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

१९०वीं बैठक की कार्यसूची विवरण - जून २०२६
Agenda Notes for 190th Meeting - June 2026

दिनांक / **Date : 13.08.2026**

गुरुवार / **Thursday**

समय / **Time :** 10.00 AM

स्थान / **Venue**

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

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

संयोजक / **Convenor**

बैंक ऑफ़ बड़ौदा
Bank of Baroda
India's International Bank

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

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

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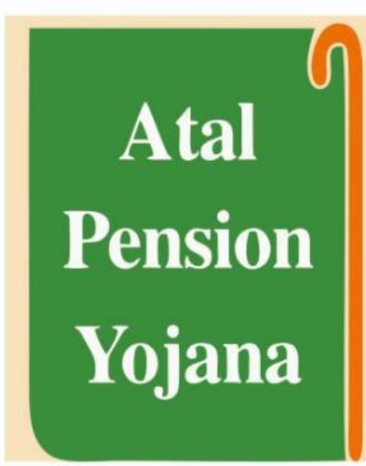
વિકસિત ભારત 2047



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अनुलग्नक / ANNEXURES

Banking At a Glance in Gujarat State – June 2026

Parameters	June 2025	Sep 2025	Dec. 2025	March 2026	June 2026	Growth Q-O-Q	Growth Y-O-Y
Branches	10,802	10,894	10,955	11,065	10,949	-116*	147
Category of Branches							
Rural	3,671	3,685	3,689	3,711	3,669	-42	-2
Semi - Urban	2,475	2,483	2,501	2,510	2,423	-87	-52
Urban	4,656	4,726	4,765	4,844	4,857	13	201
Total	10,802	10,894	10,955	11,065	10,949	-116	147
*Bandhan Bank reported 181 less branches over March 2026. The bank is asked to submit the reason/justification of this significant reduction in number of bank branches to SLBC vide its email dated 07.08.2026. Reply from Bandhan bank is awaited.							
Category of ATMs							
Total	12,003	11,740	11,840	11,892	12,024	132	21
Rural	1,864	1,870	1,956	2,015	2,050	35	186
Semi - Urban	2,985	2,879	2,810	2,804	2,786	(-) 18	-199*
Urban	7,154	6,991	7,074	7,073	7,188	115**	34
*HDFC Bank has reduced 69 ATMs due to closure of GRG business with Milk Co-operative societies. **Canara bank reported 115 Cash Recycler as ATM over March 2026.							
Key Indicators (o/s)						**(Amt. Rs. in Crores)**	
Deposits	13,37,468	13,62,918	14,04,754	14,65,720	14,79,508	13,778 (0.94%)	1,42,040 (10.61%)
Advances	11,85,694	12,31,528	12,85,970	13,40,539	13,94,227	53,688 (4.00%)	2,08,533 (17.59%)
CD Ratio	88.65	90.36	91.54	91.46	94.24	2.78	5.59
PS Advances	6,04,911	6,31,115	6,55,658	6,82,233	7,01,126	18,893 (2.77%)	96,215 (15.91%)
Agri Advances	1,46,463	1,49,941	1,54,779	1,57,619	1,59,010	1,391 (0.88%)	12,547 (8.57%)
MSME Advances	3,17,208	3,36,856	3,53,594	3,69,442	3,86,013	16,571 (4.49%)	68,805 (21.69%)
Micro Advances	1,45,418	1,56,750	1,66,218	1,79,338	1,86,100	6,762 (3.77%)	40,682 (27.98%)
Weaker Sec. Adv	1,04,512	1,11,376	1,13,803	1,17,505	1,19,859	2354 (2.00%)	15347 (14.68%)

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

Parameter	Benchmark	June 2025	Sep 2025	December 2025	March 2026	June 2026
PS Advances	40%	58.06%	58.18%	58.62%	59.15%	59.13%
Agri Advances	18%	14.06%	13.82%	13.84%	13.66%	13.41%
Micro Advances	7.5%	13.96%	14.45%	14.86%	15.55%	15.70%
Weaker Sec. Adv	12%	10.03%	10.27%	10.18%	10.19%	10.11%
Small & Marginal Farmer	10%	6.60%	6.47%	6.39%	6.41%	6.37%

Position of Kisan Credit Cards for the period ended

	June 2025	Sep 2025	December 2025	March 2026	June 2026	Growth Q-O-Q	Growth Y-O-Y
Accounts (in no.)	32,09,052	33,00,812	31,86,246	32,07,047	30,41,566	(-) 1,65,481	(-) 1,67,486
Amount (in crs)	80,439	84,387	82,303	82,313	82,894	581	2455

Major reduction in No. of KCC A/c is due to closure of KCC A/c by SBI (13,882), DCCBs (1,18,653), GGB (20,610) and HDFC (4,885). The reduction in No. of KCC A/c of DCCB is due to the migration of reporting system from manual to system generated and this reporting is confirmed to be correct by the GSCB vide their email dated 01.08.2026. Other banks have reported this variation as normal course. The bank wise detail of KCC is placed under **Annexure 53**.

Agenda No.1

Confirmation of the proceedings of the last meeting

The proceedings of the 189th meeting of the State Level Bankers' Committee for the quarter ended March 2026, held on 22.06.2026, were circulated to all the members vide letter dated 03.07.2026. 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.

As advised by AMC during meeting held on 23.06.2026, Fire NOC is mandatory before processing the Construction/Development Permission. Bank of Baroda, Zonal Office Ahmedabad has requested AMC through letter dated 18.07.2026, to coordinate with Fire Department, Memnagar Ahmedabad to issue Fire NOC at earliest. Subsequently, AMC generated the challan of Rs. 723459/- for construction permission. Considering the public welfare objectives, Bank of Baroda Ahmedabad Zone has requested to the Municipal Commissioner AMC on 03.08.2026 for waiver of Rajachitthi fees for construction of RSETI Building at Gota, Ahmedabad.

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-07042026-272329 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.

Gujarat Gramin Bank wide mail dated 03.08.2026 has informed that they are continuously in touch with Collector and Mamlatdar Vadodara for identification and allotment of suitable land for Head Office.

The State Government is requested to kindly intervene.

New Agenda:
Viksit Gujarat @ 2047 – Banking Interventions and KPI Matrix (Short Term Goals: 2025-2030):

The Finance Department, Government of Gujarat, with the support of Gujarat Rajya Institution for Transformation (GRIT), has prepared an Action Plan for Strengthening Rural Entrepreneurship Financing in Gujarat. The Action Plan identifies key interventions aimed at enhancing access to institutional finance for rural entrepreneurs through adoption of alternative credit assessment mechanisms, cash flow-based lending, flexible credit products, strengthened support systems, specialised credit products for artisans and improved banking access.

The Action Plan also prescribes actionable steps, Key Performance Indicators (KPIs) and year-wise targets up to FY 2029-30 for monitoring the progress of implementation. The KPIs and year-wise targets up to FY 2029-30 are as under:

Sr. No	KPI	Actual/ *Reported	Target			
		2025-26	2026-27	2027-28	2028-29	2029-30
1	% of loan amount disbursed for micro enterprises to total loan amount disbursed in rural areas	6.58%	7%	7.5%	8%	8.5%
2	% of artisans availing credit to total artisans	12.63%	15%	17%	20%	20%
3	% of villages having bank / Indian post payment bank touchpoints to total number of villages	99.25%	99.41%	99.62%	99.79%	99.94%

***As reported by Member Banks and compiled by SLBC Gujarat**

Considering the importance of these interventions in promoting financial inclusion, entrepreneurship and sustainable rural economic growth, member banks are requested to align their business strategies and credit interventions with the Action Plan and endeavour to achieve the prescribed annual targets. The progress under the identified KPIs shall also be reviewed periodically in the SLBC meetings to ensure timely achievement of the targets.

Formation of Sub Committees as per revised LBS Circular dated 19.06.2026

As per point no 9.4.2 of LBS RBI circular, we have constituted the under-mentioned sub committees in SLBC Gujarat, and first sub-committee meetings are conducted before the SLBC Meeting:

- Sub-committee on Micro Small and Medium enterprises and Other Priority Sectors (SC-MSME & OPS)
- Sub Committee on Financial /inclusion and Financial Literacy (SC-FIFL)
- Sub committee on Self Help Groups (SC-SHG)

Agenda No.3

Progress Under Annual Credit Plan (ACP) 2026-27:

The Statement LBS-MIS-I, II & III for achievement under the Annual Credit Plan 2026-27 for the quarter ended June 2026 of the State is given in ***Annexure – 1A to1G***.

The summary of target vs achievement for the quarter ended June 2026 under the Priority Sector Annual Credit Plan 2026-27 is presented hereunder.

(Amount in Rs.Crores)

Sr. No	Priority Sector	ACP Target 2026-27		Disb. During 01.04.2026 to 30.06.2026		% Achievement	
		No. of A/c	Amt.	No. of A/c	Amt.	No. of A/c	Amt.
1	Crop Loan	32,16,854	1,06,643	16,43,627	47,539	51.09	44.58
2	Term Loan	13,28,484	39,736	3,74,854	8,454	28.22	21.28
3	Agri Infra	25,991	5,170	1,647	764	6.34	14.78
4	Ancillary Activities	1,61,974	50,883	1,04,025	28,601	64.22	56.21
I	**Total Agri**	**47,33,303**	**2,02,432**	**21,24,153**	**85,358**	**44.88**	**42.17**
II	**MSME**	**7,14,696**	**3,99,137**	**3,58,628**	**2,29,065**	**50.18**	**57.39**
III	Export Credit	2,694	904	132	250	4.90	27.69
IV	Education PS	18,162	1,047	5,384	156	29.64	14.92
V	Housing PS	2,52,500	20,672	50,993	6,499	20.20	31.44
VI	Social Infra	2,209	528	7,887	42	357.04	8.05
VII	Renewable Energy	29,552	1,792	24,558	551	83.10	30.77
VIII	Other PS	2,79,886	6,265	75,956	1,588	27.14	25.35
IX	**Total PS**	**60,33,002**	**6,32,778**	**26,47,691**	**3,23,512**	**43.89**	**51.13**
X	Agri NPS	10,775	6,787	4,474	2,153	41.52	31.72
XI	Education NPS	7,550	1,279	3,217	335	42.60	27.75
XII	Housing NPS	1,47,003	39,428	42,723	11,100	29.06	28.15
XIII	Personal Loans under NPS	4,77,880	20,546	2,15,924	6,573	45.18	31.99
XIV	Other NPS	37,58,491	5,03,428	24,46,764	2,27,930	65.00	45.27
XV	**Total NPS**	**44,01,699**	**5,71,468**	**27,13,102**	**2,48,092**	**61.63**	**43.41**
XVI	**Grand Total (PS+NPS)**	**1,04,34,701**	**12,04,246**	**53,60,793**	**5,71,604**	**51.37**	**47.46**

	PMSGMBY	**52,464**	**569.51**	**98,429**	**1,422**	**187.67**	**249.68**

- Against the Annual Credit Plan (ACP) annual target of Rs. 12,04,246 Crores for FY 2026-27, member banks in Gujarat have achieved (**47.46%**) with an overall disbursement of ₹5,71,604 crores till June 2026.

