

BANKING AT A GLANCE IN GUJARAT STATE - JUNE, 2011

PARAMETERS	JUNE, 2010	MARCH, 2011	JUNE, 2011	GROWTH Y-o-Y (June, 10 to June, 11)	GROWTH OVER MARCH 2011
TOTAL No. OF BRANCHES	6150	6433	6461	311	28
CATEGORY OF BRANCHES					
RURAL	2771	2847	2862	91	15
SEMI - URBAN	1537	1587	1590	53	3
URBAN	1009	1099	1102	93	3
METRO	833	900	907	74	7
TOTAL	6150	6433	6461	311	28
KEY INDICATORS (Amt. Rs.Crores)					
DEPOSITS	2,29,976	2,72,076	2,79,760	49,784 (21.64%)	7684 (2.82%)
ADVANCES	1,56,292	1,87,803	1,92,630	36,338 (23.25%)	4827 (2.57%)
CREDIT DEPOSIT RATIO	67.96	69.03	68.86	0.90	(-) 0.17
PS ADVANCES	63,703	71,975	73,706	10,003	1731
(% Growth)				(15.70)	(2.40)
(% to advances)	(40.95%)	(46.26%)	(39.25%)	(-) 1.70%	(-) 7.01%
AGRI ADVANCES	25,614	31,401	32,151	6,537	750
(% Growth)				(25.52)	(2.38)
(% to advances)	(16.46%)	(20.18%)	(17.12%)	0.66%	(-) 3.06%
MSME ADVANCES	21,875	24,825	24,876	3,001	51
(% Growth)				(13.71)	(0.20)
(% to advances)	(14.06%)	(15.96%)	(13.25%)	(-) 0.81%	(-) 2.71%
WEAKER SEC.ADV	10,022	11,605	12,622	2,600	1017
(% Growth)				(25.94)	(8.76)
(% to advances)	(6.44%)	(7.46%)	(6.72%)	(0.28%)	(-) 0.74%

Position of Kisan Credit Cards for the period ended					
	June, 2010	March, 2011	June, 2011	Growth Y-o-Y (June, 10 to June, 11)	Growth over March, 2011
Accounts	23,10,687	25,27,514	25,72,848	2,62,161	45,334
Amount	11,195	12,684	15,192	3997	2508
Fress KCCs Issued during the quarter	1,84,852	78,254	1,93,994	9152	1,15,740

Initiatives taken by Govt. Departments and Banks during the quarter

- The unit cost for Artisan Credit Card for 54 activities identified by Gujarat Livelihood Promotion Co. Ltd. (GLPCL) was finalised in the meeting of Sub-Group of SLBC. The final unit cost was circulated to the Member Banks along with the operational guidelines for implementation of the Scheme.
- For revision in the disbursement pattern under Indira Awas Yojana - DRI loan scheme, a separate meeting of member Banks and LDMS was held at the instance of the commissioner and principal Secretary Rural Development Department. Wherein it was decided to disburse the entire Bank's share in one go after the release of the second instalment by the State Govt and the completion of the lintel level work. The construction of the Awas would be completed within one year from the release of 1st instalment and last instalment of Rs.9000/- of State Government would be released on completion of the House. The Completion Certificate would be made available to the financing bank for their records.
- During the quarter, Dr. Alok Pande, Director (FI & P), Department of Financial Services, Ministry of Finance, Govt. of India, New Delhi visited Gujarat on 26th May, 2011. He was taken to the Village Tintoda which is one of the FI villages having satellite office of Dena Bank where live demonstration for depositing and withdrawing money through HHD was made. Gram Sabha was also arranged at the village and also visited Angadh FIP village of Bank of Baroda in Baroda Region.
- During the visit of Dr. Alok Pande, Director (FI & P), a meeting was also arranged by SLBC with all the FIP allottee Banks in the State of Gujarat on the same day and through Power Point Presentation, he was apprised of the details on the implementation of FIP in Gujarat. Similarly a meeting with bankers was also arranged by Bank of Baroda at Vadodra.
- To increase the base of Kisan Credit Card through Joint Liability Group (JLG), a meeting of all major Banks was arranged by SLBC at NABARD. During the meeting, the representative from NABARD explained the scheme in detail. Targets under JLG were finalised in the said meeting and according to that each Rural and Semi-urban branch of all Banks will form minimum 5 JLGs (each JLG consisting of 5 farmers) and will issue fresh KCC to them.
- In view of the increased budget of Agriculture loans from Rs.3.75 lakh crores to Rs.4.75 lakh crores for the country as a whole, State has been allocated additional target of Rs.3200 crores over and above the District Credit Plan. On adding the same, the target for the year 2011-12 comes to Rs.25,391 crores as against the SACP of Rs.22,100 crores.
- Meeting of major Banks was convened at NABARD on 21st July, 2011 wherein after elaborate discussion, it was decided to add 5 lakh fresh KCCs during the year 2011-12 by all the Banks. This would help in achieving the enhanced target under SACP.

- The Managing Director GLPC has arranged a District Level meetings in all the District to sensitize the Branch Managers for financing to Sakhimandals/SHG/SGSY and also Indira Aawas beneficiaries. which was also attended by the controlling head of the major Banks in the District.

AGENDA No.1

Confirmation of the proceedings of last meeting.

The proceedings of the 129th State Level Review Meeting (SLRM) for the year ended March, 2011 held on 18.05.2011 were circulated to all the members on 30th May, 2011.

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 DECISIONS TAKEN IN LAST MEETING :

2.1 Allotment of Land by State Government for Setting up of Rural Self Employment Training Institutes (RSETIs)

In the 129th State Level Review Meeting, it was informed by the Commissioner & Principal Secretary, Rural Development Department, Govt. of Gujarat that the land for RSETI premises at Mehsana and Dangs district is already allotted. As regards Ahmedabad district, matter regarding allocation of land or premises is under examination.

The representative from Rural Development Department is requested to apprise the House about the developments in the matter.

Status of training programmes conducted by RSETIs upto the quarter ended June, 2011

As decided in 129th SLRM held on 18th May, 2011, SLBC collected the details of training programmes such as no. of training programmes conducted, cumulative no. of training programmes conducted, no. of beneficiaries trained during the quarter and cumulative, categorywise no. of trainees, and cumulative no. Of beneficiaries settled, etc.

Summary of training programmes & Settlement Ratio

No. of training programmes conducted during the quarter ended June, 2011	Cumulative no. of training programmes since inception	No. of beneficiaries trained during the quarter ended June, 2011	Cumulative no. of beneficiaries trained	Cumulative no. of beneficiaries settled	
				Through Bank finance	Through own sources
163	2,364	5,364	77,255	21,219	20,852

Percentage					27.46%	26.99%
Categorywise Cumulative no. of trainees						
SC	ST	OBC	Women	Handicapped	Minorities	Others
14,741	16,995	25,366	54,349	232	5,108	14,093
19.08%	21.99%	32.83%	70.35%	3.00%	6.61%	18.24%

Districtwise details are given as per **Annexure - A**.

2.2 Conversion of Financial Literacy and Credit Counseling Centres (FLCCCs) as per model scheme circulated by RBI

In 129th State Level Review Meeting, all Lead Banks were requested to initiate steps for conversion of FLCCCs as per RBI Model Scheme.

As regards the conversion of FLCCCs set up by Dena Bank as per RBI Model, it has been informed that the job for preparation of bye-laws of the Trust / Societies has been entrusted to competent authority. On receipt of the same, further action would be initiated for conversion of FLCCCs as per RBI Model Scheme.

As regards remaining two Lead Banks (viz. Bank of Baroda and State Bank of India), the representatives from these Banks are requested to apprise the House in the matter.

2.3 (A) Interest Subsidy for Housing the Urban Poor (ISHUP) - the practice for implementation of ISHUP

In 129th State Level Review Meeting, while discussing on the captioned issue, the Chief Executive Officer of Gujarat Urban Development Mission (GUDM) had informed that GUDM is implementing housing schemes of different plot areas under JNNRUM with the financial assistance from the Central Government, State Government and concerned Municipalities. It was also informed that they had apprised Jt. Secretary, Govt. of India about these schemes and made a reference to the Central Government for approval of modification in ISHUP, however, the matter is still pending with them. The Chairman of SLBC requested the Gujarat Urban Development Mission (GUDM) to provide the copies of the said correspondence to SLBC to enable them to apprise the House of next SLBC.

Accordingly, SLBC vide its letter dtd. 20th May, 2011 requested GUDM to provide the above details. However, the reply is still awaited.

The representative from Gujarat Urban Development Mission is requested to apprise the House in the matter.

2.3(B) Interest Subsidy Scheme for Housing the Urban Poor (ISHUP) - relaxation in certain norms

National Housing Bank (NHB) vide their letter dtd. 24th May, 2011 informed that the Steering Committee of Interest Subsidy Scheme for Housing the Urban Poor (ISHUP) has relaxed certain norms as under:

Sr.No.	Existing	Revised
1	EMI should not exceeds 25% of the monthly income of the beneficiary	EMI / Income ratio be left to the banks as the guidelines provided

		that the lender should sanction the loan as per their own risk assessment and procedural requirement
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2	Subsidized loan under the scheme would be available to an EWS beneficiary for a house of atleast 25 sq.mt. and 40 sq. mt. in case of LIG beneficiary	Likewise where the built up area is less than prescribed norms for EWS and LIG beneficiaries. It was decided that due to high cost of land in the urban area, a lenient view can be taken provided the house had the space for necessary amenities like kitchen slab, toilet, etc. Subsidy claim less than the stipulated requirement of built up area and size beyond 100 sq. mt. may be excluded from the scheme to avoid moral hazard.
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Although the Scheme is still not under implementation in the State, the above has been put up for information.

