

BANKING AT A GLANCE IN GUJARAT STATE - JUNE, 2015

PARAMETERS	JUNE, 2014	MARCH, 2015	JUNE, 2015	GROWTH Y-O-Y (June, 14 to June, 15)	GROWTH OVER MARCH 2015
TOTAL No. OF BRANCHES	8196	8631	8675	479	44
CATEGORY OF BRANCHES					
RURAL	3519	3685	3705	186	20
SEMI - URBAN	2117	2199	2212	95	13
URBAN	1349	1438	1442	93	4
METRO	1211	1309	1316	105	7
TOTAL	8196	8631	8675	479	44
KEY INDICATORS (Amt. Rs.Crores)					
DEPOSITS	4,37,060 (1.94%)	4,90,208 (14.33%)	4,98,502 (1.69%)	61,442 (14.06%)	8,294 (1.69%)
ADVANCES	3,48,667 (1.27%)	3,87,703 (12.61%)	3,90,306 (0.67%)	41,639 (11.94%)	2,603 (0.67%)
CREDIT DEPOSIT RATIO	79.78	79.09	78.30	(-) 1.48	(-) 0.79
PS ADVANCES	1,35,633 (5.65%) (39.40%)	1,52,137 (18.51%) (44.19%)	1,66,210 (9.25%) (42.87%)	30,577 (22.64%) (3.47%)	14,073 (9.25%) (-) 1.32%
AGRI ADVANCES	48,570 (4.12%) (14.11%)	54,288 (16.37%) (15.77%)	62,081 (14.35%) (16.01%)	13,511 (27.82%) (1.90%)	7,793 (14.35%) (0.24%)
MSME ADVANCES	59,952 (7.38%) (17.41%)	64,084 (14.78%) (18.61%)	68,665 (7.15%) (17.71%)	8,713 (14.53%) (0.30%)	4,581 (7.15%) (-) 0.90%
WEAKER SEC.ADV	21,050 (4.49%) (6.11%)	24,221 (20.23%) (7.04%)	24,755 (2.20%) (6.38%)	3,705 (17.60%) (0.27%)	534 (2.20%) (-) 0.66%

Position of Kisan Credit Cards for the period ended					
	June, 2014	March, 2015	June, 2015	GROWTH Y-O-Y (June, 14 to June, 15)	Growth over March, 2015
Accounts	28,59,390	28,55,008	28,94,709	35,319	39,701
Amount	25,522	26,669	30,912	5,390	4,243

AGENDA No.1

Confirmation of the proceedings of last meeting

The proceedings of the 145th State Level Review Meeting (SLRM) for the year ended March, 2015 held on 29.06.2015 were circulated to all the members on 25.07.2015. Since no comments / amendments have been received from any of the members, the House is requested to confirm the same.

AGENDA No.2

Agenda Points related to Central Government :

2. 1. “Suraksha Bandhan”- facilitation drive with Suraksha Deposit Schemes, Jeevan Suraksha Deposit Schemes and Jeevan Suraksha Gift Cheques for enrollment under PMSBY and PMJJBY.

Department of Financial Services (DFS), Ministry of Finance, Govt. of India has launched special drive for Suraksha Bandhan in the Month of August, 2015.

The detailed of three products of Suraksha Bandhan drive are as under:

A. JEEVAN SURAKSHA GIFT CHEQUE : Gift for Composite insurance under PMSBY and PMJJBY for one-time premium payment

(Amount in Rs.)

Amount (A)	One Year Premium for PMSBY (B)	One Year Premium for PMJJBY (C)	Total (D=B+C)	Balance to be retained by the issuing Bank as service charges (A-B-C)
351	12	330	342	9

The person who wants to gift the premium (Gifter) can purchase Demand Draft / Gift Cheque for Rs. 351/- in favour of the person (Giftee) to whom he / she wants to gift the insurance premium for PMJJBY & PMSBY.

The DD/GC for Rs.342/- may be issued charging a service charge of Rs. 9/- (including service tax).

B. SURAKSHA DEPOSIT SCHEME :

Gift of Fixed deposit for insurance under PMSBY only:

(Amount in Rs.)