- Under **Priority Sector**, disbursement stands at ₹3,23,512 crore against annual target of ₹6,32,778 crore, achieving 51.13**%** of the target. Total agriculture disbursement stand at ₹85,358 crore as against annual target of ₹2,02,432 crore, registering the achievement of 42**.**17 **%**.

- Under **MSME**, banks have disbursed ₹2,29,065 crore against a target of ₹3,99,137 crore, achieving **57.39% of annual target**.

- The sector-wise, bank-wise and district-wise details under Priority Sector Advances are given in ***Annexure – 2A to 2M (Banks wise) and 3A to 3M (District wise***).

- Agency-wise & sub-sector-wise Ground Level Credit Disbursement under Agriculture up to the quarter ended June 2026 is given in ***Annexure -4.***

- Bank-wise and District-wise details of Ground Level Credit disbursement parameters are given in ***Annexure – 4 (i) & 4(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 as on 31.03.2026 is as under.

- **(Amount in Rs. Crores)**

ACP disbursement data of Banks for FY 2025-26 Reported to SLBC Gujarat as on 31-03-2026	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-5.***

SLBC vide mail dated 03.08.2026, 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.

Agenda No.4

Review of key banking areas for quarter ended June 2026:
As on 30.06.2026, number of branches in Gujarat stand at 10949 as against 11065 branches as on 31.03.2026.

4.1 Branch expansion:

Sr. No	Particulars	For the Quarter					Growth	
	Bank Group	**Jun-25**	**Sep-25**	**Dec. 2025**	**Mar-26**	**Jun-26**	**Q-o-Q**	**Y-o-Y**
1	Public Sector Banks	4,994	5,014	5,036	5,101	5,132	**31**	138
2	RRB (GGB)	744	744	745	745	745	**0**	1
3	Co-Operative Banks	1,494	1,496	1,496	1,499	1,499	**0**	5
4	Private Sector Banks	3.099	3,158	3,193	3,234	3,084	**-150**	-15
5	Small Finance Banks	471	482	485	486	489	**3**	18
	Total	**10,802**	**10,894**	**10,955**	**11,065**	**10,949**	**-116**	**147**

There is an overall reduction of 116 Branches over March 2026. The reduction is due to Bandhan Bank reporting 181 branches less over March 2026. It is informed by them that this is due to their internal review of reporting architecture and to ensure greater alignment with the intent and structure of the prescribed reporting format, the bank has decided to report only its General Banking (Hub) Branches, which constitute the Bank’s full-fledged and self-sufficient banking network.

Meanwhile, Public Sector banks have added 31 Branches during 01.04.2026 to 30.06.2026. Bank wise and District wise Branches details are given in ***Annexure-14.***

4.2 Deposits growth:
The banks' groupwise deposit growth and level as of June 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)	
							Growth	
		Jun-25	Sept. 2025	Dec. 2025	Mar-26	Jun-26	Q-o-Q	Y-o-Y
1	Small Finance Banks	17,639	18,709	18,937	19,756	21,015	6.37%	3,376 19.13%
2	Private Banks	4,88,939	5,00,254	5,23,771	557392	5,57,645	1.48%	68,453 14.00%
3	Co-Operative Banks	59,798	60,247	62,677	66,934	68,091	1.72%	8,293 13.86%
4	RRB (GGB)	25,147	25,616	26,632	27,635	27,616	-0.06%	2,469 9.81%
5	Public Sector Banks	7,45,945	7,58,090	7,72,686	8,02,103	8,05,320	0.40%	59,375 7.95%
	Total	13,37,468	13,62,917	14,04,754	14,65,720	14,79,508	0.94%	1,42,040 10.02%

Based on the quarterly deposit data for Gujarat, the **total deposits** of all bank groups stood at **₹14,79,508 crore** as of June 2026, registering a Quarter-on-Quarter (QoQ) growth of 0.94 **%** and a Year-on-Year (Y-o-Y) growth of **10.02%** (₹1,42,040 crore).

In terms of **Y-o-Y percentage growth**, small finance Banks recorded the highest growth at 19.13%, followed by Private Banks (14.00%), Co-op Banks (13.86%), GGB (9.81%), and Public Sector Banks (7.95%).

In terms of **Y-o-Y absolute growth**, Private Banks led with the highest addition of ₹68,453 crore, followed by Public Sector Banks (₹59,375 crore), Co-operative Banks (₹8,293 crore), Small Finance Banks (₹3,376 crore), and GGB (₹2,469 crore).

4.3 Credit Expansion:

The banks' groupwise credit growth and level as of June 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)	
							Growth	
		Jun-25	Sept. 2025	Dec. 2025	Mar-26	Jun-26	Q-o-Q	Y-o-Y
1	Small Finance Banks	21,109	22,376	23,935	25,660	27,266	6.25%	6157 29.16%
2	Public Sector Banks	4,81,444	5,06,077	5,35,290	5,55,807	5,76,038	3.63%	94594 19.64%
3	Private Sector Banks	6,27,683	6,44,971	6,67,047	6,97,234	7,29,530	4.63%	1,01,847 16.23%
4	RRB (GGB)	17,388	18,594	19,050	19,970	20,103	0.66%	2,715 15.61%
5	Co-Operative Banks	38,071	39,510	40,649	41,868	41,289	-1.38%	3,218 8.45%
	Total	11,85,694	12,31,528	12,85,970	13,40,539	13,94,227	4.00%	2,08,533 17.59%

Based on the quarterly credit data for Gujarat, the **total advances** of all bank groups stood at **₹13,94,227 crore** as of June 2026, registering a Quarter-on-Quarter (QoQ) growth of **4.00%** and a Year-on-Year (Y-o-Y) growth of **17.59%** (₹208533 crore).

In terms of **Y-o-Y percentage growth**, Small Finance Banks recorded the highest growth at 29.16%, followed by Public Sector Banks (19.64%), Private Sector Banks (16.23%), RRB (GGB) (15.61%), and Co-operative Banks (8.45%).

In terms of **Y-o-Y absolute growth**, Private Sector Banks led with the highest addition of ₹101847 crore, followed by Public Sector Banks (₹94594 crore), Small Finance Banks (₹6157 crore), Co-operative Banks (₹3218 crore), and RRB (GGB) (₹2,715 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		
	June 2025	Sept. 2025	Dec. 2025	March 2026	June 2026	Q-o-Q	Y-o-Y
Public Sector Banks	64.54	66.76	69.28	69.29	71.53	2.24	6.99
RRB (GGB)	69.14	72.59	71.53	72.26	72.80	0.54	3.66
Co-Operative Banks	63.67	65.58	64.85	62.55	60.64	-1.91	-3.03
Pvt. Sector Banks	128.38	128.93	127.35	126.94	130.80	3.86	2.42
Small Finance Banks	119.68	119.60	126.39	129.88	129.74	-0.14	10.06
Conventional CD Ratio	**88.65**	**90.36**	**91.54**	**91.46**	**94.24**	**2.78**	**5.59**

The CD Ratio for Gujarat increased by 2.78% in quarter ended June 2026, from quarter ended March 2026. The Y-o-Y CD ratio of Gujarat which was 88.65% as on June 2025, has improved to 94.24% as on June 2026, registering the improvement of 5.59%.

The Co-operative Banks CD ratio reduced by 1.91 due to an increase in their deposits from Rs. 66,944 crores as of March 2026 to Rs. 68,091 crores as of June 2026. In addition to this, their credit portfolio reduced to Rs. 41,289 crores as of June 2026 from Rs. 41,868 crores as of March 2026 leaving an overall impact on CD Ratio.

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
13,94,227	16,735	14,10,962	14,79,508	95.36

(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, 3 districts, Dang Navsari and Porbandar were below 40% CD ratio. But as of June 2026, Navsari has improved its CD ratio to 40.12 and come out from the list. Hence, Dang and Porabandar districts are below 40% as of June 2026, where the banks and LDMs are required to put in special efforts to increase the CD Ratio.

Sr.	Name of District	CD Ratio June 2025	CD Ratio Sept. 2025	CD Ratio Dec. 2025	CD Ratio Mar. 2026	CD Ratio June 2026	Q-o-Q	Y-o-Y
1	Dangs	23.11	23.03	23.38	22.77	23.89	1.12	**0.78**
2	Porbandar	36.38	37.56	37.88	36.98	35.05	-1.93	**-1.33**

B. Per Population Deposit and Advances:

(Amt. in Rs. Lakhs)

Sr.	District	Census 2015-16	Total Deposits	Total Advances	CD Ratio	Dep. Per Pop.	Adv. Per Pop.
1	Dangs	2,28,291	1,14,699	27,403	23.89	0.50	**0.12**
2	Porbandar	5,85,449	14,49,688	5,08,099	35.05	**2.47**	0.86
State Total		**6,04,39,692**	**14,79,50,842**	**13,94,22,743**	**94.24**	**2.44**	**2.30**

From the above table, **Porbandar District** reflects a deposit per capita higher than 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: (Amt. in Rs. Lakhs)

Sr.	District	Deposit	NRI Deposit	Total Deposit excluding NRI	Total Advances	Adjusted CD Ratio
1	Dangs	1,14,699	341	1,14,358	27,403	23.96%
2	Porbandar	14,49,688	2,80,537	11,69,151	5,08,099	43.45%

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

Review of Progress of Credit in Dang District: A follow-up meeting to review the progress of credit in Dang district was convened by RBI on 10th July 2026 under the Chairmanship of Shri Devendra Bonde, Deputy General Manager, FIDD, RBI, Ahmedabad, with the Regional Heads of banks operating in the district. During the meeting, RBI reviewed the progress made on the action points emanating from the **High-Level Meeting held on 27th March 2026** and advised member banks to intensify their efforts for improving the Credit-Deposit (CD) Ratio in the district.

