

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

१८९वीं बैठक की कार्यसूची विवरण - मार्च २०२६
Agenda Notes for 189th Meeting - March 2026

दिनांक / Date : 22.06.2026

सोमवार / Monday

समय / Time : 2.00 PM

स्थान / Venue

शिखर सभागृह हॉल, आँठवा तल, बड़ौदा एपेक्स अकादमी,
लॉ गार्डन के सामने, एलिसब्रिज, अहमदाबाद - 380 006.

Shikhar Auditorium Hall, 8th Floor,
Baroda Apex Academy,
Opp. Law Garden, Ellisbridge, Ahmedabad - 380 006.

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.

विकसित गुजरातथी



विकसित भारत 2047

Emergency Credit Line Guarantee Scheme (ECLGS) 5.0

More Credit. Lower Cost. Greater Growth.

UP TO 100% Guarantee Support

An advertisement for the Emergency Credit Line Guarantee Scheme (ECLGS) 5.0. It features a central graphic of a handshake over a bar chart, surrounded by images of a factory, a person working, and a person in a hard hat. The text highlights 'More Credit. Lower Cost. Greater Growth.' and 'UP TO 100% Guarantee Support'.

“खेत बचाओ अभियान”

देशव्यापी जनजागरुकता अभियान

मिट्टी की सेहत, कम लागत, टिकाऊ कृषि की ओर कदम

खेत बचाओ अभियान

An advertisement for the 'Khet Bachao Abhiyan' (Save the Field Campaign). It features a central image of a farmer in a white turban holding a small plant. The text includes 'देशव्यापी जनजागरुकता अभियान' (Nationwide awareness campaign) and 'मिट्टी की सेहत, कम लागत, टिकाऊ कृषि की ओर कदम' (Step towards soil health, lower cost, sustainable agriculture). There is also a small logo for 'खेत बचाओ अभियान'.

SAVE BIG ON ELECTRICITY BILLS ! BUILD A GREENER PLANET !

PM SURYA BHAR YOJANA

A loan scheme for residential solar rooftop

SUBSIDY available up to ₹78000/-

An advertisement for the PM Surya Bhar Yojana. It features a central image of a house with solar panels on the roof. The text includes 'SAVE BIG ON ELECTRICITY BILLS ! BUILD A GREENER PLANET !', 'PM SURYA BHAR YOJANA', and 'A loan scheme for residential solar rooftop'. A QR code is provided for application. Below the main image are three icons: 'Loan amount up to ₹20 Lakh', 'EMI starting from ₹1775/mo.', and 'Financing up to 90% of cost'. At the bottom, it states 'Floating and Fixed ROI option available', 'No income documents required for loans up to ₹2 Lakh', and 'Special concessional EMI for home loan borrowers'.

Atal Pension Yojana

An advertisement for the Atal Pension Yojana. It features a green background with a white border and the text 'Atal Pension Yojana' in white.

DIAL 1930 FOR ONLINE FINANCIAL FRAUD

REPORT ANY CYBERCRIME AT WWW.CYBERCRIME.GOV.IN

FOLLOW CYBERDOST FOR UPDATES ON CYBER HYGIENE

An advertisement for reporting cybercrime. It features a central image of a globe surrounded by various icons representing cybercrime, such as a person, a computer, a lock, and a document. The text includes 'DIAL 1930 FOR ONLINE FINANCIAL FRAUD', 'REPORT ANY CYBERCRIME AT WWW.CYBERCRIME.GOV.IN', and 'FOLLOW CYBERDOST FOR UPDATES ON CYBER HYGIENE'.

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Banking At a Glance in Gujarat State – March 2026

Parameters	March 2025	June 2025	Sep 2025	Dec. 2025	March 2026	Growth Q-O-Q	Growth Y-O-Y
Branches	10,743	10,802	10,894	10,955	11,065	110	322
Category of Branches							
Rural	3,655	3,671	3,685	3,689	3,711	22	56
Semi - Urban	2,475	2,475	2,483	2,501	2,510	9	35
Urban	4,613	4,656	4,726	4,765	4,844	79	231
Total	10,743	10,802	10,894	10,955	11,065	110	322
Category of ATMs							
Total	12,190	12,003	11,740	11,840	11,892	52	(-) 298
Rural	1,868	1,864	1,870	1,956	2,015	59	147
Semi - Urban	3,063	2,985	2,879	2,810	2,804	(-) 6	(-) 259
Urban	7,259	7,154	6,991	7,074	7,073	(-) 1	(-) 186
*ICICI Bank reduced ATM due to the migration of ATM to Cash Recyclers.							
Key Indicators (o/s)				(Amt. Rs. in Crores)			
Deposits	13,26,137	13,37,468	13,62,918	14,04,754	14,65,720	60,966 (4.34%)	1,39,583 (10.53%)
Advances	11,53,298	11,85,694	12,31,528	12,85,970	13,40,539	54,569 (4.24%)	1,87,241 (16.24%)
CD Ratio	86.97	88.65	90.36	91.54	91.46	(-) 0.08	4.49
PS Advances	5,64,926	6,04,911	6,31,115	6,55,658	6,82,233	26,575 (4.05%)	1,17,307 (20.77%)
Agri Advances	1,45,794	1,46,463	1,49,941	1,54,779	1,57,619	2,840 (1.83%)	11,825 (8.11%)
MSME Advances	2,96,731	3,17,208	3,36,856	3,53,594	3,69,442	15,848 (4.48%)	72,711 (24.50%)
Micro Advances	1,33,299	1,45,418	1,56,750	1,66,218	1,79,338	13,120 (7.89%)	46,039 (34.54%)
Weaker Sec. Adv	1,03,174	1,04,512	1,11,376	1,13,803	1,17,505	3,702 (3.25%)	14,331 (13.89%)

Achievement against Benchmark (% of Total Advances of corresponding previous quarter)

Parameter	Benchmark	March 2025	June 2025	Sep 2025	December 2025	March 2026
PS Advances	40%	55.59%	58.06%	58.18%	58.62%	59.15%
Agri Advances	18%	14.35%	14.06%	13.82%	13.84%	13.66%
Micro Advances	7.5%	13.12%	13.96%	14.45%	14.86%	15.55%
Weaker Sec. Adv	12%	10.15%	10.03%	10.27%	10.18%	10.19%
Small & Marginal Farmer	10%	6.51%	6.60%	6.47%	6.39%	6.41%

Position of Kisan Credit Cards

	March 2025	June 2025	Sep 2025	December 2025	March 2026	Growth Q-O-Q	Growth Y-O-Y
Accounts (in no.)	32,30,337	32,09,052	33,00,812	31,86,246	32,07,047	20,801	(-) 23,290
Amount (in crs)	79,573	80,439	84,387	82,303	82,313	10	2,740

*HDFC Bank reduced 1,01,900 Accounts from the Sep 2025 to Dec 2025 quarter as per clarification received by them from RBI/NABARD that only those loans that are assessed as per District Level Technical Committee Scale of Finance norms can be classified as Kisan Credit Card loans.

Agenda No.1

Confirmation of the proceedings of the last meeting

The proceedings of the 188th meeting of the State Level Bankers' Committee for the quarter ended December 2025, held on 18.02.2026, were circulated to all the members vide letter dated 25.02.2026. 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

Land admeasuring 5,000 sq. mtrs. was originally allotted by the Collector, Ahmedabad, vide order dated 12.08.2011 for the establishment of RSETI; however, possession thereof was not handed over. Subsequently, alternate land admeasuring 4,101 sq. mtrs. was allotted on 23.10.2013, followed by correction and re-allotment orders dated 03.12.2014 and 13.04.2016. Ultimately, possession of only 2,650 sq. mtrs. was handed over on 23.06.2016. Due to repeated changes in the allotted land and delay in handing over possession, the Bank was unable to commence planning and construction of the RSETI building in a timely manner.

Earlier, in anticipation of approval, construction up to plinth level was carried out by Dena Bank, keeping a 4.72-meter margin on the western side. Subsequently, due to the merger of Dena Bank into Bank of Baroda, the work is now being handled by Bank of Baroda. Considerable time was consumed in obtaining development permission papers and opinions. Meanwhile, as per the scheme implementation opinion, 3.20 meters of land has been deducted from our plot and allotted to AMC. Consequently, out of the original 4.72 meters, only 1.52 meters of margin remains.

At present, the land admeasuring 2,650 square meters situated in Ahmedabad is allotted to RSETI, Ahmedabad. Application for Rajachitti dated 08.04.2025 was submitted by the Bank of Baroda to the BPSP Office, Navrangpura, Ahmedabad. Subsequently, Bank of Baroda received a query vide Letter No. 2376 dated 23.12.2025 issued by the Assistant Town Development Officer, BPSP Navrangpura, Ahmedabad. Meanwhile, Bank of Baroda has already incurred approximately ₹27,00,000/- towards construction of the boundary wall and work up to plinth level. After intervention of Finance Department, GoG, vide letter dated 28.01.2026, AMC raised the queries vide letter dated 18.02.2026.

In response to the query, Bank of Baroda, Ahmedabad Zone via letter no AZ:PE:14/213 dated 01.04.2026, has requested AMC for condonation with the reduced western margin of 1.52 meters in place of 4.72 meters and requested approval of the fire safety opinion and building plan with reduced margin.

SLBC request Finance Department, GoG to take up the matter with AMC.

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 forwarded 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, followed by a seeking update via letter dated 29.11.2025 and an email dated 28.01.2026 and 05.02.2026.

The revenue Department has informed that they have made a communication to the Collectorate of Vadodara to facilitate the requisite procedures under their jurisdiction.

Gujarat Gramin Bank wide mail dated 18.05.2026 has informed that they have requested The District Collector, Vadodara vide letter no. GGB/HO/P&E/02/125 dated 14.05.2026 for allotment of suitable land/office space.

The State Government is requested to kindly intervene.

वार्षिक क्रेडिट योजना (ACP) 2025-26 के
तहत प्रगति और ACP लक्ष्य 2026-27

**Progress under Annual Credit Plan
(ACP) 2025-26 & ACP Target 2026-27**

Agenda No.3

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 year ended March 2026 of the State is given in **Annexure – 1A to 1G**.

The summary of target vs achievement for the year ended March 2026 under the Priority Sector Annual Credit Plan 2025-26 is presented hereunder.

(Amount in Rs.Crores)

Sr. No	Priority Sector	ACP Target 2025-26		Disbursement as of March 2026		% Achievement	
		No. of A/c	Amt.	No. of A/c	Amt.	No. of A/c	Amt.
1	Crop Loan	31,56,051	90,683	27,17,828	83,007	86.11	91.53
2	Term Loan	14,58,257	27,602	12,91,335	28,629	88.55	103.72
3	Agri Infra	23,049	2,589	18,149	2,836	78.74	109.52
4	Ancillary Activities	1,52,068	40,288	1,36,741	43,704	89.92	108.48
I	Total Agri	47,89,425	1,61,163	41,64,053	1,58,175	86.94	98.15
II	MSME	8,69,391	3,10,917	7,76,001	3,79,535	89.26	122.07
III	Export Credit	3,857	815	295	450	7.65	55.24
IV	Education PS	16,928	626	15,172	533	89.63	85.18
V	Housing PS	3,38,485	19,790	2,53,452	23,209	74.88	117.28
VI	Social Infra	15,772	420	617	619	3.91	147.21
VII	Renewable Energy	10,259	515	41,806	1,907	407.51	370.29
VIII	Other PS	4,04,496	4,596	2,57,171	5,510	63.58	119.88
IX	Total PS	64,48,613	4,98,842	55,08,567	5,69,938	85.42	114.25
X	Agri NPS	13,393	10,498	11,575	6,112	86.43	58.22
XI	Education NPS	9,859	1,412	6,940	1,253	70.39	88.78
XII	Housing NPS	1,49,026	35,292	1,50,366	40,788	100.90	115.57
XIII	Personal Loans under NPS	4,37,269	16,947	5,19,018	21,767	118.70	128.44
XIV	Other NPS	37,38,118	4,07,050	38,51,436	5,27,941	103.03	129.70
XV	Total NPS	43,47,665	4,71,198	45,39,335	5,97,862	104.41	126.88
XVI	Grand Total (PS+NPS)	1,07,96,278	9,70,039	1,00,47,902	11,67,800	93.07	120.39

- Against the Annual Credit Plan (ACP) target for FY 2025-26, member banks in Gujarat have achieved an overall disbursement of ₹11,67,800 crore against a target of ₹9,70,039 crore, recording **120.39%** achievement.
- Under **Priority Sector**, disbursement stands at ₹5,69,938 crore against a target of ₹4,98,842 crore, achieving **114.25%** of the target. Within agriculture, total disbursement is ₹1,58,175 crore against a target of ₹1,61,163 crore, recording **98.15%** achievement.
- Under **MSME**, banks have surpassed the target significantly, disbursing ₹3,79,535 crore against a target of ₹3,10,917 crore, achieving **122.07%**.
- Among all sub-categories under Priority Sector, **Renewable Energy** records the highest achievement at **370.29%**, disbursing ₹1,907 crore against a modest target of ₹515 crore, followed by **Social Infrastructure** at **147.21%** (₹619 crore against ₹420 crore).

Out of 33 districts in the State, up to the year ended March 2026, 15 districts remained below the State average of 114.25% under ACP 2025-26.

The sector-wise, bank-wise and district-wise details under Priority Sector Advances are given in **Annexure – 2A to 2R**.

The number of Banks and Districts that 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	16	15	21	22	35	14	24	13	33
Districts	8	23	24	19	28	15	21	13	20

Bank-wise and District-wise data given in Annexure – 2.

Agency-wise & sub-sector-wise Ground Level Credit Disbursement under Agriculture up to the quarter ended March 2026 is given in **Annexure -3**.

Bank-wise and District-wise details of Ground Level Credit disbursement parameters are given in **Annexure – 3 (i) & 3(ii)**.

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 2025-26 Reported to SLBC Gujarat	ACP disbursement data of the Bank for FY 2025-26 reported on the ENSURE Portal of NABARD	Variation Found
(A)	(B)	(C) = (B - A)
1,58,018.27	1,39,318.20	18,700.07

Bank-wise variation is given in **Annexure-4**.

SLBC vide mail dated 30.05.2026, 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.

The target of the Annual Credit Plan (ACP) for the FY 2026-27

The Annual Credit Plan (ACP) target allocation process is initiated with the receipt of the **Potential Linked Plan (PLP)** prepared by NABARD, which provides a district-wise assessment of the credit potential across various priority sectors based on ground-level data and developmental indicators. Based on the PLP, the **Lead District Manager (LDM)** of each district conducts a branch-wise target allocation exercise in consultation with all member banks operating in the district, taking into account the credit potential, past performance, and operational capacity of each branch. The branch-wise targets are then consolidated to arrive at the **district-wise ACP targets**, which are thereafter submitted to SLBC by the respective LDMs. SLBC, upon receipt of district-wise targets from all 34 districts, consolidates and reviews the same to prepare the **State-level Annual Credit Plan**, which is subsequently placed before the SLBC forum for adoption and further monitoring of achievement during the year.