Total Deposit Amount to be paid (A)	1 st Year Premium (B)	2 nd Year Premium * (C)	Total Amount of FD (D=A-B-C)	Returns on (D) @ applicable ROI (8% p.a)
201	12	12	177	14.16

This facility can be provided on the basis of deposit by Cash / regular cheque etc., into the account of the recipient / beneficiary by the beneficiary himself / herself or by a person gifting to him / her by way of regular cheque etc. for Rs. 201/-.

The Payment of the First Insurance Premium of PMSBY Scheme amounting to Rs.12/- to be immediately paid to the insurance company as first year's premium. Rs.12/- will be parked separately in a SB account of the insured towards payment of second year's premium.

A separate FDR account of Rs.177/- (with yearly interest pay-out option) to be opened under a separate scheme meant for this. Since First year premium will be remitted and 2nd year premium will be earmarked in SB A/c, the 3rd premium to be remitted from the interest on FDR credited to SB A/c.

C. JEEVAN SURAKSHA DEPOSIT SCHEME

Gift of Fixed deposit for composite insurance under PMSBY and PMJJBY:

(Amount in Rs.)

Total Deposit Amount to be paid (A)	1 st Year Premium (B)	2 nd Year Premium * (C)	Total Amount of FD (D=A-B-C)	Returns on (D) @ applicable ROI (8% p.a.)
5001	342	342	4317	345.36

This facility can be provided on the basis of deposit by Cash / regular cheque etc., into the account of the recipient / beneficiary by the beneficiary himself / herself or by a person gifting to him / her by way of regular cheque etc. for Rs. 5001/-.

The payment of the first Insurance Premium of PMSBY & PMJJBY Scheme amounting to Rs.342/-(12+330) to be immediately paid to the insurance company as first years' premium. Rs.342/- will be parked separately in a SB account of the insured towards payment of second years' premium.

A separate FDR account of Rs.4317/- (with yearly interest pay-out option) to be opened under a separate scheme meant for this. Since First year premium will be remitted and 2nd year premium will be earmarked in SB A/c, the 3rd premium to be remitted from the interest on FDR credited to SB A/c.

Further, Deptt. of Financial Services, Ministry of Finance, Govt. of India vide its letter dtd. 01st August, 2015 informed SLBC to sensitize all Bank branches in the State (across all PSBs, Private Banks, RRBs, Urban/Rural Cooperative Banks) supported by all insurance company branches, to achieve the objective of meeting the gap between current enrollment and the vast untapped potential for enrollment under Social Security Schemes. A Video Conference was organized on 05th August, 2015 from DFS, MoF, Gol for chalking out the plan for conducting the enrollment drive for these schemes. The meeting of Special SLBC was convened on 5th August, 2015 itself in which the modalities of implementation of these schemes were discussed in length and Member Banks were requested to sensitize their branches about the benefits of these schemes for further communication amongst the customers / general public.

SLBC vide its letter dated 5th August, 2015 informed to Member Bank and Lead District Manager the salient feature of the Scheme and also to ensure hassle free implementation.

2.2 Progress in enrollment under Social Security Schemes

Secretary (FS), Department of Financial Services, Ministry of Finance, Govt. of India in their letter dtd. 2nd July, 2015 highlighted that the initial response towards enrollment under Social Security Schemes was very encouraging. However, the progress in enrollment reduced significantly in the recent period, even though vast untapped potential remains for these very affordable and attractive schemes. To boost up the progress in the enrollment of the Social Security Schemes on a comprehensive scale, it was proposed that a campaign be launched in every State from 7th July, 2015 onwards upto 31st August, 2015.

Accordingly, SLBC advised all LDMs to arrange Town Hall Meetings to address the above issues and create widespread awareness amongst the general public about the benefits of these schemes so that the enrollment under the schemes get momentum.

Progress in enrollment under PMSBY, PMJJBY and APY as of 10.08.2015 :

Particulars	PMJJBY	PMSBY	APY	Total
Total enrollment	17,09,827	40,47,984	32,301	57,90,112

Bankwise progress report on enrollment under Social Security Schemes is given in ANNEXURE – J.

