

BANKING AT A GLANCE IN GUJARAT STATE - DECEMBER, 2011

PARAMETERS	DEC., 2010	MARCH, 2011	DEC., 2011	GROWTH Y-o-Y (Dec., 10 to Dec., 11)	GROWTH OVER MARCH 2011
TOTAL No. OF BRANCHES	6254	6433	6638	384	205
CATEGORY OF BRANCHES					
RURAL	2808	2847	2919	111	72
SEMI - URBAN	1572	1587	1653	81	66
URBAN	1021	1099	1129	108	30
METRO	853	900	937	84	37
TOTAL	6254	6433	6638	384	205
KEY INDICATORS (Amt. Rs.Crores)					
DEPOSITS	2,47,634	2,72,076	2,99,879	52,245 (21.10%)	27,803 (10.22%)
ADVANCES	1,74,007	1,87,803	2,10,961	36,954 (21.24%)	23,158 (12.33%)
CREDIT DEPOSIT RATIO	70.27	69.03	70.35	0.08	1.32
PS ADVANCES	69,968	71,975	78,371	8403	6396
(% Growth)				(12.01%)	(8.89%)
(% to advances)	(44.97%)	(46.26%)	(41.73%)	(-3.24 %)	(-) 4.53 %
AGRI ADVANCES	29,086	31,401	31,612	2526	211
(% Growth)				(8.68%)	0.67%
(% to advances)	(18.70%)	(20.18%)	(16.83%)	(-1.87%)	(-)3.35%
MSME ADVANCES	24,664	24,825	30,326	5662	5501
(% Growth)				(22.96%)	(22.16%)
(% to advances)	(15.85%)	(15.96%)	(16.15%)	(0.30%)	0.19 %
WEAKER SEC.ADV	10,829	11,605	13,832	3003	2227
(% Growth)				(27.73%)	(19.19%)
(% to advances)	(6.96%)	(7.46%)	(7.37%)	(0.41%)	(-)0.09%

Position of Kisan Credit Cards for the period ended					
	DEC., 2010	MARCH, 2011	DEC., 2011	Growth Y-o-Y (Dec., 10 to Dec., 11)	Growth over March, 2011
Accounts	24,87,999	25,27,514	27,65,190	2,77,191	237,676
Amount	12,894	12,684	16,647	3753	3963

AGENDA No.1

Confirmation of the proceedings of last meeting.

The proceedings of the 131st State Level Bankers' Committee (SLBC) Meeting for the quarter ended September, 2011 held on 01.12.2011 were circulated to all the members on 19th December, 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)

The land for construction for RSETI premises was to be allotted in Gandhinagar, Panchmahals and Dangs districts.

Gujarat Livelihood Promotion Co. (GLPC) Ltd., vide its e-mail dtd. 16.01.2012 has informed that the land for construction of RSETI in Dang district has been allotted and the Order copy for the same has been received by them from the concerned Dist. Collector Office.

As regards the allotment of land for Gandhinagar district and reallocation of the land in Panchmahals districts, the representative from Rural Development Department, Govt. of Gujarat is requested to apprise the House about the progress in the matter.

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

Summary of training programmes & Settlement Ratio

No. of training programmes conducted during the quarter ended Dec., 2011	Cumulative no. of training programmes since inception	No. of beneficiaries trained during the quarter ended Dec., 2011	Cumulative no. of beneficiaries trained	Cumulative no. of trained beneficiaries settled		
				Through Bank finance	Through own sources	
329	2,825	10,693	90,983	25,246	25,079	
Percentage				27.75%	27.56%	
Categorywise Cumulative no. of trainees						
SC	ST	OBC	Women	Handicapped	Minorities	Others
16,379	19,041	30,920	68,245	210	8078	28,102

18.00%	20.93%	33.98%	75.01%	0.23%	8.88%	30.89%
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Districtwise details are given as **ANNEXURE - A.**

- All RSETIs to achieve the target fixed by GLPC by March, 2012.
- Settlement Ratio through bank finance need to be improved.
- RSETIs Jamnagar, Porbandar and Surendranagar need to improve their coverage of trainees - beneficiaries as well as settlement ratio.

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

At present, there are 30 FLCCCs established in 24 districts, out of 26 districts in Gujarat, as per following details :

Sr.No.	Bank	No. of FLCCCs set up by the Bank	No. of Lead Districts	FLCCCs set up in Lead district *	FLCCCs converted as per RBI Model Scheme
1	Dena Bank	5	7	5	-
2	State Bank of India	7	7	7	-
3	Bank of Baroda	17	12	11	8
4	ICICI Bank Ltd.	1	-	1	-
	Total	30	26	24	8

*In the Lead districts (viz. Ahmedabad and Patan) of Dena Bank, ICICI Bank and Bank of Baroda have set up FLCCCs respectively.

In 131st State Level Review Meeting, Bank of Baroda was requested to initiate the action for setting up FLCCCs in Tapi and Dangs districts.

The representative from Bank of Baroda is requested to apprise the House about further progress in the matter.

2.3 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

As decided in 131st SLBC meeting, SLBC vide its letter dtd. 23.12.2011 requested the Commissioner & Principal Secretary, Rural Development Department, Govt. Of Gujarat to take up the captioned matter with Revenue Department of the State Govt.

In this regard, SLBC has received a communication dtd. 31.01.2012 from Gujarat Livelihood Promotion Co. (GLPC) Ltd. forwarding therewith the copy of the Order dtd. 25.01.2012 issued by Addl. Secretary to Govt., Revenue Department. The Text of the Order is as under :

“ No.GHM-2010-MI-STP-122009-30/4H-1 .. Exercise of the power conferred by clause (a) of section 9 of the Gujarat Stamp Act, 1958 (BOM LX of 1958), (hereinafter referred to as “ the said Act), the Government of Gujarat hereby amends Government Orders

Revenue Department No.GHM/2004/103/M/STP/102004/1993/H-1 dated 20th December, 2004 as follows namely :

In the said order, for the words and figures “upto 19th December, 2011” the words and figures “upto 19th December, 2013” shall be substituted.

By order and in the name of Governor of Gujarat.”

SLBC has forwarded the copy of the said order to Member Banks vide its letter dtd. 02.02.2012.

It may be further informed that the above Order is silent on enhancement of credit limit upto Rs.5 lakhs for exemption of stamp duty to all types of SHGs, including Sakhi Mandals and Joint Liability Groups (JLGs).

SLBC received a copy of letter dtd. 21.02.2012 from GLPC addressed to the Additional Secretary, Revenue Department, Govt. of Gujarat. The said letter contains recommendations as under :

- (1) for remission of Stamp Duty to be increased from the present level of Rs.1 lakh to Rs.2 lakh for stamp duty chargeable on the instruments / documents / agreements extended by the SHGs / Sakhi Mandals while seeking credit assistance from Banks (Commercial Banks / RRBs / Co-operative Banks).
- (2) the exemption from payment of stamp duty should be made applicable to all types of SHGs / Sakhi Mandals irrespective of the agencies.

The representative from Revenue Department, Govt. of Gujarat is requested to inform the House about the developments, if any, in the matter.

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

As no communication was received from Revenue Department, Govt. of Gujarat in response to SLBC Secretariat letter dtd. 4th October, 2011. Moreover, in absence of representative from the Revenue Department, the captioned issue could not be discussed in 131st SLBC meeting and therefore it remained unresolved.

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

2.5 1% Interest Subvention on Housing loans sanctioned to Public upto Rs.15.00 lakhs under Public Housing loan Schemes - sanctioned by RRBs

As informed by RBI, Ahmedabad vide its letter dtd. 13th October, 2011 that the matter has been referred to Ministry of Finance, Govt. of India for examination and further developments in this regard would be communicated on receipt of the same from Govt. of India.

The representative from RBI is requested to apprise the House, if any further developments are received by them in the matter.

2.6 High Level Committee to review Lead Bank Scheme - Providing banking services in villages having population of over 2000 by March, 2012

A. The Districtwise and Bankwise details of 3502 identified villages allotted to different Bank as per the roadmap prepared all the 3502 FIP village are to be

covered within two Year 2010-2012. The progress up to March, 2011 and upto Dec., 2012 is as under.

