

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

१८८वीं बैठक की कार्यसूची विवरण - दिसंबर २०२५
Agenda Notes for 188th Meeting - December 2025

दिनांक / Date : 18.02.2026

बुधवार / Wednesday

समय / Time : 11.00 AM

स्थान / Venue

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

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

संयोजक / Convenor



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

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

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Banking At A Glance In Gujarat State – December 2025

Parameters	December 2024	March 2025	June 2025	Sep 2025	December 2025	Growth Q-O-Q	Growth Y-O-Y	Growth YTD
Branches	10,659	10,743	10,802	10,894	10,955	61	296	212
Category of Branches								
Rural	3,629	3,655	3,671	3,685	3,689	4	60	34
Semi - Urban	2,463	2,475	2,475	2,483	2,501	18	38	26
Urban	4,567	4,613	4,656	4,726	4,765	39	198	152
Total	10,659	10,743	10,802	10,894	10,955	61	296	212
Category of ATMs								
Total	12,346	12,190	12,003	11,740	11,840	100	(-) 506	*(-) 350
Rural	1,842	1,868	1,864	1,870	1,956	86	114	88
Semi - Urban	3,080	3,063	2,985	2,879	2,810	(-) 69	(-) 270	(-) 253
Urban	7,424	7,259	7,154	6,991	7,074	83	(-) 350	(-) 185
*ICICI Bank reduced ATM due to the migration of ATM to CRs								
Key Indicators (o/s)					(Amt. Rs. in Crores)			
Deposits	12,68,885	13,26,137	13,37,468	13,62,918	14,04,754	41,836 (3.07%)	1,35,869 (10.71%)	78,617 (5.93%)
Advances	11,18,508	11,53,298	11,85,694	12,31,528	12,85,970	54,442 (4.42%)	1,67,462 (14.97%)	1,32,672 (11.50%)
CD Ratio	88.15	86.97	88.65	90.36	91.54	1.18	3.39	4.57
PS Advances	5,50,156	5,64,926	6,04,911	6,31,115	6,55,658	24,543 (3.89%)	1,05,502 (19.18%)	90,732 (16.06%)
Agri Advances	1,42,661	1,45,794	1,46,463	1,49,941	1,54,779	4,838 (3.23%)	12,118 (8.49%)	8,985 (6.16%)
MSME Advances	2,86,003	2,96,731	3,17,208	3,36,856	3,53,594	16,738 (4.97%)	67,591 (23.63%)	56,863 (19.16%)
Micro Advances	1,27,719	1,33,299	1,45,418	1,56,750	1,66,218	9,468 (6.04%)	38,499 (30.14%)	32,919 (24.70%)
Weaker Sec. Adv	1,00,639	1,03,174	1,04,512	1,11,376	1,13,803	2,427 (2.18%)	13,164 (13.08%)	10,629 (10.30%)

Achievement against Benchmark

Parameter	Benchmark	December 2024	March 2025	June 2025	Sep 2025	December 2025
PS Advances	40%	56.28%	55.59%	58.06%	58.18%	58.62%
Agri Advances	18%	14.60%	14.35%	14.06%	13.82%	13.84%
Micro Advances	7.5%	13.07%	13.12%	13.96%	14.45%	14.86%
Weaker Sec. Adv	12%	10.30%	10.15%	10.03%	10.27%	10.18%
Small & Marginal Farmer	10%	6.63%	6.51%	6.60%	6.47%	6.39%

Position of Kisan Credit Cards for the period ended

	December 2024	March 2025	June 2025	Sep 2025	December 2025	Growth Q-O-Q	Growth Y-O-Y	Growth YTD
Accounts (in no.)	31,31,965	32,30,337	32,30,337	33,00,812	31,86,246	(-) 1,14,566	54,281	*(-) 44,091
Amount (in crs)	76,080	79,573	79,573	84,387	82,303	(-) 2,084	6,223	2,730

*HDFC Bank reduced 1,01,900 Accounts from the previous quarter due to clarification received by HDFC from RBI/NABARD that only those loans that are assessed as per DLTC SOF norms can be classified as KCC loans. 1

Agenda No.1

Confirmation of the proceedings of the last meeting

The proceedings of the 187th meeting of the State Level Bankers' Committee for the quarter ended September 2025, held on 02.12.2025, were circulated to all the members vide letter dated 09.01.2026. 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:

Issue – RSETI Ahmedabad

Necessary approval from AMC for construction is pending. A fresh application was submitted on 11.07.2023 as advised by the Town Development Office. After TP finalisation, revised layouts and documents were obtained from DILR and resubmitted through a newly engaged consultant.

AMC directed the payment of proportionate betterment charges for Final Plot No. 124/2. The Bank requested rationalisation, received the demand notice dated 21.07.2025, and has paid the rationalised charges. Proof has been submitted to AMC.

Since the plot is government-owned, no property tax bill exists; required opinion from the Deputy State Officer has been submitted. All documents are now filed with the BPSO office/Assistant TDO for "Raja Chhitt," and the Finance Department has followed up with the concerned department on 05.02.2026.

The Finance Department has also sent an email to the concerned department on 05.02.2026 for further action.

Allotment of Space for Head Office of Newly Amalgamated Regional Rural Bank

As per Government of India Gazette Notification No. CG-DL-E-07042025-262329 dated 07.04.2025, Baroda Gujarat Gramin Bank and Saurashtra Gramin Bank were amalgamated into Gujarat Gramin Bank with effect from 01.05.2025, with its Head Office at Vadodara under the sponsorship of Bank of Baroda.

Gujarat Gramin Bank, vide letter dated 09.06.2025, requested the State Government for allotment of suitable land/office premises at Vadodara for its Head Office. SLBC also supported the request on 12.06.2025, seeking allotment of premises of about 18,000–20,000 sq. ft. within city limits.

The Finance Department, on 03.09.2025, advised the Revenue Department to allocate suitable land/office and has again sought an update on 05.02.2026.

The State Government is requested to kindly intervene and take necessary action at the earliest.

वित्तीय समावेशन का क्रियान्वयन

Implementation of Financial Inclusion

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 29.10.2025 and 14.01.2026:

Date	No. of Accounts opened			Aadhaar Seeded Accounts	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Cards issued	Zero Balance Accounts	% of Zero Balance Accounts
	Rural	Urban	Total						
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%	12,83,237	6.54%
14.01.2026	1,34,53,985	62,52,838	1,97,06,823	1,74,24,707	88.42%	1,50,34,110	76.29%	13,03,538	6.61%
Progress	55,468	31,987	87,455	1,31,329	0.28%	99,969	0.17%	20,301	0.075

(Source – DFS FI Plan Portal)

Bank-wise, District-wise position in terms of Aadhaar Seeding, Zero Balance Accounts, and RuPay cards issued in PMJDY Accounts is shown in Annexure-1.

- **Aadhaar Seeding:** 15 banks are performing below the State average of **88.42%**.
- **RuPay Card Issuance:** 13 banks are performing below the State average of **76.29%**.
- **Zero Balance Accounts:** 6 banks are below the State average level of **6.61%**.

3.2 Position for operative CASA accounts as of 03.10.2025 and 23.01.2026:

State vs. National Avg.	03.10.2025		23.01.2026	
	Gujarat State	National Average	Gujarat State	National Average
Total Operative CASA A/cs (in lakhs)	797.40	483.00	807.43	489.86
Total Operative SB A/cs (in lakhs)	753.48	456.03	762.24	461.73
% Aadhaar Seeded A/cs	83.19%	88.41%	83.51%	88.57%
% Aadhaar Authenticated A/cs	49.52%	54.33%	49.78%	54.51%
% Mobile Seeded A/cs	78.03%	78.79%	77.34%	78.18%

(Source – DFS)

- **Aadhaar Seeding:** 10 banks are performing below the State average of **83.51%**.
- **Aadhaar Authentication:** 23 banks are performing below the State average of **49.78%**.
- **Mobile Seeding:** 3 banks are below the State average level of **77.34%**.

As per the progress report dated **23.01.2026** received from DFS, MoF, Gol, Aadhaar seeding in operative CASA accounts in the State stands at **83.51%**, while the average Aadhaar authentication is **49.78%**. In comparison, the national averages for Aadhaar seeding and authentication are **88.57%** and **54.51%**, respectively. Under Mobile Number Seeding, the State has achieved **77.34%**, against the national average of **78.18%**. The bank-wise, district-wise position for operative CASA accounts is provided in Annexure-2.

3.3 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 14.01.2026 is as below:

	PMJJBY					PMSBY				
	as of 31.03.2025	as of 23.07.2025	as of 29.10.2025	as of 14.01.2026	Progress over last meeting	as of 31.03.2025	as of 23.07.2025	as of 29.10.2025	as of 14.01.2026	Progress over last meeting
Gujarat	91,99,106	95,28,428	1,01,06,974	1,04,91,453	3,84,479	2,00,67,198	2,07,97,886	2,18,91,261	2,25,94,374	7,03,113
National			23,84,00,000	26,24,23,863				2,20,12,902	2,25,94,374	
State %			4.27%	4.00%				4.28%	4.03%	

(Source – DFS FI Plan Portal)

	Claims lodged	Claims Paid	Clams Rej.	Claims under process	Settlement %age	Rejection Reason
PMJJBY	62,920	58,174	2,051	2,695	96.74%	1) Death during the lien period. 2) Incorrect age submitted for enrollment. 3) Duplicate Claim.
PMSBY	8,406	5,061	1,076	2,269	87.82%	1) Death not established through PMR/FIR/Other docs. 2) Death due to causes other than Accident.

(Source – DFS FI Plan Portal)

The Bank-wise, District-wise enrolment under Social Security Schemes is available in [Annexure-3](#).

B. Atal Pension Yojana (APY)

Performance during the FY 2025-26 under APY as on 04.02.2026 is as under:

Sr.	Category of Banks	Number of Branches	Target for FY 2025-26	Achievement	Achievement (%)
1	Public Sector Banks	4,939	4,93,900	2,54,436	51.52%
2	Private Banks	2,216	1,34,120	55,716	41.54%
3	RRB (GGB)	744	74,400	78,776	105.88%
4	Co-op Banks	1,308	26,160	5,043	19.28%
5	Small Finance Banks	173	11,245	8,245	73.32%
Grand Total		9,380	7,39,825	4,02,216	54.37%

(Source – PFRDA Portal)

District-wise and Bank-wise achievement of targets for FY 2025-26 is in [Annexure- 4](#).