2.4 Hindrance in selling the property belonging to Scheduled Tribes as part of recovery process

The captioned issue was first discussed In 128th SLBC meeting and SLBC was advised to send a formal request letter to District Development Officer, Narmada District. Accordingly, SLBC vide its letter dtd. 30th March, 2011 detailing therein the agenda item requested the District Development Officer for expediting in granting the permission for selling the secured property.

Again, due to non-receipt of any response from them, the issue was once again repeated in 129th State Level Review Meeting held on 18th May, 2011 and SLBC was advised to once again take up the matter. Accordingly SLBC vide its letter dtd. 16th June, 2011 requested District Development Officer, Narmada to do the needful and inform SLBC regarding the same so that SLBC in turn can place the same before the house of ensuing SLBC.

As the captioned matter remains pending since last two SLBC meetings, the Revenue Department is requested to take up with the District Administration to expedite in the matter.

2.5 Issue relating to waiver of Stamp Duty and Enhancement of Credit limits for exemption of Stamp Duty to all types of Self Help Groups (SHGs), including Sakhi Mandals

In the 129th State Level Review Meeting, the Commissioner & Principal Secretary, Rural Development Department, Govt. of Gujarat had informed that they have vide their

letter dtd. 9th May, 2011 recommended to the Principal Secretary, Revenue Department, Govt. of Gujarat to consider present modification / order which is expiring on 19th December, 2011 and a fresh notification for extension of exemption from payment of stamp duty be issued. Since nothing was heard in the matter from Revenue Department, SLBC was advised to take up the matter with them. Accordingly, SLBC vide its letter dtd. 16th June, 2011 requested Revenue Department to inform the action initiated in the matter.

SLBC has received a letter dtd. 6th July, 2011 from the Office of Suptd. of Stamps seeking details such as -

- (1) If the existing limit of Rs.1 lakh is raised to Rs.2 lakhs for stamp duty remission, how many such cases would be there in all for all the member banks ?
- (2) Number of beneficiaries under SHGs / Sakhi Mandals and
- (3) Details of loan upto Rs.1 lakh and the stamp duty remission availed thereon to be collected and sent to them.

The above information is sent to the Office of Suptd. of Stamps vide SLBC letter dtd. 25th July, 2011 with a request to consider the waiver of stamp duty upto Rs.2 lakhs and extension of period beyond 19th December, 2011, the date on which the present relaxation expires.

Since no further developments received from the Office of Suptd. of Stamps, the representative from the Department is requested to apprise the House in the matter.

2.6 Financial Inclusion - Awareness Campaign at the Ground Level - Meeting with Banks

The captioned agenda was taken In 129th State Level Review Meeting, but since there was no representation from IBA, the Convenor - SLBC had informed that the next date would be fixed in consultation with them and would be informed to Banks accordingly. SLBC vide its letter dtd. 25th July, 2011 requested IBA to inform the date of meeting so that the same can be intimated to Member Banks. However, the reply is yet awaited.

2.7 Delay faced by the Banks in obtaining order in Application filed before the District Magistrate under Section-14 of SARFAESI Act, 2002 for physical possession of secured assets

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2.8 Double Stamp Duty for the property taken in possession by Banks under SARFAESI Act, 2002

While discussing both the above mentioned agenda in 129th State Level Review Meeting, the Commissioner & Principal Secretary, Rural Development, Govt. of Gujarat had informed that a small group of Revenue Department and Finance Department would be formed to resolve the issues.

Accordingly, SLBC vide its letter dtd. 16th June, 2011 requested the Principal Secretary, Revenue Department, Govt. of Gujarat to inform the action initiated in the matter. However, the reply is still awaited.

The representative from Revenue Department, Government of Gujarat is requested to apprise the House about the action initiated by them on the above matters.

2.9 1% Interest Subvention on Housing loans sanctioned to Public upto Rs.15.00 lakhs under Public Housing loan Schemes

As per RBI circular dtd. 9th August, 2010, Regional Rural Banks were excluded from the list of implementing agency for providing 1% interest subvention on housing loans sanctioned upto Rs.15.00 lakhs. As per the request of Baroda Gujarat Gramin Bank, the above matter was incorporated in 129th State Level Review Meeting and the Chairman of SLBC advised SLBC Secretariat to refer the matter to RBI. Accordingly, SLBC vide its letter dtd. 20th May, 2011 referred the matter to RBI with a request to take up the matter with their Central Office for the purpose of inclusion of RRBs for the above scheme.

RBI, Ahmedabad vide its letter dtd. 22nd June, 2011 has informed that they have taken up the matter with their Central Office.

The representative from RBI is requested to apprise the House about further developments in the matter.

2.10 (A) Issuance of Artisan Credit Card (ACC) under Mission Mangalam - Fixation of Unit Cost

As decided in 129th State Level Review Meeting, a subgroup of SLBC consisting of representatives from major Banks, RBI, NABARD, RRBs, KVIC, KVIB, Cottage & Rural Industries and Development Commissioner (Handicrafts) was formed and the meeting of subgroup was convened by SLBC on 17th June, 2011 wherein the unit cost of 54 items of investment under Artisan Credit Card were finalised. SLBC vide its letter dtd. 25th June, 2011 forwarded the minutes of the meeting of subgroup along with the finalised unit cost for 54 activities.

The copy of the minutes is enclosed as per Annexure - B with a request to the House to approve the same.

2.10 (B) Issuance of Artisan Credit Card (ACC) under Mission Mangalam - Sponsoring of Applications

Indext-C vide its letter dtd. 1st August, 2011 has informed that they have started sponsoring of loan applications to the controllers of the Banks as per the Ward wise allocation made in the 14 identified centres by the respective Lead District Managers. It is mentioned that some of the banks are either not accepting or subsequently returning the applications without any reason / process, which not only delays the process, but also defeats very purpose of assisting the artisans in the matter. The position of

applications sponsored to various Banks upto 20th July, 2011 is enclosed **as per Annexure - C.**

Member Banks are requested to go through the said Annexure and instruct their branches accordingly for clearing the pendency.

2.11(A) High Level Committee to review Lead Bank Scheme - Providing banking services in village having population of over 2000 by March, 2012

The modulewise roadmap to provide banking services in the 3,502 identified villages in the State of Gujarat is as under:

Full-fledged branch	Satellite Office	Mobile Van banking	BC model	Total
38	11	9	3,444	3,502

The modulewise target and achievement as of March, 2011.

Particular	Full-fledged branch	Satellite Office	Mobile Van banking	BC model	Total
Target	29	6	9	963	1,007
Achievement	29	4	16	1267	1316

The target for the state as a whole for the previous year was surpassed by 309 villages. However in case of individual performance of banks there was gap of 101 villages to be covered. Out of the gap of 101 villages Indian bank has already covered their 3 villages and still 98 villages remains to be covered by 5 Banks. viz. Allahaba Bank (1), Baroda Gujarat Gramin Bank (36), Central Bank of India (40), Saurashtra Gramin Bank (15), and Uco Bank (6). SLBC has already take-up the matter with concerned Banks.

The summary of modulewise bifurcation for providing banking services by March, 2012 is as under :

Full-fledged branch	Satellite Office	Mobile Van banking	BC model	Total
9	5	0	2,172	2,186

The summary of quarterwise / modulewise bifurcation for providing banking services by March, 2012 is as under :

First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Total
491	669	664	362	2,186

The districtwise and bankwise details of villages allotted are placed on SLBC website : slbcgujarat.com.

The cumulative progress in implementing the roadmap committed by FIP Allottee Banks upto June, 2011 is as under :

Sr. No.	Name of Bank	Total No. of villages allotted	Achievement upto March, 2011	Villages to be covered by March, 2012	Achievement upto June, 2011	Gap
1	Allahabad Bank	2	-	2	-	2
2	Bank of Baroda	733	361	372	50	322
3	Bank of India	191	76	115	66	49
4	Bank of Maharashtra	16	-	16	-	16
5	Baroda Guj. Gr. Bank	350	-	350	-	350
6	Canara Bank	2	1	1	-	1
7	Central Bank of India	167	35	132	-	132
8	Corporation Bank	8	8	-	-	-
9	Dena Bank	504	214	290	31	259
10	Dena Guj. Gr. Bank	245	13	232	7	225
11	Develop. Credit Bank	1	1	-	-	-
12	HDFC Bank Ltd.	2	0	2	-	-
13	Indian Bank	14	12	2	-	-
14	Indian overseas Bank	26	8	18	11	7
15	Oriental Bank of Com.	3	-	3	-	3
16	Punjab National Bank	23	-	23	-	23
17	Saurashtra Gr. Bank	139	6	133	1	132
18	State Bank of India	904	502	402	23	379
19	Syndicate Bank	11	4	7	4	3
20	UCO Bank	26	9	17	-	17
21	Union Bank of India	135	62	73	40	33
22	Amreli DCCB	0	1	-	-	-
23	Mehsana DCCB	0	2	-	-	-
24	Ahmedabad DCCB	0	1	-	-	-
Total		3,502	1316	2190 *	233	1953

The total (1316 + 233)1549 villages were covered by all banks as against the target of 1807 by June, 2011. 233 villages covered during the quarter ended June, 2011 as against the target of 491. There is gap of 258 villages which remains to be covered by Banks. SLBC has already take-up the matter with concerned Banks. The gap is due to some field level problem in implementation BC Model.