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

Sr. No.	Name of Bank	Total No. of villages allotted	Achievement upto March, 2011(Last Year)	Villages to be covered by March, 2012	Cumulative achievement upto December, 2011(During the Year)	Gap
1	Allahabad Bank	2	-	2	-	2
2	Bank of Baroda	733	361	372	273	99
3	Bank of India	191	76	115	101	14
4	Bank of Maharashtra	16	-	16	16	0
5	Baroda Guj. Gr. Bank	350	-	350	52	298
6	Canara Bank	2	1	1	1	-
7	Central Bk of India	167	35	132	96	36
8	Corporation Bank	8	8	-	-	-
9	Dena Bank	494	214	280	280	-
10	Dena Guj. Gr. Bank	245	13	232	232	-
11	Develop. Cr. Bank	1	1	-	-	-
12	HDFC Bank Ltd.	2	0	2	2	-
13	Indian Bank	14	12	2	-	2
14	Indian over. Bank	26	8	18	18	0
15	KotakMahindra Bk	2	-	2	-	2
16	Oriental Bk of Com.	3	-	3	-	3
17	Punjab Natl. Bank	23	-	23	-	23
18	Saurashtra Gr. Bank	139	6	133	132	1
19	State Bank of India	903	502	401	259	142
20	Syndicate Bank	11	4	7	7	-
21	UCO Bank	26	9	17	-	17
22	Union Bank of India	133	62	71	69	2
23	Amreli DCCB	1	1	-	-	-
24	Mehsana DCCB	2	2	-	-	-
25	Ahmedabad DCCB	2	1	1	1	-
26	Sabarkantha DCCB	6	0	6	6	-
Total		3,502	1316	2186	1545	641

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

Banking responsibility :

As per the strategy and guidelines on Financial Inclusion issued by the Ministry of Finance, Govt. of India vide their letter dtd. 21st October, 2011, Gram Panchayat are at the centre of the various development and welfare schemes and would play an important role in the electronic benefit transfer, Service area needs to be defined in term of the Gram Panchayat. As decided in the special SLBC meeting dtd. 01.11.2011 all LDMs to revisit the allocation of Service Area Villages and Reallocate the villages as per the revised guidelines. All the villages of Gram Panchayat are to be allocated to one Bank and submit the Revised allotment of Service Area villages as per new guidelines for all the villages having population of below 2000.

District Service Area Plan:

As per directive received from Department of Financial Services, Ministry of Finance, Govt. of India vide their Circular F No. 21/13/2009- FI(Pt) dated 21st October, 2011 given in the Annexure-1 and subsequently vide letter F No. 21/13/2009- FI(Pt) dated 30th December, 2011 District Service Area Plan has been prepared incorporating the name of bank branch alongwith bank, Name of all villages forming panchayat under the same gram panchayat and village code as used in census 2011 etc. in all the 26 Districts in the State.

Placement of District Service Area Plan on Website of concerned district

On receipt of instructions from Ministry of Finance, Government of India for placing of Service Area Plan on District - Government website of concerned district, SLBC has requested Lead District Managers for placing the Service Area Plan on the District - Government website. All the 26 districts have uploaded the revised Service Area Plan on the website.

Branch expansion plan of the district for population beyond 5000 in underbanked districts and 10000 and above in non-underbanked district.

In continuation of the Circular dated 21st October on the Financial Inclusion Department of financial Services, Ministry of Finance, Govt. of India vide their letter F No. 21/13/2009- FI(Pt) dated 28th December, 2011 has issued revised guidelines on opening of branches/ Ultra small branches in rural area (**Copy enclosed as ANNEXURE - B**). SLBC has requested all the concerned banks to submit the name of the village where brick and mortar branches to be opened. The details received from banks for opening of 31 branches by September, 2012 is as under:

For under banked District

Sr.No.	Name of Bank	Name of District	Name of Block	Name of Palace Where opening of branch is proposed
1	Bank of Baroda	Panchmahals	Khanpur	Vadagam
2	Bank of Baroda	Patan	Chanasma	Sansur

3	Bank of Baroda	Patan	Patan	Aghar
4	Bank of Baroda	Surat	Mahuva	Vaheval
5	Bank of Maharashtra	Sabarkantha	Himatnagar	Parabda
6	Dena Bank	Sabarkantha	Khedbrahma	Kotda
7	Dena Bank	Sabarkantha	Khedbrahma	Dantral
8	Dena Bank	Sabarkantha	Khedbrahma	Demti
9	Dena Bank	Sabarkantha	Talod	Aniod
10	Dena Bank	Sabarkantha	Meghraj	Kunol
11	Dena Bank	Surendranagar	Dhrangadhra	Kondh
12	Dena Bank	Surendranagar	Limbdi	Ranol
13	State Bank of India	Bhavnagar	Mahuva	Katpar City
14	State Bank of India	Bhavnagar	Mahuva	Wagh Nagar
15	State Bank of India	Bhavnagar	Sihor	Ambala
16	State Bank of India	Bhavnagar	Talaja	Sartanpur
17	State Bank of India	Dahod	Jhalod	Dhavadia
18	State Bank of India	Junagadh	Keshod	Bamnasa(Ghed
19	State Bank of India	Junagadh	Vanthali	Kanja
20	State Bank of India	Panchmahals	Santrampur	Doli
21	State Bank of India	Panchmahals	Santrampur	Limdi
22	State Bank of India	Patan	Patan	Naita
23	State Bank of India	Surat	Mangrol	Nani Naroli
24	State Bank of India	Surendranagar	Patdi	Zinzuvada
25	Baroda Guj,Gr. Bank	Panchmahals	Ghoghamba	Simaliya
26	Baroda Guj,Gr. Bank	Panchmahals	Shahera	Bodidara Bujrang
27	Dena Guj.Gr. Bank	Banaskantha	Kankrej	Raner
28	Dena Guj.Gr. Bank	Sabarkantha	Himatnagar	Kankrol
29	Dena Guj.Gr. Bank	Sabarkantha	Nana Chekhla	Antrolivas Dolji
30	Saurashtra Gr. Bank	Surendranagar	Limdi	Nani Kathechi
31	Saurashtra Gr. Bank	Surendranagar	Limdi	Ranagadh

Strategy and guidelines on Financial Inclusion – Setting Up of Ultra Small Branches

Further to the earlier guidelines dated 21st October 2011 and 28th December, 2011 on the above subject Subsequently Department of Financial Services, Ministry of Finance, Govt. of India vide their letter F No. 21/13/2009- FI(Pt) dated 9th February, 2012 addressed to CMDs of Public Sector Banks/Chairman of RRBs **(Copy enclosed as ANNEXURE - C)** has issued guidelines on setting Up of Ultra Small Branches **in all villages covered under Financial Inclusion or to be covered under Financial Inclusion in future (less than 2000 population).**

As per para (ii) and (iii) of above guidelines, the bank branch responsible for Financial Inclusion of the village in its Service Area would designate a specific officer to visit such villages on pre-notified fixed day and time every week. The periodicity and duration of visits can be progressively enhance depending upon business potential and reviewed periodically. The Bank shall identify a place in the village for the Ultra Small Branch. Since such a branch shall function only on fixed day and time, Local bodies may be requested to provide such place free of cost till such time the business grows to viable level justifying setting up of a regular branch. Since all such villages would also have a BC, the BC shall have also operate from such premises. State Govt. would be requested to provide place wherever required by Banks.

All banks are requested to ensure that the Ultra Small Branches as above are set up by 31st March, 2012 as advised by Department of Financial Services, Ministry of Finance, Govt. of India. House is requested to deliberate on the issue.

Meeting on Financial Inclusion with all SLBC Conveyors on 2nd February, 2012 at DFS, New Delhi- Discussion on using GIS for Financial Inclusion.

We have received the communication dtd 30th January, 2012 from Under Secretary, Department of Financial Services, Ministry of Finance, Govt. of India (**Copy enclosed as ANNEXURE - D**) on the captioned matter wherein a write-up on using Geographical Information System(GIS) for Financial Inclusion and web enabled data entry module was given for discussion on use of Geographical Information System(GIS) for Financial Inclusion and feed back/Suggestions. Accordingly SLBC has requested all the Lead District Manager in the State to collect the data as per the format given by Ministry and submit to SLBC. These Data Can be used by SLBC, Lead Bank for web enabled data entry module using the census 2011 village code. We have not received the information. LDMs are requested to send the information immediately.

Important points discussed during the meeting of SLBC Convenors held at Department of Financial Services, Ministry of Finance, on 2nd February, 2012

Shri D.K. Mittal, Secretary, Department of Financial Services, Ministry of Finance, Govt. of India addressed the SLBC Convenors on 2nd February, 2012. Important points discussed are enumerated herebelow :

1. DRT at various centres require premises which may be either on ownership basis or on rental basis and banks / State Government has to facilitate so that they can get the premises immediately. Ahmedabad is also one of the critical centres on account of insufficient space at both the DRTs at Ahmedabad.
2. Regarding Branch Expansion Plan, it was directed that all Banks should immediately take steps for opening the branches and wherever it is not viable to have a brick and mortar branch, the Banks have option to go for Ultra Small Branches as per the guidelines already issued earlier. It was clarified that if the identified unbanked village / centre is within 5 Km radius from an existing branch then it may not be required to open branch as per the guidelines and in case if identified village / centre is not viable for opening a brick and mortar branch then Ultra Small Branch can be opened. Accordingly, it was informed to the Director, Financial Services that we have submitted revised position for Gujarat State to the Department of Financial Services and as per the revised working, the list has been modified and the Member Banks would be conveyed accordingly. The Secretary, Department of Financial Services emphasised that the task of opening branch at centres should be taken up on a very high priority and the progress should be reported every month as per the format to the Department from SLBC.
3. It was informed that there is a difference in SLBC FIP data as reported by SLBC and as received from various Banks' Head Offices.
4. It was advised that for each village the Code as per 2001 Census may be communicated to the Department of Financial Services within a week's time.
5. It has already been circulated that each FIP village should be visited on a fixed day by bank officials every week and a Notice Board should also be displayed at

the villages about the time schedule so that the villagers can remain present and officials along with the BC should together meet the village people and do business. Presence of the branch officials with BC will generate confidence amongst the people of villages.