Parameter	National	Gujarat	% Share
Total Enrollment FY 2025-26	1,11,14,125	4,02,216	3.62%
Cumulative Enrollment	8,72,04,606	32,19,839	3.69%

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:

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

Banks are requested to initiate immediate action on the above points to achieve the given targets for the current year. Member banks and districts with performance below 50% are required to analyse the reasons for low contribution and take corrective measures.

Punjab & Sindh Bank, Gujrat Gramin Bank, Dhanlaxmi Bank, South Indian Bank, Tamilnadu Mercantile Bank and AU Small Finance Bank achieved the target for the FY.

Dahod and PanchMahal District achieved the target of FY.

Progress in enrolments under the three Jan Suraksha Schemes as on 14.01.2026 is as under:

PMJJBY Enrollment			PMSBY Enrollment			APY Enrollment		
As of 29.10.2025	As of 14.01.2026	Growth (%)	As of 29.10.2025	As of 14.01.2026	Growth (%)	As of 29.10.2025	As of 14.01.2026	Growth (%)
1,01,06,974	1,04,91,453	3.80%	2,18,91,261	2,25,94,374	3.21%	30,75,200	32,08,616	4.34%

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

3.4 Centrewise availability of ATMs as against the number of branches:

As per the data provided by Member Banks, there are 11,840 ATMs in the State of Gujarat as of December 2025. The centrewise / categorywise details of ATMs vis-a-vis the number of branches are as under:

Category	No. of Branches as of Dec. 2025	No. of ATMs		
		Dec. 2024	March 2025	Dec. 2025
Urban	4,765	7,319	7,259	7,074
Semi-urban	2,501	3,033	3,063	2,810
Rural	3,689	1,808	1,868	1,956
Total	10,955	12,160	12,190	11,840

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

The Districtwise/Bankwise details are given in Annexure – 5 & 6.

3.5 Opening of Banking Outlets in Unbanked Rural Centres:

As per the RBI Directives:

An 'Unbanked Rural Centre' (URC) is a rural (Tier 5 and 6) centre that does not have a CBS-enabled 'Banking Outlet' of a Scheduled Commercial Bank, a Small Finance Bank, a Payment Bank or a Regional Rural Bank, nor a branch of a Local Area Bank or licensed Co-operative Bank for carrying out customer-based banking transactions.

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, District-wise, population-wise URCs are provided in Annexure-7. Banks are requested to explore the possibility of opening of banking outlets in the remaining 230 URC centres as per RBI guidelines.

Below is the status of URC Centres 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	Nava Nagna	4371	As of now, Nava 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

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. SLBC via mail dated 20.11.2025, advised LDMs to submit the latest status of the banking outlet opened in URC.

The District-wise, Bank-wise URCs as per CISBI are provided in Annexure-8.

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.

3.6 National Strategy for Financial Inclusion (NSFI) 2025–30 (Newly Added Agenda)

The National Strategy for Financial Inclusion (NSFI) 2025–30, approved by the Financial Stability and Development Council (FSDC Sub-Committee), was released by the RBI on December 01, 2025. The strategy envisages scaling up financial inclusion through a synergistic ecosystem approach with defined strategic objectives and action points.

SLBC via letter no FIDD.CO.LBS.No.S1774/02.01.001/2025-26 dated 22.01.2026 received through mail on 23.01.2026, that SLBCs/UTLBCs have been identified as implementing stakeholders for four action points. SLBCs are required to draw up action plans within the prescribed timelines, review progress in SLBC/DCC meetings, and submit periodic Action Taken Reports to RBI.

Strategic Objectives & Key Action Points for SLBC/UTLBC:

- Improve last-mile access to financial services by ensuring banking outlets (Branch/DBU/FBC) in all revenue centres and phased coverage of unbanked centres.
- Increase the share of women Business Correspondents to at least 30% in a phased manner.
- Disseminate information on skill loan schemes and ensure district PLPs include credit support for skill-trained individuals.

3.7 Unbanked Rural Centre as per DFS Directive:

As instructed by the DFS, all villages within a 5 km radius are provided with Banking Touch Points, and in Gujarat, all villages identified by the DFS are equipped with Banking Touch Points.

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, GoI held a VC under the chairmanship of the Secretary, DFS, on 01.07.2022 with the MD / ED of Public Sector Banks and advised on the opening of brick-and-mortar branches at identified locations.

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

Based on the service area of the Banks, the identified locations have been mapped with the respective Banks for the opening of Brick-and-Mortar branches. Out of these 38 locations, 36 Branches opened or were covered with existing nearby branches, and 2 centers were covered with the IPPB center. The progress of the opening of the branches is as under;

Name of Bank	Allotted	Opened/ Existing branch/ Covered by Nearby branch	IPPB Centre	Matter taken with DFS to drop the village
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
TOTAL	38	36	2	3

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

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**. (Accepted by DFS via letter dated 14.01.2026)

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.

DFS via letter no F.NO. 6/25/2024-Missoin Office (300650447) dated 14.01.2026, informed that DFS accepted the exclusion of **Chikhli village** for not opening the **Brick and Mortar branch**.

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 all over India.

The Department of Financial Services (DFS), GoI, informed that **two villages of Gujarat** 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.

District	Village name	Population	Allocated Bank	Status
Banaskantha	Vasan	3110	GGB	Branch opened on 12.12.2025
Banaskantha	Khapa	3062	SBI	The bank is relocating its existing branch within a 05 KM radius. It will start functioning by 15.03.2026.

Opening of Banking Outlet at identified locations.

DFS identified villages without Branch/BC/IPPB within a 5 km radius on 08.04.2024, 05.12.2024, 02.01.2025, and 24.04.2025. Across these lists, 44 unique villages were identified. BCs have been appointed in 26 villages, while in 4 villages BCs are appointed, but JDD marking is pending. BC appointment is in process in 1 village. In 4 villages, BC opening is not feasible, and DLCC approved the same. DLCC recommended SLBC to approve the same. In 3 villages Banks take up matters to concered DLCC to approve dropping the village for the opening of BC, and the matter has been forwarded to SLBC/DLCC for approval. In the remaining 6 villages, BC points are not feasible due to forest location and low population (details are in the table below).

BC Appointed & Marking on JDD pending:

Sr.	Village, District (Population)	Allotted	Status
1	Jashvantpur, Bhavnagar (597)	BOI	As per the mail dated 12.08.2025, BC has been appointed in the said village.
2	Fulay, Kachchh (1839)	BOI	As per the mail dated 12.08.2025, BC has been appointed in the said village.
3	Kotda, Bhavnagar (639)	BOI	As per the mail dated 03.02.2026, BC has been appointed in the said village.
4	Payarko, Kachchh (141)	BOI	As per the mail dated 03.02.2026, BC has been appointed in the said village.

- **BC Appointment Pending:**

Sr.	Village, District (Population)	Allotted	Status
1	Kharoda, Kachchh (318)	BOI	BC appointment mail sent to BOI on 30.01.2026.

The Bank of India is requested to appoint BC at Kharoda village and mark the same on JDD portal.

- **DLCC approval received**

Sr.	District Village (Population)	Allotted	Status
1	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.
2	Kachchh Sheh (180)	BOB	
3	Junagadh Suardi (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. DLCC approved dropping the village for the opening of BC point in both villages in the meeting held on 18.12.2025. The
4	Junagadh Lilapani (53)	BOB	

The House is requested to consider dropping the said villages from the list for the opening of BC points.

- **Referred to DLCC**

Sr.	District Village (Population)	Allotted	Status
1	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. LDM Banaskantha once again requested to take up the matter in DLCC via mail dated 03.02.2026
2	Banas Kantha Naivada (360)	HDFC	
3	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.

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:

Village, District (Population)	Alloted Bank	Status
Bagoya, Junagadh (37)	SBI	<ul style="list-style-type: none"> The SLBC considered dropping the villages in the 181st meeting, which took place on 20.06.2024, due to basic facilities not being available in the forest area. SLBC, through its letter SLBC 181-SLBC Follow Up/212/2024 dated 21.08.2024, requested the Director (FI), DFS, MoF, Gol to consider the villages as covered villages. SLBC via letter dated 29.01.2026, once again requested the Director (FI), DFS, MoF, Gol to consider the villages as covered villages.
Goradwala, Junagadh (30)	SBI	
Hadala, Junagadh (223)	SBI	
Chhodvadi, Junagadh (4)	SBI	

The least population and the non-availability of qualified BC:

Village, District (Population)	Alloted Bank	Status
Lakhmirani, Kachchh (84)	SBI	<ul style="list-style-type: none"> The SLBC considered dropping the village Lakhmirani in the 180th meeting, which took place on 16.02.2024, due to a very low population and non-availability of basic qualifications for BC. 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. SLBC via letter dated 29.01.2026, once again requested the Director (FI), DFS, MoF, Gol to consider the villages as covered villages.
Khajur, Junagadh (70)	SBI	<ul style="list-style-type: none"> The SLBC considered dropping the village Khajuri in the 184th meeting, which took place on 13.03.2025, due to a very low population. SLBC, through its letter 184- SLBC Followup/242/2025 dated 13.05.2025, requested the Director (FI), DFS, MoF, Gol to exclude the village from Unbanked villages. SLBC via letter dated 29.01.2026, once again requested the Director (FI), DFS, MoF, Gol to consider the villages as covered villages.

All concerned Banks are requested to ensure that uninterrupted banking services are provided in the centre.