ACP Target is tabulated hereunder:

(Amount in Rs.Crores)

Sr. No	Priority Sector	ACP Target 2025-26		Disbursement as of March 2026		ACP Target 2026-27		%increase in ACP target over 2025-26	% increase in ACP target over Mar 2026 Disbursement
		No. of A/c	Amt.	No. of A/c	Amt.	No. of A/c	Amt.	Amt.	Amt.
1	Crop Loan	31,56,051	90,683	27,17,828	83,007	32,16,854	1,06,643	17.60%	28.47%
2	Term Loan	14,58,257	27,602	12,91,335	28,629	13,28,484	39,736	43.96%	38.80%
3	Agri Infra	23,049	2,589	18,149	2,836	25,991	5,170	99.69%	82.30%
4	Ancillary Activities	1,52,068	40,288	1,36,741	43,704	1,61,974	50,883	26.30%	16.43%
I	Total Agri	47,89,425	1,61,163	41,64,053	1,58,175	47,33,303	2,02,432	25.61%	27.98%
II	MSME	8,69,391	3,10,917	7,76,001	3,79,535	7,14,696	3,99,138	28.37%	5.17%
III	Export Credit	3,857	815	295	450	2,694	904	10.92%	100.89%
IV	Education PS	16,928	626	15,172	533	18,162	1,047	67.25%	96.44%
V	Housing PS	3,38,485	19,790	2,53,452	23,209	2,52,500	20,673	4.46%	-10.93%
VI	Social Infra	15,772	420	617	619	2,209	528	25.71%	-14.70%
VII	Renewable Energy	10,259	515	41,806	1,907	29,552	1,792	247.96%	-6.03%
VIII	Other PS	4,04,496	4,596	2,57,171	5,510	2,79,886	6,265	36.31%	13.70%
IX	Total PS	64,48,613	4,98,842	55,08,567	5,69,938	60,33,002	6,32,779	26.85%	11.03%
X	Agri NPS	13,393	10,498	11,575	6,112	10,775	6,787	-35.35%	11.04%
XI	Education NPS	9,859	1,412	6,940	1,253	7,550	1,279	-9.42%	2.08%
XII	Housing NPS	1,49,026	35,292	1,50,366	40,788	1,47,003	39,428	11.72%	-3.33%
XIII	Personal Loans under NPS	4,37,269	16,947	5,19,018	21,767	4,77,880	20,546	21.24%	-5.61%
XIV	Other NPS	37,38,118	4,07,050	38,51,436	5,27,941	37,58,491	5,03,428	23.68%	-4.64%
XV	Total NPS	43,47,665	4,71,198	45,39,335	5,97,862	44,01,699	5,71,468	21.28%	-4.41%
XVI	Grand Total (PS+NPS)	1,07,96,278	9,70,039	1,00,47,902	11,67,800	1,04,34,701	12,04,246	24.14%	3.12%

The house is requested to approve the ACP.

The District-wise and Bank-wise Annual Credit Plan for the FY 2026-27 are provided @ Annexure- 5

मार्च 2026 को समाप्त तिमाही के लिए
प्रमुख बैंकिंग मापदंडों की समीक्षा

**Review of key banking parameters for
quarter ended March 2026**

Agenda No.4

Review of key banking areas for quarter ended March 2026:

During the year ended March 2026, the total number of bank branches increased by 322, taking the State's total network of branches from 10,743 as of March 2025 to 11,065 as of March 2026.

4.1 Branch expansion:

Sr. No	Particulars Bank Group	For the Quarter					Growth	
		Mar-25	Jun-25	Sep-25	Dec. 2025	Mar-26	Q-o-Q	Y-o-Y
1	Public Sector Banks	4,970	4,994	5,014	5,036	5,101	65	131
2	RRB (GGB)	744	744	744	745	745	0	1
3	Co-Operative Banks	1,486	1,494	1,496	1,496	1,499	3	13
4	Private Sector Banks	3,078	3,099	3,158	3,193	3,234	41	156
5	Small Finance Banks	465	471	482	485	486	1	21
	Total	10,743	10,802	10,894	10,955	11,065	110	322

During the current Financial Year up to March 2026, 322 New branches were added. Out of these, 56 are in rural, 35 are in semi-urban and the remaining 231 are in urban.

4.2 Deposits growth:

The banks' groupwise deposit growth and level as of March 2026 are given below. The bank-wise and district-wise details are given in Annexure-6.

Sr. No.	Bank Group	For the Quarter					(Rs. in Crores)	
		Mar-25	Jun-25	Sept. 2025	Dec. 2025	Mar-26	Growth	
							Q-o-Q	Y-o-Y
1	Co-Operative Banks	55,451	59,798	60,247	62,677	66,934	6.79%	11,483 20.71%
2	Small Finance Banks	16,416	17,639	18,709	18,937	19,756	4.32%	3,340 20.35%
3	Private Banks	4,87,121	4,88,939	5,00,254	5,23,771	5,49,243	4.86%	62,122 12.75%
4	RRB (GGB)	25,218	25,147	25,616	26,632	27,635	3.77%	2,417 9.58%
5	Public Sector Banks	7,41,931	7,45,945	7,58,090	7,72,686	8,02,103	3.81%	60,172 8.11%
	Total	13,26,137	13,37,468	13,62,917	14,04,704	14,65,720	4.34%	1,39,583 10.53%

Based on the quarterly deposit data for Gujarat, the **total deposits** of all bank groups stood at **₹14,65,671 crore** as of March 2026, registering a Quarter-on-Quarter (QoQ) growth of **4.34%** and a Year-on-Year (Y-o-Y) growth of **10.53%** (₹1,39,583 crore).

In terms of **Y-o-Y percentage growth**, Co-operative Banks recorded the highest growth at 20.71%, followed by Small Finance Banks (20.35%), Private Banks (12.75%), RRB (GGB) (9.58%), and Public Sector Banks (8.11%).

In terms of **Y-o-Y absolute growth**, Private Banks led with the highest addition of ₹62,122 crore, followed by Public Sector Banks (₹60,172 crore), Co-operative Banks (₹11,483 crore), Small Finance Banks (₹3,340 crore), and RRB (GGB) (₹2,417 crore).

4.3 Credit Expansion:

The banks' groupwise credit growth and level as of March 2026 are given below. The bank-wise and district-wise details are given in **Annexure-6**.

Sr. No	Bank Group	For the Quarter					(Rs. in Crores)	
		Mar-25	Jun-25	Sept. 2025	Dec. 2025	Mar-26	Growth	
							Q-o-Q	Y-o-Y
1	Small Finance Banks	20,553	21,109	22,376	23,935	25,660	7.21%	5,107
								24.85%
2	Public Sector Banks	4,72,546	4,81,444	5,06,077	5,35,290	5,55,807	3.83%	83,261
								17.62%
3	Private Sector Banks	6,05,564	6,27,683	6,44,971	6,67,047	6,97,234	4.53%	91,670
								15.14%
4	RRB (GGB)	17,537	17,388	18,594	19,050	19,970	4.83%	2,433
								13.87%
5	Co-Operative Banks	37,099	38,071	39,510	40,649	41,868	3.00%	4,769
								12.85%
	Total	11,53,299	11,85,694	12,31,528	12,85,970	13,40,539	4.24%	1,87,240
								16.24%

Based on the quarterly credit data for Gujarat, the **total advances** of all bank groups stood at **₹13,40,539 crore** as of March 2026, registering a Quarter-on-Quarter (QoQ) growth of **4.24%** and a Year-on-Year (Y-o-Y) growth of **16.24%** (₹1,87,240 crore).

In terms of **Y-o-Y percentage growth**, Small Finance Banks recorded the highest growth at 24.85%, followed by Public Sector Banks (17.62%), Nationalised Banks (16.99%), Private Sector Banks (15.14%), RRB (GGB) (13.87%), and Co-operative Banks (12.85%).

In terms of **Y-o-Y absolute growth**, Private Sector Banks led with the highest addition of ₹91,670 crore, followed by Public Sector Banks (₹83,261 crore), Small Finance Banks (₹5,107 crore), Co-operative Banks (₹4,769 crore), and RRB (GGB) (₹2,433 crore).

4.4 Credit Deposit Ratio: (Bank-wise Annexure-6)

The Bank groupwise Conventional CD Ratio is given below:

Bank Group	For the period ended						
	March 2025	June 2025	Sept. 2025	Dec. 2025	March 2026	Q-o-Q	Y-o-Y
Public Sector Banks	63.69	64.54	66.76	69.28	69.29	0.01	5.60
RRB (GGB)	69.54	69.14	72.59	71.53	72.26	0.73	2.72
Co-Operative Banks	66.90	63.67	65.58	64.85	62.55	(-) 2.30	(-) 4.35
Pvt. Sector Banks	124.31	128.38	128.93	127.35	126.94	(-) 0.41	2.63
Small Finance Banks	125.20	119.68	119.60	126.39	129.88	3.49	4.68
Conventional CD Ratio	86.97	88.65	90.36	91.54	91.46	(-) 0.08	4.49

The CD Ratio for Gujarat decreased marginally by 0.08% in March 2026, from December 2025, and increased by 4.49% over March 2025 and stood at 91.46%. Here, the Co-operative Banks have registered a decline in CD ratio due to an increase in their deposits from Rs. 62,677 crores as of December 2025 to Rs. 66,934 crores as of March 2026, while their credit portfolio increased to Rs. 41,868 crores as of March 2026 from Rs. 40,649 crores as of December 2025.

4.5 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
13,40,539	17,480	13,58,019	14,65,720	92.65

[Source: NABARD for RIDF]

4.6 CD Ratio District-wise:

District-wise CD Ratio is given in Annexure 6.

A. CD Ratio Below 40%: (District-wise Annexure-6)

As of March 2026, 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 Mar. 2025	CD Ratio June 2025	CD Ratio Sept. 2025	CD Ratio Dec. 2025	CD Ratio Mar. 2026	Q-o-Q	Y-o-Y
1	Dangs	22.00	23.11	23.03	23.38	22.77	(-) 0.61	0.77
2	Navsari	38.01	37.98	37.87	38.89	39.42	0.53	1.41
3	Porbandar	38.37	36.38	37.56	37.88	36.98	(-) 0.90	(-) 1.39

B. Per Population Deposit and Advances: (District-wise Annexure-6)

(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	1,18,719	27,033	22.77%	0.52	0.12
2	Navsari	13,29,672	33,51,855	13,21,290	39.42%	2.52	0.99
3	Porbandar	5,85,449	14,12,650	5,22,370	36.98%	2.41	0.89
State Total		6,04,39,692	14,65,71,983	13,40,53,946	91.46%	2.43	2.22

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** registered a low CD ratio, primarily due to low credit offtake in the district.

C. Adjusted CD Ratio excluding NRI Deposit: (District-wise Annexure-6)

(Amt. in Rs. Lakhs)

Sr.	District	Deposit	NRI Deposit	Total Deposit excluding NRI	Total Advances	Adjusted CD Ratio
1	Dangs	1,18,719	212	1,18,507	27,033	22.81%
2	Navsari	33,51,855	6,88,070	26,63,785	13,21,290	49.60%
3	Porbandar	14,12,650	2,77,385	11,35,265	5,22,370	46.01%

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**.

4.7 A High-Level Review Meeting on Credit Growth and Livelihood Upliftment in Dang District was convened on 27th March 2026 under the chairmanship of the Regional Director, Reserve Bank of India, Gujarat. The meeting brought together GM SBI, DGM NABARD, DGM SLBC, regional heads of banks, and branch managers operating in the district, with the primary objective of reviewing the persistently low Credit-Deposit Ratio (CDR) in the district and charting a strategic roadmap for meaningful credit expansion and financial inclusion.

Ground-Level Challenges Identified

Branch managers, as frontline implementers, highlighted key operational constraints impeding credit growth in the district, including poor internet connectivity hampering digital lending tools, weak market integration limiting rural entrepreneurs, complex co-ownership in village land records creating collateral hurdles for loan approvals, and low financial literacy among rural borrowers regarding banking products and repayment obligations.

Key Directives and Way Forward

The Regional Director emphasized a tailored, collaborative, and sustained approach for Dang, underlining transformative measures such as introduction of a new Agri-credit product in place of the traditional KCC scheme, enhanced SHG linkages, a mobile application in the local Dangee language, women-centric branches, and strategic posting of staff. Banks were directed to set self-determined CDR improvement targets for FY 2026-27 with a time-bound roadmap to achieve CDR above 60%, identify 3-5 high-potential sectors — namely horticulture, bamboo products, solar micro-grids, and agro-processing — for focused credit deployment, and increase the share of women Business Correspondents to 30% under the National Strategy for Financial Inclusion (NSFI).

High-Level Review Meeting on Credit Growth and Livelihood in Dang District			
Sr. No.	ATR	Action Taken by SLBC	Outcome
1	Credit Expansion Targets by each branch in Dang for FY 2026-27	SLBC vide email dt 09.04.2026 shared the details with LDM Dang and requested respective Banks to ensure achievement of targets as per allocation accordingly.	LDM Dang confirmed vide email dt 05/05/2026 that these expanded numbers have been included for respective banks in ACP FY 2026-27.