6. Officials from Department of Financial Services will be visiting on 18th February, 2012 various districts in the Country to have first-hand feedback about the progress under various parameters.
7. Campaign for KCC and GCC should also be conducted in all the villages.
8. SB Overdraft in all service area villages needs to be provided and efforts be made for utilisation of Overdraft by the account holders.
9. All payments made by banks should be through e-payment mode and one officer in each Regional Office / Zonal Office be identified for taking up with the branches for ensuring that payments are effected through electronic mode.
10. Using of NEFT facilities by RRBs needs to be monitored and popularised.
11. 20% reduction should take place in the number of cheque payments during the year.
12. FLCCCs needs to be activated as per RBI Model.
13. LDMS office should be strengthened in terms of manpower, IT facilities, etc.
14. Swavalamban Scheme efforts needs to be taken up on high priority.
15. Chairman of SLBC must meet LDMS of all districts of the State once in a half year and this meeting should not be for the purpose of review, but for finalising strategies and for getting the feedback about the field level position.
16. Follow-up should be done with all the Member Banks who are lagging behind in achievement of target for FIP villages.
17. Existing BCs should cover nearby areas also so that the model becomes viable and the exercise of redefining areas of BCs be completed soon so that uncovered villages can be known for implementation in second phase.
18. As regards the GIS, the guidelines will be issued for feeding and uploading of the data in respect of Branches , BCs, Currency Chests, Clearing House, etc.
19. On 18.2.2012, senior officials from Department of Financial Services will visit Sabarkantha District, UT of Dadra & Nagar Haveli and Daman for getting first hand information.

Visits by Nodal Officers to State Level Bankers Committee (SLBC)

As stated in action points to monitor the progress in respect of various issues for which directions have been issued by the Department from time to time. On 18.02.2012 Ms Sreya Guha, Director (FI) has visited the FIP village and its base branch of three banks namely Bank of Baroda, Dena bank, and State bank of India for first hand information on implementation of directions and to get feed back on implementation in FIP villages.

ACTION TAKEN ON ISSUES TO BE MONITORED BY SLBC NODAL OFFICERS

Sl. No.	Issues	Action	Action Taken
1.	Finalisation of a common format for crop loan which will be applicable to all banks.	By SLBC Convener in consultation with all other banks and State Governments.	<p>Members from three Lead Banks viz. SBI, Bank of Baroda and Dena Bank framed a uniform format along with the checklist to be printed in Gujarati.</p> <p>Common format in vernacular language was prepared and sent to Director, Agriculture, Govt. Of Gujarat and also copy marked to MD, Gujarat Livelihood Promotion Co. Ltd. on 23.8.2011 with a request to ensure printing and supply of the same.</p> <p>Till the format be printed by State Govt., Banks were requested to make use of their own KCC forms which are also very simple and already in use by field functionaries..</p>

2.	Centralised Printing of the format.	Departments of Agriculture and the State Government and copies to be made available to each District Agricultural Officer.	<p>Yet to receive from the State Govt. However, Banks were advised to utilise their own forms till the printed forms are made available by Gujarat Govt.</p> <p>Till date each Bank is using its own forms.</p>
3.	Assignment of a group of villages to various field functionaries for collection of application form for crop loan (This could include functionaries of rural development department, agriculture department, cooperative department, panchayat department and sugarcane department, etc., to name a few).	Orders to be issued by State Governments and to be reviewed by DCC headed by the District Collector on a daily basis at least for two weeks.	<p>The Executive Director, Dena Bank, CGM, NABARD and Field General Manager, Dena Bank and SLBC Convenor met the Chief Secretary, GoG on 5.9.2011 and briefed him about the progress made on various issues related to Agri. Campaign.</p> <p>Chief Secretary, GoG issued necessary instructions to State Govt. field functionaries for their active involvement in agriculture campaign. LDMS are also in touch with District and Block Authorities for Agril. KCC campaign.</p>
4.	Application to be submitted to each bank	DCC/Banks	In absence of availability of printed forms from the State Govt., Banks have started the campaign at their own.

	in whose 'service area' the village falls.		In all districts, DCC meeting is convened and action plan for implementation chalked out as per guidelines issued for the campaign.
5.	No bank to charge any fees for crop loan which include documentation fee, inspection, advocate, processing and renewal.	Banks to issue orders	All major Banks have issued the circulars to their branches for not charging any fees for crop loan include documentation fee, inspection, advocate, processing and renewal. As regards the Co-op. Banks, the Registrar, Cooperatives has issued the instructions that the board of individual co-op bank may pass on the resolution for waiving such charges in their ensuing board meetings.

6.	Bank to sanction a permanent cash credit limit to be renewed each year on the verification of land holding. Since land records have been put online, this will be verified by the bank themselves.	Banks to issue orders	KCC limit is being issued for three years subject to renewal of the same every year and the fresh land records to be produced every three years or at the time of change in land holdings.
7.	There will be no requirement of getting 'no dues certificate' from other banks. It is the responsibility of other banks to inform the bank having the village in the service area to inform of any dues outstanding.	Banks to issue orders	The exchange of information for the finance made outside the service area is being implemented in place of obtaining the No Dues Certificate and for that a common format has already been supplied to bank branches and is being implemented..
8.	Whether each non-defaulter farmer living in the village falling in the service area of the branch has got a Kisan Credit Card.	Each SO	As per the progress received from Member Banks as of 31st January, 2012, under KCC campaign, 1,76,958 KCC have been issued with an amount of Rs.1509.70 crores. However, the pace is likely to be

			improved in the coming Kharif season i.e. From April onwards.
9.	Whether each non-farmer family living in rural area falling in the service area of the bank has got a Savings-cum-OD Account.	Each ZO	As per the information, some of the Banks have issued the instructions for opening Savings cum OD account upto Rs.10,000/- to the non-farmer family living in rural area. However, the wide spread implementation is to be ensured.
10	Whether extra manpower has been posted in rural and semi-urban branches to see that each village of 2000 more population is visited once a week on a fixed date, time and place and supports BCs for undertaking requests for account opening, loan and recovery.	HO/ZO	Necessary instructions have been issued to provide additional manpower to branches wherever required and confirm that extra manpower has been provided to rural and semi-urban branches for the purpose.
11.	Whether Branch Manager himself visits one village in a week.	ZO	Yes. Instructions have been again re-iterated.
12.	Whether schedule for opening new branches as per the new guidelines on Financial Inclusion has been prepared and being implemented	ZO/HO	Total 32 centres have been identified for opening brick and mortar branches and in 36 villages Banks will start Ultra Small branches as per new guidelines on FIP.

13	Whether accounts are being opened as per guidelines on KYC issued by DFS	HO/ZO	Member Banks have been informed to comply to the instructions.
14.	Preparation of District Service Plan and uploading of the same on district website.	SLBC Convener	Yes. District Service Area Plan of all the 26 districts have been uploaded.
15.	E-payment and Electronic Benefit Transfers under 32 schemes	SLBC Convener in consultation with all other Banks and State Government	The matter was discussed in SLBC meeting held on 1.12.2011 where Chief Secretary, GoG was also present. The State Govt. is now working on the request made and in the meantime the matter is also being followed up by SLBC as well as RBI level. The list of 32 schemes is made available to the concerned State Govt. Departments as well as the LDMS and the Banks.

			Recently, MD, GLPC instructed all the DRDA Directors in the State to make e-payment in all the 7 schemes being implemented by Rural Development Department of the State Govt.
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Coverage of all uncovered eligible farmers for providing crop loan - KCC

As per the communication dtd. 19th August, 2011 from the Secretary, Department of Financial Services, Ministry of Finance, Govt. of India regarding action plan for coverage of all eligible farmers for providing crop loan - Kisan Credit Card for coverage of all uncovered eligible farmer under KCC.

Chief Secretary, Govt. of Gujarat had also issued necessary instruction to the State Govt. Field functionaries for their active involvement in agriculture Campaign. LDMs are also in touch with District and Block authorities for Agri. KCC campaign.

Banks have taken up the issue at their own in campaign mode and up to 31st January, 2012 , 176958 KCCs have been issued. The progress in issuance of Kisan Credit Cards (KCCs) to uncovered eligible farmers is as per **ANNEXURE - E**.