3.8 Deployment of Business Correspondents (BCs)

The data received from member banks for the Fixed point, other BCs, active and inactive BCs, male and Female BCs in the state of Gujarat, is as under for the quarter ended December 2025:

	Total BC			Active BC		Inactive BC		% Inactive BC	
	Male	Female	Total	Male	Female	Male	Female	Male	Female
Fixed Point BC	15244	2119	17363	10405	1660	4839	459	31.74%	21.66%
Other BC	47562	3681	51243	10405	1660	37157	2021	78.12%	54.90%
Total BC	62806	5800	68606	32973	3138	29833	2662	47.50%	45.90%

(Source – Member Banks)

List of banks with inactive BCs

Sr. No	Bank Name	Total BC	Inactive BCs	% Inactive BCs
1	Paytm Payments Bank	2,998	2,996	99.93%
2	Fino Payments Bank	32,289	24,560	76.06%
3	DCCB	3,886	584	15.03%
4	Yes Bank	13,225	1,931	14.60%
5	Bank of Baroda	5,228	575	11.00%
6	State Bank of India	2,065	172	8.33%
7	Other Banks	8,915	1,677	18.81%
TOTAL		68,606	32,495	47.36%

(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 take measures to activate inactive business correspondents and onboard new business correspondents in order to improve the percentage activity ratio.

Review of Operations of Business Correspondents:

As per the data submitted by member Banks, the total cumulative Banking Correspondents deployed and the transactions conducted from 01.10.2025 to 31.12.2025 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 01.10.2025 to 31.12.2025		Total No. of BCs deployed	Transaction for the period from 01.10.2025 to 31.12.2025		Total No. of BCs deployed	Transaction for the period from 01.10.2025 to 31.12.2025	
	No. of Transaction	Amt. in Rs. Lakhs		No. of Transaction	Amt. in Rs. Lakhs		No. of Transaction	Amt. in Rs. Lakhs
51,576	1,40,65,166	8,57,205	17,030	29,71,014	2,80,761	68,606	1,70,36,180	11,37,966

(Source – Member Banks)

As it can be inferred from the above table, Banks in Gujarat have deployed 68,606 Banking Correspondents in the State and Bank-wise deployment and transactions conducted by the Banking Correspondents in the December 2025 quarter are provided @ [Annexure-9](#).

As per the data submitted by the Banks, out of the total 68,606 Banking Correspondents in the State, nearly 10,589 (15%) have been certified by the IIBF.

List of banks having BCs with IIBF certification

Sr. No	Bank Name	Total BC	IIBF Certification as of 30.09.2025	IIBF Certification as of 31.12.2025	% IIBF Certification
1	DCCB	3,886	0	0	0.00
2	Fino Payment Bank	32,289	96	96	0.30
3	Paytm Payment Bank	2,998	21	21	0.70
4	Yes Bank	13,225	485	254	1.92
5	Gujarat Gramin Bank	2,432	1,424	1,304	53.62
6	Bank of Baroda	5,228	3,795	3,838	73.41
7	Other Banks	8,548	3,750	4,529	52.98
TOTAL		68,606	9,571	10,589	15.43

(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.

3.9 NSFI 2025–30 BC Review (Newly Added Agenda)

As per NSFI 2025–30 guidelines, the share of Women Business Correspondents (BCs) is to be increased to at least 30% by December 2028. Banks should endeavour to increase women BC share to 20% by December 2026, 25% by December 2027 and 30% by December 2028. Member banks are requested to enhance the onboarding of Women BCs in a phased manner to achieve the target.

State or UT	Male BCs	Female BCs	% of Female BC
Gujarat State	62,806	5,800	8.45%

(Source – Member Banks)

3.10 DBT enabling of PM KISAN scheme beneficiaries

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

The list of such accounts is circulated to all the member banks vide SLBC email dated 19th Dec 2023, and the CEO, PM KISAN, also sent the same list of beneficiaries to the concerned banks. Concerned Government departments are requested to advise farmers to submit the DBT consent form to their branches earliest so the bank can complete the process of Aadhaar seeding and enable DBT. The Project Monitoring Unit of the State, vide mail dated **01st January 2026**, informed that UID is either not enabled for DBT or has been disabled for DBT in respect of **2,72,443 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-10**.

3.11 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:

Sr. No.	State	District	Category
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.

In Gir Somnath district, there were 425 FBCs reported as of March 2025. As of December 2025, the number of BCs stands at 215. The variation is due to a change in reporting by Fino Payment Bank, which earlier classified all BCs under FBCs; from June 2025 onward, they have started reporting these under “other BCs.”

Member banks are requested to open Fixed Point BC (FBC) in Gir Somnath District and 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.

3.12 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 31.12.2025 is as under.

Sr.	Parameter	State Dec. 2025	Dahod		Narmada	
			Dec 24	Dec 25	Dec 24	Sept 25
1	Disb. under PMMY (Rs. Cr per 1 lakh pop.)	22.89	13.10	21.54	12.36	20.05
2	PMJJBY (Enrl. per 1 lakh pop.)	16,725	12,620	15,531	14,559	17,421
3	PMSBY (Enrl. per 1 lakh pop.)	35,315	25,544	30,473	35,974	41,299
4	APY (Enrl. per 1 lakh pop.)	5,230	3,968	4,674	2,919	3,366
5	No. of PMJDY A/cs opened	1,96,83,622	12,47,964	12,97,092	2,93,448	2,99,138
6	% Aadhaar-seeded A/cs	88.40%	89.58%	91.09%	87.78%	89.71%
7	% increase in Agri. Fin. over the previous year	8.49%	17.79%	10.32%	9.31%	8.59%

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

3.13 Aspirational Blocks Programme.

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

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

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

All the member banks and LDMs are requested to review the progress made in the above parameters in all aspirational blocks for further improvement. List of 13 Aspirational blocks given in Annexure -11.

3.14 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 2nd 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 December 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	18	4
2	State Bank of India	11	7	4
3	Gujarat Gramin Bank	16	16	0
	Total	49	41	8

(Source – Member Banks)

Latest status of Vacant Districts:

District	Latest Status
Kutch	Advertisement published and appointment will be completed by 05.03.26
Kheda	Advertisement published and appointment will be completed by 28.02.26
Patan	Advertisement published in Feb 2026.
Bharuch	Appointment is completed on 02.02.2026
Gir Somnath	Advertisement published
Morbi	Advertisement published
Bhavnagar	FLC resigned on 31.12.2025. Advertisement published.
Jmanagar	FLC resigned on 28.11.2025. Advertisement published.

Details of FLC are given in **Annexure -12.**

Conduct of Financial Literacy camps by FLCs for the quarter ended December 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	356	330	555
2	State Bank of India	11	66	95	165	240
3	Gujarat Gramin Bank	16	96	162	240	332
	Total	49	294	613	735	1127

(Source – Member Banks)

Gujarat Gramin Bank, State Bank of India and Bank of Baroda have completed Special camps and target-specific camps in December 2025.

Bank of Baroda and State Bank of India are requested to fill the vacant FLC post immediately.

Conduct of FL camps by Rural branches of Banks for the quarter ended Dec. 2025:

A total of 8,607 camps have been conducted by **2,702 Rural branches** of Scheduled Commercial (Including RRBs) during the quarter ended December 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	1,655	4,965	5,228	105%
2	RRB (GGB)	489	1,467	1,521	104%
3	Pvt. Sector Banks	455	1,365	1,528	112%
4	Small Finance Banks	103	309	330	107%
	Total	2,702	8,106	8,607	106%

(Source – Member Banks)

The Bank-wise percentage (%) of Target achievement is given @ **Annexure - 13.**

3.15 Rural Self-Employment Training Institutes (RSETI):

Sr. No	Particulars	No of District	Name of Districts
1	RSETIs functioning in their own building	24	Anand, Banaskantha, Mehsana, Patan, Sabarkantha, Gandhinagar, Kachchh, Tapi, Bharuch, Dahod, Navsari, Valsad, Vadodara, Surat, Godhra, Rajkot, Surendranagar, Junagadh, Porbandar, Jamnagar, Kheda, Amreli, Mahisagar, Chhotaudepur
2	RSETIs functioning in rented premises	4	Dang, Ahmedabad, Narmada, Bhavnagar
3	Construction work yet to start	(2)	Ahmedabad and Bhavnagar
4	Construction work under process	(2)	Narmada and Dang
5	RSETI in newly carved districts	5	Aravalli, Botad, Devbhumi Dwarka, Morbi & Gir Somnath
	Total	33	

Bank of Baroda is requested to initiate process of RSETI in the newly carved Vav Tharad District.

A. Progress in construction of RSETI premises

- Construction work yet to start:

Ahmedabad RSETI

Ahmedabad – For the latest status, please refer to Agenda no. 2.

Bhavnagar RSETI

Bhavnagar - Land is allotted for Bhavnagar RSETI, and an architect has been appointed. The layout plan is approved by the bank and submitted to BMC (Bhavnagar Municipal Corporation). The bank paid development fees on 29.07.2024 for building plan approval. The proposed building plan of RSETI is approved by BMC on 12.08.2024. 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.

As per the latest development received from SBI on 06.02.2025, after the tendering process, the construction work of the RSETI building will start in March 2026. The construction work is expected to be completed by December 2026.

- **Construction work under process:**

Narmada RSETI

Narmada –The tender has been floated, and the bidder has been identified. 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 and flooring works completed. Electrical fitting and plastering work are in progress. As an 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.

Dang RSETI

Dang - MOA of land was executed on 07.08.2023. The tender was floated for the appointment of an architect, and the architect has been finalised. Soil investigation and topographical survey of the land are completed. Foundation work is 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.

- **Status of RSETI in newly carved districts:**

Aravalli RSETI

Aravalli – 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.

Botad RSETI

Botad – As informed by LDM Botad, an 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 be received by RSETI. Meanwhile The bank invited bids for rented premises, and the last date for bid submission is 19/11/2025. The Bank has received an L1 bid for the rented premises; however, the quoted rent is on the higher side compared to the rent norms prescribed by MoRD guidelines.

In this regard, the matter has been referred to Corporate Office for guidance on the following options:

1. Whether the Bank may proceed with **re-tendering** by revising the minimum area requirement from **4000–8000 sq. ft. to 2000–4000 sq. ft.** to obtain more competitive rental quotes; **or**
2. Whether permission may be granted to the Bank to **acquire/lease premises with annual rent exceeding ₹10 lakh** for a period **not exceeding three years.**

Devbhumi Dwarka RSETI

Devbhumi Dwarka – 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.