2	<p>Introduction of new Agri-credit products in place of traditional KCC schemes, Greater focus on SHG linkages, Mobile applications in local language, Women-centric branches. Appointment of women Business Correspondents (BCs), Strategic posting of staff in branches.</p> <p>Action: All Banks</p>	<p>SLBC vide email dated 29.04.2026 has requested Member Banks to take the necessary steps for improvement in SHG Credit linkages, appointment of Women BCs and each of the directions and confirm compliance.</p>	<p>Outcome will be monitored through Periodical reports.</p>
3	<p>Focus and intensive approach to be adopted by DCC/DLRC and to be discussed by SLBC-</p> <ol style="list-style-type: none"> 1. Rainwater harvesting. 2. Enhancement of telecom connectivity for banking transactions. 3. Data cleaning of SHGs to ensure true and fair assessment of progress. <p>Action: LDM, SLBC</p>	<p>SLBC vide email dated 09.04.2026 has requested the Finance Department GoG for point no.1 & 2.</p> <p>For point no.3, Dang LDM held a team meeting with Branches of Dang District and SLBC has also joined the meeting and requested all Branch Heads of Dang District to improve the data cleaning of SHGs.</p> <p>Subsequent follow-up was made through email dated 05.05.2026 and 02.06.2026.</p>	<p>For point no. 1 & 2, the Finance Department GoG, vide mail 01.05.2026, has requested the respective departments for necessary actions.</p> <p>For point no.3, NRLM issued an order for the closure of 165 inactive SHGs, and as per the latest report, 41 are closed,112 activated, 37 Credit linked.</p> <p>LDM Dang & SLBC are following for Data cleaning, activation and credit linking on a weekly basis.</p> <p>NRLM is requested to extend support to Dang District.</p>
4	<p>Monitorable Action Plan (MAP)</p> <ol style="list-style-type: none"> 1. Set self-determined targets for CDR improvement during FY 2026-27 and establish a time-bound roadmap to achieve CDR greater than 60%. 2. Identify 3-5 high-potential sectors for focused credit deployment, such as: Horticulture, Solar micro-grids, Agro-processing, Bamboo products. 3. Increase the share of women Business Correspondents (BCs) to 30% under the National Strategy for 	<p>The ATRs dated 29.04.2026 are shared with all the respective member banks by SLBC and with Branches by LDMs for compliance.</p>	<p>LDM Dang vide email dated 14.05.2026 has requested the Regional Manager of Banks in Dang for credit outreach and for improvement in CD ratio.</p> <p>As on March,25 Dang Dist. had 337 BCs, of which 17.50%, i.e., 59, were Women BCs.</p> <p>As on March,26 the number of BCs is 500, of which 26%, i.e., 130, are Women BCs.</p> <p>This indicates an increase in Women BCs over the previous year and will increase to 30% this year as per NSFI guidelines.</p>

	Financial Inclusion (NSFI). Action: All Banks		Further Progress will be monitored through Weekly reports.
5	Transform the region into a vibrant tourism hub: Local products should be actively promoted through Haats (local bazaars). Farmer Producer Organizations (FPOs) should champion organic and indigenous produce. Banks should ensure timely and adequate credit support to sustain the ecosystem. Action: NABARD	We have requested the Tourism Department/NABARD to provide the efforts taken by them to publish the same in SLBC on March,26.	Action plan awaited.

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.

4.8 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*) is as under :

(Rs. In Crores)

Parameter	Bench. % of NBC	Outstanding as of					Y-o-Y	% inc. Y-o-Y	% Achievement of ANBC				
		Mar. 2025	June 2025	Sept. 2025	Dec. 2025	March 2026			March 2025	June 2025	Sept. 2025	Dec. 2025	March 2026
PS Adv.	40%	5,35,992	5,75,312	5,99,368	6,22,598	6,47,318	1,11,326	20.77	54.47	57.02	57.06	57.50	58.04
Agri. Adv.	18%	1,30,599	1,31,437	1,33,820	1,38,404	1,40,335	9,736	7.45	13.27	13.03	12.74	12.78	12.58
Weaker Sec. Adv.	12%	89,858	90,379	95,619	98,574	1,01,310	11,452	12.74	9.13	8.96	9.10	9.11	9.08
Micro Enterprises	7.5%	1,27,217	1,38,737	1,49,334	1,58,246	1,70,666	43,449	34.15	12.93	13.75	14.22	14.62	15.30
Small and Marginal Farmers	10%	57,856	57,722	60,618	62,212	63,997	6,141	10.61	5.87	5.72	5.77	5.75	5.74
ANBC		9,84,075	10,08,895	10,50,339	10,82,716	11,15,209							
Base Year		March 2024	June 2024	Sept. 2024	Dec. 2024	March 2025							

The data reveals that **Priority Sector Advances** and **Micro Enterprises** have surpassed their prescribed benchmarks, reflecting commendable credit outreach in these categories. However, while **Agriculture Advances**, **Weaker Sections**, and **Small and Marginal Farmers** have registered growth in absolute terms, their achievement levels continue to fall short of the stipulated benchmarks, warranting focused attention and concerted efforts by member banks to bridge the existing gap.

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

(Rs. In Crores)

Parameter	Bench- mark	Outstanding as of					Y-o-Y	% inc. Y-o-Y	% Achievement of ANBC				
		March 2025	June 2025	Sept. 2025	Dec. 2025	March 2026			March 2025	June 2025	Sept. 2025	Dec. 2025	March 2026
PS Adv.	75%	15,261	15,417	16,551	16,937	17,784	2,523	16.53	100.19	100.33	102.50	102.22	101.41
Agri. Adv.	18%	12,159	12,071	13,126	13,345	13,986	1,827	15.03	79.82	78.55	81.29	80.54	79.75
Weaker Sec. Adv.	15%	8,663	9,190	11,022	10,347	11,047	2,384	27.52	56.87	59.81	68.26	62.45	62.99
Micro Enterprises	7.5%	877	906	1,061	1,030	1,124	247	28.16	5.75	5.90	6.57	6.21	6.41
Small and Marginal Farmers	10%	7,202	6,863	7,544	7,153	7,654	452	6.28	47.28	44.66	46.72	43.17	43.64
ANBC		15,232	15,366	16,147	16,570	17,537							
Base Year		March 2024	June 2024	Sept. 2024	Dec. 2024	Mar. 2025							

Bank-wise and District-wise details are given in **Annexure - 7 & 8**, respectively.

RRB has demonstrated strong credit performance by achieving or surpassing the stipulated benchmarks under **Priority Sector Advances, Agriculture Advances, Weaker Sections, and Small and Marginal Farmers**, reflecting its deep rural outreach and commitment to financial inclusion. However, despite a notable increase in absolute advances to **Micro Enterprises**, the prescribed benchmark for this category remains unmet, necessitating renewed focus and targeted efforts to enhance credit flow to this vital segment.

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

(Rs. In Crores)

Parameter	Bench- mark	Outstanding as of					Y-o-Y	% inc. Y-o-Y	% Achievement of ANBC				
		March 2025	June 2025	Sept. 2025	Dec. 2025	March 2026			March 2025	June 2025	Sept. 2025	Dec. 2025	March 2026
PS Adv.	75%	13,673	14,182	18,301	16,123	17,132	3,459	25.30	80.86	80.24	83.04	83.88	83.36
Agri. Adv.	18%	3,036	2,955	2,995	3,029	3,298	262	8.63	17.95	16.72	16.36	15.76	16.05
Weaker Sec. Adv.	12%	4,654	4,943	4,736	4,883	5,148	494	10.61	27.52	27.96	25.88	25.40	25.05
Micro Enterprises	7.5%	5,206	5,776	6,355	6,942	7,548	2,342	44.99	30.79	32.79	34.72	36.11	36.72
Small and Marginal Farmers	10%	1,055	2,016	2,014	2,092	2,298	1,243	117.82	6.24	11.45	11.00	10.88	11.18
ANBC		16,909	17,615	18,301	19,222	20,553							
Base Year		March 2024	June 2024	Sept. 2024	Dec. 2024	March 2025							

Small Finance Banks (SFBs) have demonstrated commendable performance by achieving the stipulated benchmarks under **Priority Sector Advances, Weaker Sections, Micro Enterprises, and Small and Marginal Farmers**, underscoring their focused approach

towards serving the underserved segments. However, a concern emerges with respect to **Agriculture Advances**, where not only the prescribed benchmark remained unachieved, but the absolute figures have also recorded a decline, necessitating immediate and targeted intervention by SFBs to revive and strengthen agricultural credit flow.

IV. The **Bank groupwise** percentage share of various components of Priority Sector advances as of March 2026 is as under:

Sector	Public sector Banks	Private Banks	Co-op Banks	RRB (GGB)	All Banks
PS Adv.	55.03%	58.15%	94.66%	101.41%	59.15%
Agri. Adv.	16.11%	6.04%	74.48%	79.75%	13.67%
Weaker Sec. Adv.	13.53%	4.08%	34.21%	62.99%	10.19%
Micro Enterprises	13.08%	17.85%	1.98%	6.41%	15.55%
Small and Marginal Farmers	9.96%	1.38%	23.16%	43.65%	6.41%

Public Sector Banks recorded Priority Sector Advances at **55.03%**, surpassing the prescribed benchmark of 40%. Among sub-categories, **Agriculture Advances** at **16.11%** (benchmark: 18%) and **Weaker Section Advances** at **13.53%** (benchmark: 12%) — with Weaker Sections exceeding its benchmark — while **Micro Enterprises** at **13.08%** (benchmark: 7.5%) and **Small and Marginal Farmers** at **9.96%** (benchmark: 10%) also show near-benchmark performance. However, **Agriculture Advances** and **Small and Marginal Farmers** marginally fell short of their respective stipulated benchmarks, warranting focused attention to bridge the gap in these categories.

Private Banks recorded Priority Sector Advances at **58.15%**, exceeding the 40% benchmark. Among sub-categories, **Micro Enterprises** at **17.85%** (benchmark: 7.5%) surpassed its prescribed benchmark. However, **Agriculture Advances** at **6.04%** (benchmark: 18%), **Weaker Section Advances** at **4.08%** (benchmark: 12%), and **Small and Marginal Farmers** at **1.38%** (benchmark: 10%) remained significantly below their stipulated benchmarks, warranting urgent and targeted intervention.

Co-operative Banks — no specific benchmarks are prescribed for Co-operative Banks. Nevertheless, their performance reflects strong credit outreach, with Priority Sector Advances at **94.66%**, Agriculture Advances at **74.48%**, Weaker Section Advances at **34.21%**, Small and Marginal Farmers at **23.16%**, and Micro Enterprises at **1.98%**, indicating robust overall performance with Micro Enterprises remaining an area of concern.

RRB (GGB) surpassed the prescribed benchmark of 75% under Priority Sector Advances with an achievement of **101.41%**. Among sub-categories, **Agriculture Advances** at **79.75%** (benchmark: 18%), **Weaker Section Advances** at **62.99%** (benchmark: 15%), and **Small and Marginal Farmers** at **43.65%** (benchmark: 10%) all comfortably exceeded their respective benchmarks. However, **Micro Enterprises** at **6.41%** (benchmark: 7.5%) marginally fell short of the prescribed benchmark, necessitating focused efforts in this segment.

As per Agriculture Census 2015–16, the number of Small & Marginal Farmers in Gujarat is 36.34 lakh, whereas loans have been extended to 37.26 lakh Small and Marginal Farmers in the State as on March 2026, reflecting substantial credit outreach.

The Member Banks, which are below the benchmark (**Annexure-8**) 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.

वित्तीय समावेशन का क्रियान्वयन

Implementation of Financial Inclusion

Agenda No.5

Implementation of financial inclusion:

5.1 Pradhan Mantri Jan Dhan Yojana (PMJDY)

Progress under Opening of Accounts, issuance of RuPay Cards and Aadhaar Seeding as of 14.01.2026 and 02.04.2026:

Date	No. of Accounts opened			Aadhaar Seeded Accounts	% of Aadhaar Seeding	Zero Balance Accounts	% of Zero Balance Accounts	Total RuPay Cards issued	% of RuPay Cards issued
	Rural	Urban	Total						
14.01.2026	1,34,53,985	62,52,838	1,97,06,823	1,74,24,707	88.42%	13,03,538	6.61%	1,50,34,110	76.29%
02.04.2026	1,34,76,942	63,06,765	1,97,83,707	1,75,32,870	88.62%	13,55,151	6.85%	1,51,15,909	76.41%
Progress	22,957	53,927	76,884	1,08,163	0.20%	51,613	0.24%	81,799	0.12%

(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-9.

- **Aadhaar Seeding:** 14 banks are performing below the State average of **88.62%**.
- **RuPay Card Issuance:** 13 banks are performing below the State average of **76.41%**.
- **Zero Balance Accounts:** There are 13,55,151 Zero Balance accounts in Gujarat as on 02.04.2026. Member Banks are requested to take concerted efforts for getting in these accounts funded at the earliest.

5.2 Commulative operative CASA accounts of Gujarat State Vs National Average and position as of 23.01.2026 and 27.03.2026:

Sr. No	Particular	23.01.2026		27.03.2026	
		Gujarat State	National Average	Gujarat State	National Average
1	Total Operative CASA A/cs (in lakhs)	807.43	489.86	812.63	490.10
2	Total Operative SB A/cs (in lakhs)	762.24	461.73	766.92	461.53
3	% Aadhaar Seeded A/cs	83.51%	88.57%	83.67%	88.68%
4	% Aadhaar Authenticated A/cs	49.78%	54.51%	50.85%	55.16%
5	% Mobile Seeded A/cs	77.34%	78.18%	77.08%	77.75%

(Source – DFS)

As per the progress report dated **27.03.2026** received from DFS, MoF, GoI,

1. Aadhaar seeding in operative CASA accounts in the State stands at **83.67%** against the National Average of **88.68%**.
 2. Average Aadhaar authentication operative CASA accounts in the State stands at **50.85%** against the National Average of **55.16%**.
 3. Under Mobile Number Seeding, the State has achieved **77.08%**, against the national average of **77.75%**.
- **Aadhaar Seeding:** 11 banks are performing below the State average of **83.67%**.
 - **Aadhaar Authentication:** 24 banks are performing below the State average of **50.85%**.
 - **Mobile Seeding:** 3 banks are below the State average level of **77.08%**.

The bank-wise,district-wise position for operative CASA accounts is provided in Annexure-10.

5.3 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 08.04.2026 is as below:

	PMJJBY						PMSBY					
	as on 31.03.2025	as on 23.07.2025	as on 29.10.2025	as on 14.01.2026	as on 29.04.2026	Progress over last meeting	as on 31.03.2025	as on 23.07.2025	as on 29.10.2025	as on 14.01.2026	as on 29.04.2026	Progress over last meeting
Gujarat	91,99,106	95,28,428	1,01,06,974	1,04,91,453	1,09,77,734	4,86,281	2,00,67,198	2,07,97,886	2,18,91,261	2,25,94,374	2,34,34,232	8,39,858
National				26,39,52,045	27,28,92,866					56,28,59,007	57,85,67,853	
State %				3.97%	4.02%					4.01%	4.05%	

(Source – DFS FI Plan Portal)

	Claims lodged	Claims Paid	Clams Rej.	Claims under process	Settlement %age	Rejection Reason
PMJJBY	44,349	42,309	1,714	326	96.13%	1) Death during the lien period. 2) Incorrect age submitted for enrollment. 3) Duplicate Claim.
PMSBY	5,505	4,419	812	274	85.24%	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-11](#).