Action taken on - Green initiative - e- payments

Immediately after receipt of Communication regarding Green Initiative - e- payments, following measures were initiated by SLBC, and the present status is as under:

- Special Sub-Committee meeting of SLBC was convened on 5th September, 2011 to discuss the various issues. The meeting was Chaired by Shri A.K. Dutt, Executive Director, Dena Bank. On the same day i.e. 5th September, 2011 evening, after the meeting, Shri A.K. Dutt, Executive Director, Dena Bank along with the Chief General Manager, NABARD and the Convenor, SLBC had met Shri A.K. Joti, Chief Secretary, Govt. of Gujarat and briefed him about the Govt. of India's guidelines and to request for the necessary action.
- All Member Banks were also requested during the meeting to open No Frills Accounts for making e-payment to cover all beneficiaries.
- On 1st November, 2011, a Special Sub-Committee meeting of SLBC was again convened along with Lead District Managers of all districts of Gujarat State and the members were once again requested to take further the process of opening No Frills Accounts and the State Govt. was also requested for drawing up action plan for ensuring e-payment initiative for the schemes.
- Based on the discussion, a separate communication along with the list of 32 schemes were sent to respective department of Govt. of Gujarat vide SLBC reference No.GMO/SLBC-100/1115/2011 dtd. 9th November, 2011.

- The matter was also discussed in SLBC meeting held on 1.12.2011 where Chief Secretary Govt. Of Gujarat was also present. The State Govt. Is now working on the request made and the matter is also being followed up by SLBC as well as RBI level.
- Recently, MD, GLPC Instructed all the DRDA Directors in the state to make e-payment in all the 7 Scheme being implemented by Rural Development Department of the State govt.

AGENDA No.3

OTHER AGENDA

3.1 Implementation of the scale of finance finalised by District Level Technical Committee (DLTC) for Crop Loans - KCCs

Gujarat State Co-operative Bank (GSCB) Ltd. has informed that in some of the districts Banks, other than the Dist. Co-operative banks, are not adopting the scale of finance fixed by DLTC and financing more than the district scale of finance.

As such, as per the existing Kisan Credit Card Scheme, Banks are considering contingency @ 20% of the production credit / ancillary credit requirement over and above the scale of finance. Moreover, as per the NABARD's guidelines, Banks are considering 25% additional finance over the scale of finance to the progressive farmers adopting improved varieties of seeds and technology for cultivation and also having good track record.

It is expected that DCCBs may also consider the enhanced requirements of the farmers on the aforesaid pattern on merits.

3.2 Issue of extending Fixed Deposit Interest Rates on the savings of the SHGs

SLBC has been informed by the Commissioner & Principal Secretary, Rural Development Department, Govt. of Gujarat that under SHG Bank Linkage Programme, Banks are extending Cash Credit facility to the SHGs on the basis of corpus funds of the SHGs which comprises of their savings and the revolving fund. The Banks are charging interest rate varying from 11% to 14% per annum depending upon the lending policy of the Bank. On the other hand for the Credit balances in their saving accounts, Banks are paying interest normally at 4% per annum.

As and when SHGs utilise the Cash Credit facilities, banks are normally opening a separate Cash Credit account to allow the operations in the Cash Credit accounts. While Banks are charging interest @ 11% to 14% per annum, SHGs earn only 4% interest rate per annum to the extent of their Credit balances in their SB accounts as a result SHGs have to bear unnecessary interest burden to the extent of their credit balances.

It is informed that the said issue was came up for discussion at the meeting held on 9th December, 2011 before the Hon'ble Chief Minister of Gujarat and it was suggested that

the issue of extending Fixed Deposit Interest Rates on the Corpus of SHGs be taken with the Bankers in the event Banks do not follow the practice of adjusting the balances in their savings accounts while allowing withdrawals in the Cash Credit accounts.

As the matter is viewed in topmost priority by the Hon'ble Chief Minister, it is requested to decide a uniform policy so that SHGs get Fixed Deposit Interest Rates on their savings with Banks if the Banks do not follow the practice of adjusting the balances in their savings accounts while allowing withdrawals in the Cash Credit accounts.

Commissioner & Principal Secretary, RDD, GoG has opined that this would motivate the Self Help Groups for mobilising more savings with the Banks and reduce their interest burden on the credit assistance being availed from the Banks.

The House is requested to deliberate on the above suggestion and finalise the common strategy to be adopted by all the Banks.

3.3 Union Budget Announcement 2011-12 : 1% Interest Subvention Scheme (ISS) for housing loans upto Rs.15 lakhs with cost of the house not exceeding Rs.25 lakhs

National Housing Bank vide its letter dtd. 3rd January, 2012 (**Copy enclosed as ANNEXURE - F**) has informed that 1% Interest Subvention Scheme of the Government of India (Ministry of Finance) is in operation since October 1, 2009. The Scheme provides interest subsidy on housing loans to eligible borrowers and is being implemented throughout the country by Scheduled Commercial Banks (SCBs) and Housing Finance Companies (HFCs) registered with National Housing Bank (NHB). The subsidy amount has already been allocated and provided in the Union Budget for the year 2011-12.

In accordance with the Union Budget announcement for the year 2011-12, the Scheme has been extended for FY 2011-12 with increase in the housing loan limit from the earlier Rs.10 lakh to Rs.15 lakh and the cost of unit from the earlier Rs.20 lakh to Rs.25 lakh respectively.

In terms of the government's decision (reference DFS letter No.5(60)/2009-Dev/IF.II dated 15th December, 2011) the National Housing Bank (NHB) has now been

designated as the common Nodal Agency for both Banks and HFCs. It is informed that they have accordingly revised the Guidelines for implementation of the Scheme incorporating the changes announced in the Union Budget 2011-12.

3.4 Details regarding Farmerwise, Cropwise, Survey Numberwise crop grown and credit limit sanctioned

SLBC has received the communication from the Addl. Secretary, Agriculture & Co-operation, Govt. of Gujarat vide their letter dtd. 13th January, 2012 that in order to curb the leakages and corruption in agriculture insurance, it was pointed out by the Principal Secretary, Agriculture & Co-operation that many farmers connived with certain officers for insurance malpractices. The issue was taken up in 130th SLBC meeting to

provide the required information like Name of the Farmer, Name of Village / Taluka & District, Survey Number, Crop insured, Area insured in hectare and Sum insured and premium paid, etc. In the existing simplified forms as recommended by the Talwar Committee for availing / renewal of crop loan, the survey numberwise crop grown information is not included and it was also not possible to track the same.

The Addl. Secretary has advised to modify the existing application form incorporating the aforesaid required information.

The House is requested to deliberate on the issue and similarly the AIC is also requested to modify the declaration formats for incorporation of the aforesaid information.

3.5 Report on “Improving Bank Finance to enhance production, productivity and diversification in Agriculture sector - Action Plan for Banks”

During the 3rd quarter review meeting of Monetary Policy 2010-11, role of banks in boosting the agriculture economy of the country was discussed. The Governor, RBI, had suggested that Indian Banks Association could come out with a discussion paper on banks' role to improve bank finance to enhance production, productivity and diversification in Agriculture sector. Accordingly, IBA come with action points for the Banks to remove bottlenecks and structural weaknesses for a holistic solution to the issue and challenges faced. The detailed Action Plan of IBA is enclosed as **ANNEXURE - G**.

The House is requested to discuss the Action Points and to frame strategies for implementation of the same.

3.6 Computerisation of land records in Gujarat State- Online verification of land records and creation & release of charge

Shri D. K. Mittal, Secretary, Department of Financial Services, Ministry of Finance, Govt. Of India vide letter No. D.O. No. 18/Secy(DFS)/2012 dtd. 9th February, 2012 (**copy enclosed as ANNEXURE - H**) addressed to our Chairperson and Managing Director on the captioned matter, wherein it is informed that the land records in the State are available online and further advised that all the banks in the State of Gujarat to initiate following actions:

- a. No documentation of land records must be sought from the farmers while they submit an application for loan. Concerned bank must download it online.
- b. Creation of mortgage charge must be done online by Branch Managers.
- c. Release of charge must also be done online by banks.
- d. This matter is taken up in special SLBC meeting and all bank to implement the above action before 31st March, 2012.

- e. The State govt. to organise training in all districts for the staff of the banks and provide them necessary support for digital certification.
- f. The special SLBC meeting is held before 20th February, 2012 and action taken is intimated.

SLBC vide its letter dtd. 14th February, 2012 requested the Chief Secretary, Govt. Of Gujrat to take suitable decision in the matter so as to take the matter forward for implementation and a meeting of subgroup of SLBC will be held on 28.02.2012 to arrive at workable solution and same would also be placed before the SLBC house to be held on 5th March, 2012.

3.7 Implementation of Handloom Package announced by the Hon'ble Finance Minister in the Union Budget 2011-12 - Agenda sponsored by NABARD

- (1) The Implementation of Handloom Package announced by the Hon'ble Finance Minister in the Union Budget 2011-12 was discussed in the Special Sub-Committee meeting of the SLBC held on 19th January 2012. After discussions, the following action point emerged :

'Branch Manager to shortlist the cases on merits under the package and send the same to their Controlling offices. Each bank has to finalise the number of eligible borrowers under the Scheme by 5th February 2012 for onward submission to NABARD. Banks to prepare a separate list for cooperatives / Societies and for individual borrowers. Formats for cooperative societies and individual borrowers were enclosed to the minutes.'

NABARD is yet to receive any list from any of the banks regarding the number of eligible borrowers etc. under the package.

Banks are requested to urgently furnish the same directly to NABARD with a copy to SLBC.