The major action points emerging from the meeting are as under:

- Banks to ensure that credit extended to business units operating in Dang district is reported under the district where the credit is actually utilised, so as to reflect the correct credit flow.
- Banks to submit the prescribed progress reports to RBI on a fortnightly basis and nominate Nodal Officers at the Regional Office level for timely reporting and coordination with RBI and SLBC.
- Banks to intensify efforts to improve the CD Ratio through focused lending under Agriculture, KCC, MSME, MUDRA, SHG, Tourism, Forest Produce and other priority sectors
- Banks to increase the average SHG loan size and expedite credit linkage of eligible SHGs.
- Banks to explore district-specific credit products suited to the local economy, particularly in agriculture, horticulture, animal husbandry, tourism, forest produce, MSMEs and tribal livelihoods.
- Banks to Strengthen credit delivery through focused lending under KCC, MUDRA, MSME and allied sectors to improve the CD Ratio.
- Banks to utilise the data of UDYAM-registered enterprises, women entrepreneurs and landholding records shared by Government departments for identifying and financing eligible borrowers.
- LDM Dang to continue follow-up with the Department of Telecommunications and other concerned departments for improving digital connectivity and infrastructure supporting credit expansion.

Progress in Dang District during June 2026 Quarter (Post High Level Review Meeting by RBI)

- The CD ratio of Dang District stood at 23.89% as on 30.06.2026 which is increased marginally by 0.78% on Y-o-Y and 1.12% Q-o-Q basis.
- Credit Flow to women Entrepreneur increased by Rs. 4.00 Cr, from Rs. 64.19 Crores as on 31.03.2026 to Rs. 68.37 crore as on 30.06.2026.
- The entire SHG Portfolio in Dang District has been segregated into NRLM SHGs, Other than NRLM SHGs, Active SHGs and Inactive SHGs, for better outreach and coverage.
- Credit linkage of SHGs is increased from 543 as on 31.03.2026 to 597 as on 30.06.2026.
- Discussion on Dang District data was emphasized during each Sub-committee meeting prior to SLBC.

Bank-wise CD Ratio and SHG Credit Linkage of Dang District is given in *Annexure 7 A* and *B.*

4.7 Priority Sector Lending: (*Annexure 8*)

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				
		June 2025	Sept. 2025	Dec. 2025	March 2026	June 2026			June 2025	Sept. 2025	Dec. 2025	March 2026	June 2026
PS Adv.	40%	5,75,312	5,99,368	6,22,598	6,47,318	6,65,161	89,849	15.62	57.02	57.06	57.5	58.04	57.98
Agri. Adv.	18%	1,31,437	1,33,820	1,38,404	1,40,335	1,41,522	10,085	7.67	13.03	12.74	12.78	12.58	12.34
Weaker Sec. Adv.	12%	90,379	95,619	98,574	1,01,310	1,03,536	13,157	14.56	8.96	9.1	9.11	9.08	9.03
Micro Enterprises	7.5%	1,38,737	1,49,334	1,58,246	1,70,666	1,76,857	38,120	27.48	13.75	14.22	14.62	15.3	15.42
Small and Marginal Farmers	10%	57,722	60,618	62,212	63,997	64,124	6,402	11.09	5.72	5.77	5.75	5.74	5.59
ANBC		10,08,895	10,50,339	10,82,716	11,15,209	11,47,197							
Base Year		June 2024	Sept. 2024	Dec. 2024	March 2025	June 2025							

The data reveals that **Priority Sector Advances** and **Micro Enterprises** have surpassed their prescribed benchmarks, reflecting commendable credit outreach in these categories. However, **Agriculture Advances, Weaker Sections** and **Small and Marginal Farmers** have registered growth in absolute terms during the quarter. The achievement levels of all three parameters 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				
		June 2025	Sept. 2025	Dec. 2025	March 2026	June 2026			June 2025	Sept. 2025	Dec. 2025	March 2026	June 2026
PS Adv.	75%	15,417	16,551	16,937	17,784	17,864	2,447	15.87	100.33	102.50	102.22	101.41	102.74
Agri. Adv.	18%	12,071	13,126	13,345	13,986	13,962	1,891	15.67	78.55	81.29	80.54	79.75	80.30
Weaker Sec. Adv.	15%	9,190	11,022	10,347	11,047	10,839	1,649	17.94	59.81	68.26	62.45	62.99	62.34
Micro Enterprises	7.5%	906	1,061	1,030	1,124	1,141	235	25.94	5.90	6.57	6.21	6.41	6.56
Small and Marginal Farmers	10%	6,863	7,544	7,153	7,654	9,038	2,175	31.69	44.66	46.72	43.17	43.64	51.98
ANBC		15,366	16,147	16,570	17,537	17,388							
Base Year		June 2024	Sept. 2024	Dec. 2024	Mar. 2025	June 2025							

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				
		June 2025	Sept. 2025	Dec. 2025	March 2026	June 2026			June 2025	Sept. 2025	Dec. 2025	March 2026	June 2026
PS Adv.	**75%**	14,182	18,301	16,123	17,132	18,102	3,920	27.64	80.24	83.04	83.88	83.36	85.75
Agri. Adv.	**18%**	2,955	2,995	3,029	3,298	3,526	571	19.32	16.72	16.36	15.76	16.05	16.7
Weaker Sec. Adv.	**12%**	4,943	4,736	4,883	5,148	5,485	542	10.97	27.96	25.88	25.4	25.05	25.98
Micro Enterprises	**7.5%**	5,776	6,355	6,942	7,548	8,103	2,327	40.29	32.79	34.72	36.11	36.72	38.39
Small and Marginal Farmers	**10%**	2,016	2,014	2,092	2,298	2,398	382	18.95	11.45	11	10.88	11.18	11.36
ANBC		17,615	18,301	19,222	20,553	21,109							
Base Year		**June 2024**	**Sept. 2024**	**Dec. 2024**	**March 2025**	**June 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 the prescribed benchmark remains unachieved despite an increase in absolute terms, necessitating targeted intervention by SFBs to further strengthen agricultural credit flow.

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

Sector	Public sector Banks	Private Banks	Co-op Banks	RRB (GGB)	All Banks
PS Adv.	54.94%	58.33%	90.80%	102.74%	59.13%
Agri. Adv.	16.12%	5.73%	73.37%	80.30%	13.41%
Weaker Sec. Adv.	13.54%	4.10%	33.01%	62.33%	10.10%
Micro Enterprises	13.41%	17.76%	2.04%	6.56%	15.70%
Small and Marginal Farmers	9.80%	1.37%	21.89%	51.98%	6.37%

Public Sector Banks recorded Priority Sector Advances at **54.94%**, surpassing the prescribed benchmark of 40%. Among sub-categories, **Agriculture Advances** at **16.12%** (benchmark: 18%), **Weaker Section Advances** at **13.54%** (benchmark: 12%), while **Micro Enterprises** at **13.41%** (benchmark: 7.5%) and **Small and Marginal Farmers** at **9.80%** (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 **58.33%**, exceeding the 40% benchmark. Among sub-categories, **Micro Enterprises** at **17.76%** (benchmark: 7.5%)

surpassed its prescribed benchmark. However, **Agriculture Advances** at **5.73%** (benchmark: 18%), **Weaker Section Advances** at **4.10%** (benchmark: 12%), and **Small and Marginal Farmers** at **1.37%** (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 **90.80%**, Agriculture Advances at **73.37%**, Weaker Section Advances at **33.01%**, Small and Marginal Farmers at **21.89%**, and Micro Enterprises at **2.04%**, 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 **102.74%**. Among sub-categories, **Agriculture Advances** at **80.30%** (benchmark: 18%), **Weaker Section Advances** at **62.33%** (benchmark: 15%), and **Small and Marginal Farmers** at **51.98%** (benchmark: 10%) all comfortably exceeded their respective benchmarks. However, **Micro Enterprises** at **6.56%** (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 36.58 lakh Small and Marginal Farmers in the State as of June 2026, reflecting substantial credit outreach.

The Member Banks, which are below the benchmark 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.

Bank wise and District wise performance is given in ***Annexure 8.***

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 31-03-2026 and 01-07-2026:

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						
31.03.2026	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%
01.07.2026	1,35,82,408	63,82,665	1,99,65,073	1,77,39,277	88.85%	13,85,169	6.94%	1,52,70,652	76.49%
Progress	1,05,466	75,900	1,81,366	2,06,407	0.23%	30,018	0.09%	1,54,743	0.08%

(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:** 13 banks are performing below the State average of **88.85%**.
- **RuPay Card Issuance:** 10 banks are performing below the State average of **76.49%**.
- **Zero Balance Accounts:** There are 13,85,169 Zero Balance accounts in Gujarat as on 01.07.2026. 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 27.03.2026 and 26.06.2026:

Sr. No	Perticular	27.03.2026		26.06.2026	
		Gujarat State	National Average	Gujarat State	National Average
1	**Total Operative CASA A/cs (in lakhs)**	812.63	490.10	814.23	489.44
2	**Total Operative SB A/cs (in lakhs)**	766.92	461.53	769.67	460.93
3	**% Aadhaar Seeded A/cs**	83.67%	88.68%	83.35%	88.88%
4	**% Aadhaar Authenticated A/cs**	49.47%	55.16%	50.63%	55.33%
5	**% Mobile Seeded A/cs**	77.08%	77.75%	76.72%	77.40%

(Source – DFS)

As per the progress report dated **26.06.2026** received from DFS, MoF, GoI,

1. Aadhaar seeding in operative CASA accounts in the State stands at **83.35%** against the National Average of **88.88%.**
2. Average Aadhaar authentication operative CASA accounts in the State stands at **50.63%** against the National Average of **55.33%**.
3. Under Mobile Number Seeding, the State has achieved **76.72%**, against the national average of **77.40%**.