*Four villages covered by DCCBs is to be subtracted from total villages i.e. 2190 - 4 = 2186.

Modulewise progress in implementation of Roadmap for providing Banking Services in villages having population over 2,000 - as of June, 2011

Bankwise Summary :

Cumulative position

Sr. No.	Bank	Branch	S.O.	Mobile Van Banking	B.C.	Total
1	Allahabad Bank	-	-	-	-	-
2	Bank of Baroda	1	-	6	404	411
3	Bank of India	3	-	1	138	142
4	Bank of Maharastra	-	-	-	-	-
5	Baroda Guj. Gr. Bank	-	-	-	-	-
6	Canara Bank	-	-	-	1	1
7	Central Bank of India	-	-	-	35	35
8	Corporation Bank	-	-	-	8	8
9	Dena Bank	3	4	-	238	245
10	Dena Guj. Gr. Bank	-	-	-	20	20
11	Develop. Credit Bank	-	-	-	1	1
12	HDFC Bank Ltd.	-	-	-	-	-
13	Indian Bank	-	-	-	12	12
14	Indian overseas Bank	-	-	-	19	19
15	Oriental Bank of Com.	-	-	-	-	-
16	Punjab National Bank	-	-	-	-	-
17	Saurashtra Gr. Bank	7	-	-	-	7
18	State Bank of India	8	-	-	517	525
19	Syndicate Bank	5	3	-	-	8
20	UCO Bank	-	-	9	-	9
21	Union Bank of India	2	-	-	100	102
22	Amreli DCCB	1	-	-	-	1
23	Mehsana DCCB	2	-	-	-	2
24	Ahmedabad DCCB	1	-	-	-	1
Total		33	7	16	1493	1549

Amreli DCCB have opened one branch at village Devala having population over 2000 in Amreli district allotted to SBI Dhari.

Mehsana DCCB have opened two branches at village Manknaj and Varvada having population over 2000 in Mehsana district allotted to SBI and Dena Bank respectively.

Ahmedabad DCCB have opened one branch at village Dhanap having population over 2000 in Gandhinagar district allotted to Dena Bank.

Districtwise Summary :

Cumulative position

Sr. No.	District	Branch	S.O.	Mobile Van Banking	B.C.	Total
1	Ahmedabad	1	-	-	68	69
2	Amreli	5	-	-	45	50
3	Anand	2	-	-	109	111
4	Banaskantha	-	-	9	94	103
5	Bharuch	-	-	-	23	23
6	Bhavnagar	1	-	-	92	93

7	Dahod	-	-	-	81	81
8	Dang	-	-	-	1	1
9	Gandhinagar	1	2	6	49	58
10	Jamnagar	1	-	-	22	23
11	Junagadh	4	-	-	91	95
12	Kheda	3	-	-	122	125
13	Kutch	1	2	1	37	41
14	Mehsana	3	-	-	65	68
15	Narmada	-	-	-	8	8
16	Navsari	-	-	-	32	32
17	Panchmahals	-	-	-	58	58
18	Patan	-	-	-	65	65
19	Porbandar	-	-	-	4	4
20	Rajkot	2	-	-	60	62
21	Sabarkantha	-	-	-	79	79
22	Surat	3	2	-	39	44
23	Surendranagar	4	-	-	39	43
24	Vadodara	2	-	-	113	115
25	Valsad	-	1	-	67	68
26	Tapi	-	-	-	30	30
Total		33	7	16	1493	1549

2.11(B) Action Points emerged from the Review meeting of Secretary (Financial Services) with the Chief Executive Officer of Public Sector Banks / FIs held on April 26, 2011 at New Delhi

1. Kisan Credit Card

To increase the issuance of new KCC to ensure coverage of all the eligible farmers.

The issues related to increase the coverage of KCC is taken as a separate agenda.

2. Allocation of Villages having 1000 + population

Initially, the Districtwise/Bankwise allocation of the un banked villages having population above 1000 to 2000 was made available to SLBC by the concerned LDMs based on the census 2001 and the service area allocations. However all the LDMs were again advised to recheck the said position and inform us the final allocation with a advise to concerned banks to initiate the further suitable actions for coverage under FIP.

3. Overlapping of Villages

The issues pertaining to overlapping of villages was also discussed in the meeting. So far as no bank has reported the overlapping of villages in the state.

UIDAI

4. Shri Nandan Nilekani, CEO, UIDAI also interacted with the CEOs of Public Sector Banks and Financial Institutions. Issues pertaining to co-ordination between Banks and UIDAI for the rapid scale up of enrollment for the Aadhaar Number as well as the benefits of Aadhaar Number for the Financial Inclusion

campaign were discussed. 26 Public Sector Banks are Registrars for enrolling residents for the Aadhaar Number being issued by UIDAI.

Since allocation of FIP villages for providing banking Services through different module among the bank is already made for 3502 villages, for better achievement co-ordinated efforts be made in such villages with mutual co-ordination.

AGENDA No.3

OTHER AGENDA

3.1 Enablement of Village Computer Entrepreneurs (VCE) of E-gram as Business Correspondent

A communication is received from the Additional Chief Secretary, Panchayats, Rural Housing and Rural Development Department, Govt. of Gujarat that they will issue No Objection Certificate to the VCE of e-Gram with utilisation of e-gram infrastructure for working as BCs with following conditions :

- i) Govt. of Gujarat will not have any explicit / implicit financial responsibility for any financial transactions by VCE and will not stand as Guarantor for VCE for conduct of transactions of any financial security.
- ii) Bank using the e-gram infrastructure will have to share 20% of their revenue with Govt. of Gujarat for 1st year and same would be renegotiated next year.

House is requested to deliberate upon the issue.

3.2 Spreading Awareness of the Codes among Bankers and Public

Banking Codes and Standards Board of India (BCSBI) have evolved Codes and Standards for banks for providing fair treatment to their customers and so far Banks have implemented two Codes :“**Code of Bank’s Commitment to Customers** and “**Code of Bank’s Commitment to Micro and Small Enterprises**”. As part of efforts to spread awareness of the Codes among bankers and customers, BCSBI had been holding workshops and meetings. In past, presentation in some of the SLBC meetings have proved very fruitful as not only the bankers, but the Govt. Officials were made aware of how the Codes can be used to promote fair banking practices and upgrade the level of customer service and understanding of their rights and duties and also financing to Micro and Small Enterprises. In order to make it more effective, Chief Executive Officer (BCSBI) desired for presentation of the subject matter.

The representative from BCSBI is requested to make a precise presentation.

3.3 Aadhaar and Financial Inclusion

Unique Identification Authority of India (UIDAI) has been set up by Govt. Of India to serve as a National Identity and Authentication infrastructure. Among others, this will

facilitate access to modern banking and payment system for every resident of the Country.

With a view to enabling access to banking services, UIDAI has partnered with banks through districtwise empanelment with all group of banking infrastructure.

In order to implement the same, UIDAI have identified different agencies with their role and responsibility.

The representative of UIDAI is requested to make the precise presentation on the subject matter.

3.4 Reporting of Fate of Applications received under various Govt. Sponsored programmes

RPCD, RBI has informed that it has been brought to their notice that bank branches return the applications which they do not find viable directly to the respective implementing agencies and do not inform the same to the applicant. As a result, the flow of complaints has increased considerably. RBI has, therefore, advised that Controlling Authorities of Banks should issue instructions to their branches that the fate of the loan applications under various Govt. Sponsored programmes be simultaneously informed to the concerned implementing agency as well as the applicant.

Member Banks are requested to comply the instructions given by RBI.

3.5 National Agriculture Insurance Scheme (NAIS) - Farmerwise details for Kharif - 2011

The Regional Manager, AIC of India has informed that the Director, Agriculture, Govt. of Gujarat, Gandhinagar has requested them to collect the following details of each loanee insured farmers.

- | | |
|----------------------------|--|
| 1. Name of the Farmer | 2. Name of Village / Taluka & District |
| 3. Survey Number | 4. Crop insured |
| 5. Area insured in hectare | 6. Sum insured and premium paid |

Accordingly, they have written to the Nodal Offices of the Banks submitting the aforesaid details of each loanee farmer of the crop insurance on monthly basis. We have received the communication from many of the Banks / Nodal Offices that there is no such provision in the scheme itself as well as in the application forms for availing the crop loan, such survey numberwise details of crop loan is not available. Hence, at present it is not possible to submit the same as asked by the AIC of India.

House is requested to deliberate on the issue.