- (2) Estimates of the amount likely to be spent under handloom package upto 31/3/2012 and subsequent amount likely to be required in the next financial year 2012-13 is to be furnished urgently to Gol in the following format :

(Rs. In lakh)

Sr. No.	Particulars	Expenditure Requirements upto 31.03.2012	Expenditure Requirements for FY 2012-13
1	Start up Activities		
2	Cost of Special Audit		
3	Training of Auditors		
4	Individual Loan Waiver		

5	Recapitalisation - Apex Weavers Society (AWCS)		
6	Recapitalisation - Primary Weavers Society (PWCS)		
7	TOTAL		

Member Banks are requested to provide the data in respect of Individual Loan Waiver directly to NABARD with a copy to SLBC and State Government may provide the data in respect of recapitalisation assistance for AWCS and PWCS to NABARD urgently.

3.8 Progress under financing to Indira Awas Yojana (IAY) - DRI Loan Scheme - as of December, 2011

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

Districtwise Progress

Sr. No.	District	Appl. Sponsored	Appl. Sanc.	Appl. Rejected	Appl. Pending
1	Ahmedabad	1013	248	17	748
2	Amreli	1343	469	391	483
3	Anand	11583	5294	2045	4244
4	Banaskantha	9627	438	4642	4547
5	Bharuch	6948	2082	0	4866
6	Bhavnagar	898	626	76	196
7	Dangs	216	120	0	96
8	Dahod	14930	1226	0	13704
9	Gandhinagar	348	86	4	258
10	Jamnagar	447	245	97	105
11	Junagadh	575	221	198	156
12	Kheda	14867	3510	71	11286
13	Kutch	326	197	0	129
14	Mehsana	3442	451	1326	1665
15	Narmada	6772	1184	635	4953
16	Navsari	495	93	79	323
17	Panchmahals	9378	4728	0	4650
18	Patan	5386	526	2480	2380
19	Porbandar	131	4	7	120
20	Rajkot	2783	695	0	2088
21	Sabarkantha	11773	2966	0	8807
22	Surat	4687	1870	844	1973
23	Surendranagar	3019	579	160	2280
24	Tapi	2121	1321	0	800
25	Vadodara	10180	785	16	9379
26	Valsad	2619	96	11	2512
	Total	125907	30060	13099	82748

Bankwise Progress

Sr. No.	Bank	Appl. Sponsored	Appl. Sanc.	Appl. Rejected	Appl. Pending
1	State Bank of India	32289	5825	2961	23503
2	Dena Bank	26725	7603	3453	15669
3	Punjab National Bank	694	73	54	567
4	Bank of India	9089	1813	1715	5561
5	Bank of Baroda	41700	11512	2715	27473
6	Central Bank of India	5042	1073	608	3361
7	Syndicate Bank	515	80	242	193
8	Union Bank of India	3077	637	678	1762
9	United Bank of India.	3091	1177	289	1625
10	Bank of Maharashtra	78	4	0	74
11	UCO Bank	999	81	217	701
12	Indian Bank	243	47	21	175
13	Canara Bank	106	0	0	106
14	Indian Overseas Bank	455	34	0	421
15	Allahabad Bank	304	9	1	294
16	Other Banks	1500	92	145	1263
Total		125907	30060	13099	82748

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.

3.9 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.39,634.27 crores upto the quarter ended December, 2011**. Sectorwise figures of finance extended are as under :

MSME Sector	:	Rs. 19,056.18 crores (including Genset)
Housing Sector	:	Rs. 14,063.11 crores
Auto Sector	:	Rs. 6,514.98 crores
Total	:	Rs. 39,634.27 crores

The summary of the progress under various stimulus packages upto December, 2011 is as under : **(Rs. in crores)**

Particulars	During the quarter December, 2011		Cumulative at the end of quarter December, 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)	2627	1255.49	38,451	13,713.53
Sanction of incremental working capital loans (Existing units)	1446	356.17	12,364	5341.55
Restructuring of MSME accounts	4	19.61	6852	1123.89
Sanction of loans for purchase of Gen Sets on soft terms	5	0.04	113	1.10
(2) Sanction of Housing Loans				
Loans upto Rs.5 lakh	1163	49.59	51.59	2111.78
Loans from Rs.5 lakh to Rs.20 lakh	2759	264.19	56,055	6792.16
Loans above Rs.20 lakh	271	83.18	13,504	5159.17
(3) Sanction of Auto Loans	7,216	569.86	1,69,110	6514.98

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

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

The Bankwise details on **interest rate (range) charged** on loans sanctioned under Stimulus package is as **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 December, 2011	Amount of bills pending with STPSE and Elec. Boards at the end of December, 2011
1	Gujarat State Electricity Corp. Ltd. (Vadodara)	60.65	NIL
2	Gujarat Energy Trans. Corp. Ltd. (Vadodara)	545.11	NIL
3	Uttar Gujarat Vij. Co. Ltd (Mehsana).	NIL	NIL
4	Madhya Gujarat Vij Co. Ltd. (Vadodara)	2444.88	775.52*
5	Paschim Gujarat Vij Co. Ltd. (Rajkot)	Not Received	Not Received
6	Dakshin Gujarat Vij Co. Ltd. (Surat)	Not Received	Not Received

* Not becoming due.

Industries Commissionerate, Govt. of Gujarat vide its letter dtd. 13th January, 2012 has submitted the details of Districtwise number of Micro, Small and Medium Enterprises registered from **2.10.2006 to 31.12.2011** in the State of Gujarat.

Rs. In Crores

Micro			Small			Medium		
No. of units	Investment	Employment	No. of units	Investment	Employment	No. of units	Investment	Employment
99,499	17,950	7,52,694	17,100	25,047	461588	776	7261	75545

Districtwise details is given as **ANNEXURE- I.**

AGENDA No.4

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

During the quarter ended December, 2011, total number of bank branches increased by 123 taking the total network of branches from 6515 as of September, 2011 to 6638 as of December, 2011 in the State as per the details given in **ANNEXURE- 1.**

BRANCH EXPANSION

Bank Group	For the period ended				
	December, 2010	March, 2011	December, 2011	Growth Y-o-Y	Variation over March'11
State Bank Group	1124	1139	1144	20	5
Nationalised Banks	2736	2819	2932	196	113
RRBs	470	475	489	19	14
DCCBs	1184	1186	1180	(-) 4	(-) 6
GSCARDB	181	181	181	0	0
Private Sector Banks	559	633	712	153	79
Total	6254	6433	6638	384	205

During the quarter under review, 123 new branches (Metro - 26, Urban - 16, Semi-Urban - 40 and Rural - 41) were added in the State.

Further, 201 licences were pending (Metro - 114, Urban - 38, Semi-urban - 44 & Rural - 05) for opening of new branches at the end of December, 2011 as per the information received from Reserve Bank of India, Department of Banking Supervision (DBS), Ahmedabad.

Member Banks are requested to expedite opening of Branches.

DEPOSITS GROWTH :

During the quarter under review, the aggregate deposits of the banks in Gujarat increased by Rs.7912 crores in absolute terms from Rs.2,91,967 crores as of September, 2011 to Rs. 2,99,879 crores as of December, 2011 registering a growth of

2.71% as against 3.48% growth for the corresponding period of the previous year. However, the growth over March, 2011 is 10.22% and y-o-y growth stood at 20.76%.

The bank wise and district wise details are given in **ANNEXURE - 2**.

The Bank group wise details are given in the following table: **(Rs./ Crores)**

BANK GROUP	FOR THE PERIOD ENDED				
	December, 2010	March, 2011	December, 2011	Growth Y-o-Y (Dec. 10 to Dec.11)	Absolute growth over March, 2011
State Bank Group	57,805 (1.65%)	61,662 (15.56%)	69,144 (3.17%)	11,339 (19.62%)	7482 (12.13%)
Nationalised Banks	1,35,356 (4.93%)	1,46,036 (20.02%)	1,64,999 (2.15%)	29,643 (21.90%)	18,963 (12.99%)
RRBs	4,135 (0.32%)	4589 (16.21%)	4927 (2.92%)	792 (19.15%)	338 (7.37%)
DCCBs	11,884 (-4.91%)	12,733 8.06%	12,464 (-6.07%)	580 (4.88%)	(-)269 (-)2.11%
GSCARDB	159 (0.63%)	131 (-)5.76%	131 (-)5.76%	(-) 28 (-)17.61%	0 -
Private Sector Banks	38,295 (5.86%)	46,925 (36.44%)	48,214 (6.61%)	9919 (25.90%)	1289 (2.75%)
TOTAL	2,47,634 (3.48%)	2,72,076 (20.76%)	2,99,879 (2.71%)	52,245 (21.10%)	27,803 (10.22%)

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

During the quarter under review, the highest percentagewise growth was registered by Private Sector Banks (6.61%), followed by SBI (3.17%), RRBs (2.92%), Nationalised Banks (2.15%), whereas DCCBs and GSCARDB showed negative growth (6.07% & 5.76%) respectively over the previous quarter.

