	<b>PMEGP</b>
September 2024	37.23% (No.) 166.99% (M.M.)
September 2025	- % (No.) - % (M.M.)

(Rs./ Lakhs)

<b>Particulars</b>	<b>Bankable Schemes</b>	
	<b>PMEGP</b>	
Target (2025-26)	- (No) - MM (Amt.)	
Sponsored (No.)		4
Sanctioned (No.)		161
Sanctioned (Amt)	M.M.	2,106
Retd./Rejtd. (No.)		4
Pending (No.)		0
% achievement (No.)		-
% achievement (Amt.)	M.M.	-

(M.M. = Margin Money)

The target for the scheme is yet to be received from the Department. The Department is requested to kindly communicate the target for FY 2025-26, along with the performance of the scheme.

#### **Deendayal Jan Aajeevika Yojana-Shehri (DJAY-S)**

A new scheme, **Deendayal Jan Aajeevika Yojana-Shehri (DJAY-S)**, has been launched for urban poverty alleviation on a pilot basis in selected cities with effect from **01.10.2024**, namely **Ahmedabad, Dahod, and Surat** in Gujarat. SLBC via SLBC/4/193/2025 dated 08.07.2025 circulated guidelines related to the scheme. Member banks are requested to clear the pendancy in the scheme.

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

Progress under the scheme as on 07.11.2025 is as below:

<b>Total Application</b>	<b>Total Sanctioned</b>	<b>Total Disbursed</b>	<b>Pending for Sanctioned</b>	<b>Pending For Disbursement</b>
<b>505</b>	<b>109</b>	<b>67</b>	<b>396</b>	<b>42</b>

## Comparative performance under State Govt. Sponsored Programmes

(Amt. in Rs. Lakhs)

Particulars	Bankable Schemes				
	VBS	GSCDC	GWEDC	JGVY	DTAISY
<b>2025-26</b>	<b>27,000</b>	<b>5,000</b>	<b>500</b>	<b>320</b>	<b>200</b>
<b>Target (Number)</b>	<b>27,000</b>	<b>5,000</b>	<b>500</b>	<b>320</b>	<b>200</b>
Sponsored (No)	93,823	988	1,651	574	1,502
<b>Sanctioned (No)</b>	<b>26,076</b>	<b>76</b>	<b>121</b>	<b>125</b>	<b>71</b>
Retd./Rejtd. (No)	3,151	11	69	15	170
Pending (No)	64,596	901	1,461	434	1,261
<b>% achievement as of Sept. 2025</b>	<b>96.58</b>	<b>1.52</b>	<b>24.20</b>	<b>39.06</b>	<b>35.50</b>
<b>% achievement as of Sept. 2024</b>	<b>66.49</b>	<b>2.44</b>	<b>13.60</b>	<b>59.00</b>	<b>26.00</b>

### Vaipayee Bankable Scheme (VBS) :

The achievement against the target stood at 96.58% at the quarter ended September 2025.

**There were 64,596 loan applications reported pending, which are required to be disposed of expeditiously, by various Banks.**

### Gujarat Scheduled Castes Development Corporation (GSCDC) :

The achievement of the target in terms of cases sanctioned stood at 1.52% for the quarter ended September 2025 as against 2.44% for the corresponding period of the previous year.

Sponsoring of applications was only 988, 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 901 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 1,651 applications in the period under review; the achievement stood at 24.20% at the quarter ended September 2025, as against 13.60% during the corresponding period of the previous year.

**Banks are requested to dispose of 1,461 pending applications on merit at the earliest.**

### Jyoti Gram Vikas Yojana (Margin Money Scheme) - JGVY:

The achievement stood at 39.06% of the target at the quarter ended September 2025, as against 59.00 % for the corresponding period of the previous year.

**Banks are also requested to dispose of 434 pending applications on merit at the earliest.**

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

The achievement stood at 35.50% at the quarter ended September 2025, as against 26.00% 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 pending cases 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 September 2025 to Minority Communities & Women Entrepreneurs by Banks are given in the following tables.