B. Atal Pension Yojana (APY)

Performance during the FY 2025-26 under APY as on 31.03.2026 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	3,03,658	61.48%
2	Private Banks	2,216	1,34,120	73,834	55.05%
3	RRB (GGB)	744	74,400	87,103	117.07%
4	Co-op Banks	1,308	26,160	5,530	21.13%
5	Small Finance Banks	173	11,245	9,536	84.80%
Grand Total		9,380	7,39,825	4,79,661	64.83%

(Source – PFRDA Portal)

Bank-wise and District-wise achievement of targets for FY 2025-26 is in [Annexure- 12](#).

Parameter	National	Gujarat	% Share
Total Enrollment FY 2025-26	1,35,13,713	4,79,661	3.55%
Cumulative Enrollment	8,96,04,194	32,97,285	3.68%

Category wise APY target for the financial year 2025-2026:

Category	APY Target per Branch
Public Sector Bank	100
Private Sector bank	40
Private Sector Bank (Major)	70
Regional Rural Bank	100
DCCBs & StCB	20
Small Finance Bank	65

Under the category-wise segment, **Canara Bank, Punjab & Sind Bank, Union Bank of India, Gujarat Gramin Bank, Dhanlaxmi Bank, IDBI Bank, IDFC First Bank, South Indian**

Bank, Tamilnad Mercantile Bank, AU Small Finance Bank, and The Sabar kantha DCCB have surpassed their APY Target for FY 2025-26.

Under the District-wise segment, **Banaskantha, Dahod, Dangs and Panch Mahals Districts** have surpassed the target of FY 2025-26.

APY targets for FY 2026-27 were circulated to member banks and LDMs on 02nd June 2026. APY Target Bank-wise and District-wise given in Annexure – 13.

Member Banks are requested to improve their performance in FY 2026-27 under the scheme and emphasis is to be laid on the following important aspects for enhanced APY outreach:

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

Progress in enrolments under the three Jan Suraksha Schemes are as under:

PMJJBY Enrollment				PMSBY Enrollment				APY Enrollment			
As of 14.01.26	As of 29.04.26	Growth		As of 14.01.26	As of 29.04.26	Growth		As of 14.01.26	As of 31.03.26	Growth	
		No.	%			No.	%			No.	%
1,04,91,453	1,09,77,734	4,86,281	4.64%	2,25,94,374	2,34,34,232	8,39,858	3.72%	32,08,661	32,97,285	88,624	2.76%

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

C. NPS Sanchay - Expansion Of Pension Coverage In Agriculture, Allied Sectors And Rural-Based Nano Units (New Agenda)

The Pension Fund Regulatory and Development Authority (PFRDA) has introduced **NPS Sanchay** — a simplified variant of the National Pension System (NPS) — vide Circular No. **PFRDA/2026/25/NPS-AGRI/01 dated 6th May 2026**, specifically targeting India's large informal workforce engaged in agriculture, allied sectors, and rural nano-enterprises.

India's informal sector employs close to 90% of the total workforce yet remains largely outside the ambit of formal pension coverage. While the Atal Pension Yojana (APY) has been a key instrument for rural social security, its structural constraints — entry age limited to 18–40 years and a maximum pension ceiling of Rs. 5,000 per month — leave a significant coverage gap. NPS Sanchay is designed to complement APY by catering to subscribers aged up to 85 years, with flexible micro-contribution architecture suited for seasonal and irregular income earners.

PFRDA has, vide its letter No. **PFRDA-03/10/01/0001/2025-PnD-ALL CTZN dated 13th May 2026**, communicated the target allocation for FY 2026–27 to SLBC Gujarat and requested initiation of specific actions for seamless implementation.

Details of the scheme were circulated to member banks and LDMs on 16.05.2026 via letter no SLBC GUJ-324/154/2026.

PFRDA vide its letter No. **PFRDA-03/10/01/0001/2025-PnD-ALL CTZN dated 20th May 2026** informed SLBC to conduct 6 Outreach programs at Vadodara, Anand, Banaskantha, Gandhinagar, Surat and Rajkot. SLBC conducted outreach programs at Vadodara on 25th May 2026.

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

As per the data provided by Member Banks, there are 11,892 ATMs in the State of Gujarat as of March 2026. The centrewise / categorywise details of ATMs vis-a-vis the number of branches are as under:

Category	No. of Branches as of March 2026	% Share	No. of ATMs		Growth
			March 2025	March 2026	
Rural	3,711	33.54%	1,868	2,015	147
Semi-urban	2,510	22.68%	3,063	2,804	(-) 259
Urban	4,844	43.78%	7,259	7,073	(-) 186
Total	11,065	100.00%	12,190	11,892	(-) 298

Branch Network (as of March 2026):

The total branch count stands at **11,065**, distributed across three categories:

- **Rural** areas with **3,711 branches (33.5%)**, indicating significant financial inclusion outreach in villages.
- **Semi-urban** has **2,510 branches (22.7%)**, covering towns and smaller urban centres.
- **Urban** branches account for the largest share with **4,844 branches (43.8%)**, reflecting the concentration of banking activity in cities.

The bank-wise and district-wise details are given in **Annexure – 14**.

ATM Network (as of March 2026):

1. Total ATM count fell by **298 ATMs (-2.4%)** between March 2025 and March 2026, due to the migration of ATMs of ICICI Bank to Cash Recyclers.
2. Urban ATMs dropped by 186, and Semi-urban by 259.
3. Rural ATMs grew by **147 units (+7.9%)**.

The bank-wise and district-wise details are given in **Annexure – 15**.

5.5 National Strategy for Financial Inclusion (NSFI) 2025–30

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.

RBI vide letter no FIDD.CO.LBS.No.S1774/02.01.001/2025-26 dated 22.01.2026 to SLBC, informing that SLBCs/UTLBCs have been identified as implementing stakeholders to achieve strategic objectives. 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:

Objective	Action Points
Objective 1: Improving the availability and use of an equitable, responsible, and affordable bouquet of financial services to achieve financial safety and financial security for households and micro enterprises.	1. Improve the quality, reach, consistency, and effectiveness of last-mile financial access. 2. Expand and deepen the Digital Payment Ecosystem (EDDPE) across rural and urban areas.
Objective 2: Adopting a gender-sensitive approach for women-led financial inclusion and differentiated strategies for improving the financial resilience of households, especially underserved and vulnerable segments.	1. Increase the share of women Business Correspondents (BCs) to enhance women's participation in financial service delivery and improve outreach among women beneficiaries.

<p>Objective 3: Synergizing livelihood, skill development, and support ecosystems with financial inclusion initiatives.</p>	<p>1. Disseminate information regarding Skill Loan Schemes offered by the Government of India, National Skill Development Corporation (NSDC), and the State Government. 2. Facilitate funding and financial support to skill-trained individuals through district-wise Potential Linked Plans (PLPs) and other suitable credit support mechanisms.</p>
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5.6 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 a 5 km radius, the SLBC has been continuously pursuing the agenda of coverage of Unbanked Rural Centers (URCs) in its quarterly meetings. Following collaborative efforts with IPPB, the number of tier VI Uncovered Rural Centers (URCs) was significantly reduced from 13,480 as of September 2021 to 463 as of December 2021. Subsequently, SLBC once again circulated the list of pending URCs among the Member Banks and also published the same on its website to ascertain whether any URC is already being served by the Member Banks.

As of March 2025, there were 230 URCs in Tier VI. Kotak Mahindra Bank has informed that they have opened a branch in Khimaliya (Jamnagar) as per mail dated 01.04.2026. Hence, as of March 2026, there are **229 URCs under Tier VI to be covered under Banking facilities.**

The Bank-wise, District-wise, population-wise URCs are provided in Annexure-16.

Banks are requested to explore the possibility of opening of banking outlets in the remaining 229 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	Nava Nagna	4371	As of now, Nava Nagna is a part of Jamnagar city, where more than 90 Bank branches are there.
5	Morbi	Morbi	Koyli	2487	PNB Khanpar branch.
6	Jamnagar	Lalpur	Khadba Nana	2045	IPPB BO, SGB and BOB BC.
7	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 from RBI wide email dated 17.04.2026, 8,549 URCs are pending in Gujarat State. SLBC via email dated 06.05.2026, advised Member banks to prioritise updating the CISBI portal and take necessary steps to cover the remaining URCs at the earliest. SLBC via mail dated 17.04.2026 and 14.05.2026, advised LDMs to submit the latest status of the banking outlet opened in URC.

The District-wise URCs as per CISBI are provided in Annexure-17.

SLBC had advised all Lead District Managers (LDMs) to allocate the identified villages to member banks based on their respective Service Areas. Subsequently, SLBC compiled the district-wise allocation details and circulated the list to member banks on 12.06.2026 via email for opening Banking Outlets in the allotted villages.

As per the guidelines under the **National Strategy for Financial Inclusion (NFSI) 2025 – 30**, all villages having a population of **5,000 and above** are required to be covered with a Banking Outlet by **December 2026**.

Accordingly, all member banks to which villages with a population of 5,000 and above have been allotted are requested to take the necessary steps to establish Banking Outlets in these villages within the stipulated timeline and ensure full compliance with the NFSI 2025–30 guidelines.

Tier-wise and Road map to cover URCs are provided in the tables:

Tier-wise number of URCs is as under			
Sr. No.	Tier	Population range	Number of URCs
1	I	100000 and above	0
2	II	50000 to 99999	0
3	III	20000 to 49999	0
4	IV	10000 to 19999	5
5	V	5000 to 9999	28
6	VI	Less than 5000	8,516
Total			8,549

Roadmap to cover URCs					
S.No.	Phase	Criteria	Number of URCs	URCs to be covered	Timeline
1	Phase I	50% of Tier I to V URCs	16	16	December – 2026
		15% of Tier VI URCs	1,277	1,277	
2	Phase II	100% of Tier I to V URCs	33	17	December – 2027
		30% of Tier VI URCs	2,554	1,277	
3	Phase III	50% of Tier VI URCs	4,258	1,704	December – 2028
4	Phase IV	75% of Tier VI URCs	6,387	2,129	December – 2029
5	Phase V	100% of Tier VI URCs	8,516	2,129	December – 2030
Total				8,549	

5.7 Unbanked Rural Centre as per DFS Directive:

As directed 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 about 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	Dropping of Villages approved by DFS	Matter taken with DFS to drop the village
State Bank of India	12	12	0	0	0
Bank of Baroda	10	7	0	1	2
BGGB	7	7	0	0	0
SGB	6	6	0	0	0
HDFC	2	0	2	0	0
Central Bank of India *	1	1 (BOB)	0	0	0
TOTAL	38	36	2	1	2

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

The villages **Hanf** and **Ukai Resettlement Village** 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: 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.

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**, **SLBC 310/126/2024 dated 30.01.2024** and **SLBC/132/2026 dated 24.04.2026**, respectively. Confirmation/Approval is awaited.

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 do not have a 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 **Vasan and Khapa (Banaskantha) villages of Gujarat**, where the population is more than 3000, have become unbanked due to a correction in the geo-coordinates at the bank level on the JDD app. Accordingly, respective banks, **GGB & State Bank of India**, were advised to open the branches in these villages through various correspondence. The current status is as:

District	Village name	Population	Allocated Bank	Status
Banaskantha	Vasan	3110	GGB	Branch opened on 12.12.2025
Banaskantha	Khapa	3062	SBI	The bank has relocated its Amirgadh branch within a 3.75 KM radius w.e.f. 16.03.2026.

Opening of Banking Outlet at identified locations.

DFS identified 44 unique villages without Branch/BC/IPPB within a 5 km radius and shared with SLBC through various mails dated 08.04.2024, 05.12.2024, 02.01.2025, and 24.04.2025. Out of these 44 unique villages:

- BCs have been appointed in 30 villages, while JDD marking is pending in 2 villages where BCs are appointed,
- BC appointment is in process in **Kharoda (Kachchh)**.
- Branch/BC/IPPB is not feasible in **Jadura (Kachchh)**. The proposal to drop has been approved in DLCC and submitted to SLBC.
- In **Viramveri and Naivada (Banaskantha)**, **HDFC Bank** has expressed their inability to open Branch/BC/IPPB center and submitted the proposal to DLCC for dropping.
- In the remaining 10 villages, Branch/BC/IPPB centers 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	Kotda, Bhavnagar (639)	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	Bank of India has advised its corporate BC to search and appoint a BC in Kharoda village.

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 Jadura (643)	BOB	As per the Mail received from LDM Kachchh and based on the survey reports submitted by the Corporate BC 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. DLCC approved dropping the village for the opening of BC point in village in the meeting held on 17.02.2026.

The House is requested to consider dropping the said villages from the list for the opening of BC/Branch/IPPB centres.

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. SLBC via email dated 05.05.2026, advised LDM Banaskantha to take up the matter in forthcoming DLCC.
2	Banas Kantha Naivada (360)	HDFC	

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"> • These villages were considered for dropping due to lack of basic facilities in the forest area. SLBC considered dropping these villages in the 181st meeting held on 20.06.2024. • SLBC, through its letter SLBC 181-SLBC Follow Up/212/2024 dated 21.08.2024, requested the Director (FI), DFS, MoF, GoI to consider these villages for exclusion. • SLBC via letter dated 29.01.2026 and 05.05.2026, once again requested the Director (FI), DFS, MoF, GoI to consider these villages for exclusion.
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 village was considered for dropping due to a very low population and non-availability of basic qualifications for BC. SLBC considered dropping Lakhmirani village in 180th meeting held on 16.02.2024. SLBC, through its letter SLBC 310/173/2024 dated 16.04.2024, requested the Director (FI), DFS, MoF, Gol to consider Lakhmirani village for exclusion. SLBC via letter dated 29.01.2026 and 05.05.2026, once again requested the Director (FI), DFS, MoF, Gol to consider Lakhmirani village for exclusion.
Khajuri, Junagadh (70)	SBI	<ul style="list-style-type: none"> The villages was considered for dropping due to very low population. SLBC considered dropping Khajuri village in 184th meeting conducted on 13.03.2025. SLBC, through its letter 184- SLBC Follwup/242/2025 dated 13.05.2025, requested the Director (FI), DFS, MoF, Gol to exclude the village from Unbanked villages. SLBC via letter dated 29.01.2026 and 05.05.2026, once again requested the Director (FI), DFS, MoF, Gol to consider the Khajur village for exclusion.
Raiyada Kachchh (560)	BOB	<ul style="list-style-type: none"> These villages were considered for dropping due to its extreme remoteness, sparse population, and the unavailability of any individual meeting the minimum qualification criteria for engagement as a BC. SLBC considered dropping these villages Raiyada and Sheh, in the 188th meeting held on 18.02.2026. SLBC, through its letter 188- SLBC Follwup/151/2026 dated 05.05.2026, requested the Director (FI), DFS, MoF, Gol to exclude the village from Unbanked villages.
Sheh Kachchh (180)	BOB	
Suwardi Junagadh (40)	BOB	<ul style="list-style-type: none"> These villages were considered for dropping due to poor network connectivity, and due to the forest area, it is difficult to find a suitable candidate. SLBC considered dropping the villages Suwardi and Lilapani in the 188th meeting held on 18.02.2026. SLBC, through its letter 188- SLBC Follwup/151/2026 dated 05.05.2026, requested the Director (FI), DFS, MoF, Gol to exclude the village from Unbanked villages.
Lilapani Junagadh (53)	BOB	

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

5.8 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 March 2026: **(Annexure 18)**

	Total BC			Active BC		Inactive BC		% Inactive BC	
	Male	Female	Total	Male	Female	Male	Female	Male	Female
Fixed Point BC	31,909	3,285	35,194	26,358	2,673	5,551	612	17.40%	18.63%
Other BC	46,964	3,595	50,559	21,043	1,330	25,921	2,265	55.19%	63.00%
Total BC	78,873	6,880	85,753	47,401	4,003	31,472	2,877	39.90%	41.82%

(Source – Member Banks)

*Airtel Payment Bank reported 16139 Fixed point BC for the first time.