As per the mail received on 07.02.2026, the draft of the Memorandum of Agreement is shared with DRDA and confirmation from DRDA is awaited for execution.

The Bank has received an L1 bid for the rented premises; however, the quoted rent is on the higher side compared to the rent norms prescribed by MoRD guidelines.

In this regard, the matter has been referred to Corporate Office for guidance on the following options:

1. Whether the Bank may proceed with **re-tendering** by revising the minimum area requirement from **4000–8000 sq. ft. to 2000–4000 sq. ft.** to obtain more competitive rental quotes; **or**
2. Whether permission may be granted to the Bank to **acquire/lease premises with annual rent exceeding ₹10 lakh** for a period **not exceeding three years.**

Morbi RSETI

Morbi – 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.

As per the mail received on 06.02.2026, the land for the construction of premises for RSETI has been allocated by the Government, MOA has been executed. The bank has identified one government premises. The bank is waiting for approval from the concerned authority.

Gir Somnath RSETI

Gir Somnath – 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 of premises for RSETI

As per the mail dated 06.02.2025, the land for the construction of premises for RSETI has been allocated by the Government, MOA has not yet been executed.

B. No. of training programs conducted by RSETIs and Settlement Ratio as of 31.12.2025

B.1. Current Year Progress in the Training Programme Conducted up to 31.12.2025:

Target 2025-26	Current Year Progress up to 31.12.2025	
No of Candidates to be trained	No of training programs conducted during the year	No of Candidates trained
28,000	618	17,230

(Source – RSETI Portal)

B.2. Cumulative Progress in the Training Programme and Settlement Ratio as of 31.12.2025:

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
12,195	3,54,949	1,25,331 (35.31%)	1,33,715 (37.67%)	10,110 (2.85%)	2,69,129 (75.82%)

(Source – RSETI Portal)

B.3. Category-wise Cumulative no. of trainees up to 31.12.2025

SC	ST	OBC	Women	Minorities	Others
56,218 (15.84%)	1,04,047 (29.31%)	1,28,492 (36.20%)	3,10,791 (87.56%)	16,943 (4.77%)	49,181 (13.86%)

(Source – RSETI Portal)

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

District-wise details are given in **Annexure-14**.**3.16 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 December 2025 quarter are as under:

Sr. No.	Details	Expenses (Rs.)
1	Remuneration	44,400
2	Telephone expenses	11,925
	Total	56,325

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

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

Quarters / Months	March 2025	June 2025	Sept 2025	Dec 2025
Number of Calls	614	539	527	424
Total Expenses (in Rs.)	59,193	64,417	53,460	56,325

In the last quarter, 424 calls were received for inquiry purposes.

SLBC has entered into a contract for handling calls received on both toll-free numbers. The contract shall be renewed annually, subject to a review of his performance. The contract has been renewed on 11.12.2025 for a period of one year from 08.10.2025 to 07.10.2026.

**वार्षिक ऋण योजना (एसीपी) 2025-26 के
अंतर्गत प्रगति**

Progress under Annual Credit Plan (ACP) 2025-26

Agenda No.4

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 December 2025 of the State is given in **Annexure - 15.**

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

(Amount in Rs.Crores)

No.	Priority Sector	Target 2025-26		Disb. upto the qtr.		% Achievement	
		A/c	Amt.	A/c	Amt.	A/c	Amt.
1	Agriculture	47,89,425	1,61,163	36,04,302	1,34,595	75.26	83.51
	Of which Farm Credit	46,14,308	1,18,285	34,62,220	94,562	75.03	79.94
2	MSME	8,69,391	3,10,917	5,93,789	3,12,568	68.30	100.53
3	Export Credit	3857	815	213	321	5.52	39.38
4	Education	16,928	626	13,599	433	80.33	69.23
5	Housing	3,38,485	19,790	2,10,728	15,594	62.26	78.80
6	Other PSA	4,30,527	5,531	2,05,046	6,297	47.63	113.85
7	Total PSA	64,48,613	4,98,842	46,27,677	4,69,808	71.76	94.18

The overall achievement in disbursement under the Annual Credit Plan (ACP) 2025-26 for Priority Sectors by all the Banks was 71.76% in respect of targets in the number of accounts and 94.18 % in respect of targets in amount for the quarter ended December 2025. The highest percentage achievement in terms of amount was recorded in Other PS – 113.85 followed by MSME – 100.53%, Agriculture – 83.51%, Housing – 78.80%, Education – 69.23, Export Credit – 39.38%.

Out of 33 districts in the State, up to the quarter ended December 2025, 26 districts remained below the State average of 94.18% under ACP 2025-26.

The sector-wise, bank-wise and district-wise details under Priority Sector Advances are given in **Annexure – 16.** Agency-wise & sub-sector-wise Ground Level Credit Disbursement under Agriculture up to the quarter ended December 2025 is given in **Annexure -17.**

The number of Banks and Districts achieved 100% target in ACP is given below:

	Crop Loan	Term Loan	Agri Infra	Total Agri	Total MSME	Education	Housing	Other PS	Total PS
Banks	8	7	15	8	22	4	16	13	14
Districts	0	3	16	0	8	5	8	4	4

Bank-wise and District-wise data given in Annexure - 16

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 राबै/गुजरात/सीपीडी/65080/जीएलसी-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 **186th SLBC meeting held on 29.08.2025**, 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)

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

Bank-wise variation is given in Annexure-18.

SLBC vide letter 186-SLBC-GUJ Follow Up/306/2025 dated 21/11/2025 requested the concerned member bank to compare the 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. Most of the member banks confirmed that the data submitted to SLBC is correct.

The Achievement against the revised target is as under:

(Amount in Rs.Crores)

Agency	Crop Loan Target	Crop Loan Ach.	Term Loan Target	Term Loan Ach.	Total Agri	Total Agri Ach.	% Ach
Commercial Banks	77,999	40,447	77,999	52,664	1,55,998	93,111	59.69
Cooperative Banks	30,000	22,550	12,000	8,063	42,000	30,613	72.89
Regional Rural Banks	17,730	10,506	3,499	365	21,229	10,871	51.21
Total	1,25,729	73,503	93,498	61,092	2,19,227	1,34,595	61.40

दिसंबर 2025 को समाप्त तिमाही हेतु मुख्य बैंकिंग
क्षेत्रों की समीक्षा

**Review of key banking areas for quarter ended
December 2025**

Agenda No.5

Review of key banking areas for quarter ended December 2025:

During the quarter ended December 2025, the total number of bank branches increased by 212, taking the State's total network of branches from 10,743 as of March 2025 to 10,955 as of Dec. 2025.

5.1 Branch expansion:

Sr. No	Particulars Bank Group	For the Quarter					Growth		
		Dec. 2024	Mar-25	Jun-25	Sep-25	Dec. 2025	QoQ	YoY	YTD
1	State Bank of India	1,274	1,281	1,284	1,284	1,286	2	12	5
2	Nationalised Banks	3,678	3,689	3,710	3,730	3,750	20	72	61
3	RRB (GGB)	744	744	744	744	745	1	1	1
4	Co-Operative Banks	1,484	1,486	1,494	1,496	1,496	0	12	10
5	Private Sector Banks	3,017	3,078	3,099	3,158	3,193	35	176	115
6	Small Finance Banks	462	465	471	482	485	3	23	20
	Total	10,659	10,743	10,802	10,894	10,955	61	296	212

During current Financial Year up to December 2025, 212 New branches were added. Out of these, 34 are in rural, 26 are in semi-urban and remaining 152 are in urban.

5.2 Deposits growth:

The banks' groupwise deposit growth and level as of December 2025 are given below. The bank-wise and district-wise details are given in ***Bank-wise Annexure-19***.

Sr. No.	Bank Group	For the Quarter					(Rs. in Crores)		
		Dec. 2024	Mar-25	Jun-25	Sept. 2025	Dec. 2025	Growth		
							QoQ	Y-o-Y	YTD
1	Small Finance Banks	15001	16416	17639	18709	18937	1.22%	3,936	2,521
								26.24%	15.36%
2	Co-Operative Banks	51716	55451	59798	60247	62677	4.03%	10,961	7,226
								21.19%	13.03%
3	State Bank of India	249501	250681	258560	270957	275115	1.53%	25,614	24,434
								10.27%	9.75%
4	Private Banks	466448	487121	488939	500254	523771	4.70%	57,323	36,650
								12.29%	7.52%
5	RRB (GGB)	23649	25218	25147	25616	26632	3.97%	2,983	1,414
								12.61%	5.61%
6	Nationalised Banks	462570	491250	487385	487133	497571	2.14%	35,001	6,321
								7.57%	1.29%
	Total	1268885	1326137	1337468	1362917	1404754	3.07%	1,35,869	78,617
								10.71%	5.93%

The aggregate deposits stood at **Rs. 14,04,754 Crore** as on Dec'25 as against **Rs. 13,26,137 Crore** as on **March' 25** registering **YTD growth of 5.93%**, and **Y-o-Y growth of 10.71%**.

The highest percentage-wise growth was recorded by **Small Finance Banks (15.36%)**, followed by **Co-operative Banks (13.03%)**, **State Bank of India (9.75%)**, **Private Banks (7.52%)**, **RRB (5.61%)** and **Nationalised Bank (1.29%)**.

5.3 Credit Expansion:

The banks' groupwise credit growth and level as of December 2025 are given below. The bank-wise and district-wise details are given in ***Bank-wise Annexure-19***.

Sr. No	Bank Group	For the Quarter					(Rs. in Crores)		
		Dec. 2024	Mar-25	Jun-25	Sept. 2025	Dec. 2025	Growth		
							QoQ	Y-o-Y	YTD
1	Small Finance Banks	19222	20553	21109	22376	23935	6.97%	4,713	3,382
								24.52%	16.46%
2	State Bank of India	166336	173244	175405	183982	196920	7.03%	30,584	23,676
								18.39%	13.67%
3	Nationalised Banks	289578	299302	306039	322095	338370	5.05%	48,792	39,068
								16.85%	13.05%
4	Private Sector Banks	590295	605564	627683	644971	667047	3.42%	76,752	61,483
								13.00%	10.15%
5	Co-Operative Banks	36507	37099	38071	39510	40649	2.88%	4,142	3,550
								11.35%	9.57%
6	RRB (GGB)	16570	17537	17388	18594	19050	2.45%	2,480	1,513
								14.97%	8.63%
	Total	1118508	1153299	1185694	1231528	1285970	4.42%	167,462	132,671
								14.97%	11.50%

The aggregate credit stood at **Rs. 12,85,970 Crore** as on Dec'25 as against **Rs. 11,53,299 Crore** as on March 2025 registering YTD growth of **11.50%** and **Y-o-Y growth of 14.97%**.