- **Aadhaar Seeding:** 10 banks are performing below the State average of **83.35%**.
- **Aadhaar Authentication:** 22 banks are performing below the State average of **50.63%**.
- **Mobile Seeding:** 3 banks are below the State average level of **76.72%**.

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 01.07.2026 is as below:

	PMJJBY				PMSBY			
	as on 31.03.2025	as on 29.04.2026	as on 30.06.2026	Progress over last meeting	as on 31.03.2025	as on 29.04.2026	as on 30.06.2026	Progress over last meeting
Gujarat	91,99,106	1,09,77,734	1,11,59,165	1,81,431	2,00,67,198	2,34,34,232	2,38,00,511	3,66,279
National		27,28,92,866	27,78,44,133	49.51.267		57,85,67,853	58,66,60,090	80,92,237
State %		4.02%	4.02%	3.66%		4.05%	4.06%	4.53%

(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 2026-27 under APY as on 30.06.2026 is as under:

Sr.	Category of Banks	Number of Branches	Target for FY 2026-27	Achievement (in No.)	Achievement (in %)
1	Public Sector Banks	5,029	5,53,190	65,704	11.88
2	Private Banks	2,393	1,56,375	21,513	13.76
3	RRB (GGB)	744	81,840	25,938	31.69
4	Co-op Banks	1,274	25,480	1,244	4.88
5	Small Finance Banks	198	13,860	1,555	11.22
Grand Total		**9,638**	**8,30,745**	**1,15,954**	**13.96**

(Source – PFRDA Portal)

Bank-wise and District-wise achievement of targets for FY 2026-27 is in ***Annexure- 12.***

Parameter (as of 30.06.2026)	National	Gujarat	% Share
Total Enrollment FY 2026-27	33,43,529	1,15,954	3.47
Cumulative Enrollment	9,29,47,723	34,15,504	3.67

Category wise APY target for the financial year 2026-2027:

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

APY targets for FY 2026-27 were circulated to member banks and LDMs on 02nd June 2026. APY Target and performance Bank-wise and District-wise given in *Annexure – 12*.

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 29.04.26	As of 01.07.26	Growth over the Previous SLBC Meeting		As of 29.04.26	As of 01.07.26	Growth		As of 31.03.26	As of 30.06.26	Growth over the Previous SLBC Meeting	
		No.	%			No.	%			No.	%
1,09,77,734	1,11,59,165	1,81,431	1.65	2,34,34,232	2,38,00,511	3,66,279	1.56	32,08,661	34,15,504	2,06,843	6.47

(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.

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.

Outreach Programmes at Vadodara (26.05.2026), Anand (19.06.2026) and Gandhinagar (18.06.2026) have conducted successfully.

NPS Sanchay targets for FY 2026-27 were circulated to member banks and LDMs on 01.08.2026. NPS Sanchay Target Bank-wise and District-wise given in *Annexure – 13*.

NPS Sanchay Target Vs Achievement for FY 2026-27			
State	**No. of Branches**	**Annual Target (No. of Accounts)**	**Achievement upto 04.08.2026**
Gujarat	9638	250000	68

All the member banks and LDMs are requested to increase the enrollments in NPS Sanchay to achieve the targets.

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

As per the data provided by Member Banks, there are 12,024 ATMs in the State of Gujarat as of June 2026. The centrewise / categorywise details of ATMs vis-a-vis the number of branches are as under:

Category	No. of Branches as of June 2026	% Share	No. of ATMs		Growth
			March 2026	June 2026	
Rural	3,669	33.51%	2,015	2,050	35
Semi-urban	2,423	22.13%	2,804	2,786	(-) 18
Urban	4,857	44.36%	7,073	7,188	115
Total	**10,949**	**100.00%**	**11,892**	**12,024**	**132**

Branch Network (as of June 2026):

The total branch count stands at **10,949**, distributed across three categories:

- **Rural** areas with **3,669 branches (33.5%)**, indicating significant financial inclusion outreach in villages.
- **Semi-urban** has **2,423 branches (22.1%)**, covering towns and smaller urban centres.
- **Urban** branches account for the largest share with **4,857 branches (44.4%)**, reflecting the concentration of banking activity in cities.

The Bank wise and district wise of Branches are given in ***Annexure 14.***

ATM Network (as of June 2026):

1. Total ATM count increased by 132 **ATMs (1.10%)** between 01.04.2026 to 30.06.2026. of these, 115 ATMs are added in urban centers as Canara bank has reported 116 Cash recyclers under ATMs for the first time.
2. HDFC bank has reduced their ATMs by 69 due to closure of GRG business with Co-operative Milk Societies. While Axis Banks has reduced their ATMs by 23 during the same quarter due to startegic rationalisation of underperforming ATMs as a part of bank’s network optimaisation initiatives.
3. ATMs in Rural centers are increased by 35 **units (1.73%)**.

The Bankwise 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.S1774/02.01.001/2026-27 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.
Objective 3: Synergizing livelihood, skill development, and support ecosystems with financial inclusion initiatives.	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.

5.6. <u>Opening of Banking Outlets in Unbanked Rural Centres:</u>

<u>As per the RBI Directives:</u>

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 June 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 *<u>Annexure-16</u>*.

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 and 16.07.2026, 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, 14.05.2026 and 28.07.2026, 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 and 28.07.2026 via email for opening Banking Outlets in the allotted villages.

As per the guidelines under the **National Strategy for Financial Inclusion (NSFI) 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**

The list of 33 URCs in Tier IV and V are provided in *Annexure-18*.

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 and E-mail dated 13.07.2026** respectively. Confirmation/Aprroval is awaited.

<u>Newly added 55 unbanked villages having a population above 3000 (Pan India)</u>

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.

As per the Department of Financial Services (DFS), GoI, State Bank of india has opened its branch at Khapa (District: Banaskantha) on 16.03.2026 for which updation on JDD portal is pending. We request **State Bank of India to update the branch coordinates on JDD Portal.**

<u>Opening of Banking Outlet at identified locations.</u>

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,
- In **Viramveri and Naivada (Banaskantha), HDFC** Bank and in **Kharoda (Kachchh)** Bank of India, have expressed their inability to open Branch/BC/IPPB center and submitted the proposal to DLCC for dropping.
- Branch/BC/IPPB is not feasible in **Jadura (Kachchh**). The proposal to drop has been referred to DFS after approval in DLCC and SLBC.
- DFS Approval for Exclusion has received for remaining 10 villages, where 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, while Location is yet to correct on JDD Portal.
2	Kotda, Bhavnagar (639)	BOI	As per the mail dated 03.02.2026, BC has been appointed in the said village while Location is yet to correct on JDD Portal.

The **Bank of India** is requested to make necessary correction in location of above centres on JDD portal.

Referred to DLCC

<table>
<tr><th>Sr.</th><th>District Village (Population)</th><th>Allotted</th><th>Status</th></tr>
<tr><td>1</td><td>Banas Kantha Viramveri (993)</td><td>HDFC</td><td rowspan="2">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 and 30.07.2026, advised LDM Banaskantha to take up the matter in forthcoming DLCC.</td></tr>
<tr><td>2</td><td>Banas Kantha Naivada (360)</td><td>HDFC</td></tr>
<tr><td>3</td><td>Kharoda, Kachchh (318)</td><td>BOI</td><td>BOI has informed via email dated 30.07.2026 that it is situated in low population area and no individual from the village expressed interest to undertake the role of BC. SLBC via email dated 30.07.2026, advised LDM Kachchh to take up the matter in forthcoming DLCC.</td></tr>
</table>

Villages Referred to DFS for Exclusion from opening of Banking Outlets:

Village, District (Population)	Alloted Bank	Status
Kachchh Jadura (643)	BOB	• The village was considered for dropping as it is not feasible to appoint a BC in the said village due to very sparse population, and the unavailability of any individual meeting the minimum qualification criteria for engagement as a BC. • SLBC considered dropping this village Jadura**,** in the 189th meeting held on 22.06.2026. • SLBC, through e-mail dated 13.07.2026, requested the Director (FI), DFS, MoF, GoI to exclude the village from Unbanked villages.

Forest Area villages:(approval for exclusion is received from DFS)

Village, District (Population)	Alloted Bank	Status
Bagoya, Junagadh (37)	SBI	Approval for exclusion from opening of Banking outlets in these 4 villages was received from DFS vide its letter **F.No. 6/25/2024-Mission Office (300650447) dated 07.08.2026.**
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	Approval for exclusion from opening of Banking outlets in these 6 villages was received from DFS vide its letter **F.No. 6/25/2024-Mission Office (300650447) dated 07.08.2026.**
Khajuri, Junagadh (70)	SBI	
Raiyada, Kachchh (560)	BOB	
Sheh, Kachchh (180)	BOB	
Suvardi, Junagadh (40)	BOB	
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 June 2026: (***Annexure 19***)

	Total BC			Active BC		Inactive BC		% Inactive BC	
	Male	Female	Total	Male	Female	Male	Female	Male	Female
Fixed Point BC	29,940	3,424	33,364	26,023	2,443	3,917	981	13.08%	28.65%
Other BC	41,543	3,225	44,768	19,425	1,209	22,118	2,016	53.24%	62.51%
Total BC	71,483	6,649	78,132	45,448	3,652	26,035	2,997	36.42%	45.07%

(Source – Member Banks)

List of banks with inactive BCs

Sr. No	Bank Name	Total BC	Inactive BCs	% Inactive BCs
1	**Fino Payments Bank**	29141	22732	78.01%
2	**Airtel Payment Bank**	18743	1990	10.62%
3	**Bank of Baroda**	5,191	779	15.00%
4	**DCCB**	2726	743	27.25%
5	**Yes Bank**	12,357	686	5.55%
6	**Gujarat Gramin Bank**	2540	678	26.69%
7	**Bank of India**	812	362	44.58%
8	**Punjab National Bank**	507	333	56.44%
9	**Other Banks**	6115	729	11.92
TOTAL		**78132**	**29032**	**37.15%**

(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 13.07.2026 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 reduced the total BC from 32993 to 29141 during june 2026 quarter. Total inactive BCs are also reduced from 25737 to 22732 during the same period.Fino Payment Bank is requested to report as suggested in the matter.

2998 BCs associated with Paytm Payment Banks are closed due to cancellation of Bank's Licence by RBI. Accordingly total BCs are reduced to 78132 as on 30.06.2026 from 85753 as on 31.03.2026.