During the quarter under review, the **NRI deposits** increased by Rs.1455 crores and stood at Rs.25,445 crores forming 8.49% of the total deposits as of December, 2011 as against Rs.22,427 crores (9.06%) as of corresponding period of the previous year.

CREDIT EXPANSION :

During the quarter under review, the aggregate advances of the Banks in Gujarat increased by Rs. 14,076 crores in absolute terms from Rs. 1,96,885 crores as of September, 2011 to Rs. 2,10,961 crores as of December, 2011 registering a growth of 7.15% as against 8.72% growth for the corresponding period of the previous year. However, the growth over March, 2011 is 12.33% and y-o-y growth stood at 20.72%.

The bank wise and district wise details are given in **ANNEXURE - 2**. The Bank group wise details are given in the following table:

(Rs./ Crores)

Bank Group	FOR THE PERIOD ENDED				
	December, 2010	March, 2011	December, 2011	Growth Y-o-Y (Dec. 10 to Dec.11)	Absolute Growth over March 2011
State Bank Group	42,563 (8.55%)	45,575 (19.91%)	51,887 (8.18%)	9324 (21.91%)	6312 (13.84%)
Nationalised Banks	84,008 (10.37%)	89,900 (21.94%)	1,02,381 (8.00%)	18,373 (21.87%)	12,481 (13.88%)
RRBs	2,081 (3.22%)	2,053 (11.64%)	2507 (5.87%)	426 (20.47%)	454 (22.11%)
DCCBs	7,796 (2.00%)	7,007 (3.39%)	8515 (1.13%)	719 (9.22%)	1508 (21.52%)
GSCARDB	568 (-1.22%)	563 (- 5.22)	562 (1.63%)	(-)6 (-) 1.06%	(-)1 (-) 0.18%
Private Sector Banks	36,991 (7.23%)	42,705 (23.30%)	45,109 (5.42%)	8118 (21.95%)	2404 (5.63%)
Total	1,74,007 (8.72%)	1,87,803 (20.72%)	2,10,961 (7.15%)	36,954 (21.24%)	23,158 (12.33%)

(Figures in the brackets for the quarter ended December, 2010 & December, 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 7.15% during the quarter, which was contributed mainly by SBI (8.18%) followed by Nationalised Banks (8.00%), RRBs (5.87%), Private Sector Banks (5.42%), DCCBs (1.13%) and GSCARDB (1.63%).

CREDIT DEPOSIT RATIO:

As per 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
2,10,961	7400	2,18,361	2,99,879	72.84

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

Bank Group	FOR THE PERIOD ENDED				
	Dec., 2010	March, 2011	Dec., 2011	Y-o-Y Dec. 10 to Dec.11	Variation over March, 2011
State Bank Group	73.63	73.91	75.04	2.01	1.13
Nationalised Banks	62.06	61.56	62.05	(-)0.01	0.49
RRBs	50.32	44.74	50.88	0.56	6.14
DCCBs	65.60	55.03	68.31	2.71	13.28
Pvt. Sector Banks	96.59	91.01	93.56	(-)3.03	2.55

CD Ratio for State as a whole	70.27	69.03	70.35	0.08	1.32
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The CD Ratio as of December, 2011 increased by 1.32% over March, 2011 and stood at 70.35% The CD Ratio, when compared over the corresponding period of the previous year, shows an increase of 0.08%.

CD Ratio BELOW 40%

As of December, 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 Dec., 2011	CD Ratio as of March, 2011	Variation over March, 2011
1	Anand	21.70	24.22	(-)2.52
2	Dangs	24.71	26.64	(-) 1.93
3	Kheda	27.32	27.42	(-) 0.10
4	Kutch	29.15	28.40	0.75
5	Navsari	17.44	18.73	(-) 1.29
6	Porbandar	21.95	22.95	(-) 1.00
7	Dahod	38.81	52.19	(-)13.38

All above districts, except Kutch has shown negative growth in the range of 0.10% to 13.38% over March, 2011. The Lead District Managers of the above seven districts having CD Ratio below the benchmark of 60% need to initiate immediate action to reach atleast to the stipulated benchmark of 60%. The LDMs are also requested to convene the meeting of sub-committee of DLCC set - up to review the low CD Ratio in the district, on regular basis as envisaged by Reserve Bank of India.

CD Ratio BELOW 20%

As of December, 2011, Navsari district in the State is continuing 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	51,887	8590	60,477	87.47
Nationalised Banks	1,02,381	8958	1,11,339	67.48
All Banks	2,10,961	21,687	2,32,648	77.58
All Banks + RIDF	* 2,18,361	21,687	* 2,40,048	80.05

***(includes RIDF of Rs.7400 crores)**

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	Credit from outside Gujarat	Total	%
State Bank group	51,887	28,912	80,799	116.85
Nationalised Banks	1,02,381	14,305	1,16,686	70.72
All Banks	2,10,961	43,226	2,54,187	84.76

Out of 50 Member Banks, only 8 Banks viz. Bank of Baroda, Bank of India, Central Bank of India, Dena Bank, Syndicate Bank, State Bank of India, Development Credit Bank and Federal Bank have provided the details of credit from outside Gujarat. If all Banks provide the details, the adjusted CD Ratio will be much higher. 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 :

PARAMETER	BENCH MARK	OUTSTANDING AS OF				(Rs./Crores)	
		MARCH, 2011	% Achi. of NBC	DEC., 2011	% Achi. of NBC	ABSOLUTE GROWTH	% INCREASE over March, 2011
PRIORITY SECTORS	40%	71,975	46.26	78,371	41.73	6396	8.89
AGRI. ADVANCES	18%	31,401	20.18	31,612	16.83	211	0.67
WEAKER SECT. ADVs	10%	11,605	7.46	13,832	7.37	2227	19.19
DRI ADVs	1%	24.32	0.02	32.37	0.018	8.05	33.10

It reveals from the above data that the benchmark under Priority Sector Advances has been crossed and stood at 41.73% as at the end of the quarter ended Dec. 2011.

The performance against the benchmark under Agriculture Advances fell short by 1.17% i.e. remained at 16.83% as against the benchmark of 18%.

Similarly, the performance under Weaker Section Advances also could not reach the benchmark of 10% and remained at 7.37%. It may be pointed out that there was a sizable growth in absolute terms as it increased by Rs.2227 crores over March, 2011.

Performance under DRI advances is a cause of concern as it is well below the stipulated benchmark of 1% of total advances of previous year ended. The % achievement was 0.018% as at the end of December, 2011.

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

PARAMETER	BENCH MARK	OUTSTANDING AS OF				(Rs. /Crores)	
		MARCH, 2011	% Achi. of NBC	DEC., 2011	% Achi. of NBC	ABSOLUTE GROWTH	% INCREASE over

							March, 2011
		MARCH, 2011	% Achi. of NBC	DEC. 2011	% Achi. of NBC		
PRIORITY SECTORS	60%	1839	90.20	2141	104.28	302	16.42
WEAKER SECT. ADVs	15%	812	44.17	987	48.06	175	21.55

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

RRBs have achieved / surpassed the targets under Priority Sectors (104.28%) and Weaker Sections (48.06%) as against the benchmark of 60% and 15% respectively.

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

SECTOR	BENCH MARK	STATE BANK GROUP	NATIONALISE D BANKS	PRIVATE SECTOR BANKS	ALL BANKS
PRIORITY SECTORS	40%	37.32	43.29	30.83	41.73
AGRI. ADVANCES	18%	12.41	14.58	10.88	16.83
WEAKER SECTIONS	10%	10.97	6.29	1.67	7.37
DRI ADVANCES	1%	0.028	0.022	0.00	0.018
% OF W.S. ADV. TO P.S. ADV.	25%	29.39	14.52	5.40	17.65

The Member Banks 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 :

The summary of target vis-a-vis achievement for the half year ended December, 2011 under Service Area Credit Plan 2011-12 is presented hereunder. The bankwise and districtwise details are given in **ANNEXURE - 4 & 4/A.**

SECTOR	TARGET	(Rs./Crores)	
		ACHIEVEMENT UPTO DECEMBER, 2011	% ACHIEVEMENT AS OF DECEMBER, 2011
Total Agri. & Allied	25,391	15,176	59.77
(a) Of which, Crop Loan	17,618	11,843	67.22
(b) Of which, Term Loan	7773	3333	42.88
AVCI & SSI	5851	5976	102.13
Trade & Services	7199	4665	64.80

Total	38,441	25,817	67.16
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The overall achievement in disbursement under Service Area Credit Plan by all the Banks was 67.16% upto the quarter ended December, 2011. The highest percentage achievement was recorded in MSEs - 102.13% followed by Trade & Services - 64.80% and Agriculture - 59.76% .