List of banks with inactive BCs

Sr. No	Bank Name	Total BC	Inactive BCs	% Inactive BCs
1	Paytm Payments Bank	2,998	2,997	99.97%
2	Fino Payments Bank	32,993	25,737	78.01%
3	DCCB	4,024	586	14.56%
4	Bank of Baroda	5,385	743	13.80%
5	Yes Bank	12,223	1,646	13.47%
6	Other Banks	28,130	2,910	10.34%
TOTAL		85,753	34,349	40.06%

(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.

SLBC had taken up the matter with Fino Payments Bank on 05.05.2026 for reviewing and removing inactive Business Correspondents (BCs). As per the response received from the bank, the bank has initiated the process in a phased manner and, under Phase I, has removed **4,791 inactive BCs** from its network.

Fino Payment Bank is requested to report as suggested in the matter.

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 01.01.2026 to 31.03.2026 at the BC points are tabulated hereunder:

Details of BCs and Transactions for the Quarter ended March 2026 (Rural Area) Annexure 18 (i)

No. of BCs Deployed				Active BCs (Out of No. of BCs Deployed)				Transaction for the Period from 01.01.2026 to 31.03.2026							
Fixed Point BC		Other BC		Fixed Point BC		Other BC		Fixed Point BC Total No. of Transactions		Fixed Point BC Amt. in Rs. Lakhs		Other BC Total No. of Transactions		Other BC Amt. in Rs. Lakhs	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
15,141	1,687	25,464	1,906	13,516	1,424	11,825	735	77,65,132	10,58,257	3,79,508	51,715	18,74,817	1,37,402	1,20,002	8,397.07

(Source – Member Banks)

Details of BCs and Transactions for the Quarter ended March 2026 (Semi Urban Area) Annexure 18 (ii)

No. of BCs Deployed				Active BCs (Out of No. of BCs Deployed)				Transaction for the Period from 01.01.2026 to 31.03.2026							
Fixed Point BC		Other BC		Fixed Point BC		Other BC		Fixed Point BC Total No. of Transactions		Fixed Point BC Amt. in Rs. Lakhs		Other BC Total No. of Transactions		Other BC Amt. in Rs. Lakhs	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
7,966	931	10,021	739	6,725	751	4,398	255	40,68,045	5,79,974	2,23,919	37,221	8,80,443	46,800	60,738	9,245

(Source – Member Banks)

Details of BCs and Transactions for the Quarter ended March 2026 (Urban + Metro Area) Annexure 18 (iii)

No. of BCs Deployed				Active BCs (Out of No. of BCs Deployed)				Transaction for the Period from 01.01.2026 to 31.03.2026							
Fixed Point BC		Other BC		Fixed Point BC		Other BC		Fixed Point BC Total No. of Transactions		Fixed Point BC Amt. in Rs. Lakhs		Other BC Total No. of Transactions		Other BC Amt. in Rs. Lakhs	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
8,802	667	11,479	950	6,117	498	4,820	340	38,48,204	4,18,152	2,17,092	32,359	6,46,476	39,314	83,790	7,925

(Source – Member Banks)

Details of BCs and Transactions for the Quarter ended March 2026 (All Area) Annexure 18 (iv)

No. of BCs Deployed				Active BCs (Out of No. of BCs Deployed)				Transaction for the Period from 01.01.2026 to 31.03.2026							
Fixed Point BC		Other BC		Fixed Point BC		Other BC		Fixed Point BC Total No. of Transactions		Fixed Point BC Amt. in Rs. Lakhs		Other BC Total No. of Transactions		Other BC Amt. in Rs. Lakhs	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
31,909	3,285	46,964	3,595	26,358	2,673	21,043	1,330	1,56,81,381	20,56,383	8,20,519	1,21,295	34,01,736	2,23,516	2,64,531	25,568

(Source – Member Banks)

As it can be inferred from the above table, Banks in Gujarat have deployed 85,753 Banking Correspondents in the State.

As per the data submitted by the Banks, out of the total 85,753 Banking Correspondents in the State, nearly 10,365 (12%) have been certified by the IIBF.

List of banks having BCs with IIBF certification

Sr. No	Bank Name	Total BC	IIBF Certification as of 31.12.2025	IIBF Certification as of 31.03.2026	% IIBF Certification
1	DCCB	4,024	0	0	0.00
2	Airtel Payment Bank	16,139	-	0	0.00
3	Fino Payment Bank	32,993	96	88	0.27
4	Paytm Payment Bank	2,998	21	21	0.70
5	Yes Bank	12,223	254	251	2.05
6	Gujarat Gramin Bank	2,460	1,304	1,347	54.76
7	Bank of Baroda	5,385	3,838	3,872	71.90
8	Other Banks	9,531	4,529	4,786	50.22
TOTAL		85,753	10,589	10,365	12.09

(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.

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's 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.

As on	Total BC	Male BCs	Female BCs	% of Female BC	Estimated % GAP
31.03.2026	85,753	78,873	6,880	8.02%	11.98%
31.12.2026				20.00%	11.98%
31.12.2027				25.00%	16.98%
31.12.2028				30.00%	21.98%

(Source – Member Banks)

5.9 DBT enabling of PM KISAN scheme beneficiaries

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

The list of such accounts is circulated to all the member banks vide SLBC email dated 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 **04th May 2026**, informed that UID is either not enabled for DBT or has been disabled for DBT in respect of **2,47,822 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-19**.

5.10 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 (Data of FI Index 2026 is yet to receive from RBI), 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 (Credit Accounts Category)
2	Gujarat	Jamnagar	Usage (Saving Accounts Category)
3	Gujarat	Amreli	Usage (Saving Accounts Category)
4	Gujarat	Gir Somnath	Access (Fixed BC Category)

1. Dangs has a per capita credit account is 0.051 as against the state average of 0.252 and the national average of 0.34.
2. Jamnagar and Amreli have 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 and National Average 0.00161..

In Gir Somnath district, there are 614 FBCs reported as of March 2026. 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.

5.11 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 31.03.2026 is as under.

Sr.	Parameter	State Mar. 2026	Dahod		Narmada	
			Mar 25	Mar 26	Mar 25	Mar 26
1	Disb. under PMMY (Rs. Cr per 1 lakh pop.)	37.54	24.42	34.06	27.10	31.24
2	PMJJBY (Enrl. per 1 lakh pop.)	17,502	13,604	16,516	15,532	18,333
3	PMSBY (Enrl. per 1 lakh pop.)	36,683	27,238	31,579	37,400	42,467
4	APY (Enrl. per 1 lakh pop.)	5,455	4,161	4,901	3,011	3,515
5	No. of PMJDY A/cs opened	1,97,97,888	12,67,603	13,11,698	2,96,251	2,97,711
6	% Aadhaar-seeded A/cs	88.61%	89.94%	91.35%	88.10%	90.34%
7	% increase in Agri. Fin. over the previous year	8.11%	6.67%	13.26%	7.87%	9.99%

Banks in these districts require much more effort to bring their performance at par with state average under all the parameters.

5.12 Aspirational Blocks Programme.

For the purpose of the development of Underdeveloped Talukas, the Aspirational Blocks Programme (ABP) was launched by Hon'ble Prime Minister of India on 07.01.2023. As informed by the **NITI Ayog** vide its D.O. letter **14072/32/2017-ADP** dated **12.01.2023**, a total of 500 Blocks (Talukas) have been identified across the country and out of these 500 blocks, 13 are in 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 -20.

5.13 Financial Literacy Camps

The State has 50 Financial Literacy Centres (FLCs) set up in all districts by respective Lead Banks and RRBs sponsored by them. Out of the 50 FLCs, 1 FLC is in Metro, 21 are in semi-urban, 21 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 March 2026

Sr. No.	Bank	No. of FLCs in the State	Total No. of FL Councillors Appointed in FLCs of the State	Post of FL Councillors vacant in the State (as of 31.03.2026)	Present status of Vacant post of FL Councillors in the State (w.e.f. 01.04.2026)
1	Bank of Baroda	22	17	5	3
2	State Bank of India	11	7	4	4
3	Gujarat Gramin Bank	16	16	0	0
4	Federal Bank*	1	1	0	0
	Total	50	41	9	7

(Source – Member Banks)

* Federal Bank vide its email dated 06.04.2026, informed SLBC Gujarat that it is operating one Financial Literacy centre (FLC) in Rajkot district. On the advice of RBI Ahmedabad, Federal Bank requested to allocate the FLC Code for the said FLC. Accordingly, SLBC Gujarat allocated an FLC Code to the Rajkot FLC operated by Federal Bank and informed them vide its letter SLBC GUJ/86/145/2026 dated 07.04.2026 under intimation to FIDD, RBI Ahmedabad.

District-wise Latest status of Vacant Post of FL Councillors:

Sr.	District	Bank	Latest Status
1	Bharuch	BOB	FLC didn't join, process of filling up this vacant post of FL Councillors is under process.
2	Kachchh	BOB	New FL Counsellor has joined w.e.f. 01.04.2026.
3	Kheda	BOB	New FL Counsellor has joined w.e.f. 01.04.2026.
4	Patan	BOB	Advertisement published in Feb 2026.
5	Vadodara	BOB	The FL Counsellor has resigned. New recruitment is under process
6	Bhavnagar	SBI	FLC resigned on 31.12.2025. Advertisement published.
7	Gir Somnath	SBI	Advertisement published.
8	Jamnagar	SBI	FLC resigned on 28.11.2025. Advertisement published.
9	Morbi	SBI	Advertisement published.

Bank of Baroda and State Bank of India are requested to fill the vacant posts of FL Councillors immediately.

Details of FLCs are given in Annexure -21.

Conduct of Financial Literacy camps by FLCs for the quarter ended March 2026

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	213	330	444
2	State Bank of India	11	66	71	165	196
3	Gujarat Gramin Bank	16	96	182	240	389
4	Federal Bank	1	6	6	15	26
	Total	50	300	613	750	1127

(Source – Member Banks)

All the member banks have completed Special camps and target-specific camps in March 2026.

Conduct of FL camps by Rural branches of Banks for the quarter ended March 2026:

A total of 8,539 camps have been conducted by **2,692 Rural branches** of Scheduled Commercial (Including RRBs) during the quarter ended March 2026. The category-wise %age target achievement by Banks is as under:

Sr. No.	Category of Bank	Rural full-fledged branch	Target of Financial Literacy Camps (3 Camps Per Quarter Per Branch)	No of FL camps conducted during the quarter	%Target Achievement
1	Public Sector Banks	1,659	4,977	5,203	105%
2	RRB (GGB)	489	1,467	1,504	103%
3	Pvt. Sector Banks	456	1,368	1,504	110%
4	Small Finance Banks	88	264	328	124%
Total		2,692	8,076	8,539	106%

(Source – Member Banks)

The Bank-wise percentage (%) of Target achievement is given @ **Annexure - 22.**

5.14 Rural Self-Employment Training Institutes (RSETI):

Sr. No	Particulars	No of District	Name of Districts
1	RSETIs functioning in their own building	24	Amreli, Anand, Banaskantha, Bharuch, Chhotaudepur, Dahod, Gandhinagar, Godhra, Jamnagar, Junagadh, Kachchh, Kheda, Mahisagar, Mehsana, Navsari, Patan, Porbandar, Rajkot, Sabarkantha, Surat, Surendranagar, Tapi, Vadodara, Valsad
2	RSETIs functioning in rented premises	5	Ahmedabad, Bhavnagar, Dang, Narmada, Aravalli
3	RSETI yet to Start	5	Botad, Devbhumi Dwarka, Gir Somnath, Morbi, Vav-Tharad
	Total	34	

In Vav Tharad District Bank of Baroda is Lead Bank. Bank of Baroda completed Feasibility survey of Vav-Tharad RSETI. SLBC House is requested to approve setting up RSETI in Vav-Tharad.

Status of RSETIs own building constructions:

Sr. No.	RSETI	Bank	Land Allotment	Status
1	Ahmedabad	Bank of Baorda	Allotment Done	Construction permission awaited.
2	Bhavnagar	State Bank of India	Allotment Done	Construction will start in due course.
3	Dang	Bank of Baroda	Allotment Done	Construction under process
4	Narmada	Bank of Baroda	Allotment Done	Construction under process
5	Aravalli	Bank of Baroda	Allotment Done	First instalment awaited to start construction formalities.
6	Botad	Bank of Baroda	Allotment under process	Land allotment under process.
7	Devbhumi Dwarka	Bank of Baroda	Allotment under process	Land allotment under process.
8	Gir Somnath	State Bank of India	Allotment Done	Submitted to LHO for further action.
9	Morbi	State Bank of India	Allotment Done	Submitted to LHO for further action.

A. Progress in construction of RSETI premises (Presently functioning in Rented Premises)

- **Construction work yet to start:**

Ahmedabad RSETI – Bank of Baroda

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

Bhavnagar RSETI – State Bank of India

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 soil testing has been completed and estimates of the project have been finalized.

SBI, vide email dated 18.06.2026, informed that the construction work of the RSETI building will start by first week of July 2026.

- **Construction work under process:**

Dang RSETI - Bank of Baroda

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, and construction work started. As an update received from Director RSETI on 05.05.2026, centring work of ground floor slab is in process. **The expected date of work completion is 31.12.2026. Presently the RSETI is operating in rental premises.**

Narmada RSETI - Bank of Baroda

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 04.05.2026, electrical and plumbing work is in progress. **The expected date of work completion is 30.06.2026.**

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

Aravalli RSETI - Bank of Baroda

Aravalli – As per the mail dated 02.05.2026 from LDM Aravalli, Possession of the allotted land is given to the Bank. Bank of Baroda, Head Office vide letter no. BCC: RRBs & RSETIs: 117/405 dated 20.10.2025 has requested MoRD to release the infrastructure grant assistance fund to RSETI, Aravalli, Once the first instalment is released, Bank of Baroda Head Office will seek formal approval from the authority for the commencement of construction of the RSETI building before the authority.