Review of Operations of Business Correspondents:

As per the data submitted by member Banks, the total cumulative Banking Correspondents deployed and the transactions completed from 01.04.2026 to 30.06.2026 at the BC points are tabulated hereunder:

Details of BCs and Transactions for the Quarter ended June 2026 (Rural Area) ***Annexure 19 (i)***

No. of BCs Deployed				Active BCs (Out of No. of BCs Deployed)				Transaction for the Period from 01.04.2026 to 30.06.2026							
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
15411	1738	24130	1839	13250	1272	11836	735	7751972	1126431	506807	70640	1506477	138165	156743	11717

(Source – Member Banks)

Details of BCs and Transactions for the Quarter ended June 2026 (Semi Urban Area) ***Annexure 19 (ii)***

No. of BCs Deployed				Active BCs (Out of No. of BCs Deployed)				Transaction for the Period from 01.04.2026 to 30.06.2026							
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
7224	895	8249	643	6326	612	3468	211	3974733	572815	232844	37304	795615	56313	693219	15228

(Source – Member Banks)

Details of BCs and Transactions for the Quarter ended June 2026 (Urban + Metro Area) ***Annexure 19 (iii)***

No. of BCs Deployed				Active BCs (Out of No. of BCs Deployed)				Transaction for the Period from 01.04.2026 to 30.06.2026							
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
7305	791	9164	743	6447	559	4121	263	3512356	398541	214323	31368	644344	47223	118810	13537

(Source – Member Banks)

Details of BCs and Transactions for the Quarter ended June 2026 (All Area) ***Annexure 19 (iv)***

No. of BCs Deployed				Active BCs (Out of No. of BCs Deployed)				Transaction for the Period from 01.04.2026 to 30.06.2026							
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
27773	3202	41543	3225	24049	2249	19425	1209	13116665	1873525	953975	139312	2946436	241701	968773	40482

(Source – Member Banks)

As it can be inferred from the above table, Banks in Gujarat have deployed 78,132 Banking Correspondents in the State.

As per the data submitted by the Banks, out of the total 78,132 Banking Correspondents in the State, nearly 8624 (11.03%) have been certified by the IIBF.

List of banks having BCs with IIBF certification

Sr. No	Bank Name	Total BC	IIBF Certification as of 31.03.2026	IIBF Certification as of 30.06.2026	% IIBF Certification
1	**DCCB**	2726	0	0	0.00%
2	**Airtel Payment Bank**	18743	0	0	0.00%
3	**Fino Payment Bank**	29141	88	81	0.28%
4	**Yes Bank**	12357	251	240	1.94%
5	**Gujarat Gramin Bank**	2540	1,347	1,383	54.45%
6	**Bank of Baroda**	5191	3,872	3,775	72.72%
7	**Other Banks**	7,434	4,807	3,145	42.31%
TOTAL		**78132**	**10,365**	**8,624**	11.03%

(Source – Member Banks)

The reduction in number of IIBF certified BCs from 10,365 as on 31.03.2026 to 8,624 as on 30.06.2026 is mainly due to reporting of 638 IIBF certified BC by Axis Banks as on 30.06.2026 in comparision to **2306 as reported on 31.03.2026**.

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
30.06.2026	78132	71,483	6,649	8.50%	11.50%
31.12.2026				20.00%	11.50%
31.12.2027				25.00%	16.98%
31.12.2028				30.00%	21.98%

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 **18th July 2026**, informed that UID is either not enabled for DBT or has been disabled for DBT in respect of **2,44,864 beneficiaries.** It indicates an improvement over data reported for 189th SLBC Gujarat meeting which was 2,47,822. 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-20.***

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 June 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 30.06.2026 is as under:

Sr.	Parameter	Gujarat (June 2026)	Dahod		Narmada	
			June 25	June 26	June 25	June 26
1	Disb. under PMMY (Rs. Cr per 1 Lakh pop.)	**8.35**	5.55	**7.83**	4.47	**5.99**
2	PMJJBY (Enrl. per 1 Lakh pop.)	**18,463**	13,910	**17,031**	15,909	**18,708**
3	PMSBY (Enrl. per 1 Lakh pop.)	**39,379**	27,677	**32,210**	37,920	**43,004**
4	APY (Enrl. per 1 Lakh pop.)	**5,651**	4,294	**5,110**	3,083	**3,714**
5	Total No. of PMJDY A/cs opened	**1,99,65,073**	12,78,080	**13,26,007**	2,98,054	**2,99,741**
6	% Aadhaar-seeded A/cs	**88.85**	90.16	**91.72**	88.40	**90.62**
7	% increase in Agri. Fin. over the previous year outstanding	**8.57**	6.97	**15.41**	6.01	**9.64**

Dahod: As of June 2026, Dahod has performed **better than the State level** in respect of **Aadhaar seeding of PMJDY accounts** and **growth in Agriculture Finance**. The percentage of Aadhaar-seeded accounts in the district stood at **91.72%**, as against the State level of 88.85%. Further, Agriculture Finance in the district registered a **15.41%** increase over the previous year outstanding, which is significantly higher than the State-level growth of 8.57%. However, the district remained **below the State level** in terms of **PMMY disbursement per lakh population** and **enrolment per lakh population under PMJJBY, PMSBY and APY**. Banks operating in the district are, therefore, advised to intensify their efforts to improve performance under the parameters lagging behind the State level, while maintaining the positive momentum in the parameters where the district is performing above the State level.

Narmada: Narmada has performed **better than the State level** in respect of **PMJJBY** and **PMSBY** enrolments per lakh population, **Aadhaar seeding of PMJDY accounts**, and **growth in Agriculture Finance**. Enrolment per lakh population under PMJJBY and PMSBY stood at **18,708** and **43,004**, respectively, which were above the corresponding State levels of 18,463 and 39,379. Aadhaar seeding of PMJDY accounts stood at **90.62%**, compared with the State level of 88.85%. The district also recorded a **9.64%** increase in Agriculture Finance over the previous year outstanding, exceeding the State-level growth of 8.57%. However, performance under **PMMY disbursement per lakh population** and **APY enrolment per lakh population** remained **below the corresponding State levels**. Banks operating in the district are, therefore, advised to strengthen their efforts in the parameters where Narmada is trailing the State level and, at the same time, sustain the progress achieved in the parameters where the district is performing above the State level.

Banks operating in these district are, therefore, advised to strengthen their efforts in the parameters where districts are trailing the State level and, at the same time, sustain the progress achieved in the parameters where the district is performing above the State level.

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 -21*.

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 June 2026

Sr. No.	Bank	No. of FLCs in the State	Total No. of FL Councellors Appointed in FLCs of the State	Post of FL Councellors vacant in the State (as of 30.06.2026)	Present status of Vacant post of FL Councellors in the State (w.e.f. 30.07.2026)
1	Bank of Baroda	22	19	3	2
2	State Bank of India	11	7	4	4
3	Gujarat Gramin Bank	16	15	1	1
4	Federal Bank*	1	1	0	0
	Total	**50**	**42**	**8**	**7**

(Source – Member Banks)

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

Sr.	District	Bank	Latest Status
1	Bharuch	BOB	The new FL Counsellor has joined on 30.07.2026.
2	Patan	BOB	No application received but regional office is advised to fill the vacancy by 31.07.2026
3	Vadodara	BOB	FLC resigned. Advertisement Published.
4	Bhavnagar	SBI	FLC Counsellor had taken VRS on 31.12.2025. Interviews were conducted on 14.05.2026 for appointment of new FLC Counsellors. But no candidate expressed interest to join at Bhavnagar Centre.
5	Gir Somnath	SBI	Interviews were conducted on 14.05.2026 for appointment of new FLC Counsellors. But no candidate expressed interest to join at Gir-Somnath (Veraval) Centre.
6	Jamnagar	SBI	Interviews were conducted on 14.05.2026 for appointment of new FLC Counsellors. But no candidate expressed interest to join at Jamnagar Centre.
7	Morbi	SBI	Interviews were conducted on 14.05.2026 for appointment of new FLC Counsellors. But no candidate expressed interest to join at Morbi Centre.
8	Surendranagar	GGB	FLC has resigned in the month of June 2026, Region Office has identified the FLC and will be appointed by 31st July, 2026

Bank of Baroda, State Bank of India and Gujarat Gramin Bank are requested to fill the vacant posts of FL Counsellors immediately.

Details of FLCs are given in *Annexure -22*.

Conduct of Financial Literacy camps by FLCs for the quarter ended June 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	331	330	372
2	State Bank of India	11	66	68	165	188
3	Gujarat Gramin Bank	16	96	147	240	337
4	Federal Bank	1	6	6	15	26
	Total	**50**	**300**	**552**	**750**	**923**

(Source – Member Banks)

All the member banks have completed Special camps and target-specific camps for the quarter ended June 2026.

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

A total of 8,369 camps have been conducted by **2,714 Rural branches** of Scheduled Commercial (Including RRBs) during the quarter ended June 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	1,665	4,995	5,152	103.14
2	RRB (GGB)	489	1,467	1,519	103.54
3	Pvt. Sector Banks	472	1,416	1,442	101.84
4	Small Finance Banks	88	264	256	96.97
	Total	**2,714**	**8,142**	**8,369**	**102.79**

(Source – Member Banks)

Jana Small Finance Bank conducted 9 camps less than the target during the quarter ended June 2026, resulting in a shortfall in the number of FL Camps conducted by Small Finance Banks at the quarter ended June 2026. The Bank is advised to achieve the prescribed target in future. The Bank-wise percentage (%) of Target achievement is given **@ *Annexure - 23*.**

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.

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 by 3rd week of Aug,2026.
3	Dang	Bank of Baroda	Allotment Done	Construction under process,Ground floor slab work completed.
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	Approval/Estimate to initiate construction under process.