The data indicate that outstanding advances grew by **11.50%** over March 2025. This growth was primarily driven by **Small Finance Banks (16.46%)**, followed by **State Bank of India (13.67%)**, **Nationalised Banks (13.05%)**, **Private Banks (10.15%)**, **Co-operative Banks (9.57%)**, and **RRB (8.63%)**.

5.4 Credit Deposit Ratio: (Bank-wise Annexure-19)

The Bank groupwise Conventional CD Ratio is given below:

Bank Group	For the period ended							
	Dec. 2024	March 2025	June 2025	Sept. 2025	Dec. 2025	Q-o-Q	Y-o-Y	YTD
State Bank of India	66.67	69.11	67.84	67.90	71.58	3.68	5	2.47
Nationalised Banks	62.60	60.93	62.79	66.12	68.00	1.88	5	7.07
RRB (GGB)	70.06	69.54	69.14	72.59	71.53	-1.06	1	1.99
Co-Operative Banks	70.59	66.90	63.67	65.58	64.85	-0.73	-6	-2.05
Pvt. Sector Banks	126.55	124.31	128.38	128.93	127.35	-1.58	1	3.04
Small Finance Banks	128.14	125.20	119.68	119.60	126.39	6.79	-2	1.19
Conventional CD Ratio	88.15	86.97	88.65	90.36	91.54	1.18	3	4.57

The CD Ratio for Gujarat has increased by 4.57% in Dec'25 over March 2025 and stood at 91.54%. Here, the Co-operative Banks have registered the negative growth in CD ratio due to an increase in their deposits from Rs. 55,451 crores as of March 2025 to Rs. 62,677 crores as of December 2025, while their credit portfolio increased to Rs. 40649 crores as of Dec'25 from Rs. 37099 crores as of Mar'25.

5.5 CD Ratio inclusive of RIDF:

As per the RBI guidelines, the **CD Ratio, inclusive of RIDF**, for the State as a whole is as under:

(Rs. In Crores)				
Advances	RIDF	Total	Deposits	CD Ratio
12,85,970	16,542	13,02,512	14,04,754	92.72

[Source: NABARD for RIDF]

5.6 CD Ratio District-wise:

District-wise CD Ratio is given in Annexure 19.

A. CD Ratio Below 40%: (District-wise Annexure-19)

As of December 2025, the CD Ratio in the following 3 districts is below 40%, where the banks and LDMs are required to put in special efforts to increase the CD Ratio.

Sr.	Name of District	CD Ratio Dec. 2024	CD Ratio Mar. 2025	CD Ratio June 2025	CD Ratio Sept. 2025	CD Ratio Dec. 2025	Q-o-Q	Y-o-Y	YTD
1	Dangs	23.30	22.00	23.11	23.03	23.38	0.35	0.08	1.38
2	Navsari	37.54	38.01	37.98	37.87	38.89	1.02	1.35	0.88
3	Porbandar	39.28	38.37	36.38	37.56	37.88	0.32	(-) 1.40	(-) 0.49

B. Per Population Deposit and Advances: (District-wise Annexure-19)

(Amt. in Rs. Lakhs)

Sr.	District	Total Population	Total Deposits	Total Advances	CD Ratio	Dep. Per Pop.	Adv. Per Pop.
1	Dangs	2,28,291	1,11,702	26,113	23.38%	0.49	0.11
2	Navsari	13,29,672	32,27,173	12,54,962	38.89%	2.43	0.94
3	Porbandar	5,85,449	13,67,784	5,18,157	37.88%	2.34	0.89
State Total		6,04,39,692	14,04,75,408	12,85,97,017	91.54%	2.32	2.13

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.

C. Adjusted CD Ratio excluding NRI Deposit: (District-wise Annexure-19)

(Amt. in Rs. Lakhs)

Sr.	District	Deposit	NRI Deposit	Total Deposit excluding NRI	Total Advances	Adjusted CD Ratio
1	Dangs	1,11,702	201	1,11,501	26,113	23.42%
2	Navsari	32,27,173	6,72,040	25,55,133	12,54,962	49.12%
3	Porbandar	13,67,784	2,71,686	10,96,098	5,18,157	47.27%

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.

5.7 Priority Sector Lending:

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

- I. The %wise growth under the priority sector in respect of **All Banks** (*Excluding RRBs and SFBs as the prescribed benchmarks are separate*) was as under :

(Rs. In Crores)

Parameter	Benchmark % of NBC	Outstanding as of				YTD	% increase YTD	% Achievement of ANBC			
		March 2025	June 2025	Sept. 2025	Dec. 2025			March 2025	June 2025	Sept. 2025	Dec. 2025
PS Adv.	40%	5,35,992	5,75,312	5,99,368	6,22,598	86,606	16.16	54.47	57.02	57.06	57.50
Agri. Adv.	18%	1,30,599	1,31,437	1,33,820	1,38,404	7,805	5.98	13.27	13.03	12.74	12.78
Weaker Sec. Adv.	12%	89,858	90,379	95,619	98,574	12,371	13.77	9.13	8.96	9.10	9.11
Micro Enterprises	7.5%	1,27,217	1,38,737	1,49,334	1,58,246	31,029	24.39	12.93	13.75	14.22	14.62
Small and Marginal Farmers	10%	57,856	57,722	60,618	62,212	4,356	7.53	5.87	5.72	5.77	5.75
ANBC		9,84,075	10,08,895	10,50,339	10,82,716						
Base Year		March 2024	June 2024	Sept. 2024	Dec. 2024						

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 levels for these categories are below the benchmark.

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

(Rs. In Crores)

Parameter	Bench- mark	Outstanding as of				YTD	% increase YTD	% Achievement of ANBC			
		March 2025	June 2025	Sept. 2025	Dec. 2025			March 2025	June 2025	Sept. 2025	Dec. 2025
PS Adv.	75%	15,261	15,417	16,551	16,937	1,676	10.98	100.19	100.33	102.50	102.22
Agri. Adv.	18%	12,159	12,071	13,126	13,345	1,186	9.75	79.82	78.55	81.29	80.54
Weaker Sec. Adv.	15%	8,663	9,190	11,022	10,347	1,684	19.44	56.87	59.81	68.26	62.45
Micro Enterprises	7.5%	877	906	1,061	1,030	153	17.45	5.75	5.90	6.57	6.21
Small and Marginal Farmers	10%	7,202	6,863	7,544	7,153	(-) 49	(-) 0.68	47.28	44.66	46.72	43.17
ANBC		15,232	15,366	16,147	16,570						
Base Year		March 2024	June 2024	Sept. 2024	Dec. 2024						

Bank-wise / District-wise details are given in **Annexure - 20 & 21**.

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	Bench- mark	Outstanding as of				YTD	% increase YTD	% Achievement of ANBC			
		March 2025	June 2025	Sept. 2025	Dec. 2025			March 2025	June 2025	Sept. 2025	Dec. 2025
PS Adv.	75%	13,673	14,182	18,301	16,123	2,450	17.92	80.86	80.24	83.04	83.88
Agri. Adv.	18%	3,036	2,955	2,995	3,029	(-) 7	(-) 0.23	17.95	16.72	16.36	15.76
Weaker Sec. Adv.	12%	4,654	4,943	4,736	4,883	229	4.92	27.52	27.96	25.88	25.40
Micro Enterprises	7.5%	5,206	5,776	6,355	6,942	1,736	33.35	30.79	32.79	34.72	36.11
Small and Marginal Farmers	10%	1,055	2,016	2,014	2,092	1,037	98.29	6.24	11.45	11.00	10.88
ANBC		16,909	17,615	18,301	19,222						
Base Year		March 2024	June 2024	Sept. 2024	Dec. 2024						

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 December 2025 is as under:

Sector	State Bank of India	Nationalised Banks	Private Banks	Co-op Banks	RRB (GGB)	All Banks
PS Adv.	44.41%	60.55%	57.42%	94.28%	102.22%	58.62%
Agri. Adv.	10.49%	19.68%	6.13%	76.07%	80.54%	13.84%
Weaker Sec. Adv.	6.70%	17.57%	4.01%	45.28%	62.45%	10.50%
Micro Enterprises	10.00%	14.43%	16.81%	1.64%	6.21%	14.86%
Small and Marginal Farmers	4.29%	13.23%	1.36%	23.82%	43.17%	6.39%

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 (**Annexure-20**) 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.

केंद्र सरकार की योजनाएं /

Central Government Scheme

Agenda No.6

Central Government Schemes

6.1 Progress under Pradhan Mantri MUDRA Yojana (PMMY)

The disbursement under the scheme from **01/04/2025** to **30/01/2026** is as under:

Particular	Shishu		Kishore		Tarun		Tarun Plus		Total	
	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
Banks	209458	777	533312	6843	70165	6304	2092	306	815027	14231
Other Agency	120276	503	129416	1022	381	30	36	5	250109	1560
Total	329734	1280	662728	7864	70546	6334	2128	312	1065136	15791

(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-22](#).

As on **31.12.2025**, the total outstanding under MUDRA, as reported by Member Banks, stands at **Rs. 22,694.20 crore**, while NPAs amount to **Rs. 1,783.89 crore** (i.e., **7.86%**).

6.2 Implementation of “Stand up India”

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

Cumulative progress as of **15.01.2026** under Stand Up India in Gujarat is as under:

Sanctions		Disbursements		Pending	
Accounts	Amount (Rs. in Crore)	Accounts	Amount (Rs. in Crore)	Accounts	Amount (Rs. in Crore)
19,214	5,548.58	14,708	4,026.52	4,506	1,522.06

(Source – Standup Mitra Portal)

The bank-wise details are given in [Annexure-23](#).