3.6(A)Progress under financing to Indira Awas Yojana (IAY) - DRI Loan Scheme - as of June, 2011

The Districtwise & Bankwise progress received from Rural Development Department, Govt. of Gujarat upto the month ended June, 2011 is as under :

Districtwise Progress

Sr. No.	District	Appl. Sponsored	Appl. Sanc.	Appl. Rejected	Appl. Pending
1	Amreli	862	206	5	651
2	Anand	8541	1081	880	6580
3	Banaskantha	7718	14	0	7704
4	Bharuch	2646	0	0	2646
5	Bhavnagar	705	376	72	257
6	Dangs	211	0	0	211
7	Dahod	2438	96	0	2342
8	Gandhinagar	270	18	0	252
9	Jamnagar	133	26	0	107
10	Junagadh	435	0	18	417
11	Kheda	11913	131	0	11782
12	Kutch	318	172	0	146
13	Mehsana	2882	99	568	2215
14	Narmada	5935	0	2203	3732
15	Navsari	317	0	0	317
16	Panchmahals	3502	0	0	3502
17	Patan	2126	0	0	2126
18	Porbandar	3	0	0	3
19	Rajkot	2104	117	0	1987
20	Sabarkantha	10190	2157	0	8033
21	Surat	4439	0	850	3589
22	Surendranagar	1943	473	0	1470
23	Tapi	2121	1321	0	800
24	Vadodara	6677	0	0	6677
15	Valsad	2605	96	0	2509
Total		81,034	6383	4596	70,055

Bankwise Progress

Sr. No.	Bank	Appl. Sponsored	Appl. Sanc.	Appl. Rejected	Appl. Pending
1	State Bank of India	19,411	1152	762	17,497
2	Dena Bank	20,306	3202	1884	15,220
3	Punjab National Bank	508	21	17	470
4	Bank of India	6125	236	329	5560
5	Bank of Baroda	24,456	1442	909	22105
6	Central Bank of India	3910	238	200	3472
7	Syndicate Bank	340	0	40	300
8	Union Bank of India	1661	42	218	1401
9	United Bank of India.	1629	38	18	1573
10	Bank of Maharashtra	71	0	0	71
11	UCO Bank	950	10	67	873
12	Indian Bank	124	0	1	123
13	Canara Bank	70	0	0	70
14	Indian Overseas Bank	315	0	0	315
15	Allahabad Bank	289	0	0	289
16	Other Banks	869	2	151	716
Total		81,034	6383	4596	70,055

All the Member Banks (excluding RRBs, Private Sector Banks, DCCBs & GSCARDB) are requested to closely monitor the branchwise progress under the Scheme. Similarly, all the Lead District Managers are requested to closely monitor the progress in BLBC and DLCC meetings.

SLBC convened a meeting to review the progress under financing Indira Awas Yojana - DRI Scheme on 9th June, 2011. The meeting was attended by Shri R.M. Patel, Addl. Chief Secretary, Panchayats, Rural Housing and Rural Development, Govt. of Gujarat, Smt. Rita Teotia, Commissioner & Principal Secretary, Rural Development, Govt. of Gujarat, representatives from Member Banks, Lead District Managers and APOs from DRDA Offices. In the said meeting, the progress upto the month ended May, 2011 was reviewed. The important decisions taken in the meeting are reproduced hereunder:

Disbursement Schedule

Sr.No.	Particulars	Amount of Govt. grant (Rs.)	Bank Loan (Rs.)	Remarks
1	Ist installment	21,000/=	-	Advance payment
2	IIInd installment	15,000/=	20,000/=	Banks will disburse the entire loan on disbursement of second instalment by the State Govt.,
3	IIIrd installment	9,000/=		IIIrd instalment on Completion of House
Total		45,000/=	20,000/=	

1. Banks will disburse Rs.20,000/- loan to IAY-DRI scheme beneficiaries in single instalment simultaneously on disbursement of 2nd instalment of Rs.15,000/- by State Govt. After obtaining required proof / information as laid down in the scheme.
2. Rural Development Department to make an amendment in the existing Govt. Resolution to that effect.

The construction of the Awas would be completed within one year from the release of 1st instalment and last instalment of Rs.9000/- of State Government would be released on completion of the House. The Completion Certificate would be made available to the financing bank for their records.

3. All Lead District Managers to convene a Special BLBC meeting in each taluka of the district after next week and complete all BLBC meetings before 25.6.2011.

The minutes of the above meeting were circulated to Members vide SLBC letter dtd. 13th June, 2011.

3.6(B) Request of Govt. of Gujarat for making BPL beneficiaries of State Sponsored Housing Schemes eligible for Housing Loans under DRI Scheme

SLBC has been informed by RPCD, Reserve Bank of India, Ahmedabad Office vide their letter dtd. 6th July, 2011 that the request for coverage under DRI Loan Scheme of other State Housing schemes like Sardar Awas Yojana, Dr. Ambedkar Awas Yojana, Halpati Gruh Nirman Yojana, etc. for BPL beneficiaries made by the Commissioner & Principal Secretary, Rural Development Department, Govt. of Gujarat has been examined by their Central Office and it has been advised that Below Poverty Line borrowers are the target clientele of the scheme, but only SC/ST beneficiaries of BPL beneficiaries fulfilling income criteria are eligible for housing loan upto Rs.20,000/- under DRI scheme. The copy of RBI letter is enclosed as per **Annexure - D**.

3.7 Monitoring of progress under finance extended to MSMEs, Housing and Auto Sectors under IBA Package

Since the introduction of Stimulus Package, the Banks in Gujarat have extended finance to the tune of **Rs.34,649 crores upto the quarter ended June, 2011**. Sectorwise figures of finance extended are as under :

MSME Sector	:	Rs. 15,994.09 crores (including Genset)
Housing Sector	:	Rs. 13,288.69 crores
Auto Sector	:	Rs. 5,366.88 crores
Total	:	<u>Rs. 34,649.66 crores</u>

The summary of the progress under various stimulus packages upto June, 2011 is as under :

(Rs. in crores)

Particulars	Upto the quarter ended June, 2011		Cumulative at the end of quarter June, 2011 (since 01.12.2008)	
	No. of A/cs	Amt.	No. of A/cs	Amt.
(1) Credit flow to MSME				
Sanction of working capital loans (New)	3190	1553.45	32,532	11,309.48
Sanction of incremental working capital loans (Existing units)	738	743.09	9743	4683.56
Restructuring of MSME accounts	20	2.77	6829	1088.55
Sanction of loans for purchase of Gen Sets on soft terms	5	0.03	106	1.05
(2) Sanction of Housing Loans				
Loans upto Rs.5 lakh	3311	131.88	48,832	2013.84

Loans from Rs.5 lakh to Rs.20 lakh	4118	677.27	50,859	6293.70
Loans above Rs.20 lakh	578	1893.58	12,892	4981.15
(3) Sanction of Auto Loans	16,109	722.90	1,43,254	5336.88

The Bankwise progress report in respect of **MSME Sector** is enclosed as per **Annexure - 30.**

The Bankwise progress report in respect of **Housing Sector and Auto Sector** is enclosed as per **Annexure - 31.**

The Bankwise details on **interest rate (range) charged** on loans sanctioned under Stimulus package is as per **Annexure - 32.**

Details of action taken by STPSEs and Electricity Boards

The details received from Electricity Companies are as under :

(Rs. in lakhs)

Sr.No.	Name of Vij Company	Amount of bills paid by the STPSEs and Electricity Boards during June, 2011	Amount of bills pending with STPSE and Elec. Boards at the end of June, 2011
1	Gujarat State Electricity Corp. Ltd. (Vadodara)	75.60	-
2	Gujarat Energy Trans. Corp. Ltd. (Vadodara)	Not Received	-
3	Uttar Gujarat Vij. Co. Ltd (Mehsana).	Not Received	Not Received
4	Madhya Gujarat Vij Co. Ltd. (Vadodara)	Not Received	Not Received
5	Paschim Gujarat Vij Co. Ltd. (Rajkot)	Not Received	Not Received
6	Dakshin Gujarat Vij Co. Ltd. (Surat)	Not Received	Not Received

AGENDA No.4

REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE QUARTER ENDED JUNE, 2011 :

During the quarter ended June, 2011, total number of bank branches increased by 28 taking the total network of branches from 6,433 as of March, 2011 to 6,461 as of June, 2011 in the State as per the details given in **Annexure- 1.**

BRANCH EXPANSION

Particulars	FOR THE QUARTER ENDED JUNE, 2011				
	June, 2010	June, 2011	March, 2011	Growth yo-yo	Variation over March, 2011
State Bank Group	1114	1140	1139	26	1

Nationalised Banks	2668	2832	2819	164	13
RRBs	463	477	475	14	2
DCCBs	1179	1182	1186	3	(-) 4
GSCARDB	181	181	181	0	0
Private Banks	545	649	633	104	16
Total	6150	6461	6433	311	28

During the quarter under review, 28 new branches were added (Metro -7 , Urban - 3, Semi-Urban - 3 and Rural - 15) in the State.

Further, 163 licences were pending (Metro - 86, Urban - 30, Semi-urban - 34 & Rural - 13) for opening of new branches at the end of June, 2011 as per the information received from Reserve Bank of India, Department of Banking Supervision (DBS), Ahmedabad Office.

DEPOSITS GROWTH :

The banks groupwise deposit growth and level as of June, 2011 is given below. The bankwise and districtwise details are given in **Annexure - 2.**

(Rs./ Crores)

BANK GROUP	FOR THE PERIOD ENDED				
	June, 2010	March, 2011	June, 2011	Growth Y-o-Y (June, 10 to June, 11)	Absolute growth over March, 2011
State Bank Group	53,634 (0.52%)	61,662 (15.56%)	64,419 (4.47%)	10,785 (20.11%)	2757 (4.47%)
Nationalised Banks	1,24,938 (2.68%)	1,46,036 (20.02%)	1,51,492 (3.73%)	26,554 (21.25%)	5,456 (3.73%)

RRBs	3962 (0.33%)	4589 (16.21%)	4578 (-) 0.24%	616 (15.54%)	(-) 11 (-) 0.24%
DCCBs	11,985 (1.71%)	12,733 (8.06%)	13,106 (2.92%)	1121 (9.35%)	373 (2.92%)
GSCARDB	146 (5.03%)	131 (-) 5.76%	135 (3.05%)	(-) 11 (-) 7.53%	4 (3.05%)
Private Banks	35,311 (2.67%)	46,925 (36.44%)	46,030 (-) 1.90%	10,719 (30.35%)	(-) 895 (-).1.90%
TOTAL	2,29,976 (2.08%)	2,72,076 (20.76%)	2,79,760 (2.82%)	49,784 (21.64%)	7684 (2.82%)

(Figures in the brackets for the quarter ended June, 2010 June 2011 indicate % growth over previous quarter, whereas figures in the brackets for the period ended March 2011 indicate % growth over previous year).