Simultaneously, RSETI Aravalli is operationalised from 02/02/2026 in rented premises.

Botad RSETI - Bank of Baroda

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. During the measurement of the allotted land, it is found that corner of the land is deep shallow, so refilling cost of shallow land is most expensive. Hence, LDM has requested to revenue department for remapping of suitable land for RSETI.

Meanwhile The bank invited bids for rented premises, and the last date for bid submission was 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, ZO Rajkot vide letter RZ/PE/Jan-4/2026 dated 28.01.2026 referred the matter to Corporate Office for guidance on the following options:

1. Whether Region may initiate process for re-tendering for lowering minimum are requirement from 4000 to 8000 sq. ft. to 2000 to 4000 sq. ft. to mitigate the prescribed rental premises norms and to enable both the Regions to proceed further in the matter.
2. Whether Regions may permit for acquiring the premises over and above permissible ceiling of Rs. 10.00 lakhs for a period not exceeding 3 years, out of Rs. 2.00 crore grant to be received from MoRD

Here, Corporate office via mail dated 05.02.2026 and subsequent reminder on 20.02.2026, 25.02.2025, 05.03.2026, 17.03.2026 and 11.05.2026, has referred this matter of alternate rented premises to SRLM Gandhinagar, where response is awaited.

For Rented premises, the Director RSETI vide letter No RSETI/BOT/8/2025-26 dated 24.04.2026 requested the Director DRDA Botad for allocate the CMTC Hall at Barvala for temporary working of RSETI Botad. Director DRDA assured that the CMTC hall will be handed over after three months (i.e. July 2026).

Devbhumi Dwarka RSETI - Bank of Baroda

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.

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

The bank invited bids for rented premises, and the same has been opened on 12.08.2025, and the quoted rent of L1 bid is found higher side compared to the rent norms prescribed by MoRD guidelines.

In this regard, ZO Rajkot vide letter RZ/PE/Jan-4/2026 dated 28.01.2026 referred the matter to Corporate Office for guidance on the following options:

1. Whether Region may initiate process for re-tendering for lowering minimum are requirement from 4000 to 8000 sq. ft. to 2000 to 4000 sq. ft. to mitigate the prescribed rental premises norms and to enable both the Regions to proceed further in the matter.
2. Whether Regions may permit for acquiring the premises over and above permissible ceiling of Rs. 10.00 lakhs for a period not exceeding 3 years, out of Rs. 2.00 crore grant to be received from MoRD.

Here, Corporate office via mail dated 05.02.2026 and subsequent reminders on 20.02.2026, 25.02.2025, 05.03.2026, 17.03.2026 and 11.05.2026, has referred this matter of alternate rented premises to SRLM Gandhinagar, where a response is awaited.

Gir Somnath RSETI – State Bank of India

Gir Somnath – LDM Gir-Somnath vide letter No. SBI/Lead Bank/2025-26/10 dated 13.05.2025 has requested District authorities to allot land for the construction of a new building for RSETI, the land for the construction of premises for RSETI has been allocated by the Government, MOA executed between DRDA and Lead Bank Dept on 30.04.2026 and forwarded to LHO for further action.

LDM has also requested District authorities to allot a government premises on rent for the start of functioning of RSETI.

Meanwhile, LDM has identified 3 rental premises and forwarded the Proposal to LHO on 03.01.2026 for further action to start the RSETI on rental premises.

Morbi RSETI – State Bank of India

Morbi – 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. All relevant documents have been submitted by the LDM to Local Head Office, Gandhinagar on 04.02.2026 for the further process.

LDM Morbi vide email dated 06.05.2026 informed that, they have signed agreement with Director DRDA on 10.04.2026 related to handing over of premises for RSETI in rented premises. They have sent email to their controlling office on 16.02.2026 and 06.05.2026 for Fund allocation in order to operationalization of RSETI. After receiving the same, SBI will start working of basic infrastructure and minor repairing to start RSETI in rented premises.

Respective Banks are requested to speed up the process to operationalise respective RSETIs.

B. No. of training programs conducted by RSETIs and Settlement Ratio as of 31.03.2026

B.1. Current Year Progress in the Training Programme Conducted up to 31.03.2026:

Target 2025-26	Current Year Progress up to 31.03.2026	
No of Candidates to be trained	No of training programs conducted during the year	No of Candidates trained
28,000	883	24,650

(Source – RSETI Portal)

B.2. Cumulative Progress in the Training Programme and Settlement Ratio as of 31.03.2026:

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
12,460	3,62,369	1,29,679 (35.79%)	1,24,280 (34.30%)	10,102 (2.79%)	2,64,034 (72.86%)

(Source – RSETI Portal)

B.3. Category-wise Cumulative no. of trainees up to 31.03.2026

SC	ST	OBC	Women	Minorities	Others
57,182 (15.78%)	1,06,156 (29.30%)	1,31,531 (36.30%)	3,17,748 (87.69%)	19,111 (5.27%)	48,389 (13.35%)

(Source – RSETI Portal)

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

District-wise details are given in **Annexure-23**.

5.15 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 March 2026 quarter are as under:

Sr. No.	Details	Expenses (Rs.)
1	Remuneration	53,400
2	Telephone expenses	12,699
	Total	66,099

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

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

Quarters / Months	June 2025	Sept 2025	Dec 2025	March 2026
Number of Calls	539	527	424	526
Total Expenses (in Rs.)	64,417	53,460	56,325	66,099

In the last quarter, 526 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.

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 **31/03/2026** is as under:

Particular	Shishu		Kishore		Tarun		Tarun Plus		(Amt. in Crores) Total as on 31.03.2026	
	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
Banks	270687	1002	718795	8915	86369	8198	3158	467	1079009	18580
Other Agency	182749	777	324392	3235	10801	693	51	7	517993	4712
Total	453436	1779	1043187	12150	97170	8890	3209	474	1597002	23293

(Source – Mudra Portal)

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

Bank-Wise and District-Wise detail of performance under MUDRA is given in **Annexure-24**.

As on **31.03.2026**, the total outstanding under MUDRA, as reported by Member Banks, stands at **Rs. 23,292.48 crore**, while NPAs amount to **Rs. 1,826.83 crore** (i.e., **7.84%**).

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 **02.04.2026** 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)
19,211	5,343.91	14,712	4,037.18	4,499	1,306.73

(Source – Standup Mitra Portal)

The bank-wise and district-wise details are given in **Annexure-25**.

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 were conducted across all districts of Gujarat throughout October and November 2025 by the Lead District Managers (LDMs) involving ULBs, bank officials and street vendors. These sessions focused on promoting scheme features, digital payment incentives and credit card usages while felicitation vendors for their digital transaction performance. This collaborative initiative successfully reached various locations to drive awareness and recognize excellence in the digital ecosystem.

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.

Roll out of PM SVANidhi Scheme in Census Towns

The DFS vide letter no F.No. 16/1/2021 -MO-DFS dated 27/02/2026 addressed to MD & CEO of the PSBs, PVTs, SFBs and NABARD to roll out the Pm SVANidhi scheme in Census Towns.

PM SVANidhi, a micro-credit scheme, was designed to provide affordable working-capital loans to urban street vendors (SVs) to support and sustain their livelihoods. While the scheme has been successfully implemented in Urban Local Bodies (ULBs), a significant number of street vendors located in city regions such as census towns and peri-urban areas remain uncovered.

With the restructuring of the PM SVANidhi Scheme (August 2025), the scheme now extends its coverage to wider city regions — beyond statutory towns to include census towns, peri-urban areas, etc. Since census towns are urban in character but function under rural administrative systems, their effective coverage requires strong coordination between district administration and banking institutions.

The District Collector (DC) serve as the nodal authority for implementation at the district level, while the Lead District Manager (LDM) extend the requisite institutional banking

support. The LDM shall prepare a census town-wise campaign plan in consultation with district administration and banks.

Objectives:

1. To extend PM SVANidhi benefits to eligible street vendors in census towns
2. To ensure systematic identification and onboarding of vendors through coordinated district campaigns
3. To facilitate smooth processing and disbursement of loans through bank branches and Business Correspondents (BCs)
4. To promote digital literacy and UPI onboarding of vendors
5. To implement SVANidhi Se Samridhi (SSS) for socio-economic upliftment through convergence with welfare schemes

Roles and Responsibilities of LDMs:

- Prepare census-town-wise campaign plan
- Organize pre-campaign district bankers’ meetings and ensure bank branch and BC readiness
- Coordinate with DC/ district nodal, block administration and banks for effective implementation
- Assist DC in monitoring and reviewing progress on LoR issuance, loan application mobilization, sanctions, and disbursements

Expected Outcomes

1. Awareness about PM SVANidhi scheme among SVs of Census Towns
2. Conduct of PM SVANidhi Camps in every Census Town
3. Initiation of scheme implementation in Census Towns i.e. issuance of LORs; mobilization of loan applications, its sanction and disbursement; and socioeconomic profiling of SV families and welfare scheme convergence

The progress in Gujarat State under PM SVANidhi as on 27.04.2026 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	^(G) = (A/F*100)
First	5,16,769	26,509	5,12,340	4,429	35,080	5,78,358	89.35
Second	2,16,755	24,066	2,11,062	5,693	46,368	2,87,189	75.47
Third	74,248	11,793	71,042	3,206	11,571	97,612	76.06
Total	8,07,772	62,368	7,94,444	13,328	93,019	9,63,159	83.87

(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-26**.

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 02.04.2026 is as under, and detailed information bank-wise and district-wise is provided @ **Annexure 27:**

(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
8,919	9,060	6,383	6,760	5,572	5,925	2,536	811	835

(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 were 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 31.03.2026 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 (12)	1,347	1,556	728	479	349
Co-op (2)	356	58	13	6	39
RRB (1)	190	176	124	25	27
PVT (21)	931	167	63	32	72
SFB (9)	176	2	1	1	0
TOTAL	3,000	1,959	929	543	487

(Source – PMFME Portal)

** Non Member Financial institutions

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 and district-wise position is provided in **Annexure 28**.

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

- I. With the convergence of the PMFME Scheme with AIF, banks are to mobilize beneficiaries of AIF to avail the benefits of the PMFME scheme and vice versa since the inception (July 2020) of the scheme as per eligibility, including stipulation if interest up to 9% PA under AIF.
- II. Exemption from the Service Area Approach for the scheme was conveyed by the ministry to the banks, yet a few banks are rejecting applications under the service area approach reason. Bank branches are to be acquainted with these guidelines.

- III. Branches to continuously update email addresses and contact details on the PMFME portal.
- IV. Beneficiaries being from the unorganized/informal sector, the banks are requested to dispose of these applications as per RBI/Internal Bank guidelines by allowing a reasonable time for documents/pre-sanction formalities.

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

Also, the Ministry of Food Processing Industries advised generating at least 2 applications per month per branch through a letter dated 01.08.2023. The nodal agency is also requested to sponsor more applications to achieve the allotted target.

Ministry of Food Processing Industries informed via letter no F.No.P-12027/3/2024-PC DIVISION dated 30.09.2024 that the implementation period of the existing Centrally Sponsored PM Formalisation of Micro food Processing Enterprises (PMFME) Scheme has been extended for one more year i.e. up to 31.03.2026 (FY 2025-26) to make it coterminous with the end of the 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 for the state of Gujarat held on 22.12.2025 with member banks. Minutes of the meeting forwarded on 08.01.2026. Another PMFME meeting at all India level was held on 29.01.2026 with all banks and SLBC.

In the Office Memorandum issued by the Ministry of Food Processing Industries, Government of India, regarding the continuation of the PMFME Scheme beyond 31.03.2026.

As per the communication, the PMFME Scheme, which is currently valid up to 31st March 2026, is proposed to be continued temporarily up to 30th September 2026 or till approval in the 16th Finance Commission cycle, whichever is earlier. The extension is being considered to ensure uninterrupted implementation of the scheme.

In this regard, it is advised that:

- Ongoing PMFME activities may be continued during the interim period.
- Existing operational and institutional arrangements may be maintained.
- Necessary support may be extended to eligible beneficiaries to ensure smooth implementation.

All member banks are requested to:

- Continue financing under PMFME Scheme as per existing guidelines.
- Ensure timely disposal of pending applications.
- Extend full cooperation with State/District authorities for effective implementation.

The detailed Office Memorandum were circulated with member banks via email dated 02/04/2026

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.

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. The latest position as of March 2026 is provided in **Annexure 29**.

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)/ Shoemith/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 24.04.2026:

Total Account	Approved	Rejected	Pending
13,93,048	10,53,332	2,81,053	58,663

(Source – PM Vishwakarma Portal)

Loan Application Status as on 30.04.2026:

Total Applications	Applications Sanctioned	Application Disbursed	Pending for Sanction	Rejected	Pending for Disbursement
1,18,845	50,326	40,846	7,130	61,389	9480

(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 –30**.

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 data received from member banks and forwarded the list, along with reasons for non-Disbursement, to the Department vide email dated 02.05.2026, requesting removal of these applications from the portal. The Department is requested to kindly consider and remove the said applications from the pending list on 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 Ghar Yojana with a target of 1 crore solar units in residential houses. In this regard, a meeting was called by DFS on 30th April 2024 and advised to monitor the implementation of the scheme and review the performance of the scheme at the SLBC level. All member banks are requested to finance 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-31**.

PM Surya Ghar Yojana application status as on 17.04.2026 is as under:

(Amt in Crs)

Sourced		Sanctioned		Disbursed		Return/Rejected		Pending	
A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt
1,45,678	2,649	74,857	1,221	62,336	799	51,843	954	18,693	338

(Source – PM Suryaghar Portal)

*A variation was observed between source applications and the total of disbursed, returned, and pending applications. SLBC requested the concerned Department to undertake reconciliation of application data.

The Department of Financial Services (DFS), vide letter No. F.No. 17/15/2024-IF-1(Pt) dated 03rd February 2026, advised SLBCs to include **PM Surya Ghar Muft Bijli Yojana (PMSGMBY)** loan targets in the Annual Credit Plan (ACP) and District Credit Plan (DCP). In this regard, SLBC Gujarat has received the **Potential Linked Plan (PLP)** from NABARD for the Surya Ghar Yojana, based on which district-wise targets have been allocated. Bank-wise targets for the Suryaghar Yojana allotted by LDMs are given in **Annexure – 32**.

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.

All District Cooperative Banks and Gujarat State Cooperative Bank (GStCB) are required to register under the NABSANRAKSHAN Credit Guarantee Cover facility.