2.3 Progress under Pradhan Mantri MUDRA Yojana (PMMY)

SLBC vide its letter dtd. 26th May, 2015 informed all Member Banks about roll out of the Pradhan Mantri MUDRA Yojana and requested to submit the target vis-à-vis achievement under such loans so that Bankwise progress can be reviewed in SLBC meetings.

The progress under the Scheme as of 30.06.2015 is as under : (Rs. in crores)

Sr.No.	Category	Disbursement Target*	No. of a/cs	Sanctioned Loan Amt.	Disbursed Loan Amt.
1	Shishu (Loans upto Rs.50,000/-).	664.33	10,647	47.87	44.54
2	Kishore (Loans from Rs.50,001/- to Rs.5,00,000).	1671.53	13,149	162.55	145.16
3	Tarun (Loans from Rs.5 lakhs to Rs.10 lakhs/-).	1003.02	5327	162.74	145.73
TOTAL		3338.88	29,123	373.16	335.43

* Targets not submitted by all Member Banks.

Bankwise details are given in **ANNEXURE - A**.

Member Banks which have yet not furnished the target to SLBC are once again requested to submit the same on priority.

2.4 Uncertainty about availability of subsidy under Agriculture Marketing & Infrastructure (AMI) and Dairy Entrepreneurship Development Schemes (DEDS), implemented through NABARD.

In above schemes, the subsidy is provided based on the budget available with NABARD. Many applicants of such schemes get motivated for taking up such projects based on availability of subsidy, but NABARD communicates time to time that proposals sanctioned upto certain time period will be acceptable for granting of subsidy. Proposals sanctioned by Banks after the given time period by NABARD, is not accepted for grant of subsidy. It leads to confusion amongst the Branch Managers for acceptance of such proposals and creates resentment amongst borrowers due to denial of subsidy at a later stage on account of non-availability of subsidy budget with NABARD. The Government may please announce about availability of such budget and time period for acceptance of such proposals before beginning of Financial Year. The announcement of subsidy should be with prospective date rather than the retrospective effect.

2.5 Provision of interest subvention for Agricultural Term Loan

Looking to the progress of last several years under Service Area Credit Plan, it is observed that the proportion of Agriculture Term Loan in Total Agriculture Credit disbursement is very low. Therefore, the capital formation in Agriculture Sector is not picking up at desired level.

In order to encourage the farmers, the State Govt. vide their dtd. 20.08.2014 had announced 6% interest subvention to those farmers who have availed the term loan under agriculture for the notified purposes during the period of 1st April, 2014 to 31st March, 2015.

On the above lines, Govt. of India may also kindly consider providing interest subvention in Agriculture Term Loan, so that farmers are induced to avail Agricultural Term Loan and the aim of Government for helping farmers for capital formation may materialize. If considered, it would help in increasing rural income and ultimately the general economy.

2.6 Skill Loan Financing under “Model Scheme for Skill Loans”

IBA vide its letter No.RB/CIR/SLS/1051 dtd. 10th July, 2015 has informed that the Department of Financial Services (DFS) had forwarded a proposed Skill Loan Scheme in line with the already existing IBA Model Education Loan Scheme for Vocational Courses requesting to examine the same at IBA. The proposed Skill Loan Scheme was examined by IBA and conveyed their concurrence to DFS with certain observations which was approved by the IBA Managing Committee at its meeting held on 26th June, 2015.

The DFS has now forwarded the revised Skill Loan Scheme along with simplified application form requesting IBA to circulate it to Member Banks for adoption. The Skill Loan Scheme replaces the IBA Model Loan Scheme for Vocational Education and Training circulated by IBA vide their circular No.CE/209 dated 31st May, 2012.

The scheme aims at providing a loan facility to individuals who intend to take up skill development courses. The scheme is applicable to all Member Banks of IBA, Microfinance Institutions (MFIs) and other financial institutions regulated by RBI.

Salient features of the captioned scheme alongwith the Application Form are enclosed as **ANNEXURE - B** with a request to Member Banks to implement the same.