The aggregate deposits of the banks in Gujarat increased by Rs.7684 crores in absolute terms from Rs.2,72,076 crores as of March, 2011 to Rs.2,79,760 crores as of June, 2011 registering a growth of 2.82% **as against 2.08% growth for the corresponding period of the previous year.**

The highest percentagewise growth was registered by SBI (4.47%) followed by Nationalised Banks (3.73%) and DCCB (2.92%) over the previous quarter. RRBs and Private Sector Banks have registered negative growth of 0.24% and 1.90% respectively during the quarter.

During the quarter under review, the NRI deposits decreased by Rs.188 crores and stood at Rs.22,789 crores forming 8.15% of the total deposits as of June, 2011 as against Rs.22,976 crores (8.44%) as of March, 2011.

CREDIT EXPANSION :

During the period under review, credit increased from Rs. 1,87,803 crores to Rs.1,92,630 crores i.e. an increase of **Rs.4827 crores or 2.57% over March, 2011.** The bank groupwise details are given in the following table :

Bank Group	(Rs./ Crores)				
	FOR THE PERIOD ENDED				
	June, 2010	March, 2011	June, 2011	Growth Y-o-Y (June, 10 to June, 11)	Absolute Growth over March 2011
State Bank	38,931	45,575	46,792	7861	1217

Group	(2.43%)	(19.91%)	(2.67%)	(20.19%)	(2.67%)
Nationalised Banks	73,035 (-) 0.93%	89,900 (21.94%)	92,365 (2.74%)	19,330 (24.47%)	2465 (2.74%)
RRBs	1908 (3.75%)	2053 (11.64%)	2187 (6.52%)	279 (14.62%)	134 (6.52%)
DCCBs	7224 (6.60%)	7007 (3.39%)	8059 (15.01%)	835 (11.56%)	1052 (15.01%)
GSCARDB	561 (-) 5.55%	563 (-) 5.22%	550 (-) 2.30%	(-) 11 (-) 1.96%	(-) 13 (-) 2.30%
Private Banks	34,633 (-) 0.003%	42,705 (23.30%)	42,677 (-) 0.06%	8,044 (23.23%)	(-) 28 (-) 0.06%
Total	1,56,292 (0.46%)	1,87,803 (20.72%)	1,92,630 (2.57%)	36,338 (23.25%)	4827 (2.57%)

(Figures in the brackets for the quarter ended June, 2010 & June, 2011 indicate % growth over previous quarter, whereas figures in the brackets for the period ended March, 2011 indicate % growth over previous year).

The data reveal that the overall growth in outstanding advances was 2.57% during the quarter, which was contributed mainly in percentage terms by DCCB - 15.01% (Rs.1052 crores), followed by RRBs - 6.52% (Rs.134 crores), Nationalised Banks - 2.74% (Rs.2465 crores) and SBI Group - 2.67% (Rs.1217 crores).

Private Sector Banks and GSCARDB have registered negative growth of 0.06% and 2.30% respectively during the quarter under review. Nationalised Banks have made the highest contribution of Rs.2465 crores which was negative during the first quarter of the previous financial year.

CREDIT DEPOSIT RATIO:

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

(Rs./ Crores)

Advances	RIDF	Total	Deposits	CD Ratio
1,92,630	7160	1,99,790	2,79,760	71.41

The Bank groupwise CD Ratio (without RIDF) is given below:

Bank Group	FOR THE PERIOD ENDED			Variation over March, 2011
	June, 2010	March, 2011	June, 2011	
State Bank Group	72.59	73.91	72.64	(-) 1.27
Nationalised Banks	58.46	61.56	60.97	(-) 0.59
RRBs	48.17	44.74	47.77	3.03
DCCBs	60.27	55.03	61.49	6.46

Pvt. Sector Banks	98.08	91.01	92.72	1.71
Total	67.96	69.03	68.86	(-) 0.17

The CD Ratio of banks in general decreased marginally by 0.17% over March, 2011 and stood at 68.86%. However, on y-o-y basis it shows a growth of 0.90%.

CD Ratio BELOW 40%

As of June, 2011, the CD Ratio in the following seven districts is below 40% where the Banks are required to put in special efforts to increase the same.

Sr. No.	Name of District	CD Ratio as of June, 2010	CD Ratio as of March, 2011	CD Ratio as of June, 2011	Variation over March, 2011
1	Anand	21.82	24.22	25.51	1.29
2	Dangs	30.15	26.64	25.99	(-) 0.65
3	Kheda	28.60	27.42	27.36	(-) 0.06
4	Kutch	25.60	28.40	28.09	(-) 0.31
5	Navsari	19.44	18.73	18.95	(-) 0.22
6	Porbandar	20.98	22.95	25.11	2.16
7	Panchmahals	43.80	44.33	39.96	(-) 4.37

CD Ratio has been improved by 2.16% and 1.29% over March, 2011 in Porbandar and Anand districts respectively. In other three districts viz. Kutch (0.65%), Kheda (0.06%) and Dangs (0.31%), the CD Ratio declined further over March, 2011. There was an addition of one more district viz. Panchmahals in the above category during the quarter under review.

It is pertinent to note that as of March, 2011, the CD Ratio in Tapi district was 33.82 and in Dahod district was 34.24 which has shown improved performance as of June, 2011 and remained at 40.88% in case of Tapi district and 52.19% in case of Dahod district.

The CD Ratio of following districts was below the stipulated benchmark of 60% as of June, 2011 :

Sr. No.	Name of District	CD Ratio as of June, 2011
1	Bharuch	45.01
2	Bhavnagar	48.85
3	Dahod	52.19

4	Junagadh	42.12
5	Tapi	40.88
6	Valsad	53.06

The Lead District Managers of the districts having CD Ratio below 60% are required to initiate immediate action to reach atleast the stipulated benchmark i.e. 60%.

CD Ratio BELOW 20%

As of June, 2011, Navsari district in the State is having CD Ratio below 20%.

CREDIT + INVESTMENT TO DEPOSIT RATIO :

Further, if investment/other forms of finance i.e. non-convertible debentures, commercial papers, bonds, etc. are also taken into account, the position is as under:

(Rs./ Crores)

Bank Group	Credit	Investment	Total	%
State Bank group	46792	8415	55207	85.70
Nationalised Banks	92364	7,792	100156	66.11
All Banks	1,92,630	20,291	2,12,921	76.11
All Banks + RIDF	* 1,99,790	20,291	* 2,20,081	78.67

***(includes RIDF of Rs.7160Crores)**

If the figures of advances granted to units in Gujarat by Bank branches outside Gujarat are taken into account, the CD Ratio stands as under :

(Rs./ Crores)

Bank Group	Credit + Investment	Credit from outside Gujarat	Total	%
State Bank group	55207	17264	72471	112.50
Nationalised Banks	1,00,156	14645	1,14,801	75.78
All Banks	2,12,921	31917	2,44,838	87.52
All Banks + RIDF	* 2,20,081	31917	* 2,51,998	90.08

*** (includes RIDF of Rs.7,160 crores)**

Bankwise details are given in Annexure - 1.

PRIORITY SECTOR LENDING :

An analysis of the performance in terms of the targets set forth by the Ghosh Committee is presented as under :

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

(Rs./Crores)

PARAMETER	BENCH MARK	OUTSTANDING AS OF				ABSOLUTE GROWTH	% INCREASE over March, 2011
		MARCH, 2011	% Achi. of NBC	JUNE, 2011	% Achi. of NBC		
PRIORITY SECTORS	40%	71,975	46.26	73,706	39.25	1731	2.40
AGRI. ADVANCES	18%	31,401	20.18	32,152	17.12	751	2.39
WEAKER SECT. ADVs	10%	11,605	7.46	12,622	6.72	1017	8.76
DRI ADVs	1%	24.32	0.016	24.83	0.0139	0.51	2.10

Though there is absolute growth over March, 2011 in case of advances to Priority Sector, Weaker Section, Agriculture and DRI, in percentage terms the advances to Priority Sector during the quarter remained marginally below the stipulated benchmark i.e. at 39.25%. Similarly, the stipulated benchmark both for Agriculture Advances and Weaker Section advances also could not be reached and remained at 17.12% and 6.72% respectively. The reason for non-achieving of stipulated benchmark in Agriculture advances could be attributed to the late on-set of Monsoon Season in the State.

Though the Banks are far behind in achieving the stipulated benchmark of 1% for DRI advances, however, during the quarter under review, there has been a marginal improvement in performance as due to various efforts made by the concerned Departments of the State Govt. and the Banks for extending the finance under Indira Awas Yojana - DRI loan scheme, the percentagewise performance has improved by 2.10% over March, 2011. Applications under IAY - DRI loan Scheme have been sanctioned, but disbursements would take place after some time as under the scheme, the Bank would release the entire loan amount in one stroke after disbursement of the second instalment by the State Govt. and the construction upto the lintel level.