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 and district-wise details of FPO are available in **Annexure -33.**

6.11 Prime Minister Employment Generation Programme (PMEGP)

Period	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.
Mar 26	4489	16470	654	8048	256	3462	4	59	394	4526

(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. Achievement under PMEGP is **21.02%** for Margin Money. Banks are required to clear all pending applications. Bank-wise and District-wise details provided in **Annexure-34.**

A significant decline was observed in the number of applications forwarded to banks (including previous year pending cases) in the March 2026 data as compared to December 2025 quarter. The KVIC has clarified vide their email dated 05.05.2026 that the decline is mainly due to updation of sanction status of certain applications pending from FY 2024-25 during the last quarter of FY 2025-26, resulting in reduction pending cases reflected on the portal.

Banks are advised to update the sanction/rejection status of applications on the portal on a real-time basis, so as to ensure accuracy of data and avoid recurrence of such discrepancies in future reporting periods.

6.12 Deendayal Jan Aajeevika Yojana–Shehri (DJAY-S)

A new scheme, **Deendayal Jan Aajeevika Yojana–Shehri (DJAY-S)**, was launched for urban poverty alleviation on a pilot basis in selected cities across India w.e.f. **01.10.2024**. In Gujarat, **Ahmedabad, Dahod** and **Surat** cities were selected for this pilot project. The scheme guidelines were circulated by SLBC Gujarat vide its letter no. **SLBC/4/193/2025** dated **08.07.2025**.

As per the communication received from **GULM, Gujarat** vide their email dated **17.04.2026**, the **DJAY-S** pilot project was completed in December 2025. It was further informed that currently the scheme is not under implementation and it may be taken up again upon receipt of further instructions from the Government of India.

Status of all the applications received under the scheme in Gujarat as on 31.12.2025 is as below: Bank-wise and City-wise data provided in **Annexure-35**

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 31.03.2026, the Gujarat State stands at 3rd place in terms of the amount of CGTMSE guarantees issued from the period 01.04.2025 to 31.03.2026 and at 3rd place in terms of the cumulative amount of guarantees issued.

	From 01.04.2025 to 31.03.2026		Cumulative as on 31.03.2026	
	No. of AC/s Approved	Amount (Crs) approved for guarantee coverage	No. of AC/s Approved	Amount (Crs) approved for guarantee coverage
Gujarat	1,35,529	40,110	6,69,743	1,17,738
National	26,76,789	4,32,547	1,41,88,126	13,67,418

(Source – CGTMSE)

The top 05 States in CGTMSE are as under:

State	From 01.04.2025 to 31.03.2026		Cumulative as on 31.03.2026	
	No. of AC/s Approved	Amount (Crs) approved for guarantee coverage	No. of AC/s Approved	Amount (Crs) approved for guarantee coverage
Maharashtra	2,49,969	59,178	11,84,394	1,73,360
Uttar Pradesh	5,46,792	46,876	19,74,236	1,42,594
Gujarat	1,35,529	40,110	6,69,743	1,17,738
Tamilnadu	1,53,804	30,072	10,55,488	1,01,155
Karnataka	1,48,355	28,673	9,88,089	1,00,893

(Source – CGTMSE)

Bank-wise and District-wise position under CGTMSE scheme is provided in **Annexure-36**.

6.14 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**, the latest status are as under.

1. Bank issued the Circular

1. Bank of Baroda 2. Bank of Maharashtra 3. Central Bank of India 4. Indian Overseas Bank	5. Punjab & Sind Bank 6. Punjab National Bank 7. Gujarat Gramin Bank 8. Bandhan Bank	9. RBL Bank 10. J & K Bank 11. AU SFB 12. ESAF SFB and 13. GStCB
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2. Banks who have referred to their head office

1. Canara Bank 2. UCO Bank 3. Federal Bank 4. HDFC Bank 5. State Bank of India	6. IDBI Bank 7. Karur Vysya Bank 8. Indian Bank 9. Union Bank of India 10. ICICI Bank	11. Dhanlaxmi Bank 12. Tamilnad Mercantile Bank 13. South Indian Bank and 14. Axis Bank
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3. Bank yet to issue the circular

1. DCB Bank 2. DBS Bank 3. IDFC First Bank 4. Jana SFB 5. Shivalik SFB	6. Ujjivan SFB 7. Unity SFB 8. Yes Bank 9. Suryoday SFB 10. DCCBs	11. City Union Bank 12. Indusind Bank 13. Karnataka Bank 14. Kotak Mahindra Bank 15. Equitas SFB and 16. Utkarsh SFB
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AU Small Finance Bank, Gujarat Gramin Bank, Ahmedabad DCCB and Sabarkantha DCCB have started financing against the SVAMITVA property card. Bank wise data given in Annexure - 37.

As informed by the Office of the Settlement Commissioner via email dated 02.05.2026 total of **14,44,927 SVAMITVA** cards have been issued in 10,330 villages of Gujarat as of 02.05.2026. 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-38**.

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.

The Finding of the Research are as under:

1. Employee Awareness: A survey highlights a significant gap in operational knowledge, with a large majority of staff calling for clear institutional guidance. To bridge the gap, bank must issue a comprehensive SVAMITVA lending policy circular.

2. Variable Loan-to-Value (LTV) Norms for distress sale risk mitigation: Considering low marketability of asset concerns in rural areas variable LTV norms can be envisaged.

Alternatively, a conservative Maximum loan amount limit, e.g. ₹10-25 lakh (per property), can also be envisaged. **Ahmadabad Co-Operative Bank, AU Small Finance Bank, etc., have such a maximum exposure limit**

3. Launching a pilot project: Launch a 6-month pilot in Mahesana, Banaskantha, and Ahmedabad districts (collectively holding 3.90 lakh property cards), selecting 5-10 branches per district for intensive staff training, dedicated relationship managers, and aggressive customer awareness campaigns. Monitor documentation quality, processing time, customer feedback, and early delinquency indicators; refine policies based on learnings before scaling statewide.

In parallel, an integrated online portal/mechanism should be developed where banks can directly verify SVAMITVA card details and register their charge/encumbrance against the property in real time, with a visible notation on the digital record (and, where feasible, QR linked on the physical card). Together, these measures would reduce information asymmetry, standardize collateral recognition, and streamline the end-to-end process of creating and enforcing security interests on SVAMITVA-backed loans.

The various queries raised by banks are duly responded to in line with guidelines.

6.15 Emergency Credit Line Guarantee Scheme (ECLGS) 5.0 (New Agenda)

The Government of India launched the Emergency Credit Line Guarantee Scheme (ECLGS) 5.0, aimed at providing credit guarantee coverage of 100% for MSMEs and 90% for non-MSMEs and the airline sector, to Member Lending Institutions (MLIs) through the National Credit Guarantee Trustee Company Limited (NCGTC), to address short-term liquidity mismatches arising from the West Asia crisis.

Under the scheme, eligible MSMEs and Non-MSMEs with standard working capital accounts (excluding SMA-2) as on 31st March 2026 may avail additional collateral-free credit up to 20% of peak fund-based working capital outstanding during Q4 FY 2025-26, subject to a cap of ₹100 crore per borrower, with a total tenor of 5 years, including a 1-year moratorium on principal repayment.

As per the communication received on 11.05.2026 from DFS, SLBC Gujarat conducted an outreach programme at Vadodara on 25.05.2026. Said programme is attended by DFS, MSME DFO, NCGTC, Banks, JanSamarth team, NBFCs, MSME associations, Customer.

6.16 Issues faced by transgender persons in availing loans for self-employment

Ministry of Finance, via a letter no F.No. 19/01/2025- RRB dated 28.01.2026 and Finance Department, State Government via mail dated 18.06.2026 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.

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	110
Sponsored (Number)	1,38,210	1,313	2,246	604	1,689
Sanctioned (Number)	57,807	208	657	221	125
Retd./Rejtd. (Number)	9,624	35	212	27	654
Pending (Number)	70,779	1,070	1,377	356	910
% achievement as of Mar. 2026	214.10	4.16	131.40	69.06	113.64
% achievement as of Mar. 2025	142.27	6.56	123.00	95.00	101.67

The DFS, Ministry of Finance vide its letter **F. NO. 28/01/2020-BO.II** dated **18.03.2026** advised onboarding of all credit-linked Government Schemes on the JanSamarth portal to improve access and streamline credit delivery. DFS had earlier also requested all states/UTs to consider integration of suitable State Government credit-linked schemes on the portal.

In this regard, the State Government is requested to examine the feasibility of onboarding suitable credit-linked schemes of the Government of Gujarat on JanSamarth portal to improve accessibility, transparency and efficiency in delivery of credit-linked benefits to beneficiaries across the State.

7.1 Vajpayee Bankable Scheme (VBS):

The achievement against the target stood at **214.10%** at the quarter ended March 2026.

There were 70,779 loan applications reported as pending, which various Banks are required to dispose of expeditiously. Bank-wise and District-wise details are given in **Annexure-39.**

7.2 Gujarat Scheduled Castes Development Corporation (GSCDC):

The achievement of the target in terms of cases sanctioned stood at **4.16%** for the quarter ended March 2026, as against 6.56% for the corresponding period of the previous year.

Sponsoring of applications was only 1,313 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 1,070 loan applications at the earliest, since financing the loan applications sponsored by GSCDC forms a part of Weaker Section advances. Bank-wise and District-wise details are given in **Annexure-40.**

7.3 Gujarat Women Economic Development Corporation (GWEDC):

The department sponsored 2,246 applications in the period under review; the achievement stood at **131.40%** at the quarter ended March 2026, as against 123% during the corresponding period of the previous year.

District-wise details are available in Annexure 41.

Banks are requested to dispose of 1,377 pending applications on merit at the earliest.

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

The achievement stood at **69.06%** of the target at the quarter ended March 2026, as against 95% for the corresponding period of the previous year. Bank-wise and District-wise details are given in **Annexure-42**.

Banks are also requested to dispose of 356 pending applications on merit basis at the earliest.

7.5 Dattopant Thengadi Artisan Interest Subsidy Yojana (DTAISY) :

The achievement stood at **113.64%** at the quarter ended March 2026, as against 101.67% achievement for the corresponding period of the previous year. Bank-wise and District-wise details are given in **Annexure-43**.

Further, there is a large 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. Sponsored Programmes.

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

The Director of Agriculture, GoG vide letter dated 29.05.2024 informed that, while payment of insurance claim for PMFBY 2019-20 by Insurance companies total of 69,195 beneficiaries transactions with the amount of Rs. 80.76 Crs. failed due to various reasons. District-wise, bank-wise, such a list was circulated to all the concerned banks vide SLBC email dated 13.06.2024. As per the latest status, there are **8,272 beneficiary transactions worth 10.11 crs pending. (Bank wise pendency given in Annexure - 44)**

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. A review meeting was held on 18.04.2026 with all banks having pending cases. The Department instructed member banks to clear pendency across all accounts. LDMs were also advised to include the issue of pending PMFBY claims as an agenda item in BLCC and DLCC meetings.

7.7 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.

Status of the Bank-wise list of the claims as of 31.03.2026 is available in ***Annexure –45***.

The State Government has officially released the notification dated 01.04.2026 regarding the 4% Interest Subvention Scheme. This scheme applies to eligible loan accounts disbursed during the financial year starting 01.04.2025 and ending 31.03.2026, the detailed guidelines and claim formats were circulated to all member banks via email on 15.04.2026.

Member banks are urged to treat this as a high-priority task to ensure to make timely submission of claims to the government for benefits of the interest subvention reach the beneficiaries without delay.

7.8 Export credit Promotion

The Salt and Textile Branch of the Industrial Commissionerate convened a meeting on 12th May 2026 to deliberate on the growth of export credit. As per the Priority Sector Lending (PSL) guidelines, export credit extended to Agriculture and MSMEs is classified under their respective categories. Consequently, consolidated export credit data is not readily available.

In this regard, SLBC, vide its email dated 14th May 2026, requested member banks to furnish export credit data. The performance in export credit is presented in ***Annexure – 46***.

7.9 Onboarding of State government sponsored credit schemes on JanSamarth Portal

Department of Financial Services, Ministry of Finance, via letter no F.No.28/01/2020-BO.II dated 18.03.2026, informed SLBC regarding onboarding of credit-linked Government schemes on the JanSamarth portal.

As highlighted in the above communication, the JanSamarth portal was launched with the objective of enhancing access to Government-sponsored credit schemes and streamlining the credit delivery process. Presently, multiple Central Government schemes have already been integrated on the portal.

Further, DFS has also vide its letter dated 30.06.2025 addressed to Chief Secretaries of all States/UTs, requested States to consider onboarding of their credit-linked State Government schemes on the JanSamarth portal to further augment the reach and effectiveness of such schemes.

In this regard, State Government is requested to kindly examine the feasibility of onboarding suitable credit-linked State Government schemes of the Government of Gujarat on the JanSamarth portal. This will help in improving accessibility, transparency, and efficiency in credit delivery to beneficiaries across the State.

SLBC via email dated 19.03.2026 informed Finance Dept. to take up matter with concern department to onboard scheme on Jan Samarth portal.

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 year and the outstanding at the year ended March 2026 to Minority Communities & Women Entrepreneurs by Banks are given in the following tables.

Minority Communities :

(Rs. in Crores)

Particulars	Year ended Mar 25		Up to Dec 2025		Qtr. ended Mar 26		Year ended Mar 26	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt	A/cs	Amt.
Disbursement of Fresh loans	3,49,173	13,139	2,55,973	15,114	75,540	3,390	3,31,513	18,503
Outstanding	6,18,655	19,809	5,31,280	23,257	5,43,018	24,202	5,43,018	24,202

During FY 2025-26, credit flow to **Minority Communities** in Gujarat has recorded a positive growth. The disbursement of fresh loans during the year ended March 2026 stood at **3,31,513 accounts** amounting to **₹18,503 crore**, as against **3,49,173 accounts** and **₹13,139 crore** during the year ended March 2025, reflecting a notable increase in the amount disbursed.

The outstanding advances to minority communities as of March 2026 stood at **5,43,018 accounts** aggregating **₹24,202 crore**, compared to **6,18,655 accounts** and **₹19,809 crore** as of March 2025, indicating healthy growth in the outstanding portfolio in terms of amount. Bankwise Minority Community details given in **Annexure 47**.