#### Minority Communities :

(Rs. in Crores)

Particulars	Sept. 2024		March 2025		Sept. 2025	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	92,430	2,751	3,49,173	13,139	69,922	4,751
Outstanding	6,58,350	21,435	6,18,655	19,809	5,65,833	22,136

During the quarter ended September 2025, fresh loans amounting to **69,922 beneficiaries** belonging to Minority Communities, amounting to **₹4,751 crore**.

As of September 2025, the outstanding number of **beneficiaries** stood at **5,65,833**, with an outstanding amount of **₹22,136 crore**.

The share of advances to Minority Communities in total Priority Sector Advances stood at **2.70%** for the quarter ended September 2025. Bankwise Minority Community details given in **Annexure 15**.

#### Women Entrepreneurs

(Rs. in crores)

Particulars	Sept. 2024		March 2025		Sept. 2025	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	5,24,832	14,301	21,43,786	57,653	5,29,188	20,063
Outstanding	43,90,633	1,31,595	42,78,508	1,46,662	41,62,448	1,66,296

During the quarter ended September 2025, fresh loans amounting to **₹20,063 crore** were extended to **5,29,188 beneficiaries** in the State.

As of September 2025, the outstanding number of **beneficiaries** stood at **41,62,448**, with outstanding advances reaching **₹1,66,296 crore**, accounting for **13.50%** of Net Bank Credit. Bankwise Women Entrepreneurs details are given in **Annexure 16**.

Member banks are requested to **enhance financing to women entrepreneurs**.

#### (II) Review Of Progress Under Housing Finance

(Rs. in crores)

Particulars	Sept. 2024		March 2025		Sept. 2025	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	95,532	14,266	4,46,139	58,399	1,02,709	16,264
Outstanding	16,86,538	2,37,155	17,21,114	2,47,591	17,54,837	2,60,502

During the quarter ended September 2025, fresh loans amounting to **₹16,264 crore** were disbursed to **1,02,709 beneficiaries** under Housing Finance during the quarter ended September 2025.

As of September 2025, the outstanding number of **beneficiaries** stood at **17,54,837**, with outstanding advances reaching **₹2,60,502 crore**.

Bank-wise details are provided in **Annexure-17**.

**(III) Progress under NRLM:**

The summary of various parameters under NRLM as furnished by Member Banks on the <https://banklinkage.lokos.in/HomePage.aspx> portal for the quarter ended Sept. 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.
<b>Total SHGs (NRLM)</b>	88,200	1,24,000	19,534	25,065	22.15	20.21

**(B) Loan Outstanding and NPA**

(Amt. in Rs.lakh)

	Outstanding		NPA		% NPA	
	A/c	Amt.	A/c	Amt.	A/c	Amt.
<b>Total SHGs (NRLM)</b>	41,981	60,438	2,994	2,46	7.01	3.55

**Self Help Groups (SHGs):**

The summary of various parameters under SHGs as furnished by Member Banks for the year ended September 2025 is as under :

**(A) Savings Bank account details opened during the FY ended Sept. 2025:**

(Amt. in Rs.lakh)

<b>Savings linkage</b>	<b>Savings Bank A/Cs opened during the FY ended Sept. 2025</b>				
	<b>No.of SHG Accounts</b>	<b>No.of Members</b>	<b>Savings Amt.</b>	<b>Cash credit sanction accounts</b>	<b>Cash credit sanction Amt.</b>
<b>Total No. of SHG Savings A/Cs</b>	10,617	1,04,042	1,565	2,102	7,119
<b>Out of above, Women SHG</b>	9,840	95,320	1,368	2,098	7,105

**(B) Saving Bank account details as on Sept. 2025:**

(Amt. in Rs.lakh)

<b>Savings linkage</b>	<b>Total No. of Savings Bank accounts as on Sept. 2025</b>				
	<b>No.of SHG Accounts</b>	<b>No.of Members</b>	<b>Savings Amt.</b>	<b>Cash credit sanction accounts</b>	<b>Cash credit sanction Amt.</b>
<b>Total No. of SHG Savings A/Cs</b>	2,49,128	25,99,409	77,814	40,378	97,510
<b>Out of above, Women SHG</b>	2,65,223	24,13,357	65,123	39,035	94,459