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

(Rs. /Crores)

PARAMETER	BENCH MARK	OUTSTANDING AS OF				ABSOLUTE GROWTH	% INCREASE over Mar, 2011
		MARCH, 2011	% Achi. of NBC	JUNE, 2011	% Achi. of NBC		
PRIORITY SECTORS	60%	1839	90.20	1881	86.04	42	2.28
WEAKER SECT. ADVs	15%	812	44.17	843	38.56	31	3.82

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

RRBs have achieved / surpassed the targets under Priority Sectors (90.20%) and Weaker Sections (44.17%) as against the benchmark of 60% and 15% respectively.

III. The **Bank groupwise** percentage share of various components of Priority Sector advances as of June, 2011 is as under :

SECTOR	BENCH MARK	STATE BANK GROUP	NATIONALISED BANKS	PRIVATE SECTOR BANKS	ALL BANKS
PRIORITY SECTORS	40%	36.18	40.10	29.71	39.25
AGRI. ADVANCES	18%	13.83	13.70	14.20	17.12
WEAKER SECTIONS	10%	9.28	6.04	1.02	6.72
DRI ADVANCES	1%	0.0295	0.0127	0.00	0.0139
% OF W.S. ADV. TO P.S. ADV.	25%	27.58	15.39	3.44	17.54

The Member Banks which are below the benchmark are requested to improve their performance under Agriculture, Weaker Section and DRI advances so as to achieve the National Goals.

AGENDA No.5

REVIEW OF PROGRESS UNDER SERVICE AREA CREDIT PLAN (SACP) 2011-12 FOR FRESH LENDING TO PRIORITY SECTOR :

As decided in 129th State Level Review Meeting, SLBC advised the revised target under Agriculture Sector to all Lead District Managers with a request to re-allocate the same amongst the bank branches. The revised target were given as advised by NABARD vide its letter dtd. 16th May, 2011.

The summary of target vis-a-vis achievement for the quarter ended June, 2011 under Service Area Credit Plan 2011-12 is presented hereunder. The bankwise details are given in **Annexures - 4 & 4/A.**

SECTOR	TARGET	(Rs./Crores)	
		ACHIEVEMENT PTO JUNE, 2011	% ACHIEVEMENT AS OF JUNE, 2011
Total Agri. & Allied	25,391	7424	29.24
(a) Of which, Crop Loan	17,618	6518	37.00
(b) Of which, Term Loan	7773	906	11.66
AVCI & SSI	5851	1479	25.12
Trade & Services	7199	1392	19.34
Total	38,441	10,286	26.76

The overall achievement in disbursement under Service Area Credit Plan by all the Banks was 26.76% upto the quarter ended June, 2011. The highest percentage achievement was recorded in Agriculture - 29.24% followed by AVCI & SSI - 25.12% and Trade & Services - 19.34%.

Sr.No.	District above the State Average	Percentage (%)	Sr.No.	District below the State Average	Percentage (%)
1	Ahmedabad	31.22	1	Banaskantha	17.70
2	Amreli	44.23	2	Vadodara	23.51
3	Jamnagar	42.26	3	Bhavnagar	15.08
4	Rajkot	41.03	4	Bharuch	21.89
5	Sabarkantha	56.87	5	Valsad	19.10
6	Surat	40.33	6	Dang	15.9
7	Surendranagar	28.10	7	Gandhinagar	22.37
8	Patan	28.74	8	Junagadh	15.48
STATE AVERAGE 26.76%			9	Kheda	18.92
			10	Kutch	25.97
			11	Mehsana	23.86
			12	Panchmahals	14.92
			13	Anand	6.47
			14	Dahod	7.49
			15	Narmada	11.33
			16	Navsari	8.12
			17	Porbandar	21.64
			18	Tapi	12.64

From the above table, it can be seen that the performance under SACP upto the quarter ended June, 2011 in respect of 8 districts was found to be satisfactory, whereas in respect of 18 districts the performance remained below average. The performance in Anand (6.47%), Dahod (7.49%) and Navsari (8.12%) districts remained below 10%.

All the Lead District Managers in general and LDM of above mentioned 18 districts in particular are requested to gear up their machinery and monitor the Bankwise / Branchwise performance effectively in DLCC / BLBC meetings to ensure achievement of set targets for the year 2011-12.

All the Member Banks are also simultaneously requested to monitor the Branchwise / Districtwise performance of their Bank and to advise their branches / controlling offices to ensure 100% submission of LBR-2 / LBR - U2 Returns to respective Lead District Manager positively, so that correct / actual position of achievement is reflected for the Bank and the concerned district.

Agency wise & Sub-sector wise Ground Level Credit Disbursement under Agriculture - Quarter ended June, 2011

As against the target of Rs.25,391 crores for disbursement under Agriculture Sector for the year 2011-12, Banks have disbursed Rs.7424 crores i.e. 29.24% of the target. The major share of 87.80% is under Short Term Crop Loan sector and the remaining 12.20% under Term Loan Sector. In the first quarter, majority of credit outflow goes towards for production credit and it is expected that in the remaining period the investment credit will pick up. In order to build up the farm assets and to have consistency in the Agriculture finance at the year end, Banks need to concentrate on investment credit for the various farm activities.

Agencywise and Sub-sector wise details are given as per Annexure - 24.

AGENDA No .6

COMPARATIVE POSITION OF CASES FILED UNDER GUJARAT STATE RECOVERY ACT, 1979 AS OF JUNE, 2011

SR. NO.	PARTICULARS	(Rs./ Crores)			
		March, 2011		June, 2011	
		Accounts	Amount	Accounts	Amount
1	Cumulative certificates filed	2,33,649	460.60	2,39,100	485.36
2	Cumulative Recovery effected	62,488	91.35	65,610	110.94
	Of which, cases closed	(57,214)	(59.22)	(59,925)	(63.82)
3	Cases pending	1,76,435	369.25	1,79,175	374.42
	Of which, cases pending for more than 3 years	89,075	214.96	89,984	220.76
	more than 2 years to 3 years	31,303	49.76	32,192	48.79
	more than 1 year to 2 years	27,844	61.98	28,842	62.79
	cases pending for less than 1 year	28,213	42.55	28,157	42.08

District wise details are given in **Annexure - 5**.

Large number of pending cases are found in district like Ahmedabad (No.30,449 - Amt. Rs.104.14 crores), Sabarkantha (No.25,117-Amt. Rs.22.94 crores), Banaskantha (No.15,144 - Amt. Rs.18.29 crores) and Vadodara (No.11,786 - Amt. Rs.11.78 crores).

All Lead District Managers are requested to incorporate the Agenda on Recovery Certificates, if not done, and critically review the position of pending Recovery Certificates in every DLCC meetings and pursue the matter with the District Authorities for immediate disposal of the same.

The Revenue Department is requested to issue instructions to the District Authorities for quick disposal of pending Recovery Certificates and extend necessary help and support to the Banks in recovery in chronic cases.

SECTORWISE NON - PERFORMING ASSETS (NPA) POSITION

As per the details collected from Member Banks, the Sectorwise NPA as of June, 2011 is as under :

The Gross Advances of the Banks in the State of Gujarat as of June, 2011 is Rs.1,92,630 crores.

(Amt. Rs. in lakhs)

Sr.No.	Sector	NPA Amount	% to Gross Advances
1	Agriculture	1,45,034.24	0.75
2	Micro & Small Enterprises	1,07,574.52	0.56
3	Education Loan	3379.96	0.018
4	Housing Loans	15,428.75	0.080
5	Micro Finance	2726.02	0.014
6	Total Priority Sector	2,73,642.10	1.42
7	Other than Priority Sector	1,84,752.67	0.96
8	Total NPA	4,58,394.77	2.38

NPAs UNDER GOVT. SPONSORED PROGRAMMES

Sr.No.	Programme	NPA Amount	% to Gross Advances
1	SGSY	7348.50	0.038
2	SJSRY	1062.24	0.006
3	PMEGP	2940.21	0.015
4	SRMS	51.20	0.0002
5	Others	11,875.81	0.061
6	Total NPA	23,277.96	0.12.

AGENDA No.7

A. REVIEW OF PROGRESS UNDER GOVT. SPONSORED PROGRAMMES FOR THE QUARTER ENDED JUNE, 2011

The Summary of performance for the quarter ended June, 2011 in implementation of various bankable schemes sponsored by Central / State Government is presented hereunder.

The schemewise/districtwise details are furnished in the **Annexure - 6 to 13 (A).**

CENTRAL GOVERNMENT SPONSORED PROGRAMMES :**Comparative performance under Central Govt. Sponsored Programmes**

% Achievement during the quarter			
Period ended	SGSY	PMEGP	SJSRY
June, 2010	7.88%	19.66%(No.) 30.78%(M.M. Amt.)	45.19%(No.) 38.40%(Amt.)
June, 2011	7.53%	46.15%(No.) 102.27 (M.M. Amt.)	TARGET NOT PROVIDED

(M.M. = Margin Money)**(Rs./ Lakhs)**

PARTICULARS	BANKABLE SCHEMES		
	SGSY	PMEGP	SJSRY
Target (2011-12)	Rs.12,090.00 (Amount)	1,816 (No) Rs.2541.97 M. M. (Amount)	TARGET NOT PROVIDED
Sponsored (No.)	11,550	3,891	15,892
Sanctioned (No.)	2389	838	397
Sanctioned (Amt)	N.A.	2599.67 (M.M.)	239.15
Disbursed (No.)	1566	NA	285
Disbursed (Amt)	910.02	NA	159.57
Retd./Rejtd. (No.)	193	363	1083
Pending (No.)	8968	2690	14,412
% achievement (No.)	N.A.	46.15	*
% achievement (Amt.)	7.53	(M.M)102.27	*

* Achievement could not be arrived in absence of target

SWARNA JAYANTI GRAM SWAROJGAAR YOJANA (SGSY) :

The financial targets have been achieved by 7.53% upto the quarter ended June, 2011 as against the achievement of 7.88% for the corresponding period of the the previous year. 823 sanctioned applications are pending for disbursement, majority of them may be for Milch cattle as the calving season for the Milch cattle starts after June.