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 31.07.2026, informed that the construction work of the RSETI building will start by second week of August, 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, Ground floor slab work has been completed, first floor slab work 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. **LDM Narmada vide email dt 30.07.2026 informed that the expected date of work completion will be 31.12.2026.**

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

Aravalli RSETI - Bank of Baroda

Aravalli – As per the mail dated 02.05.2026 & 30.07.2026 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, necessary approval from the competent authority for the commencement of construction of the RSETI building to be submitted. Simultaneously, RSETI Aravalli is operationalised from 02/02/2026 in rented premises. LDM Aravail vide email dt 30.07.2026 informed that grant has not been received.
Botad RSETI - Bank of Baroda
• Government of Gujarat allotted 8,000 sq. m. of government land (Survey No. 989/1A Paiki, Botad) for establishment of the RSETI building through the District Collector's order No.245/30/11/001/2025 dated 12.09.2025. • As per order dt 12.09.2025 "Land to be admeasured by District Inspector of Land Record(DILR),Botad." • Land inspection carried out by the District Inspector of Land Records (DILR), Botad reported on 12.06.2026 that a deep pit measuring approximately 19,109 sq. m. exists on the eastern side of the allotted land, rendering it unsuitable for construction. • Based on the DILR report, the LDM, Botad has requested the Revenue Department for re-mapping/allotment of suitable land. • As construction of the permanent RSETI building is likely to be delayed, efforts were made to arrange temporary rented premises. The matter regarding relaxation in rental norms and permissible rent was referred by ZO Rajkot to the Corporate Office, which in turn sought guidance from SRLM, Gandhinagar. • Navada Cluster Level Federation, Barwala had offered its CMTC building on a leave and licence basis at a monthly rent of ₹30,000 vide letter 22/04/2026 for temporary functioning of RSETI. • However, the CMTC building will be vacated by August 2026 after being handed back to the owner, and the leave and licence process is proposed to be initiated thereafter for RSETI, Botad. • LDM Botad vide email informed that the officials are making efforts to identify alternative rented premises for RSETI till the issue of permanent land allotment is being resolved. • ZC(P) dated 22nd July, 2026 has approved the proposal to acquire premises on temporary basis at Barwala, Dist. Botad
Devbhumi Dwarka RSETI - Bank of Baroda
• An 8,000 sq. m. land was allotted to DRDA by the District Collector, Devbhumi Dwarka, vide Order No. DBD/0453/09/2025 dated 26.09.2025, and possession of the land was handed over to DRDA on 04.10.2025. • The Draft Memorandum of Agreement (MoA) was shared with DRDA on 07.02.2026, and confirmation from DRDA is awaited for execution. • The Bank invited bids for rented premises; however, the L1 quoted rent exceeded the rental norms prescribed by the Ministry of Rural Development (MoRD). • Accordingly, ZO Rajkot referred the matter to the Corporate Office vide letter RZ/PE/Jan-4/2026 dated 28.01.2026 for guidance regarding relaxation in rental norms/re-tendering and enhancement of the permissible rental ceiling. The matter has subsequently been referred to SRLM, Gandhinagar, and approval is awaited.

- LDM vide email dated 31.07.2026 informed that they are following with the District Education Officer (DEO) and District Collector regarding availability of rent-free/leased premises for RSETI.

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. SBI through email dated 31.07.2026 informed that Approval/estimate to initiate construction is under process.

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 30.06.2026

B.1. Current Year Progress in the Training Programme Conducted up to 30.06.2026:

Target 2026-27	**Current Year Progress up to 30.06.2026**	
No of Candidates to be trained	**No of training programs conducted during the year**	**No of Candidates trained**
29,007	183	5,033

(Source – RSETI Portal)

B.2. Cumulative Progress in the Training Programme and Settlement Ratio as of 30.06.2026:

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
12,643	3,67,402	1,30,874 (35.62%)	1,25,760 (34.23%)	10,095 (2.75%)	2,66,729 (72.60%)

(Source – RSETI Portal/Department)

B.3. Category-wise Cumulative no. of trainees up to 30.06.2026

SC	ST	OBC	Women	Minorities	Others
57,710 (15.71%)	1,07,585 (29.28%)	1,33,558 (36.35%)	3,22,526 (87.79%)	19,276 (5.25%)	49,273 (13.41%)

(Source – RSETI Portal/Department)
(Figures in brackets are category-wise percentage of the number of trainees)

District-wise details are given in ***Annexure-24***.

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 June 2026 quarter are as under:

Sr. No.	Details	Expenses (Rs.)
1	Remuneration	46,800
2	Telephone expenses	11,574
	Total	**58,374**

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	Sept 2025	Dec 2025	March 2026	June 2026
Number of Calls	527	424	526	359
Total Expenses (in Rs.)	53,460	56,325	66,099	58,374

In the last quarter, 359 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.

Agenda No.6

Centeral Government Schemes

6.1 Progress under Pradhan Mantri MUDRA Yojana (PMMY)

The disbursement under the scheme from **01/04/2026** to **30/06/2026** is as under:

(Amt. in Crores)

Particular	Shishu		Kishore		Tarun		Tarun Plus		Total Disbursement as on 30.06.2026		O/s as on 30.06.2026	
	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
Banks	**59933**	**210**	**159644**	**2196**	**23224**	**1973**	**1487**	**195**	**244288**	**4574**	**2138960**	**24173**
Other Agency	**26539**	**111**	**42283**	**343**	**230**	**17**	**12**	**1**	**69064**	**472**	**0**	**0**
Total	**86472**	**321**	**201927**	**2539**	**23454**	**1990**	**1499**	**196**	**313352**	**5046**	**2138960**	**24173**

(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-25.*** As on **30.06.2026**, the total outstanding under MUDRA, as reported by Member Banks, stands at **Rs. 24,173.33 crore**, while NPAs amount to **Rs. 1,886.04 crore** (i.e., **7.80%**).

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 **29.07.2026** 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)**
19,210	5,548.68	14,711	4,036.75	4,499	1,511.93

(Source – Standup Mitra Portal)

The bank-wise and district-wise details are given in ***Annexure-26.***

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:

The progress in Gujarat State under PM SVANidhi as on 13.07.2026 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	**5,32,430**	**32,925**	**5,26,852**	**5,578**	**36,285**	**6,01,640**	**88.50**
Second	**2,21,149**	**29,372**	**2,16,043**	**5,106**	**46,778**	**2,97,299**	**74.39**
Third	**84,890**	**16,438**	**81,499**	**3,391**	**12,206**	**1,13,534**	**74.77**
Total	**8,38,469**	**78,735**	**8,24,394**	**14,075**	**95,269**	**10,12,473**	**82.81**

(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-27***.

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 Jan Samarth 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 Jan Samarth 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 June,2026 is as under, and detailed information bank-wise and district-wise is provided @ ***Annexure 28:***

(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**
9,442	9,541	6,673	7,017	5,798	6,118	2,769	875	899

(Source – Agri Infra Portal)

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

6.6 PMFME Scheme:

The present position of the banks as on 30.06.2026 under the scheme is as under:

Category	Target for the year 2026-27	Total Sponsored application	No of applications sanctioned	No of applications rejected	No of applications pending
PSB (12)	Target yet to receive	514	139	221	154
Co-op (2)		25	0	0	25
RRB (1)		56	20	27	9
PVT (21)		39	18	4	17
SFB (9)		0	0	0	0
TOTAL		**634**	**177**	**252**	**205**

(Source – PMFME Portal)
** Non Member Financial institutions

The bank-wise and district-wise performance and status of applications is provided in ***Annexure 29***.

Ministry of Food Processing Industries vide its letter DO. No/FM-11/12/2025-FME dated 23.07.2026 has launched PMFME Campaign from 27.07.2026 to 17.08.2026, Member banks are requested to:

- Sanction at least 1 application per branch (shortfall of a particular branch has to be compensated by other Branches) including sourcing of at least 5 applications per Branch.
- Clearing all applications pending sanction/disbursements for more than 3 months by 17.08.2026.

All Branches advised to coordinate with District Nodal Officers (DNOs)/District Resource Persons (DRPs). The details of the campaign has been circulated with member banks on 29/07/2026.

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.

Target for the FY 2026-27 yet to received from WDRA.

To create awareness among bankers on e-NWR based pledge financing,WDRA organized meeting on 24.07.2026 and informed about its operational aspects, and the benefits of warehouse receipt financing.The latest position as of June, 2026 is provided in ***Annexure-30.***

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)/ Shoesmith/Footwear artisan; (xi) Mason (Rajmistri); (xii) Basket/Mat/Broom Maker/Coir Weaver; (xiii) Doll & Toy Maker (Traditional); (xiv) Barber (Naai); (xv) Garland maker (Malakaar); (xvi) Washerman (Dhobi); (xvii) Tailor (Darzi); and (xviii) Fishing Net Maker.

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

No. of SB Account verifications pending as on 25.07.2026:

Total Account	Approved	Rejected	Pending
13,92,978	10,56,397	2,81,488	55,093

(Source – PM Vishwakarma Portal)

Loan Application Status as on 25.07.2026:

Total Applications	Applications Sanctioned	Application Disbursed	Pending for Sanction	Rejected	Pending for Disbursement
1,18,429	51,295	41,862	8,125	59,009	9433

(Source – PM Vishwakarma Portal)

As per DFS directions, 13 Credit Outreach Camps were conducted during 05.07.2026 to 24.07.2026 in various Talukas of Dahod and Banaskantha districts for reconsideration of applications rejected under the category "Artisan Not Reachable to Process".

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 –31.***

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 and 30.07.2026, 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 Gahr Yojana with a target of 1 crore solar units in residential houses. In this regard, a meeting was called by DFS on 30th April 2024 and advised to monitor the implementation of the scheme and review the performance of the scheme at the SLBC level. District-wise and Bank-wise targets for **PM Surya Ghar Muft Bijli Yojana (PMSGMBY)** has been allocated and shared with Member Banks and LDMs in accordance with the direction received from Department of Financial Services (DFS), vide letter No. F.No. 17/15/2024-IF-1(Pt) dated 03rd February 2026, and **Potential Linked Plan (PLP)** from NABARD.

(Amount in lakh)

Target		Sourced		Sanctioned		Disbursed		Return/Rejected		Pending	
A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt
52,464	56,951	2,16,480	3,95,404	1,14,835	1,87,424	98,429	1,42,205	76,278	1,40,495	25,027	46,189

(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.**

Member Banks in gujarat have surpassed the targets of 52,464 accounts and Rs. 569.51 Crores under PMSGMBY by achieving disbursement of Rs. 1,422.05 crores in 98,429 accounts.

In respect to rejection of 76,278 PMSGMBY applications for Rs. 1404.95 crores, Member Banks are requeted to asceratin the reasons for rejection and consider the application of each eligible applicant.