**(C) SHG Grading and Sanction :**

(Amt. in Rs.lakh)

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended Sept. 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	5,167	3,854	10,004	8,144	8,306	13,897
Out of above, Women SHG	--	3,789	9,968	--	8,263	12,592

**(D) Disbursement Details :**

(Amt. in Rs.lakh)

Disbursement of Loans	Disbursement during the quarter ended Sept. 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	4,282	8,280	2,763	5,516	7,973	15,638	4,177	8,087
Of above, Women SHG	4,159	8,003	2,759	5,333	7,589	14,536	4,170	8,071

**(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	Sept. 2024	51,816	64,946	49,936	62,758
	Sept. 2025	55,047	81,068	53,258	78,147
NPA as on		NPA		Out of which, Women SHGs	
NPA against the total loan outstanding	Sept. 2024	Accounts	Amount	Accounts	Amount
	Sept. 2025	4,031 (7.78%)	3,031 (4.67%)	3,394 (6.80%)	2,537 (4.04%)

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

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

**(IV) Review Of Progress Under Education Loan :**

(Rs. in Crores)

Particulars	Sept. 2024		March 2025		Sept. 2025	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	8,397	659	22,419	2,078	8,539	606
Outstanding	59,785	6,104	60,088	6,433	61,705	6,861

During the quarter ended September 2025, banks disbursed education loans amounting to **₹606 crore to 8,539 students**.

As of September 2025, the outstanding number of **beneficiaries** stood at **61,705**, with outstanding advances of **₹6,861 crore** under Education Loans.

Bank-wise details are provided in **Annexure-19**.

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 – AD**.

**(V - a) Kisan Credit Card (KCC) :**

The number of outstanding KCCs in the State has increased from 32,30,337 as of March 2025 to 33,00,812 as of September 2025, showing a net increase of 70,475 KCCs during the quarter ended September 2025.

Category	March 2025	September 2025
<b>Public Sector Banks</b>	10,23,518	10,14,752
<b>State Bank of India</b>	3,66,932	3,61,521
<b>Co-op Banks</b>	9,89,998	11,11,850
<b>RRB (GGB)</b>	5,42,981	5,14,429
<b>Private Banks</b>	3,06,819	2,98,260
<b>Small Finance Banks</b>	89	0
<b>Total</b>	32,30,337	33,00,812

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

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

As per the information made available by the member banks, fresh loans worth Rs 374 Crores have been granted to 34,727 beneficiaries under the credit linkage through the formation of JLGs during the quarter ended September 2025. The outstanding level reached to Rs. 1,969 Crores in 3,40,759 accounts as of September 2025. The Bankwise progress is given @ **Annexure-21**.

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

**(VI) Advances To SC & ST Beneficiaries:**

The outstanding advances to SC beneficiaries as of September 2025 were Rs. 6,529 Crores in 2,40,304 accounts, forming 5.86 % of Weaker Section advances, which was 5.55% as of March 2025. Similarly, the outstanding advances to ST beneficiaries as of September 2025 were Rs. 7,074 Crores in 4,12,313 accounts, forming 6.35% of Weaker Section advances, which was 6.07% as of March 2025. Bank-wise and District-wise details are given in **Annexure - 2 & 3**.

**(VII) Centrewise availability of ATMs as against the number of branches:**

As per the data provided by Member Banks, there are 11,740 ATMs in the State of Gujarat as of September 2025. The centrewise / categorywise details of ATMs vis-a-vis the number of branches are as under:

Category	No. of Branches as of Sept. 2025	No. of ATMs		
		Sept. 2024	March 2025	Sept. 2025
Urban	4,726	7,319	7,259	6,991
Semi-urban	2,483	3,033	3,063	2,879
Rural	3,685	1,808	1,868	1,870
<b>Total</b>	<b>10,894</b>	<b>12,160</b>	<b>12,190</b>	<b>11,740</b>

Banks have set up a good number of ATMs in Metro, Urban, and Semi-urban centres.

The Districtwise/Bankwise details are given in **Annexure – 23**.

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