The analysis of the achievement is as under :

Sr.No.	District above the State Average	Percentage (%)	Sr.No.	District below the State Average	Percentage (%)
1	Vadodara	111.20	1	Surendranagara	66.72
2	Surat	90.98	2	Amreli	66.33
3	Jamnagar	88.19	3	Valsad	64.44
4	Rajkot	81.62	4	Bharuch	62.86
5	Sabarkantha	78.97	5	Porbandar	62.16
STATE AVERAGE : 67.16%			6	Bhavnagar	61.75
			7	Anand	61.57
			8	Gandhinagar	60.76
			9	Navsari	60.12
			10	Mehsana	59.77
			11	Kutch	58.78
			12	Panchmahals	58.27
			13	Patan	57.04
			14	Kheda	55.51
			15	Banaskantha	54.38
			16	Tapi	53.37
			17	Ahmedabad	52.08
			18	Junagadh	43.74
			19	Narmada	43.21
			20	Dahod	38.25
			21	Dangs	22.41

From the above table, it can be seen that the performance under SACP upto the quarter ended December, 2011 in respect of 5 districts was found to be satisfactory, whereas in respect of 21 districts the performance remained below average. The performance in Dangs (22.41%), Dahod (38.25%), Narmada (43.21%) and Junagadh (43.74) districts remained below 50%.

All the Lead District Managers in general and LDM of above mentioned 21 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 branches in these 21 districts and also 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 - half year ended December, 2011

As against the target of Rs.25,391 crores for disbursement under Agriculture Sector for the year 2011-12, Banks have disbursed Rs.15,176.15 crores i.e. 59.70% of the target, as against Rs.14187 crores (66.90%) during the corresponding period of the previous year. The major share of 78% is under Short Term Crop Loan sector and the remaining 22% 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 ANNEXURE- 24.

AGENDA No .6

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

(Rs./ Crores)

SR. NO.	PARTICULARS	March, 2011		December, 2011	
		Accounts	Amount	Accounts	Amount
1	Cumulative certificates filed	2,33,649	460.60	2,25,974	543.11
2	Cumulative Recovery effected	62,488	91.35	62,198	99.72
	Of which, cases closed	(57,214)	(59.22)	(59,105)	(70.61)
3	Cases pending	1,76,435	369.25	1,66,869	443.39
	Of which, cases pending for more than 3 years	89,075	214.96	77,506	230.12
	more than 2 years to 3 years	31,303	49.76	32,884	68.48
	more than 1 year to 2 years	27,844	61.98	28,216	88.56
	cases pending for less than 1 year	28,213	42.55	28,263	56.23

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

Large number of pending cases are found in district like Ahmedabad (No.29,788 - Amt. Rs.105.09 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.

Bankwise position of Outstanding, NPA, Percentage of NPA to Outstanding upto the half year ended December, 2011

The Gross Advances of the Banks in the State of Gujarat as of December, 2011 is Rs.2,10,961 crores. (Amt. Rs. in lakhs)

Particulars	Amt. Outstanding	Amt. of NPA	% NPA to Outstanding
Priority Sector Advances			
Crop Loan	14,89,700.78	41,536.54	2.79
Agri. Term Loan	12,37,236.27	55,131.18	4.46
MSEs	28,99,228.09	1,20,883.82	4.17
Other PS	15,77,831.29	41,586.60	2.64
Central Govt. Sponsored schemes			
SGSY	25,779.06	4455.19	17.28
PMEGP	26,853.59	2138.98	7.97
SJSRY	6650.95	1424.21	21.41
SRMS	107.36	49.93	46.51
State Govt. Sponsored programmes			
VBS	34,125.01	6,112.96	17.91
GSCDC	7583.56	1,189.05	15.68
DCWD	15,663.93	1,266.72	8.09
GWEDC	2370.79	273.12	11.52
JGVY	47.76	0	0.00
Others			
Housing Loans	15,97,451.86	18,066.54	1.13
Education Loans	1,27,302.54	4176.16	3.28

Consolidated details are as **ANNEXURE - 33**.

It may be noted that the above figures does not represent the position for the banking industry as a whole as despite our best efforts, number of Banks did not submit the details.

All Member Banks are once again requested to submit the same from next quarter onwards.

AGENDA No.7

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

The Summary of performance for the quarter ended December, 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
December, 2010	55.32%	72.19%(No.) 108.08%(M.M. Amt.)	220.59%(No.) 186.14%(Amt.)
December, 2011	52.62%	135.08%(No.) 341.23(M.M. Amt.)	24.18%(No.) 57.65%(Amt.)

(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)	3607 (No.) 942.90 (Amt.)
Sponsored (No.)	26,152	4764	15,903
Sanctioned (No.)	13,338	2453	872
Sanctioned (Amt)	6361.49	8674.02 (M.M.)	543.62
Disbursed (No.)	11036	N.A.	902
Disbursed (Amt)	3692.08	N.A.	454.38
Retd./Rejtd. (No.)	1387	693	3819
Pending (No.)	11,427	1618	11,212
% achievement (No.)	N.A.	135.08	24.18
% achievement (Amt.)	52.62	(M.M)341.23	57.65

SWARNA JAYANTI GRAM SWAROJGAAR YOJANA (SGSY) :

The financial targets have been achieved by 52.62% upto the quarter ended December, 2011 as against the achievement of 55.32% for the corresponding period of the the previous year.

There were 1020 loan applications of SHGs and 10,407 loan applications of individuals pending at the quarter ended December, 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	Ahmedabad	58.99	1	Amreli	36.61
2	Anand	76.67	2	Banaskantha	47.96
3	Dahod	54.37	3	Bharuch	31.12
4	Jamnagar	54.55	4	Bhavnagar	31.38
5	Kheda	83.29	5	Dangs	17.55
6	Mehsana	79.93	6	Gandhinagar	5.25
7	Navsari	56.47	7	Junagadh	25.02
8	Panchmahals	59.77	8	Kutch	48.51
9	Sabarkantha	70.27	9	Narmada	8.99
10	Surendranagar	56.46	10	Patan	45.49
11	Tapi	85.75	11	Porbandar	42.40
12	Vadodara	63.21	12	Rajkot	44.85
52.62%			13	Surat	49.23
			14	Valsad	36.22

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

Against the target of 1816 (physical) and Rs.2541.97 lakhs (Margin Money Amount) for the year 2011-12, Banks at the end of the quarter under review extended finance to 2453 beneficiaries with Margin Money amount of Rs.8674.02 lakhs (Total Project cost Rs.29493.28 lakhs). Thus, the target of Margin Money amount achieved by 341.23% and physical target by 135.08%.

1618 loan applications remained pending as at the end of December, 2011.

KVIC is also requested to ensure release of subsidy in all the sanctioned cases.

SWARNA JAYANTI SHAHERI ROJGAAR YOJANA (SJSRY) :

Out of 15,903 applications sponsored to Banks, 872 applications were sanctioned with an amount of Rs.543.62 lakhs. There were 11,212 loan applications pending at the of December, 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
December, 2010	70.99	38.98	55.62	52.24	3.20
December, 2011	56.87	25.44	50.39	70.70	6.67

(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)	54,397	8215	16,520	3615	79
Sanctioned (No)	20,587	2544	5039	707	10
Sanctioned (Amt)	15,527.02	774.97	1749.94	221.52	94.52
Retd./Rejtd. (No)	14350	1206	3672	435	21
Pending (No)	19,460	4465	7809	2473	48
% achievement	56.87	25.44	50.39	70.70	6.67

VAJPAYEE BANKABLE SCHEME (VBS) :

The achievement of the target stood at 56.87% for the quarter ended December, 2011 against the 70.99% achievement for the corresponding period of the previous year.

Out of the total sanction of 20,587 applications (Rs. 155.27 crores), 2991 applications (Rs.17.40 crores) sanctioned to S.T. beneficiaries, 3308 applications (Rs.19.90 crores) to S.C. beneficiaries. However, 19,460 applications were reported pending at the end of the December, 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 25.44% upto the quarter ended December, 2011 as against 38.98% for the corresponding period of the previous year. The performance in the districts other than Ahmedabad (Urban), Amreli, Banaskantha, Narmada, Porbandar, Surendranagar and Vadodara need to be reviewed critically.

Member Banks are also requested to accord priority to dispose off pending 4465 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 50.39% of the target as against 55.62% during the corresponding period of the previous year. The performance in Amreli, Bharuch, Bhavnagar, Gandhinagar, Kutch, Narmada, Surat, Vadodara, Dahod, Mehsana, Porbandar and Surendranagar was below the average performance of the State as a whole. Lead District Managers 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 7809 pending applications are disposed off by their branches on merits at the earliest.

GUJARAT WOMEN ECONOMIC DEVELOPMENT CORPORATION (GWEDC) :

The achievement was 70.70% of the target as against 52.24% for the corresponding period of the previous year. **The performance in Amreli, Anand, Bharuch, Bhavnagar, Junagadh, Kheda, Narmada, Porbandar and Valsad found very poor.**

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 2473 pending applications are disposed off by their branches on merits at the earliest.

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

Out of total 79 applications shown as sponsored upto the quarter ended December, 2011, of which only 10 application have been sanctioned. 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 December, 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	December, 2010		March, 2011*		December, 2011	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement	11,006	145.93	48,120	952.73	10,623	285.95

of Fresh loans						
Outstanding	2,03,536	2072.86	2,07,365	2494.85	2,28,225	2909.47

* Whole year figures

Fresh loans of Rs.285.95 crores were disbursed by the banks to 10,623 beneficiaries belonging to Minority Communities during the quarter ended December, 2011. The outstanding reached the level of Rs. 2909.47 crores in 2,28,225 accounts as of December, 2011.