2.7 Organizing “Capacity Building Programmes for Business Correspondents (BCs)” by RSETI Directors in all districts of Gujarat

As per IBA instructions, SLBC(Gujarat) undertaken the two stage “BC capacity building programme”. The first stage was “Trainers’ Training Programme”, which was organized by SLBC convenor Dena Bank alongwith the other two Lead Banks, i.e. SBI and Bank of Baroda on 28th and 29th April, 2015. During this training programme, the RSETI Directors were provided training by Indian Institute of Banking and Finance(IIBF) faculties and they were further advised to provide the training to BCs of all Banks in their district, in close coordination with Lead District Managers and FLC Counselors. Such training programmes have been already completed by RSETI Directors in many districts and in some of the districts, it is in progress.

The Monitoring cell for RSETIs informed that as per MoU guidelines, BC/BF training programme conducted by RSETI will not be included under their performance as these programmes are not as per the guidelines of MoRD. However, we request MoRD to reconsider the request for including these programmes under performance of RSETIs.

2.8 Construction of RSETI Premises in newly carved seven districts in the State of Gujarat/Approval of infrastructure grant from MoRD.

During 145th SLRM Meeting held on 29th June,2015, Chairman - SLBC(Gujarat) advised the Lead Banks of newly carved seven districts of Gujarat to get the approval from their Corporate Office for construction of RSETI premises, although MoRD has refused to release grant subsidy from 1st April, 2015. There is no availability of infrastructure grant from MoRD.

SLBC has been informed vide e-mail dated 04.08.2015 by State Bank of India that presently they are not in favour of establishment of RSETI in newly carved districts allotted to them i.e. Morbi and Gir Somnath. The response of Bank of Baroda is awaited.

It is requested that MoRD may kindly consider providing infrastructure grant of Rs.1 crore for setting up of RSETIs in newly carved districts.

Rural Development/GLPC Ltd., is requested to take up the matter with MoRD suitably, so that concerned bank may establish RSETI in newly carved districts.

2.9 Extension of timeline for release of Infrastructure grant from MoRD for construction of RSETIs premises.

MoRD vide its letter dtd. 6th April, 2015, has informed that no infrastructure grant shall be released, if the construction work of administrative approved RSETIs is not initiated on or before 30th June, 2015.

There are around 8 RSETIs in the State where construction couldn't be started on or before 30th June, 2015 but other preparations for starting the construction work has been made and construction work is expected to be started shortly. In view of this, SLBC vide its letter dtd. 30th June, 2015 requested Commissioner & Secretary, Rural Development Department, GoG to recommend to MoRD for extension of the timeline of starting the construction work of RSETIs, from 30th June, 2015 to 31st December, 2015, so that Banks may retain/get the infrastructure grant from MoRD. The response in this matter is awaited from Rural Development Department, GoG. Lead Banks have been also separately communicated to request their corporate office to take up the matter with MoRD.

2.10 Telecom connectivity issue in BC-ICT implementation by Banks in Financial Inclusion

RBI vide its e-mail dtd. 3rd July, 2015 provided the list of 404 villages where the issue of telecom connectivity is hindering banking operations by BCs through HHDs. In this regard, a meeting was held in the Office of Department of Telecommunications, Ahmedabad which was attended by officials of SLBC (Gujarat), Department of Telecommunications, representatives of some major Banks and telecom service providers. During this meeting, DDG-TERM (Telecom Enforcement, Resource & Monitoring Cell) after discussing the issues, with Banks and telecom service providers explained the reasons for poor connectivity issues in doing the banking operations by BCs through HHD machines.

It was also informed by officials of DoT that such issues may be addressed at higher level of Telecom Department. So again it is requested that, this matter may be referred to DoT for redressal.

AGENDA No.3

Agenda points related to State Government :

3.1 Difficulties faced by Banks in registration of Police Complaints in the matters relating to Bank Frauds

IBA vide its mail dtd. 18th June, 2015 addressed to all SLBC Convenors informed that a Member Bank (AXIS Bank) had written to IBA stating that the Bank faced difficulties in filing police complaints for frauds related to banking operations. The police do not accept the complaints ab initio filed by the Bank, citing various reasons, even in the cases where the Bank / customers have suffered actual financial loss. In respect of the attempted fraud cases or where there is no financial loss to the Banks / customers or the entire fraud loss amount has been recovered, the police does not entertain the complaints. The Bank also requested IBA to discuss this issue at industry level for a workable solution. Accordingly, IBA placed this issue before the Standing Committee on Legal and Banking Operations of IBA for consideration. The Committee, after deliberations, decided that the SLBC may take up this issue with the State Govt. officials during SLBC meeting for resolution.