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.

6.3 PM SVANidhi: Scheme for Street Vendors :

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.

The progress in Gujarat State under PM SVANidhi as on 30.01.2026 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	$\frac{(G)}{(A/F*100)}$
First	5,01,456	19,414	4,97,343	4,113	35,143	5,56,013	90.19
Second	2,10,230	32,560	2,02,710	7,520	44,505	2,87,295	73.18
Third	65,425	11,838	62,310	3,115	10,740	88,003	74.34
Total	7,77,111	63,812	7,62,363	14,748	90,388	9,31,311	83.44

(Source – Standup Mitra Portal)

Member Banks are requested to clear the pendency under sanction and disbursement. Detailed Bank-wise performance under PM SVANidhi (all tranches) is in [Annexure-24](#).

On **January 23, 2026**, a national-level program was conducted in **Thiruvananthapuram, Kerala**, chaired by the Hon'ble Prime Minister. In alignment with this national event, all Urban Local Bodies (ULBs) and Banks were directed to jointly organize parallel PM SVANidhi programs across the state.

Following the discussions held during the meeting with SLBC and Bankers on January 21, 2026, the following instructions are hereby issued for strict compliance:

- **Observation of PM SVANidhi Day:** January 23, 2026, shall be celebrated as "**PM SVANidhi Day**."
- **Event Participation:** ULBs must invite local dignitaries and officials to the event and ensure a high turnout of street vendors.
- **Loan Disbursement:** Banks must make concerted efforts to achieve maximum loan disbursements during the program.
- **Credit Card Sanctions:** Banks are required to process and distribute Credit Card sanction letters during the event. It must be ensured that more than **50%** of received applications are sanctioned.
- **Training Sessions:** Banks shall conduct on-site training for street vendors regarding the effective use of Credit Cards.
- **Future Schedule:** Moving forward, the **first and third Friday of every month** will be celebrated as "PM SVANidhi Day."
- **Branch-Level Camps:** On these designated days, all bank branches must organize camps to clear pending applications, facilitate sanctions, and complete disbursements.
- **Branding:** PM SVANidhi promotional banners must be prominently displayed at all bank branches.

All member Banks are requested to coordinate with ULBs closely to ensure the success of this initiative and support the economic upliftment of street vendors.

6.4 KCC Animal Husbandry & Fisheries campaign:

The direction to conduct the camps was up to 31.03.2025.

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.

6.5 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 organisations, 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 the status of applications processed by Banks as on 31.01.2026 is as under, and detailed information bank-wise is provided @ **Annexure 25**:

(amt in crs)

Total Application		Sanctioned by Banks		Disbursed by Banks		Rejected by Banks	Pending for Disbursement	
No	Amount	No	Amount	No	Amount	No	No	Amount
8,149	8,408	5,853	6,247	5,118	5,483	2,296	735	764

(Source – Agri Infra Portal)

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

6.6 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 Organisations (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 at the branch business and potential area.

The present position of the banks as on 28.01.2026 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	1,347	1,006	417	240	349
Co-op Bank	356	36	6	5	25
RRB	190	67	35	15	17
PVT	931	119	37	11	71
SFB	176	2	1	1	0
OTHERS	0	57	25	1	31
TOTAL	3,000	1,287	521	273	493

(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 26**.

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 of 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 15th Finance Commission Cycle with same components, a pattern of assistance/ funding pattern and without change in overall Outlay of Rs. 10,000 crores.

PMFME meeting to review the progress held on 22.12.2025 with member banks. Minutes of the meeting forwarded on 08.01.2026. Member banks are requested to clear all pending applications.

Another PMFME meeting at all India level was held on 29.01.2026 with all banks and SLBC. Banks are requested to clear the pendency in the scheme.

6.7 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 27**.

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.

6.8 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)/ Shoemsmith/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 28.01.2026:

Total Account	Approved	Rejected	Pending
14,28,495	10,81,377	2,88,220	56,875

(Source – PM Vishwakarma Portal)

Loan Application Status as on 30.01.2026:

Total Applications	Applications Sanctioned	Application Disbursed	Pending for Sanction	Rejected	Pending for Disbursement	Zero amt. Disb.
1,18,736	46,142	46,087	5,842	66,752	55	10,326

(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 –28**.

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.

6.9 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 30th April 2024 and advised to monitor the implementation of the scheme and review the performance of the scheme at the SLBC level. All member banks are requested to finance a 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-29**.

(Amt in Crs)

Sourced		Sanctioned		Disbursed		Return/Rejected		Pending	
A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt
90,499	1,649	46,252	755	42,963	566	30,224	560	13,762	247

(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.

6.10 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 -30**.

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

	Target (2025 - 26)		Application forwarded to Bank (including previous year pending)		Application Sanctioned by Bank		Applications Rejected by Bank		Application Pending with Bank	
	No. of Project	M.M.	No. of Project	M.M.	No. of Project	M.M.	No. of Project	M.M.	No. of Project	M.M.
Dec 24	4375	12869	3199	40137	2243	29536	422	4502	995	12508
Dec 25	4489	16470	696	8427	205	2693	4	59	487	5674

(M.M. = Margin Money)

Target for PMEGP has been allocated to member banks via letter no SLBC 36A/PMEGP/322/2025 dated 31.12.2025. Performance under PMEGP is 16.36% for Margin Money. Banks are required to clear all pending applications. **(Annexure-31)**

6.12 **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 pendency in the scheme. **(Annexure-32)**

Out of 14 Banks, 2 Banks, namely, State Bank of India 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 31.12.2025 is as below:

Total Application	Total Sanctioned	Total Disbursed	Pending for Sanctioned	Pending For Disbursement
559	125	87	434	38

6.13 **Progress under CGTMSE:**

As per the progress report dated 31.12.2025, the Gujarat State stands at 3rd place in terms of the amount of CGTMSE guarantees issued from the period 01.04.2025 to 31.12.2025 and at 3rd place in terms of the cumulative amount of guarantees issued.

	Cumulative as on 31.12.2025		From 01.04.2025 to 31.12.2025	
	Accounts approved	Amount (Cr) approved for guarantee coverage	Accounts approved	Amount (Cr) approved for guarantee coverage
Gujarat	6,18,423	1,04,403	84,209	26,776
National	1,34,52,178	12,38,760	19,40,841	3,03,890

(Source – CGTMSE)

The top 05 States in CGTMSE are as under:

State	Cumulative as on 31.12.2025		From 01.04.2025 to 31.12.2025	
	Accounts approved	Amount (Cr) approved for guarantee coverage	Accounts approved	Amount (Cr) approved for guarantee coverage
Maharashtra	11,16,645	1,55,682	1,82,220	41,500
Uttar Pradesh	18,26,848	1,28,962	3,99,404	33,244
Gujarat	6,18,423	1,04,403	84,209	26,776
Tamilnadu	10,15,248	92,604	1,13,564	21,521
Karnataka	9,49,311	92,375	1,09,580	20,155

(Source – CGTMSE)

Bank-wise position under CGTMSE scheme is provided in **Annexure-33**.

6.14 Issues faced by transgender persons in availing loans for self – employment (Newly added Agenda)

Ministry of Finance, via a letter no F.No. 19/01/2025- RRB dated 28.01.2026, informed that as per PSL directives, transgender persons are explicitly included as one of the categories eligible for classification under “weaker section”. In this regard, concerns have been raised by the Ministry of Social Justice and Empowerment, Department of Social Justice and Empowerment (DoSJ&E), that despite the availability of appropriate guidelines, transgender persons continue to face challenges in accessing bank loans for self-employment, inter alia, due to the non-availability of a fixed address and income proof.

DoSJ&E has also emphasised that, for effective financial inclusion of transgender persons, a dedicated agenda item may be included in SLBC meetings, and financial camps may also be organised.

In view of the above, member banks are requested to extend maximum possible credit support on a merit basis to eligible transgender persons, as such advances qualify under Priority Sector Lending (PSL). Member banks are also requested to organise financial literacy camps specifically addressing the needs and concerns of the transgender community.

SLBC shared communication to member banks via email dated 05.02.2026.

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

The SVAMITVA (Survey of Villages Abadi and Mapping with Improvised Technology in Village Areas) scheme was launched nationwide by the Hon’ble Prime Minister on 24th April 2021 after the successful completion of the pilot phase of the scheme (2020-2021) in 9 states. The 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.

To make SVAMITVA Property Cards bankable, SLBC Gujarat and the State Revenue authorities held consultations in 2023. A Core Committee recommended legal backing for mortgage creation and enforcement. The Settlement Commissioner confirmed that the Gujarat Land Revenue Code, 1879 permits issuance of Sanad. Accordingly, in January 2025, SLBC resolved that SVAMITVA Property Cards along with Sanad (Schedule-H) are bankable, and member banks were advised on 31.01.2025 to accept them as valid loan security across the State.

Following an SLBC request on June 7, 2025, several member banks provided updates on accepting the **SVAMITVA property card**. **Bank of Baroda, Bank of Maharashtra, Gujarat Gramin Bank, Central Bank of India, Indian Overseas Bank, Punjab & Sind Bank, Punjab National Bank, Bandhan Bank, RBL Bank, J & K Bank, AU Small Finance Bank, EASF Small Finance Bank, Bandhan Bank and GSCB** confirmed acceptance and circular issuance, while Canara Bank, UCO Bank, Federal Bank, HDFC Bank, State Bank of India, IDBI Bank, Karur Vysya Bank, India Bank, Union Bank of India, ICICI Bank, Dhanlaxmi Bank and Axis Bank referred the matter to their Head Offices. Conversely, DBS Bank, IDFC First Bank, Jana Small Finance Bank, Shivalik Small Finance Bank, Ujjivan Small Finance Bank,

Unity Small Finance Bank, South Indian 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 have started financing against the SVAMITVA property card. Bank wise data given in Annexure - 34.