There were 791 loan applications of SHGs and 8177 loan applications of individuals pending at the end of June, 2011. Besides individual finance, group finance is required to be encouraged by the Banks which ultimately improve the credit linkage of SHGs.

Districtwise performance under the scheme is as under :

Sr.No.	Above Average	Percentage (%)	Sr.No.	Below Average	Percentage (%)
1	Anand	9.89	1	Ahmedabad	5.04
2	Kheda	20.92	2	Amreli	2.83
3	Mehsana	9.24	3	Banaskantha	4.93
4	Narmada	10.70	4	Bharuch	0.00
5	Panchmahals	11.75	5	Bhavnagar	4.31
6	Rajkot	13.86	6	Dangs	0.00
7	Surat	9.22	7	Dahod	6.87
8	Surendranagar	9.89	8	Gandhinagar	2.69

9	Valsad	19.69	9	Jamnagar	7.14
Average : 7.53%			10	Junagadh	3.20
			11	Kutch	7.14
			12	Navsari	0.00
			13	Patan	5.50
			14	Porbandar	6.24
			15	Sabarkantha	6.60
			16	Tapi	1.37
			17	Vadodara	4.54

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

As per the districtwise progress report received from KVIC upto the quarter ended June, 2011, 3891 loan applications were sponsored to Bank branches by all the three implementing agencies viz. KVIC, KVIB and DIC. Out of 3891 applications sponsored to Banks, 838 loan applications were sanctioned by Banks involving loan amount of Rs.9642.29 lakhs and Margin Money amounting to Rs.2599.66 lakhs. 2690 loan applications remained pending as at the end of June, 2011.

Since many applications are under consideration for sanction, therefore, agencies need to increase margin money outlay, otherwise disbursement under the sanctioned cases would be affected. Sponsoring Agencies should stop further sponsoring and ensure the margin money made available to all sanctioned cases.

The target of Margin Money is achieved in the first quarter itself.

Member Banks are requested to dispose off the pending applications at the earliest.

SWARNA JAYANTI SHAHERI ROJGAAR YOJANA (SJSRY) :

Out of 15,892 applications sponsored to Banks (inclusive of applications remained pending at the end of March, 2011), 397 applications were sanctioned with an amount of Rs.239.15 lakhs. There were 14,412 loan applications pending at the of June, 2011.

Member Banks are requested to dispose off these applications at the earliest.

STATE GOVT. SPONSORED PROGRAMMES

Comparative performance under State Govt. Sponsored Programmes

% Achievement during the quarter					
Period	VBS	GSCDC	DCWD	GWEDC	JGVY
June, 2010	20.89	8.08	10.88	3.60	0.40
June, 2011	16.10	5.00	11.57	13.40	0.00

(Rs. Lakhs)

PARTICULARS	BANKABLE SCHEMES				
	VBS (DIC)	GSCDC	DCWD	GWEDC	JGVY
Target (2011-12)					
Number	36,200	10,000	10,000	1000	150
Sponsored (No)	27,987	3236	9,369	2122	29
Sanctioned (No)	5830	500	1157	134	0
Sanctioned (Amt)	4501.91	152.83	425.40	39.50	0.00
Retd./Rejtd. (No)	2652	206	790	159	2
Pending (No)	19,505	2530	7422	1829	27
% achievement	16.10	5.00	11.57	13.40	0.00

VAJPAYEE BANKABLE SCHEME (VBS) :

The achievement of the target stood at 16.10% for the quarter ended June, 2011 against the 20.89% achievement for the corresponding period of the previous year.

Out of the total sanction of 5830 applications (Rs. 45.01 crores), 966 applications (Rs.5.66 crores) sanctioned to S.T. beneficiaries, 927 applications (Rs.5.43 crores) to S.C. beneficiaries. **However, 2652 applications were reported pending at the end of the June, 2011 quarter required to be disposed off expeditiously by the banks.**

GUJARAT SCHEDULED CASTES DEVELOPMENT CORPORATION (GSCDC) :

The achievement of target in terms of cases sanctioned stood at 5.00% upto the quarter ended June, 2011 as against 8.08% for the corresponding period of the previous year. The performance in the districts other than Dahod, Navsari and Panchmahals need to be reviewed critically.

Member Banks are also requested to accord priority to dispose off pending 2530 loan applications at the earliest, since financing the loan applications sponsored by GSCDC forms a part of Weaker Section advances. The performance under Weaker Section finance is below the stipulated benchmark in Gujarat State and, therefore, financing to SC beneficiaries will help in improving the same.

BANKABLE SCHEME OF DEVELOPING CASTES WELFARE DEPARTMENT (DCWD)

The achievement stood at 11.57% of the target as against 10.88 the corresponding period of the previous year. The performance in Ahmedabad, Anand, Gandhinagar, Jamnagar, Junagadh, Kheda, Navsari, Panchmahals, Sabarkantha, Surendranagar and Valsad was above the average performance of the State as a whole. Lead District Managers of remaining districts are requested to take-up the matter in DLCC / BLBC meetings with the Banks' branches to improve upon their performance in the financial year 2011-12.

Banks are requested to ensure that 7422 pending applications are disposed off by their branches on merits at the earliest.

GUJARAT WOMEN ECONOMIC DEVELOPMENT CORPORATION (GWEDC) :

The achievement was 13.40% of the target as against 3.60% for the corresponding period of the previous year. **Sabarkantha district has achieved the target in the first quarter itself (103.33%).**

The achievement in districts like Ahmedabad (30.91%), Dangs (15%), Gandhinagar (30%), Kutch (47.50%), Mehsana (37.14%), Patan (20%) and Vadodara (20%) was above the average performance.

In districts like Amreli, Bhavnagar, Dahod, Junagadh, Narmada, Panchmahals, Porbandar, Surat, Valsad and Tapi, there was no sanction during the quarter.

The Lead District Managers are requested to critically review the performance under the said Scheme at BLBC and DLCC meetings so that in coming quarters the same can be improved and targets allotted may be achieved by the end of the year.

Banks are requested to ensure that 1829 pending applications are disposed off by their branches on merits at the earliest.

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

Out of total 29 applications shown as sponsored upto the quarter ended June, 2011, only 1 fresh application was sponsored in Surendranagar district during the quarter. Not a single application is sanctioned by any of the Banks during the quarter. The sponsoring agency as well as Member Banks need to find out the ways to improve the performance so as to reach the given target in the remaining period of the year.

AGENDA No.8

FINANCING UNDER OTHER PROGRAMMES / SCHEMES

(i) FINANCING TO MINORITY COMMUNITIES & WOMEN ENTREPRENEURS

The summary of the position of fresh loans disbursed during the quarter under review and the outstanding as of June, 2011 to Minority Communities & Women Entrepreneurs by banks are given in following table, while the bankwise details have been given in **Annexure - 14 & 15.**

MINORITY COMMUNITIES :

(Rs. in crores)

Particulars	June, 2010		March, 2011*		June, 2011	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	11,871	228.52	48,120	952.73	14,086	2,87,66
Outstanding	1,81,276	2004.78	2,07,365	2494.85	211,623	2630.89

* Whole year figures

Fresh loans of Rs.267.66 crores were disbursed by the banks to 14,806 beneficiaries belonging to Minority Communities during the quarter ended June, 2011. The outstanding reached the level of Rs. 2630.89 crores in 2,11,623 accounts as of June, 2011.

The share of advances to Minority Community to Priority Sector Advances stood at 3.60% as at the end of quarter ended June, 2011 which was 3.49% for the year ended March, 2011. Y-o-Y growth in outstanding is Rs.626.11 crores i.e. 31%.

Member Banks are requested to step up finance to Minority Community so as to reach the benchmark of 15% of Priority Sector advances.

WOMEN ENTREPRENEURS

(Rs. in crores)

Particulars	June, 2010		March, 2011*		June, 2011	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	19,799	593.28	1,47,123	2305.53	24,776	418.92
Outstanding	4,67,709	5815.59	5,22,518	7249.48	5,40,004	6994.35

* Whole year figures

In case of Women Entrepreneurs, the fresh credit to the tune of Rs.418.92 crores to 24,776 beneficiaries in the State during the quarter ended June, 2011. The outstanding advances reached the level of Rs.6994.35 crores in 5,40,004 accounts and stood at 3.64% as against target of 5% of Net Bank Credit, which was 3.87% as of 31.03.2011. Y-o-Y growth in outstanding credit to Women beneficiaries is Rs.1178.76 crores i.e. 20.27%.

Member Banks are requested to boost up the financing to the Women Entrepreneurs in order to reach this stipulation.