Women Entrepreneurs

(Rs. in crores)

Particulars	Year ended Mar 25		Up to Dec 2025		Qtr. ended Mar 26		Year ended Mar 26	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt	A/cs	Amt.
Disbursement of Fresh loans	21,43,786	57,653	17,50,991	60,120	4,79,310	20,041	22,30,301	80,161
Outstanding	42,78,508	1,46,662	41,54,457	1,73,809	41,91,857	1,81,879	41,91,857	1,81,879

During FY 2025-26, credit flow to **Women Entrepreneurs** in Gujarat has recorded a significant growth. The disbursement of fresh loans during the year ended March 2026 stood at **22,30,301 accounts** amounting to **₹80,161 crore**, as against **21,43,786 accounts** and **₹57,653 crore** during the year ended March 2025, reflecting a substantial increase of **₹22,508 crore** in the amount disbursed.

The outstanding advances to women entrepreneurs as of March 2026 stood at **41,91,857 accounts** aggregating **₹1,81,879 crore**, accounting for **13.57%** of Net Bank Credit, compared to **42,78,508 accounts** and **₹1,46,662 crore** as of March 2025, indicating healthy growth of **₹35,217 crore** in the outstanding portfolio. Bankwise Women Entrepreneurs details are given in **Annexure 48**.

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

8.2 Review of Progress under Housing Finance (PS & NPS)

(Rs. in crores)

Particulars	Year ended Mar 25		Up to Dec 2025		Qtr. ended Mar 26		Year ended Mar 26	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	4,46,139	58,399	3,34,691	46,513	69,127	17,484	4,03,818	63,997
Outstanding	17,21,114	2,47,591	17,80,310	2,67,210	17,81,876	2,75,592	17,81,876	2,75,592

During FY 2025-26, progress under **Housing Finance** in Gujarat has recorded a steady performance. The disbursement of fresh loans during the year ended March 2026 stood at **4,03,818 accounts** amounting to **₹63,997 crore**, as against **4,46,139 accounts** and **₹58,399 crore** during the year ended March 2025, reflecting a decline in the number of accounts however a notable increase of **₹5,598 crore** in the amount disbursed.

The outstanding advances under Housing Finance as of March 2026 stood at **17,81,876 accounts** aggregating **₹2,75,592 crore**, compared to **17,21,114 accounts** and **₹2,47,591 crore** as of March 2025, indicating a healthy growth of **₹28,001 crore** in the outstanding portfolio, reflecting sustained demand for housing credit across the state.

Bank-wise details are provided in **Annexure-49**.

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 March 2026, is as under:

(A) Disbursement Details: (Annexure - 50)

(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	28,292	51,103	32.08	41.21

(B) Loan Outstanding and NPA: (Annexure - 51)

(Amt. in Rs.lakh)

	Outstanding		NPA		% NPA	
	A/c	Amt.	A/c	Amt.	A/c	Amt.
Total SHGs (NRLM)	45,025	68,083	3,126	2,371	6.94	3.48

8.4 Self-Help Groups (SHGs): (Annexure – 52(i) to 52(iv))

The summary of various parameters under SHGs as furnished by Member Banks for the year ended March 2026 is as under :

(A) Savings Bank account details opened during the FY ended March 2026: (Annexure – 52(i) A & B)

(Amt. in Rs.lakh)

Savings linkage	Savings Bank A/Cs opened during the FY ended March 2026				
	No.of SHG Accounts	No.of Members	Savings Amt.	Cash credit sanction accounts	Cash credit sanction Amt.
Total No. of SHG Savings A/Cs	15,142	145,195	3,141	3,399	13,924
Out of above, Women SHG	14,138	133,160	2,916	3,377	13,868

(B) Saving Bank account details as on March 2026: (Annexure – 52(i) C & D)

(Amt. in Rs.lakh)

Savings linkage	Total No. of Savings Bank accounts as on March 2026				
	No. of SHG Accounts	No. of Members	Savings Amt.	Cash credit sanction accounts	Cash credit sanction Amt.
Total No. of SHG Savings A/Cs	321,034	2,735,339	87,124	41,989	111,363
Out of above, Women SHG	303,426	2,562,874	79,715	41,113	108,736

(C) SHG Grading and Sanction: (Annexure – 52(ii))

(Amt. in Rs.lakh)

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended March 2026			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	2,726	2,736	8,917	14,197	14,129	30,822
Out of above, Women SHG	--	2,689	8,733	--	14,007	30,645

(D) Disbursement Details: (Annexure – 52(iii))

(Amt. in Rs. Lakh)

Disbursement of Loans	Disbursement during the quarter ended March 2026				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	4,592	10,951	2,379	5,555	16,064	37,870	8,325	17,928
Of above, Women SHG	4,134	10,357	2,176	5,222	15,573	36,459	8,313	17,901

(E) Loan Outstanding and NPA: (Annexure – 52(iv))

(Amt. in Rs. lakh)

Mar-25		Outstanding as of March 2026				NPA as of March 2026			
Outstanding	NPA	Total loan outstanding (A)		Out of (A), Woman SHG		Total loan outstanding (B)		Out of (B), Woman SHG	
Amt	Amt	No. of SHGs	Amt	No. of SHGs	Amt	No. of SHGs	Amt	No. of SHGs	Amt
88,519	3,766	58,192	91,022	56,359	87,660	4,546	4,103	4,160	3,582

Member Banks are requested to boost the financing to SHGs.

SLBC, via letter dated 08.06.2026, informed member banks to credit link remaining SHG accounts.

8.5 Review of progress under Education Loan:

(Rs. in Crores)

Particulars	Year ended Mar 25		Up to Dec 2025		Qtr. ended Mar 26		Year ended Mar 26	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	22,419	2,078	19,668	1,389	2,448	397	22,116	1,786
Outstanding	60,088	6,433	62,504	6,914	62,687	6,939	62,687	6,939

During FY 2025-26, progress under **Education Loan** in Gujarat has recorded a marginal decline. The disbursement of fresh loans during the year ended March 2026 stood at **22,116 accounts** amounting to **₹1,786 crore**, as against **22,419 accounts** and **₹2,078 crore** during the year ended March 2025, reflecting a slight decline in both the number of accounts and the amount disbursed.

However, the outstanding advances under Education Loan as of March 2026 stood at **62,687 accounts** aggregating **₹6,939 crore**, compared to **60,088 accounts** and **₹6,433 crore** as of March 2025, indicating a healthy growth of **₹506 crore** in the outstanding portfolio, reflecting continued demand for education credit in the state.

Bank-wise details are provided in **Annexure – 53**.

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 scheme. Performance of the scheme is given in **Annexure – 54**.

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 32,07,047 as of March 2026, showing a net decrease of 23,290 KCCs.

Category	March 2025	March 2026
Public Sector Banks	13,90,450	13,72,512
Co-op Banks	9,89,998	11,37,588
RRB (GGB)	5,42,981	5,12,551
Private Banks	3,06,819	1,84,395
Small Finance Banks	89	1
Total	32,30,337	32,07,047

Bank-wise and District-wise details regarding the issuance of KCCs are given in **Annexure-55**.

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 682.58 Crores have been granted to 50,876 beneficiaries under the credit linkage through the formation of JLGs during the quarter ended March 2026. The outstanding level reached to Rs. 2,245 Crores in 3,50,469 accounts as of March 2026. The Bank-wise progress is given @ **Annexure-56**.

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 March 2026 were Rs. 6,884 Crores in 2,32,375 accounts, forming 5.86% of Weaker Section advances, which was 5.88% as of March 2025. Similarly, the outstanding advances to ST beneficiaries as of March 2026 were Rs. 7,481 Crores in 3,95,810 accounts, forming 6.37% of Weaker Section advances, which was 6.07% as of March 2025. Bank-wise and District-wise details are given in **Annexure - 7 & 8**, respectively.

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 March 2026.

The Advances of the Banks in the State of Gujarat is Rs. 13,40,540 Crores, and NPA is Rs. 30,002 Crores, i.e 2.24% as of March 2026. Consolidated details are in **Annexure 57**.

(Amt. Rs. in crores)

Particulars	Amt. Outstanding	Amt. of NPA	% NPA to Outstanding
Crop Loan	86,028	2,934	3.41
Other Agri Loans	71,591	4,149	5.80
Total Agriculture	1,57,619	7,083	4.49
MSME	3,69,442	8,563	2.32
Other PS	1,44,318	1,934	1.34
Total Priority Sector	6,82,233	17,412	2.55
Non Priority Sector	6,58,307	12,590	1.91
Total Advances	13,40,540	30,002	2.24
Others			
Housing Loan	2,75,592	2,025	0.73
Education Loan	6,939	37	0.53

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 294 applications involving Rs. 49 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.
294	49	276	34	376	208

Bank-wise and District-wise pendency of SARFAESI applications is as per **Annexure – 58**. Finance Dept., Govt. of Gujarat, is requested to issue a suitable advisory to District Collectors:

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

વિશેષ અભિયાન

Special Drives/Camps

Agenda No.10

Campaign Data

10.1 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).

Progress reported by LDMS on Jan Suraksha Portal as on 31.12.2025 and settlement reported by banks during 01.01.2026 to 31.03.2026 is as below.

No of Mega Camps 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)			
				01.10.2025 to 31.12.2025		01.01.2026 to 31.03.2026	
		No's	Amt.	No's	Amt.	No's	Amt.
33	559	78,62,617	2,836.80	27,507	106.07	26,602	82.62

The campaign has significantly contributed towards improving customer awareness and expediting settlement of Unclaimed Deposits. Member Banks are requested to continue periodic awareness drives and proactive outreach for maximum settlement in Unclaimed Deposits.

District-wise, Bank-wise position of the Campaign for Unclaimed Assets is given in **Annexure-59**.

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 31.03.2026:***

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	6,99,90,228	100.00%	1,90,04,9100

(Source – Member Banks)

The Bank-wise performance report is given in Annexure-60.

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 Monthly basis**.

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.

Bank Wise Progress upload, download and use of CKYCR for customer onboarding is available in **Annexure-61**.

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 was attended by Member banks.

Another CKYC awareness program for RSETI Director, FLCs and RBI Regulated Entities was organised on 02.04.2026 at Vadodara in coordination with CKYC and CERSAI Department. The said workshop was chaired by Shri V. P. Singh, Dy. General Manager, CERSAI, Delhi. The said program is attended by executives from RBI, FIU India and 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.

No. of inoperative accounts as on Mar 2026	No. of accounts becoming inoperative during April 2026	No. of inoperative accounts activated during April 2026	No. of inoperative accounts as at the end of April 2026	No. of frozen accounts due to pending KYC updation as on Mar 2026	No. of accounts defrosted during April 2026	No. of accounts frozen due to pending KYC updation during April 2026	No. of frozen accounts due to pending KYC updation as at the end of April 2026	No. of inoperative accounts with DBT benefits credited as on Mar 2026	No. of inoperative accounts DBT benefits credited as at the end of April 2026
1,81,54,586	2,88,886	1,54,726	1,82,53,786	26,65,864	59,441	1,08,793	27,15,216	5,99,494	6,16,575

Re-KYC pendency:

As per the Reserve Bank of India guidelines, all banks are required to update KYC for accounts where KYC is due. During the saturation campaign conducted by the Department of Financial Services, data provided by RBI indicates that, as on 30.06.2026, a total of 21.77 lakh inoperative accounts and 25.14 lakh operative accounts were pending for re-KYC. Out of these, 15.67 lakh inoperative accounts and 9.14 lakh operative accounts remain pending for re-KYC.

All member banks are requested to take necessary steps to expedite the process and ensure completion of the re-KYC pendency.

Target Base (Total number of accounts for which re-KYC is falling due till June 30, 2026) (A)			Out of (A), the number of accounts pending for re-KYC as on 05-06-2026						
Inoperative accounts	Operative accounts	Total	Inoperative accounts			Operative accounts		Total	
			Inoperative for 1 year or less	Inoperative for more than 1 year and up to 5 years	Inoperative for more than 5 years	Accounts already due for re-KYC as on June 30, 2025	Accounts falling due for re-KYC from July 1, 2025 to June 30, 2026	Inoperative accounts	Operative accounts
21,77,597	25,14,512	46,92,109	1,14,406	5,64,371	8,88,679	6,35,107	2,79,887	15,67,456	9,14,994

Bank-wise data is given in **Annexure 62**.

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 helps 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.

Implementation of Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) through Programmable CBDC in Gujarat

The Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) is one of the largest food security programmes in the world, providing free foodgrains to nearly 80 crore beneficiaries across India with an annual subsidy outlay of approximately ₹2.4 lakh crore. To further strengthen transparency, efficiency, and beneficiary empowerment in subsidy delivery, the Department of Food & Public Distribution, Government of India, has been exploring the use of Programmable Central Bank Digital Currency (CBDC) under the Public Distribution System (PDS). Under the CBDC-enabled PMGKAY model implemented by Punjab National Bank, government funds are utilized to procure Programmable CBDC from the Reserve Bank of India, following which purpose-specific digital tokens are generated and issued to eligible beneficiaries based on data received from the National Informatics Centre (NIC). These tokens can be redeemed only at authorized Fair Price Shops for availing entitled foodgrains, thereby ensuring targeted and purpose-bound utilization of subsidies. The National Pilot of CBDC-enabled PMGKAY was formally launched on 15 February 2026 in Gujarat by the Hon'ble Union Home Minister Shri Amit Shah, in the presence of the Hon'ble Union Minister of Consumer Affairs, Food and Public Distribution Shri Prahlad Joshi, the Hon'ble Chief Minister of Gujarat, and the Executive Director of the Reserve Bank of India. Spearheaded by Punjab National Bank in collaboration with the Government of India, RBI, and the Government of Gujarat, the initiative has since been expanded to Chandigarh and other Union Territories. The project has demonstrated the transformative potential of Programmable CBDC in enabling secure, transparent, auditable, and beneficiary-centric subsidy distribution while significantly enhancing financial inclusion, operational efficiency, and end-to-end traceability in welfare delivery.

Driving Financial Inclusion through SMS-Based Offline CBDC Payments in Chhota Udaipur

To address connectivity challenges and extend the reach of CBDC to remote and underserved areas, Punjab National Bank has implemented an SMS-based Offline CBDC Payment functionality under the Retail CBDC ecosystem. The solution enables users to transact using CBDC even in areas with limited or no internet connectivity, thereby enhancing accessibility and financial inclusion. Initially piloted in the Chhota Udaipur region of Gujarat under the G-SAFAL Scheme, the feature demonstrated successful adoption and operational stability. Based on the positive outcomes, the functionality has subsequently been rolled out across the CBDC ecosystem. Since its launch on 01.12.2026, the SMS-based Offline CBDC platform has facilitated 10,376 transactions, highlighting its potential to bridge the digital connectivity gap and support wider adoption of Digital Rupee across the country.

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 December 2025 is available in **Annexure –63**.

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 March 2026 quarter over December 2025, and based on the same, the concerned Banks were requested to reassess their SLBC data for March 2026.

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

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

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