District Level Consultative Committee (DLCC), Patan has also reported about the recovery problem in NPAs Accounts in Harij area of Patan district where most of the defaulter borrowers willfully defaulted and intentionally defrauded the Banks. However, when Bank approaches the Police Station with complaints of such frauds, the police authorities refuse to register complaints and close the matter / complaints on the basis of jurisdiction ground or treating the matter as civil offence.

The State Govt. is requested to issue suitable instructions to Police Authorities in this regard.

3.2 Amendments made in SARFAESI Act, 2002 in the year 2012 – (1) large number of pending cases with various District Magistrates, and (2) to delegate their power to any officer subordinate to them.

Department of Financial Services, Ministry of Finance, Govt. of India vide its Letter D No. 02/04/2014-REC dated 06th June 2014, addressed to the Chief Secretary, Govt. of Gujarat in which reference has been given of the DFS letter F.No.3/1/2011 dtd. 08.02.2013 regarding the changes made in SARFAESI Act, 2002 by the enforcement of Security Interest and Recovery of Debt Laws (Amendment) Act, 2012 (1 of 2013). The amendments have been made to streamline the process of disposal of cases filed by Banks before Chief Metropolitan Magistrate (CMM) / District Magistrate (DM). The Section 14 of the Act now provides that on filing of an affidavit by the authorized officer of the Bank / FI, the DM / CMM may pass suitable order for taking possession of the secured asset by the Bank / FI. It also permits DMs / CMMs to delegate their powers to any officer subordinate to them. DFS, MoF, GoI has mentioned in their letter that inspite of changes brought out in SARFAESI Act, 2002, there are still a large number of cases pending with various DMs / CMMs in the country.

The State Government is requested for issuing suitable instructions for expeditious issuance of orders for taking physical possession of assets and also prompt execution thereof by concerned authorities.

3.3 Disposal of cases pending under Gujarat State Recovery Act.

Comparative position of cases filed under Gujarat State Recovery Act, 1979 as of June, 2015 are as under :

(Rs. in Crores)					
No.	Particulars	March, 2015		June, 2015	
		Accounts	Amount	Accounts	Amount
1	Cumulative certificates filed	2,25,247	572.17	2,16,168	520.78
2	Cumulative Recovery effected	61,195	85.44	67,957	77.80
	Of which, cases closed	(55,858)	(63.13)	(65,064)	(74.76)
3	Cases pending	1,69,389	486.73	1,51,104	442.98
	Of which, cases pending for more than 3 years	73,269	134.82	55,509	117.65
	more than 2 years to 3 years	25,496	76.72	27,115	60.13
	more than 1 year to 2 years	48,539	189.05	46,699	177.03
	cases pending for less than 1 year	22,085	86.14	21,781	88.17

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

The Revenue Department, Govt. of Gujarat 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 of chronic cases.

3.4 Allotment of Land and related issues of RSETIs

In the district of Surat, the land is allotted but possession is yet to be taken by DRDA whereas in the district of Rajkot and Tapi, there is an issue of encroachment by third party on the allotted land.

The Commissioner and Secretary, Rural Development department / Representative from GLPC Ltd., is requested to resolve the issue of Rajkot, Surat and Tapi districts, so that concerned bank may start construction of RSETI premises at the earliest.

3.5 Opening of Bank Branch at Subir Block in Dang District

In 144th meeting of SLBC held on 20th March, 2015, Baroda Gujarat Gramin Bank was advised by the Director (FI), Department of Financial Services, Ministry of Finance, Govt. of India to convert their Satellite Branch at Subir Block (Dang District) into a full-fledged branch.

SLBC vide its letter dtd. 16th April, 2015 had requested the Chairman, Baroda Gujarat Gramin Bank to look into the matter. Baroda Gujarat Gramin Bank (BGGB) vide its letter dtd. 6th May, 2015 has informed that they have initiated procedure for converting satellite branch into full-fledged branch and has moved a proposal to RBI for the same. However, despite their efforts they could not find suitable premises for opening a Bank Branch and, therefore, they have requested the District Collector, Dangs to arrange to provide suitable premises at Seva Sadan or Other Govt. Offices, as no pukka building is available at the centre.