As informed by the Office of the Settlement Commissioner via email dated 03.02.2026 total of **13,33,091 SVAMITVA** cards have been issued in 9,565 villages of Gujarat as of 02.02.2026. All the LDMs are requested to collect a list from the DILR office and share it with the branches to generate leads. The district-wise number of cards issued is given in **Annexure-35**.

As per the directives of the DFS, SLBCs are 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.

There has been no significant progress under PM SVAMITVA. Bank of Baroda has taken the initiative and assigned the task to the Baroda Research and Innovation Centre to conduct a survey of branches to identify the reasons for the lack of progress under the scheme.

राज्य सरकार की योजनाएं/

State Government Scheme

Agenda No.7

State Government Scheme

Comparative performance under State Govt. Sponsored Programmes

(Amt. in Rs. Lakhs)

Particulars	Bankable Schemes				
	2025-26	VBS	GSCDC	GWEDC	JGVY
Target (Number)	27,000	5,000	500	320	200
Sponsored (No)	1,18,177	1,146	2,036	574	1,576
Sanctioned (No)	43,207	149	227	126	100
Retd./Rejtd. (No)	5,299	19	102	27	170
Pending (No)	69,668	978	1,707	421	1,099
% achievement as of Dec. 2025	160.03	2.98	45.13	39.38	50.00
% achievement as of Dec. 2024	106.47	4.14	33.60	76.67	51.20

7.1 Vaipayee Bankable Scheme (VBS) :

The achievement against the target stood at 160.03% at the quarter ended December 2025.

There were 69,668 loan applications reported as pending, which various Banks are required to dispose of expeditiously. (Annexure-36)

7.2 Gujarat Scheduled Castes Development Corporation (GSCDC) :

The achievement of the target in terms of cases sanctioned stood at 2.98% for the quarter ended December 2025, as against 4.14% for the corresponding period of the previous year.

Sponsoring of applications was only 1,146, 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 978 loan applications at the earliest, since financing the loan applications sponsored by GSCDC forms a part of Weaker Section advances. (Annexure-37)

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

The achievement stood at 39.38% of the target at the quarter ended December 2025, as against 76.67 % for the corresponding period of the previous year. (Annexure-38)

Banks are also requested to dispose of 421 pending applications on merit at the earliest.

7.4 Dattopant Thengadi Artisan Interest Subsidy Yojana (DTAISY) :

The achievement stood at 50.00% at the quarter ended December 2025, as against 51.20% 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. (Annexure-39)

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.

7.5 Gujarat Women Economic Development Corporation (GWEDC) :

The department sponsored 2,036 applications in the period under review; the achievement stood at 45.13% at the quarter ended December 2025, as against 33.60% during the corresponding period of the previous year.

Banks are requested to dispose of 1,707 pending applications on merit at the earliest. (Annexure 40)

7.6 Comparative Socially and Economically Backward Classes Interest Subsidy Schemes. (Newly Added Agenda)

SLBC received a letter from the Socially and Economically Backward Classes Finance Department, GoG, on 13.12.2025 regarding the popularization of the schemes of the Corporation. As a corporation, not receiving enough applications under the three schemes below. Department requested to add the following scheme to the SLBC agenda for popularization of the scheme.

Sr. No.	Scheme Name	Interest Subsidy Rate	Maximum subsidy per student (Max 3 Year)
1	Interest Subsidy on Education loans taken for higher education in India and Foreign.	6%	Rs. 1.50 lakhs
2	Subsidy on Self employment loan from the Bank	For Male – 6% and Female – 7%	For Male – 60,000/-, Female – 70,000/-.
3	Subsidy on transportation loan from the bank	6%	Rs. 1.20 lakhs

7.7 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 **9,523 beneficiary transactions worth 12.19 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-41**.

7.8 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.

The Registrar of Co-Operative Societies, "Agriculture, Farmers Welfare and Co-operation Department" provided the list of 21 banks where the claim submission is pending. The list with the latest status is available in **Annexure - 42**.

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

अन्य कार्यक्रमों/योजनाओं के अंतर्गत वित्तपोषण
Financing under other programmes/schemes

Agenda No.8

Financing under other programmes/schemes

8.1 Financing To Minority Communities & Women Entrepreneurs

The summary of fresh loans disbursed during the quarter and the outstanding at the quarter ended December 2025 to Minority Communities & Women Entrepreneurs by Banks are given in the following tables.

Minority Communities :

(Rs. in Crores)

Particulars	Dec. 2024		March 2025		June 2025		Sep 2025		Dec. 2025	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	74,760	3,947	3,49,173	13,139	94,350	6,820	69,922	4,751	91,701	3,543
Outstanding	6,87,024	23,993	6,18,655	19,809	5,74,168	20,198	5,65,833	22,136	5,31,280	23,257

During the quarter ended December 2025, fresh loans amounting to **91,701 beneficiaries** belonging to Minority Communities, amounting to **₹3,543 crore**.

As of December 2025, the outstanding number of **beneficiaries** stood at **5,31,280**, with an outstanding amount of **₹23,257 crore**.

The share of advances to Minority Communities in total Priority Sector Advances stood at **3.55%** for the quarter ended December 2025. Bankwise Minority Community details given in **Annexure 43**.

Women Entrepreneurs

(Rs. in crores)

Particulars	Dec. 2024		March 2025		Jun. 2025		Sep 2025		Dec 2025	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	A/cs
Disbursement of Fresh loans	4,22,634	12,371	21,43,786	57,653	7,11,781	20,942	5,29,188	20,063	5,10,022	5,10,022
Outstanding	44,23,935	1,43,043	42,78,508	1,46,662	41,69,195	1,49,745	41,62,448	1,66,296	41,54,457	41,54,457

During the quarter ended December 2025, fresh loans amounting to **₹19,115 crore** were extended to **5,10,022 beneficiaries** in the State.

As of December 2025, the outstanding number of **beneficiaries** stood at **41,54,457**, with outstanding advances reaching **₹1,73,809 crore**, accounting for **13.52%** of Net Bank Credit. Bankwise Women Entrepreneurs details are given in **Annexure 44**.

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

8.2 Review of Progress under Housing Finance

(Rs. in crores)

Particulars	Dec. 2024		March 2025		Jun. 2025		Sep 2025		Dec 2025	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	1,75,972	15,211	4,46,139	58,399	1,30,174	14,221	1,02,709	16,264	1,01,808	16,028

Outstanding	17,20,776	2,42,290	17,21,114	2,47,591	17,38,674	2,54,560	17,54,837	2,60,502	17,80,310	2,67,210
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During the quarter ended December 2025, fresh loans amounting to **₹16,028 crore** were disbursed to **1,01,808 beneficiaries** under Housing Finance.

As of December 2025, the outstanding number of **beneficiaries** stood at **17,80,310**, with outstanding advances reaching **₹2,67,210 crore**.

Bank-wise details are provided in **Annexure-45**.

8.3 **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 Dec. 2025 is as under:

(A) **Disbursement Details :**

(Amt. in Rs.lakh)

	Target FY 25-26		Achievement FY 25-26		% Achievement	
	A/c	Amt.	A/c	Amt.	A/c	Amt.
Total SHGs (NRLM)	88,200	1,24,000	24,274	39,423	27.52	31.79

(B) **Loan Outstanding and NPA**

(Amt. in Rs.lakh)

	Outstanding		NPA		% NPA	
	A/c	Amt.	A/c	Amt.	A/c	Amt.
Total SHGs (NRLM)	44,243	67,485	3,160	2,446	7.14	3.62

8.4 **Self-Help Groups (SHGs): (Annexure – 46(i) to 46(iv))**

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

(A) **Savings Bank account details opened during the FY ended Dec. 2025: (Annexure – 46(i))**

(Amt. in Rs.lakh)

Savings linkage	Savings Bank A/Cs opened during the FY ended Dec. 2025				
	No.of SHG Accounts	No.of Members	Savings Amt.	Cash credit sanction accounts	Cash credit sanction Amt.
Total No. of SHG Savings A/Cs	12,891	1,24,786	2,116	3,262	10,980
Out of above, Women SHG	12,109	1,14,831	1,875	3,245	10,921

(B) **SHG Grading and Sanction: (Annexure – 46(ii))**

(Amt. in Rs.lakh)

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended Dec. 2025			Cumulative A/cs Graded and Sanctioned during the FY 2025-26		
	Accounts Graded	A/cs sanctioned	Sanctioned Amt.	Accounts Graded	A/cs sanctioned	Sanctioned Amt.
No .of Account	2,202	2,213	6,875	10,806	10,540	20,092
Out of above, Women SHG	--	2,132	6,822	--	10,445	19,950

(C) Saving Bank account details as on Dec. 2025: (Annexure – 46(iii))

(Amt. in Rs.lakh)

Savings linkage	Total No. of Savings Bank accounts as on Dec. 2025				
	No. of SHG Accounts	No. of Members	Savings Amt.	Cash credit sanction accounts	Cash credit sanction Amt.
Total No. of SHG Savings A/Cs	3,21,402	27,53,211	83,635	44,302	1,06,293
Out of above, Women SHG	3,06,418	26,49,191	77,577	51,464	1,24,513

(D) Disbursement Details: (Annexure – 46(iv))

(Amt. in Rs.lakh)

Disbursement of Loans	Disbursement during the quarter ended Dec. 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	4,089	8,471	2,214	4,636	11,782	24,592	6,507	12,890
Of above, Women SHG	3,632	7,987	2,000	4,325	11,274	23,347	6,469	12,818

(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	Dec. 2024	56,162	68,703	52,954	64,581
	Dec. 2025	55,889	88,478	53,816	84,022

NPA as on		NPA		Out of which, Women SHGs	
		Accounts	Amount	Accounts	Amount
NPA against the total loan outstanding	Dec. 2024	4,937 (8.79%)	2,456 (3.57%)	4,064 (7.67%)	2,537 (3.93%)
	Dec. 2025	4,274 (7.65%)	3,765 (4.25%)	4,017 (7.46%)	3,238 (3.85%)

Bankwise details have been given in Annexure – 46(i) to 46(iv).