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-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 (GSCB) are requested to register themselves 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)

	Target (2026 - 27)		Application forwarded to Bank (including previous year pending)		Application Sanctioned by Bank		Applications Rejected by Bank		Application Pending with Bank	
Period	**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.**
Jun 26	0	0	0	0	5	58.40	0	0	0	0

(M.M. = Margin Money)

KVIC vide its email dated 30.07.2026 informed SLBC Gujarat that PMEGP MIS (Reprt) Portal is not working and the received data from PMEGP HQ, KVIC Mumbai is provided through email and the same is mentioned in the above table. It was also informed that separate data for Vav-Tharad district is yet not incorporated in the PMEGP MIS Portal. Bank-wise and District-wise available details is provided in ***Annexure-34.***

6.12 Progress under CGTMSE:

As per the progress report dated 30.06.2026, the Gujarat State stands at 3rd place in terms of the amount of CGTMSE guarantees issued from the period 01.04.2026 to 30.06.2026 and at 3rd place in terms of the cumulative amount of guarantees issued.

	From 01.04.2026 to 30.06.2026		Cumulative as on 30.06.2026	
	No. of AC/s Approved	**Amount (Crs) approved for guarantee coverage**	**No. of AC/s Approved**	**Amount (Crs) approved for guarantee coverage**
Gujarat	24,966	10,591	6,94,709	1,28,329
National	5,18,587	1,01,687	1,47,06,713	14,69,104

(Source – CGTMSE)

The top 05 States in CGTMSE are as under:

State	From 01.04.2026 to 30.06.2026		Cumulative as on 30.06.2026	
	No. of AC/s Approved	Amount (Crs) approved for guarantee coverage	No. of AC/s Approved	Amount (Crs) approved for guarantee coverage
Maharashtra	45,882	12,702	12,30,276	1,86,062
Uttar Pradesh	1,07,951	11,229	20,82,187	1,53,823
Gujarat	24,966	10,591	6,94,709	1,28,329
Tamilnadu	28,747	6,816	10,84,235	1,07,970
Karnataka	27,502	6,444	10,15,588	1,07,336

(Source – CGTMSE)

Bank-wise and District-wise position under CGTMSE scheme is provided in ***Annexure-35***.

6.13 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 Ovearseas Bank 5. Punjab & Sind Bank	5. Canara 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 14. HDFC Bank

2. Banks who have referred to their head office

1. UCO Bank 2. Federal Bank 3. Axis Bank 4. 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 Mercentile Bank 13. South Indian Bank and

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

AU Small Finance Bank, Gujarat Gramin Bank, Ahmedabad DCCB, Sabarkantha DCCB and HDFC Bank have financed 18 accounts amounting to Rs.1.45 Crs against the SVAMITVA property card. Bank wise data given in *Annexure - 36*.

As informed by the Office of the Settlement Commissioner via email dated 30.07.2026 total of **15,60,438 SVAMITVA** cards have been generated in **11,195** villages of Gujarat as of 30.07.2026. 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-37***.

6.14 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.(***Annexure-38***)

6.15 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.

Agenda No.7

State Government Scheme

Comparative performance under State Govt. Sponsored Programmes

(Amt. in Rs. Lakhs)

Particulars	**Bankable Schemes**				
2026-27	**VBS**	**GSCDC**	**GWEDC**	**JGVY**	**DTAISY**
Target (Number)	**26,780**	**5,000**	**500**	**320**	**200**
Sponsored (Number)	88,947	642	1483	444	972
Sanctioned (Number)	**18,075**	**44**	**91**	**54**	**41**
Retd./Rejtd.(Number)	1,056	9	89	3	59
Pending (Number)	69,816	589	1303	387	872
% achievement as of June 2026	**67.49**	**0.88**	**18.20**	**16.88**	**20.50**
% achievement as of June 2025	**43.47**	**0.78**	**12.00**	**23.75**	**11.50**

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 **67.49%** at the quarter ended June 2026.

There were 69,816 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 **0.88%** for the quarter ended June 2026, as against 0.78% for the corresponding period of the previous year.

Sponsoring of applications was only 642 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 589 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 1483 applications in the period under review; the achievement stood at **18.20%** at the quarter ended June 2026, as against 12% during the corresponding period of the previous year.

District-wise details are available in Annexure 41.

Banks are requested to dispose of 1,303 pending applications on merit at the earliest.

7.4 Jyoti Gram Vikas Yojana (Margin Money Scheme) - JGVY:
The achievement stood at **16.88%** of the target at the quarter ended June 2026, as against 23.75% 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 387 pending applications on merit basis at the earliest.

7.5 Dattopant Thengadi Artisan Interest Subsidy Yojana (DTAISY) :
The achievement stood at **20.50%** at the quarter ended June 2026, as against 11.50% 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 **9,412 beneficiary transactions worth 9.40 Crore pending. (Bank wise pendancy 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 <u>4% Interest Subvention scheme of State Government for Farmers</u>

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

The following points need to be taken care of by banks:

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

The 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 <u>Export credit Promotion</u>

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 ***<u>Annexure – 45.</u>***

7.9 <u>Onboarding of State government sponsored credit schemes on JanSamarth Portal</u>

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 and 30.07.2026 informed Finance Dept. to take up matter with concern department to onboard scheme on Jan Samarth portal.

Agenda No.8

Financing under other programmes/schemes

8.1 Financing To Minority Communities & Women Entrepreneurs

The summary of fresh loans disbursed and the outstanding for the quarter ended June 2026 to Minority Communities & Women Entrepreneurs by Banks are given in the following tables.

Minority Communities :

(Rs. in Crores)

Particulars	Year ended Mar 25		Year ended Mar 26		Quarter ended June 2026	
	A/cs	Amt	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	3,49,173	13,139	3,31,513	18,503	1,25,550	11,023
Outstanding	6,18,655	19,809	5,43,018	24,202	5,92,525	27,966

In First quarter of FY 2026-27, credit flow to **Minority Communities** in Gujarat has recorded a positive growth. The disbursement of fresh loans during the quarter ended June 2026 stood at 125550 **accounts** amounting to **₹11023 crore**,

The disbursement of fresh loans during the last financial year 2025-26 was stood at **3,31,513 accounts** amounting to **₹18,503 crore** as against **3,49,173 accounts** and **₹13,139 crore in FY 2024-25**, reflecting a notable increase in the amount disbursed.

The outstanding advances to minority communities as of June 2026 stood at **5,92,525 accounts** aggregating **₹27,966 crore**, compared to 5,43,018 **accounts** and **₹24,202 crore** as of March 2026, indicating healthy growth in the outstanding portfolio in terms of amount. Bankwise Minority Community details given in ***Annexure 46***.

Women Entrepreneurs

(Rs. in crores)

Particulars	Year ended Mar 25		Year ended Mar 26		Quarter Ended June 2026	
	A/cs	Amt	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	21,43,786	57,653	22,30,301	80,161	9,93,190	28,016
Outstanding	42,78,508	1,46,662	41,91,857	1,81,879	41,46,280	1,88,048

In First quarter of FY 2026-27, credit flow to **Women Entrepreneurs** in Gujarat has recorded a significant growth. The disbursement of fresh loans during the quarter ended June 2026 stood at 9,93,190 **accounts** amounting to **₹28,016 crore**.

The disbursement of fresh loan during previous Financial year 2025-26 was stood at **22,30,301 accounts** amounting to **₹80,161 crore**, as against **21,43,786 accounts** and **₹57,653 crore** during FY 2024-25, reflecting a substantial increase of **₹22,508 crore** in the amount disbursed.

The outstanding advances to women entrepreneurs as of June 2026 stood at **41,46,280 accounts** aggregating **₹1,88,048 crore**.

Bankwise & Districtwise Women Entrepreneurs details are given in ***Annexure 47***.
Member banks are requested to **enhance financing to women entrepreneurs**

8.2 Progress under Housing Finance (PS & NPS)

(Rs. in crores)

Particulars	Year ended Mar 25		Year ended Mar 26		Quarter Ended June 26	
	A/cs	Amt	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	4,46,139	58,399	4,03,818	63,997	93,716	17,600
Outstanding	17,21,114	2,47,591	17,81,876	2,75,592	17,62,061	2,85,300

During First quarter of FY 2026-27, progress under **Housing Finance** in Gujarat has recorded a steady performance. The disbursement of fresh loans under housing finance during the quarter ended June 2026 stood at 93,716 **accounts** amounting to **₹17,600 crore**.

The disbursement of fresh loans during FY 2025-26 was stood at **4,03,818 accounts** amounting to **₹63,997 crore**, as against **4,46,139 accounts** and **₹58,399 crore** during FY 2024-25, 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 June 2026 stood at 17,62,061 **accounts** aggregating **₹2,85,300 crore** reflecting sustained demand for housing credit across the state.

Bank-wise details are provided in ***Annexure-48***.

8.3 Progress under NRLM: (*Annexure - 49*)

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 June 2026, is as under:

Disbursement Details:

(Amt. in Rs.lakh)

	Total SHG Target (2026-27)		Total SHG Achievement			Total SHG Achievement (%)	
	A/c	Amount	A/c	Amount	O/S Amt.	A/c	Amount
Total SHG (NRLM)	150000	400050	14184	14406	79417	9.45%	3.60%

Loan Outstanding and NPA Details:

(Amt. in Rs.lakh)

	Outstanding		NPA		% of NPA	
	No.	Amt	No.	Amt	No.	Amt
Total SHG (NRLM)	53216	77854	5657	4257	**10.63**	**5.46**

During the first quarter 14184(15.76%) fresh SHG has been added against target of 90,000 for Fy 2026-2027 and there is disbursement of RS 14,406 Lakhs (15.76%) against target of Rs 1,32,000 Lakhs.