(ii) Self Help Groups (SHGs) :

(a) As per the information received from Member Banks, upto June, 2011, total 1,80,063 SHGs have been formed, of which 1,52,268 i.e. 84.56 % have been promoted exclusively for Women in the State. Out of 1,80,063 SHGs, 91,540 SHGs have been linked with Bank finance with an outstanding of Rs.308.45 crores.

SHGs are having a total membership of 20,57,351 of which women were 17,60,311 i.e. 85.56%.

The bankwise details have been given in Annexure - 16.

(b) Districtwise / Bankwise information on Sakhi Mandals

The districtwise details of Sakhi Mandals as of June,2011 provided by the Principal Secretary & Commissioner, Rural Development Department are as per **Annexure - 16 (A).**

SUMMARY OF BANKWISE / DISTRICTWISE SAKHI MANDALS

(Rs. in lakhs)

No. of	No. of	No. of SMs	% SM graded	No. of SMs	Amt. of credit	% SM with
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SMS formed	SMS - 6 months completed	grading completed	against 6 months completed	given credit linked	linkage	credit linkage to total 6 months completed
1,98,461	1,94,848	1,68,954	86.71	1,51,593	35,474.09	77.80

Out of total 1,98,461 Sakhi Mandals, 1,94,848 Sakhi Mandals which have completed six months, 1,68,954 Sakhi Mandals are graded i.e. 86.71%. Out of total 1,68,954 Sakhi Mandals graded, 1,51,593 Sakhi Mandals have been credit linked (77.80%) involving credit amount of Rs.354.74 crores as of June, 2011 as against 230.61 Crores as of March, 2011.

(iii) REVIEW OF PROGRESS UNDER DIRECT HOUSING FINANCE & GJRHF

Director Housing Finance

(Rs. in crores)

Particulars	June, 2010		March, 2011*		June, 2011	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	10,537	976.69	51,030	5300.28	23,241	854.55
Outstanding	2,56,525	11,568.17	2,37,033	12,352.08	2,48,881	13,152.77

* Whole year figures

As per the information made available by the member banks, fresh loans worth Rs.854.55 crores have been granted to 23,241 beneficiaries during the quarter ended June, 2011 under Direct Housing Finance.

The outstanding level reached to Rs.13,152.77 crores in 2,48,881 accounts as of June, 2011. Y-o-Y growth in outstanding housing finance is Rs.1584.60 crores i.e. 13.69%. Bankwise details are given in Annexure - 17.

Golden Jubilee Rural Housing Finance

(Rs. in crores)

Particulars	June, 2010		March, 2011*		June, 2011	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	605	29.08	1331	109.31	602	21.93
Outstanding	15,159	453.84	15,078	449.73	15,179	451.83

* Whole year figures

Under Golden Jubilee Rural Housing Finance (GJRHF) Scheme, during the quarter ended June, 2011, fresh loans worth Rs.21.93 crores have been granted to 602 beneficiaries and the outstanding level reached at Rs.451.83 crores in 15,179 accounts as of June, 2011. Bankwise details are given in Annexure - 18.

(iv) REVIEW OF PROGRESS UNDER EDUCATION LOAN :

(Rs. in crores)

Particulars	June, 2010		March, 2011*		June, 2011	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	1615	38.26	10,642	312.96	2171	36.32
Outstanding	44,391	1135.94	47,730	1265.43	48,495	1258.15

* Whole year figures

During the quarter, the Banks have disbursed Education loans to 2171 students to the tune of Rs. 36.32 crores. The outstanding under Education loans reached to Rs.1258.15 crores in 48,495 accounts as of June, 2011. Y-o-Y growth in outstanding education loans is Rs.122,.29 crores i.e. 10.76%. Bankwise details are given in **Annexure - 19.**

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

The number of outstanding KCCs in the State has increased from 25,27,514 as of March, 2011 to 25,72,848 as of June, 2011 against total land holdings of about 42.39 lakhs in the State, showing net increase of 45,334 KCCs during the quarter ended June, 2011.

The bank groupwise break up is : Nationalised Banks - 5,19,612, State Bank Group - 5,86,587, RRBs - 2,15,884, Private Sector Banks - 35,724, DCCBs -12,11,273 and GSCARDB - 3768.

The categorywise coverage of Farmers to total KCCs outstanding upto the quarter ended June, 2011 is as under :

Category	No. of KCCs outstanding	% to total KCCs issued
Small & Marginal Farmers	13,03,511	57.35
SC Farmers	1,17,113	4.55
ST Farmers	1,66,306	6.46
OBC Farmers	2,50,616	9.74
Minority Community Farmers	56,350	2.20

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

(v - b) Target for formation of Joint Liability Groups (JLGs) & its credit linkage and target for addition of new farmers under KCC fold

SLBC in consultation with NABARD convened a meeting of major Banks, representatives from Agriculture & Co-operation Department, Govt. of Gujarat, Registrar, Co-operatives, Govt. of Gujarat to finalise strategies for formation of JLGs and fixing of target for the year 2011-12 for addition of financially excluded farmers under the fold of KCCs, as directed by Ministry of Agriculture, Govt. of India vide its letter dtd. 9th March, 2011 addressed to the Chief Secretary, Govt. of Gujarat.

The JLG scheme was in detail explained by NABARD. In the said meeting, the target for formation of JLGs and addition of new farmers were decided and accordingly each Rural & Semi-urban branch has to introduce 125 new farmers and to bring them under the fold of KCC, out of which 5 should be JLGs - linkage with KCC. Based on the target fixed, Rural and Semi-urban Bank branches would add 5,16,671 new farmers and form 18,880 JLGs and would issue 94,000 no. of KCCs through JLGs during the year 2011-12.

Bankwise targets are given in **Annexure - 20-A.**

(vi) SWAROJGAR CREDIT CARD (SCC) :

Banks have issued 261 SCCs to the tune of Rs.0.46 crores during the quarter. In all 9086 SCCs have been issued and the amount outstanding is Rs.21.75 crores.

RRBs have issued 5291 SCCs whereas the remaining Banks have issued only 3795 SCCs. Bankwise details are given in **Annexure - 21.**

(vii) ARTISAN CREDIT CARD (ACC) :

During the quarter, 73 ACCs were issued by Banks amounting to Rs.41 lakhs. Thus, upto the end of June, 2011, the outstanding ACCs were 4047 amounting to Rs.3583.00 lakhs. Bankwise details are given in **Annexure - 22.**

(viii) REVIEW OF FLOW OF CREDIT TO SSI SECTOR AND CREDIT LINKED CAPITAL SUBSIDY SCHEME FOR TECHNOLOGY UPGRADATION OF SSI (CLCSSTU) :

SSI advances stood at Rs.24,875.57 crores at the quarter ended June, 2011. During the quarter under review, banks have disbursed Rs.76.06 crores to 200 units under CLCSSTU taking the outstanding level to Rs.862.93 crores in 4140 accounts.

Bankwise details are given in **Annexure - 23.**

(ix) ADVANCES TO SC & ST BENEFICIARIES :

The outstanding advances to SC beneficiaries as of June, 2011 was Rs.1257.92 crores in 1,74,004 accounts, forming 9.97% of Weaker Section advances, which was 9.31% as of March, 2011.

Similarly, the outstanding advances to ST beneficiaries as of June, 2011 was Rs.1500.69 crores in 1,98,840 accounts, forming 11.89% of Weaker Section advances, which was 12.67% as of March, 2011.

Bankwise and Districtwise details as of June, 2011 are given in **Annexure-2&3.**

(X) Progress under "No Frills Accounts" with overdraft facility and issuance of General Purpose Credit Cards (GCC)

As per the information received from Member Banks, 1,29,799 "No Frills A/cs" have been opened during the quarter ended June, 2011. Banks have provided overdraft facility to 2,89,177 a/cs amounting to Rs.441.44 lakhs. Total number of "No Frills Accounts" reached 21,22,845 as of June, 2011 with an amount of Rs.13,179.68 lakhs in these accounts.

During the quarter, 2468 GCCs amounting to Rs.119.18 lakhs have been issued by Member Banks. The cumulative position as of June, 2011 reached 34.439 GCCs amounting to Rs.1655.91 lakhs.

The bankwise progress as of June, 2011 is given as per **Annexure - 25 & 25 (A).**

(xi) Progress under Finance extended to Farmers under "Debt Swap Scheme" as of June, 2011

During the quarter under review, the Banks have disbursed loans amounting to Rs.20.06 crores to 7938 farmer beneficiaries under Debt Swap Scheme. The cumulative disbursement comes to Rs.152.27 crores to 45,376 farmer beneficiaries. Bankwise details are given in **Annexure - 26.**

(xii) Progress under Finance extended to Farmers under "Agriculture Debt Waiver & Debt Relief Scheme, 2008" as of June, 2011

During the quarter under review, the Banks have disbursed loans amounting to Rs.37.75 crores to 5828 farmers, who have been extended debt waiver / relief benefit under ADW & DR Scheme, 2008. The cumulative disbursements under the scheme comes to Rs.466.78 crores to 82,519 farmers. Bankwise details are given in **Annexure - 27.**

(xiii) Reverse Mortgage Loan (RML) Scheme

The RML Scheme has been notified by Govt. of India on 30.09.2008. Ministry of Finance, Department of Financial Services, Govt. of India has advised to monitor the performance under the scheme on quarterly basis.

During the quarter, banks have disbursed Rs.112.76 lakhs in 7 accounts and total outstanding loan amount stood at Rs.8591.50 lakhs in 479 accounts as of June, 2011. This scheme is not implemented by all the Banks. **Bankwise details are given in Annexure - 29.**