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

8.5 Review of progress under Education Loan:

(Rs. in Crores)

Particulars	Dec. 2024		March 2025		June 2025		Sep 2025		Dec. 2025	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	3,481	459	22,419	2,078	7,048	406	8,539	606	4,081	377
Outstanding	60,215	6,278	60,088	6,433	59,392	6,536	61,705	6,861	62,504	6,914

During the quarter ended December 2025, banks disbursed education loans amounting to **₹377 crore** to **4,081 students**.

As of December 2025, the outstanding number of **beneficiaries** stood at **62,504**, with outstanding advances of **₹6,914 crore** under Education Loans.

Bank-wise details are provided in Annexure-47.

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. Performance of said scheme is given in **Annexure – 48**.

8.6 Kisan Credit Card (KCC):

The number of outstanding KCCs in the State has decreased from 32,30,337 as of March 2025 to 31,86,246 as of December 2025, showing a net decrease of 44,091 KCCs.

Category	March 2025	December 2025
Public Sector Banks	10,23,518	10,22,268
State Bank of India	3,66,932	3,62,340
Co-op Banks	9,89,998	10,99,797
RRB (GGB)	5,42,981	5,10,738
Private Banks	3,06,819	1,91,102
Small Finance Banks	89	1
Total	32,30,337	31,86,246

Bankwise details regarding the issuance of KCCs are given in **Annexure-49**.

8.7 Progress under formation of Joint Liability Groups (JLGs) & Credit linkage

As per the information made available by the member banks, fresh loans worth Rs 594 Crores have been granted to 48,999 beneficiaries under the credit linkage through the formation of JLGs during the quarter ended December 2025. The outstanding level reached to Rs. 2,095 Crores in 3,23,407 accounts as of December 2025. The Bankwise progress is given @ **Annexure-50**.

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.

8.8 Advances to SC & ST Beneficiaries:

The outstanding advances to SC beneficiaries as of December 2025 were Rs. 6,611 Crores in 2,29,480 accounts, forming 5.63 % of Weaker Section advances, which was 5.55% as of March 2025. Similarly, the outstanding advances to ST beneficiaries as of December 2025 were Rs. 7,502 Crores in 4,02,542 accounts, forming 6.39% of Weaker Section advances, which was 6.07% as of March 2025. Bank-wise and District-wise details are given in **Annexure - 20 & 21**.

एनपीए स्तर एवं

लंबित सरफेसी मामले/

Position of NPA and SARFAESI

Agenda No.9

9.1 Bankwise position of Outstanding, NPA, and Percentage of NPA to Outstanding at the quarter ended December 2025.

The Advances of the Banks in the State of Gujarat is Rs. 12,85,971 Crores, and NPA is Rs. 31,379 Crores, i.e 2.44% as of December 2025. Consolidated details are in **Annexure 51**.

(Amt. Rs. in crores)

Particulars	Amt. Outstanding	Amt. of NPA	% NPA to Outstanding
Crop Loan	85,240	2,929	3.44
Other Agri Loans	69,539	4,077	5.86
Total Agriculture	1,54,779	7,006	4.53
MSME	3,53,594	8,515	2.41
Other PS	1,44,318	1,934	1.34
Total Priority Sector	6,55,658	17,399	2.65
Non Priority Sector	6,30,313	13,980	2.22
Total Advances	12,85,971	31,379	2.44
Others			
Housing Loan	2,67,210	2,400	0.90
Education Loan	6,914	44	0.64

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

9.2 Section 14 of the SARFAESI Act

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 427 applications involving Rs. 84 Cr of different banks for attachment of property under section 14 of the SARFAESI Act are pending with District Magistrates.

(Amt. Rs. in crores)

SARFAESI case filed with DM and pending for issuance of an order for physical possession				Order issued by DM, but possession is yet to be handed over to Banks	
No. of pending SARFAESI cases filed 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.
427	84	294	43	388	182

District-wise pendency of SARFAESI applications is as per **Annexure – 52**. Finance Dept., Govt. of Gujarat, is requested to issue a suitable advisory to District Collectors –

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

अभियान/Campaign

“आपकी पूँजी, आपका अधिकार”

“Your Money, your Right”

Agenda No.10

10.1 Campaign Data

Campaign for Unclaimed Assets (“आपकी पूँजी, आपका अधिकार”) in all districts from 01.10.2025 to 31.12.2025:

The Government of India 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 4th October 2025 in Gandhinagar, Gujarat, and ran for three months until December 2025.

The campaign was guided by the principles of Awareness, Accessibility, and Action (3A), ensuring that citizens could access their rightful dues seamlessly. At the national level, the Department of Financial Services (DFS) coordinated 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 was led by State Level Bankers’ Committees (SLBCs) and Lead District Managers (LDMs). District-level outreach and settlement camps were organized in phases as:

Phase	Date	District Covered
Phase I (Completed)	16.10.2025	Jamnagar, Bhavnagar, Gandhinagar, Bharuch, Navsari and Valsad (Total 6 Districts)
Phase II & III (Completed)	01.11.2025	Surendranagar, Porbandar, Morbi, Bhuj, Mehsana and Banaskantha (Total 6 Districts)
Phase IV (Completed)	14.11.2025	Ahmedabad, Anand, Kheda, Rajkot, Surat and Vadodara (Total 6 Districts)
Phase V (Completed)	21.11.2025	Dahod, Dangs, Devbhumi Dwarka and Narmada (Total 4 District)
Phase VI (Completed)	28.11.2025	Amreli, Gir Somnatah, Junagarh, and Sabarkantha (Total 5 Districts)
Phase VII (Completed)	05.12.2025	Patan (Radhanpur)
Phase VIII (Completed)	12.12.2025	Aravalli, Mahisagar, Panch Mahal, Tapi
Phase IX (Completed)	19.12.2025	Chhotaudepur, Botad

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 have advised the member banks to drive public awareness through print, digital, and community media. Further, LDMs are requested to hold a minimum of 2 camps per week till 31.12.2025 in their respective districts. 559 camps were 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 31.12.2025 is as below.

No of Mega Camp conducted as per DFS Directives	Number of Camps Conducted till 31.12.2025	Total Unclaimed Deposits as on 31.08.2025 Reported by Banks to SLBC		Claim Settled (Amt in Crs)					
				< Rs.1 Lac		> Rs.1 Lacs		Total	
		No's	Amt.	No's	Amt.	No's	Amt.	No's	Amt.
33	559	78,62,617	2,836.80	26,036	29.67	1,471	76.40	27,507	106.07

District-wise, Bank-wise position of the Campaign for Unclaimed Assets is given in **Annexure – 53.**

Department of Financial Services (DFS), Govt. of India, has launched a nationwide special district-level campaign “Your Money, Your Right” for settlement and distribution of unclaimed assets to their rightful claimants on 04.10.2025.

The Department of Financial Services (DFS), Ministry of Finance, in its meeting held on 15.01.2026 with Top Management of all banks to review the status of DEA Fund claim and directed as under:

1. Settlement levels remained sub-optimal despite best efforts done by banks, publicity given by the government, wide media coverage etc.
2. Low settlement under the DEA fund, particularly claiming back Government Accounts and primarily attributable to old accounts of discontinued/reorganized schemes, coordination gaps with government departments and district administration and a lack of a structured monitoring mechanism.
3. Banks were advised to proactively engage with the state government and utilize SLBCC/DLCC forums for expediting claims.
4. Time-bound action plans and senior-level monitoring, like visits of Zonal Heads, Deputy General Manager / Regional Heads etc for settlement of high-value Government accounts were emphasized.

**डिजिटल भुगतान एवं साइबर सुरक्षा/
Digital Payment and Cyber Security**

Agenda No.11

11.1 Digital Payment and Cyber Security

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

Performance in expanding the digital payment ecosystem under Savings Accounts as of 31.12.2025:

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	6,94,46,000	100.00%	1,96,66,115

(Source – Member Banks)

The Bank-wise performance report is given in Annexure-54.

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.

In view of the increasing incidents of **Cyber Frauds in general and those targeting Senior Citizens in particular**, it is necessary to create awareness among senior citizens on safe digital banking practices and the prevention of cyber frauds. In this regard, as per the communication received from the **Reserve Bank of India**, SLBC request all member banks to **conduct special awareness programmes/camps on cyber fraud for senior citizens on 31.12.2025**.

A Meeting was organised by the Cyber Cell department and chaired by the DGP on 27.01.2026 with member banks.

Directions and suggestions given to member banks:

- Banks to comply with all pending court orders under the “**Tera Tujhko Arpan**” portal within **10 days** to avoid hardship to victims and legal issues.
- Banks to coordinate directly with **CCoE officers** in case of operational difficulties in cyber fraud cases.
- RBI, SLBC and banks to organize **regular training and awareness programmes** for bank staff on cybercrime trends and prevention.
- **Monthly coordination meetings** between banks and CCoE to be conducted to resolve operational issues.
- Banks to explore a **double-OTP mechanism for senior citizens** (one OTP to account holder and one to a nominated family member).
- Banks to enhance **transaction monitoring, red-flag alerts, and rapid freezing** of suspicious transactions/accounts.
- Banks to depute **nodal officers** for closer coordination with the Cyber Centre of Excellence.

- Emphasis on achieving **highest standards in put-on-hold and refund performance** under the 1930 mechanism through coordinated efforts.

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

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

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-55**.

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.

11.3 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.

11.4 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.

11.5 E-Mandate system put for updating charges of banks on properties offered as collateral by the borrowers.

RBI shared minutes of the 48th meeting of the State Level Coordination Committee (SLCC) held on 11.12.2025 via email dated 23.01.2026. The Additional Chief Secretary, Revenue Department, provided an update regarding charges of banks on properties offered as collateral by the borrowers at only the sub-registrar office (SRO), stating that the system for e-mandate has been put in place and properties under the jurisdiction will be mapped to the concerned SROs.

अन्य एजेंडा /Other Agenda

Agenda No.12

12.1 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 September 2025 is available in **Annexure –56**.

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

12.2 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 a .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 December 2025 quarter over September 2025, and based on the same, the concerned Banks were requested to reassess their SLBC data for December 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.

12.3 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 have already been circulated by the SLBC. Banks may provide such Success Stories/ New Initiatives/ Fraud Cases which satisfy the 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.

12.4 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 endeavour 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.