The share of advances to Minority Community to Priority Sector Advances stood at 3.74% as at the end of quarter ended December, 2011 which was 3.49% for the year ended March, 2011. Y-o-Y growth in outstanding is Rs.836.61 crores i.e. 40.36%.

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	December, 2010		March, 2011*		December, 2011	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	16,530	338.27	1,47,123	2305.53	20,536	357.44
Outstanding	5,32,134	6884.74	5,22,518	7249.48	5,60,696	7602.16

* Whole year figures

In case of Women Entrepreneurs, the fresh credit to the tune of Rs.357.44 crores to 20,536 beneficiaries in the State during the quarter ended December, 2011. The outstanding advances reached the level of Rs.7602.16 crores in 5,60,696 accounts and stood at 3.61% 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.712.42 crores i.e.10.42%.

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 December, 2011, total 2,10,504 SHGs have been formed, of which 1,63,437 i.e. 77.64 % have been promoted exclusively for Women in the State. Out of 2,10,504 SHGs, 1,02,088 SHGs have been linked with Bank finance with an outstanding of Rs.590.46 crores. SHGs are having a total membership of 23,93,840 of which women were 18,70,680 i.e. 78.15%. The bankwise details are as **ANNEXURE- 16**.

(b) Districtwise information on Sakhi Mandals

The districtwise details of Sakhi Mandals as of January, 2012 provided by Gujarat Livelihood Promotion Co. (GLPC) Ltd., are as **ANNEXURE- 16 (A)**.

SUMMARY OF DISTRICTWISE SAKHI MANDALS

(Rs. in lakhs)

No. of Sakhi Mandals with Bank's savings		No. of Sakhi Mandals graded	No. of Sakhi Mandals credit linked		Average amt. per Sakhi Mandal
No.	Amt.		No.	Amt.	
2,01,012	30,101.62	1,78,446	1,60,905	1,01,651.13	63,175.00

It may be mentioned that MoU signed during Global Investment Summit, 2011 by SLBC with the State Govt., for providing credit linkage of Rs.1000/- within a period of one year has been achieved.

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

Director Housing Finance

(Rs. in crores)

Particulars	December, 2010		March, 2011*		December, 2011	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	14,012	1510.05	51,030	5300.28	18,412	1186.57
Outstanding	2,72,206	13,898.20	2,37,033	12,352.08	2,78,224	15,808.74

* Whole year figures

As per the information made available by the member banks, fresh loans worth Rs.1186.57 crores have been granted to 18,412 beneficiaries during the quarter ended December, 2011 under Direct Housing Finance.

The outstanding level reached to Rs.15,808.74 crores in 2,78,224 accounts as of December, 2011. Y-o-Y growth in outstanding housing finance is Rs.1910.54 crores i.e. 13.75%. Bankwise details are given in **ANNEXURE - 17**.

Golden Jubilee Rural Housing Finance

(Rs. in crores)

Particulars	December, 2010		March, 2011*		December, 2011	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	1125	33.13	1331	109.31	542	22.89
Outstanding	16,159	485.36	15,078	449.73	14,189	379.32

* Whole year figures

Under Golden Jubilee Rural Housing Finance (GJRHF) Scheme, during the quarter ended December, 2011, fresh loans worth Rs.22.89 crores have been granted to 542 beneficiaries and the outstanding level reached at Rs.379.32 crores in 14,189 accounts as of December, 2011. Bankwise details are given in **ANNEXURE - 18**.

(iv) REVIEW OF PROGRESS UNDER EDUCATION LOAN :

(Rs. in crores)

Particulars	December, 2010		March, 2011*		December, 2011	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.

Disbursement of Fresh loans	2357	58.51	10,642	312.96	2768	85.13
Outstanding	48,297	1265.86	47,730	1265.43	48,478	1292.29

* Whole year figures

During the quarter, the Banks have disbursed Education loans to 2768 students to the tune of Rs. 85.13 crores. The outstanding under Education loans reached to Rs.1292.29 crores in 48,478 accounts as of December, 2011. Y-o-Y growth in outstanding education loans is Rs.26.43 crores i.e. 2.09%. 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 27,65,190 as of December, 2011 against total land holdings of about 42.39 lakhs in the State, showing net increase of 2,37,676 KCCs upto the quarter ended December, 2011.

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

Category	No. of KCCs outstanding	% to total KCCs issued
Small & Marginal Farmers	13,62,668	49.28
SC Farmers	1,02,451	3.71
ST Farmers	1,90,346	6.88
OBC Farmers	3,12,348	11.30
Minority Community Farmers	77,777	2.81

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

(v - b) Progress under formation of Joint Liability Groups (JLGs) & its credit linkage

The progress under formation of JLGs and its credit linkage received from Member Banks for the quarter ended December, 2011, out of 24 Banks, only 7 Banks (Bank of Baroda, Dena Bank, Union Bank of India, DCCBs and 3 RRBs) have initiated to form JLGs and so far 1592 JLGs have been formed under Farm Sector, of which 1105 JLGs credit linked to the tune of Rs.625.45 lakhs. 583 JLGs have been formed under Non-Farm Sector and provided credit linkage to 553 JLGs with an amount of Rs.303.94 lakhs.

All Member banks are requested to explore all possibilities to form JLGs and provide credit linkages which may boost up weaker section advances.

The Bankwise progress is given in **ANNEXURE - 20-A**.

(vi) SWAROJGAR CREDIT CARD (SCC) :

Banks have issued 1420 SCCs to the tune of Rs.7.97 crores during the quarter. In all, 12,900 SCCs have been issued and the amount outstanding is Rs.33.63 crores.

DCCBs has issued the highest number of SCCs i.e. 4766, followed by BGGB Bankwise details are given in **ANNEXURE - 21**.

(vii) ARTISAN CREDIT CARD (ACC) :

During the quarter, 385 ACCs were issued by Banks amounting to Rs.295 lakhs. Thus, upto the end of December, 2011, the outstanding ACCs were 4154 amounting to Rs.6681.00 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.30326.01 crores at the quarter ended December, 2011. During the quarter under review, banks have disbursed Rs.93.33 crores to 247 units under CLCSSTU taking the outstanding level to Rs.999.30 crores in 3435 accounts. Bankwise details are given in **ANNEXURE - 23**.

(ix) ADVANCES TO SC & ST BENEFICIARIES :

The outstanding advances to SC beneficiaries as of December, 2011 was Rs.1485.43 crores in 1,79,574 accounts, forming 10.74% of Weaker Section advances, which was 9.31% as of March, 2011.

Similarly, the outstanding advances to ST beneficiaries as of December, 2011 was Rs.1649.56 crores in 2,03,800 accounts, forming 11.93% of Weaker Section advances, which was 12.67% as of March, 2011. Bankwise and Districtwise details as of December, 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, 1,14,731 "No Frills A/cs" have been opened during the quarter ended December, 2011. Banks have provided overdraft facility to 3,20,754 a/cs amounting to Rs.10.60.crores. Total number of "No Frills Accounts" reached 24,49,534 as of December, 2011 with an amount of Rs.245.44 crores in these accounts.

During the quarter, 3091 GCCs amounting to Rs.280.38 lakhs have been issued by Member Banks. The cumulative position as of December, 2011 reached 44,730 GCCs amounting to Rs.43.88 crores.

The bankwise progress as of December, 2011 is given as **ANNEXURE - 25 & 25 (A)**.

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

During the quarter under review, the Banks have disbursed loans amounting to Rs.9.92 crores to 1559 farmer beneficiaries under Debt Swap Scheme. The cumulative

disbursement comes to Rs.168.04 crores to 48,255 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 December, 2011

During the quarter under review, the Banks have disbursed loans amounting to Rs.9.33 crores to 5877 farmers, who have been extended debt waiver / relief benefit under ADW & DR Scheme, 2008. The cumulative disbursements under the scheme comes to Rs.463.82 crores to 89,451 farmers. Bankwise details are given in **ANNEXURE - 27.**

(xiii) Progress under "Artificial Recharge of Groundwater through Dugwells" Scheme as of 31.01.2012

As per the progress report upto the month ended January, 2012 submitted by the Gujarat State Water Management Agency (GSWMA) at Commissionerate of Rural Development, Govt. of Gujarat, there are 2,23,116 farmer beneficiaries identified (eligible) under the scheme, of which 1,81,376 beneficiaries have opened their Savings Bank Account. Nodal departments have forwarded the applications of 1,71,638 beneficiaries to NABARD and NABARD has released subsidy in 1,56,009 cases. Subsidy has been credited in 1,28,078 accounts and 8974 dugwell recharge structures have been completed. The Districtwise details are given in **ANNEXURE - 28.**

(xiv) 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.1.41 crores in 14 accounts and total outstanding loan amount stood at Rs.103.34 crores in 681 accounts as of December, 2011. This scheme is not implemented by all the Banks. Bankwise details are given in **ANNEXURE - 29.**