8.4 Self-Help Groups (SHGs): ***(Annexure – 50(i) to 50(iv))***

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

(A) Savings Bank account details opened during the Quarter ended June 2026: ***(Annexure – 50(i) A & B)***

(Amt. in Rs.lakh)

Savings linkage	Savings Bank A/Cs opened during the Quarter ended June 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	4,429	35,240	652	840	3,124
Out of above, Women SHG	2,665	25,190	171	835	2,904

(B) Saving Bank account details as on June 2026: ***(Annexure – 50(i) C & D)***

(Amt. in Rs.lakh)

Savings linkage	Total No. of Savings Bank accounts as on June 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	3,48,593	29,53,335	90,985	59,517	1,43,020
Out of above, Women SHG	3,34,298	24,68,121	82,274	58,641	1,33,240

(C) SHG Grading and Sanction: ***(Annexure – 50(ii))***

(Amt. in Rs.lakh)

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended June 2026			Cumulative A/cs Graded and Sanctioned during the FY 2026-27		
	Accounts Graded	A/cs sanctioned	Sanctioned Amt.	Accounts Graded	A/cs sanctioned	Sanctioned Amt.
No .of Account	1,855	1,837	6,184	2,284	2,256	6,252
Out of above, Women SHG	--	1,801	5,949	--	2,218	6,016

(D) Disbursement Details: ***(Annexure – 50(iii))***

(Amt. in Rs. Lakh)

Disbursement of Loans	Disbursement during the quarter ended June 2026				Total loan disbursed during the FY 2026-27			
	A/c disb.	Amt. disb.	Out of total a/c disb. to new a/c	Amt.disb. to new a/c	A/c disb.	Amt. disb.	Out of total a/c disb. to new a/c	Amt. disb. to new a/c
Total SHGs	3,823	8,408	1,301	3,526	3,469	8,281	1,284	3,522
Of above, Women SHG	3,182	6,958	1,279	3,295	3,118	6,737	1,279	3,295

(E) Loan Outstanding and NPA: ***(Annexure – 50(iv))***

(Amt. in Rs. lakh)

Mar-26		Outstanding as of June 2026				NPA as of June 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
91,022	**4,103**	**57,732**	**98,047**	**56,457**	**93,951**	**4,955**	**4,759**	**4,707**	**4,249**

8.5 Review of progress under Education Loan:

(Rs. in Crores)

Particulars	Year ended Mar 25		Year ended Mar 26		Quarter ended June 26	
	A/cs	Amt.	A/cs	Amt	A/cs	Amt.
Disbursement of Fresh loans	22,419	2,078	22,116	1,786	8,601	491
Outstanding	60,088	6,433	62,687	6,939	63,646	7,018

During First quarter of FY 2026-27, there is a significant progress is recorded under **Education Loan** in Gujarat. The disbursement of fresh loans under education loan during the quarter ended June 2026 is 8,601 **accounts** amounting to **₹491 crore**, reflecting a increase in both the number of accounts and the amount disbursed.

However, the outstanding advances under Education Loan as of June 2026 stood at **63,646 accounts** aggregating **₹7,018 crore**, compared to **62,687 accounts** and **₹6,939 crore** as of March 2026, indicating a growth of **₹79 crore** in the outstanding portfolio, reflecting continued demand for education credit in the state.

Bank-wise District wise details are provided in ***Annexure – 51***.
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 scheme is given Bank wise and district wise in ***Annexure – 52***.

8.6 Kisan Credit Card (KCC):

Category	March 2026	June 2026
Public Sector Banks	13,72,512	13,49,997
Co-op Banks	11,37,588	10,18,935
RRB (GGB)	5,12,551	4,91,941
Private Banks	1,84,395	1,80,692
Small Finance Banks	1	1
Total	32,07,047	30,41,566

The number of outstanding KCCs in the State has decreased from 32,07,047 as of March 2026 to 30,41,566 as of June 2026. Major reduction in No. of KCC A/c is due to clousre of KCC accounts by SBI (13,882), DCCBs (1,18,653), GGB (20,610) and HDFC (4,885). The reduction in No. of KCC A/c of DCCB is due to the migration of reporting system from manual to system generated and this reporting is confirmed to be correct by the GSCB vide their email dated 01.08.2026. Other banks have reported this variation as normal course. The bank wise detail of KCC is placed under Annexure 53.

Bankwise and districtwise details regarding the issuance of KCCs are given in ***Annexure-53.***

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 744.08 Crores have been granted to 95,472 beneficiaries under the credit linkage through the formation of JLGs during the quarter ended June 2026. The outstanding level reached to Rs. 3,608 Crores in 4,24,241 accounts as of June 2026. The Bank-wise and districtwise progress is given in ***Annexure-54.***

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 June 2026 were Rs. 7048 Crores in 2,18,935 accounts, forming 5.88% of Weaker Section advances, which was 5.86% as of March 2026. Similarly, the outstanding advances to ST beneficiaries as of June 2026 were Rs. 7,197 Crores in 345266 accounts, forming 6.06% of Weaker Section advances, which was 6.37% as of March 2026.

Bank-wise and District-wise details are given in ***Annexure-7***.

Agenda No.9

9.1 <u>Bankwise position of Outstanding, NPA, and Percentage of NPA to Outstanding at the quarter ended June 2026.</u>

The Advances of the Banks in the State of Gujarat is Rs. 13,94,227 Crores, and NPA is Rs. 30,644 Crores, i.e 2.20% as of June 2026. Gross NPA and percentage NPA is mentioned in ***<u>Annexure-55 (i) and Segment wise gross NPA is mentioned in Annexure-55(ii).</u>***

(Amt. Rs. in crores)

Particulars	Amt. Outstanding	Amt. of NPA	% NPA to Outstanding
Crop Loan	85,066	3,105	3.65
Other Agri Loans	73,944	4,090	5.53
Total Agriculture	1,59,010	7,195	4.52
MSME	3,86,013	8,890	2.3
Other PS	1,56,103	1,714	1.10%
Total Priority Sector	7,01,126	17,799	2.54
Non Priority Sector	6,93,101	12,845	1.85
Total Advances	13,94,227	30,644	2.2
Others			
Housing Loan	2,85,299	2.253	0.78
Education Loan	5864	42	0.72

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

9.2 <u>Section 14 of the SARFAESI Act</u>

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 351 applications involving Rs. 55 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.**
351	**55**	**281**	**36**	**400**	**187**

Bank-wise and District-wise pendency of SARFAESI applications is as per ***<u>Annexure – 56</u>***. 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.

Agenda No.10

10.1 Settlement in Unclaimed Assets (“आपकी पूँजी, आपका अधिकार”) in all districts during quarter ended June 2026:

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 and settlement reported by banks during H2 FY 2025-26 and Q1 FY 2026-27 is as below.

Total Unclaimed Deposits as on 31.08.2025 Reported by Banks to SLBC		Claim Settled (Amt in Crores)			
		01.10.2025 to 31.03.2026		01.04.2026 to 30.06.2026	
No’s	Amt.	No’s	Amt.	No’s	Amt.*
78,62,617	2,836.80	54,109	188.69	22,186	50.61

* 5 Member banks have not reported their performance.

The campaign has significantly contributed towards improving customer awareness and expending 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–57*.**

10.2 KCC Saturation Campaign under “Khet Bachao Abhiyaan”

In a Video Conference (VC) Meeting held on 31.05.2026 under the Chairmanship of Hon'ble Agriculture Minister, Government of India informed about the launching of nationwide campaign titled “Kheti Bachao Abhiyan”.

the Hon'ble Minister has specifically emphasized the need to saturate all eligible farmers under the Kisan Credit Card (KCC) fold on a priority basis during a "Kheti bachao Abhiyan" launched from 01st June 2026 to 30th June 2026 and extended from 01.07.2026 to 31.07.2026.
SLBC vide email dated 03.06.2026 requested all member banks and LDMs to actively participate in the campaign and ensure that maximum coverage of eligible farmers is achieved under KCC and matter are pursued with utmost priority at branch level

SLBC also requested member banks to update the daily branch wise progress of KCC sanctioned/disbursed in the designated Google Sheet provided in the google link

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 30.06.2026:

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	7,63,67,950	100.00%	1,90,64,166

(Source – Member Banks)

The Bank-wise performance report is given in *Annexure-58*.

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.**

VC in Chairmanship of Principal Secretary on 03.07.2026 and VC in Chairmanship of Dy CM on 22.07.2026 for Sensitization of Banks towards Cyber Frauds and strengthening of Coordination with Gujarat Police

- Better co-ordination among Banks and Gujarat Police towards aversion of Cyber fraud.
- Felicitation of Branch Managers/Officers and Police Official for their exemplary contribution towards prevention of Cyber fraud.
- Measures to be taken by Banks and Cyber Police for immediate lien marking of Funds and aversion of cyber fraud.
- Use of **1930 Helpline, Analysis of Fraud category, Guidelines and Direction -4IC and RBI, Coordination with Banks and Refunds, revamping of 1930 Helpline and Challenges.**
- SLBC is maintaining the continuous coordination with CCoE on matters relating to Cyber crime.
- Need for coordinated efforts between banks and police to curb the growing menace of Cybercrime, greater use of AI by Banks to identify and action against Mule Accounts.
- Targeted approach to identify crime hotspots and ensure firm legal action against offenders.
- Banks to focus closely on district-wise Mule Account data and undertake necessary due diligence to prevent misuse of accounts for fraudulent transactions.

11.2 <u>Review of progress in Central KYC Records Registry (CKYCR)</u>

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 ***<u>Annexure-59</u>*****.**

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

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 June 2026	*No. of accounts becoming inoperative during Q1 2026*	*No. of inoperative accounts activated during Q1 2026*	*No. of inoperative accounts as at the end of Q1 2026*	*No. of frozen accounts due to pending KYC updation as on Jun 2026*	*No. of accounts defreezed during Q1 2026*	*No. of accounts frozen due to pending KYC updation during Q1 2026*	*No. of frozen accounts due to pending KYC updation as at the end of Jun 2026*	*No. of inoperative accounts with DBT benefits credited as on Jun 2026*	*No. of inoperative accounts DBT benefits credited as at the end of Jun 2026*
1,84,26,543	3,82,144	3,13,068	1,84,78,322	28,34,083	62,611	1,41,497	29,12,969	6,07,842	5,93,180

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, 15.34 lakh inoperative accounts and 7.65 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 10.07-2026						
			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
21,77,826	**25,14,306**	**46,92,132**	**77,989**	**4,89,867**	**9,66,920**	**5,50,104**	**2,15,577**	**15,34,776**	**7,65,681**

Bank-wise data is given in ***<u>Annexure 60</u>***.

11.4 <u>Fintech Adoption</u>
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.

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 March 2026 is available in ***Annexure –61***.

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

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