Baroda Gujarat Gramin Bank vide its e-mail dtd. 10th August, 2015 has forwarded a copy of the letter dtd. 24th July, 2015 addressed to them by District Collector, Dangs informing therein that due to unavailability of revenue waste (Padtar) land or any other Govt. office premises and the construction work of Seva Sadan building is under progress, they are requested to identify / select the land which falls within the purview of Forest Department and approach the Dy. Forest Conservator (North Zone, Dangs – Ahwa) for allotment of the identified / selected land for construction of branch premises.

Baroda Gujarat Gramin Bank is requested to approach the Forest Department, Dangs District and report the progress in the matter to SLBC.

3.6 Relief Scheme for various categories of units affected by heavy rains / flood in the State during the month of June,2015.

Industries & Mines Department, Govt. of Gujarat vide its GR No.PRCH-102015-519356-CH dtd. 15th July, 2015 resolved to extend relief to various categories of units affected due to heavy rains in the State.

SLBC Secretariat has made available the copy of the captioned GR to all the Member Banks / Lead District Managers vide its letter dtd. 24th July, 2015 with a request to extend necessary relief measures to the affected units as mentioned in the said GR as enclosed ANNEXURE - C.

AGENDA No.4

OTHER AGENDA

4.1 Realignment of FI Plan of RBI in line with village allotment under SSAs formed for implementation of PMJDY.

After implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY) in August, 2014, Banks were advised to cover the households by opening of one account per household, by forming Sub-Service Area (SSA) comprising of 1500-2000 households. Accordingly, LDMs formed SSAs and allotted to Member Banks. Banks started their work of coverage of households as per SSA plan and reported 100% coverage of households in their allotted SSAs, by December, 2014. During SSA formation and allotment, allotment of villages to Member Banks, somewhat change from the previous FIP of RBI. But RBI asked Member Banks to continue reporting of progress under coverage of villages as per FIP, which makes reporting difficult for Banks. The same may please be reconsidered.

4.2 Progress of RSETI premises construction

Sr.No.	Particulars	No. of District	Name of Districts
1	RSETIs functioning in own building	4	Banaskantha, Bhavnagar, Kheda and Patan
2	Construction work under progress	13	Amreli, Anand, Bharuch, Gandhinagar, Jamnagar, Junagadh, Kutch, Mehsana, Navsari, Porbandar, Sabarkantha, Surendranagar and Vadodara
3	Land allotted, but possession yet to be taken	1	Surat
4	Land allotted, but encroachment is hurdle to start construction	2	Rajkot and Tapi
5	Re-tendering and L1 approval lying at corporate level	4	Dangs, Dahod, Panchmahals and Valsad
6	Possession of allotted land obtained in recent past	2	Ahmedabad and Narmada
7	Newly carved districts	7	Aravalli, Botad, Chhota Udepur, Devbhoomi Dwarka, Gir Somnath, Morbi and Mahisagar.
Total districts in the State		33	

Quarterwise & Cumulative Number of training programmes conducted by RSETIs and Settlement Ratio upto the quarter ended June, 2015

Quarter ended June	No. of training programmes conducted	Cumulative no. of training programmes since inception	No. of beneficiaries trained	Cumulative no. of beneficiaries trained	Cumulative no. of trained beneficiaries settled		
					Through Bank finance	Through own sources	Total
2014	99	4,938	3,614	1,60,392	39,893 (24.88%)	56,418 (35.18%)	96,311 (60.05%)
2015	152	5,718	4,012	1,82,173	45,632 (25.05%)	64,005 (35.13%)	1,09,637 (60.18%)
Remarks : Till June-2015, Out of total 1,09,637 trained beneficiaries settled, 45,632 (41.62%) settled through Bank finance and 64,005 (58.38%) settled through own sources.							
Categorywise Cumulative no. of trainees							
June	SC	ST	OBC	Women	Handicapped	Minorities	Others
2014	29,208 (18.21%)	40,418 (25.20%)	52,696 (32.85%)	1,22,104 (76.13%)	867 (0.54%)	14,778 (9.21%)	25,033 (15.61%)
2015	32,787 (18.00%)	46,765 (25.67%)	60,630 (33.28%)	1,42,551 (78.25%)	1,018 (0.56%)	17,335 (9.52%)	35,769 (19.63%)

(Figures in brackets show categorywise percentage of number of trainees)

Districtwise details are given as ANNEXURE - 28.

Total Settlement Ratio stood at 60.18%, against the total trained beneficiaries, as at the end of June, 2015.

4.3 Financial Literacy Centres (FLCs)

The State has 49 Financial Literacy Centres (FLCs) set up in all districts by respective Lead Banks and RRBs sponsored by them.

Sr. No.	Bank	No. of FLC opened by the Bank	No. of camps organised by FLCs during the quarter under review	No. of persons participated in such camps
1	Dena Bank	10	138	5288
2	State Bank of India	9	150	7804
3	Bank of Baroda	14	225	8001
4	Baroda Gujarat Gramin Bank	05	96	2964
5	Dena Gujarat Gramin Bank	05	15	781
6	Saurashtra Gramin Bank	05	59	1736
7	ICICI Bank	01	4	130
	Total	49	687	26704

Out of the above 49 FLCs, 2 FLC is in Metro, 32 are in Semi-urban and 15 FLCs are in Urban areas, whereas no FLC is opened in Rural Areas.

As advised by RBI, Ahmedabad vide its letter RPCD (AH) No.326/09.07.01/2014-15 dtd. 24th July, 2014, SLBC has procured the information regarding financial literacy activities undertaken by rural branches through Financial Literacy Camps during the quarter under review. The information furnished by Member Banks is as under :

Total No. of Rural Branches as of June, 2015	No. of Financial Literacy Camps held	No. of persons participated	Impact of Financial Literacy Camps
3705	6590	2,04,417	Out of 2,04,417 persons, 1,30,768 persons were already having Bank accounts at the time of attending the camps and 43,920 persons associated themselves with Banks after attending the camps.

Each Rural Branch is supposed to hold atleast one camp per month and taking that into consideration, the total rural branches at the end of June, 2015 quarter i.e. 3705, total 11,115 (i.e. 3705 x 3 months = 11,115) camps should have been conducted during the quarter under review. However, the number of camps fell short by 4525.

Member Banks are requested to ensure holding of Financial Literacy Camps (FLCs) as per RBI guidelines.

4.4 Implementation of Financial Inclusion Plan

Roadmap – Provision of Banking Services in villages with population below 2000

As per the District-wise Quarterly Progress Report, the progress in coverage of villages with population below 2000, total 12,720 villages have been covered by all banks with Banking Services upto quarter ended **June-2015**. As per the guidelines of RBI, Banks have to cover all 13136 unbanked villages by August-2015, so Banks have to still cover remaining 416 villages, for providing regular Banking Services in the villages. The Bank wise and District wise achievement upto quarter ended June, 2015 is given in **ANNEXURE – D & E**.

Following modes have adopted by Banks for coverage of 12,720 villages :

- a. Through Branch Mode : 201
- b. Through BC Modes : 12483
- c. Through Other Modes : 36

RBI in its letter No.FIDD.CO.LBS.No.10146/02.20.005/2014-15 dtd. 21st May, 2015 has advised the Banks to speed up the efforts to ensure coverage of banking services in all villages having population less than 2,000 within the prescribed timeline and also to ensure that atleast 5% of the unbanked villages identified in a State are covered through Branch mode as per extant guidelines. Considering total 13136 unbanked villages, Banks will have to open atleast 657 Branches in such categories of villages. As per data available, total 201 branches have been opened till June-2015, so still there is gap of 456.

Banks are requested to provide banking services in remaining 416 villages through any of the Banking outlet, well before August, 2015 which is the revised timeline for coverage of villages under Roadmap.

Under Pradhan Mantri Jan-Dhan Yojana (PMJDY), all households in the State have been provided with banking services by opening of atleast one account per household by 10th December, 2014. Many Banks have covered the households in their allotted SSAs / Wards by holding of camps, but for providing the regular banking services, the outlets in each village are still required to be provided.

4.5 Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY)

I. Progress under Opening of Accounts, issuance of RuPay Cards, Pass-Books and Aadhaar Seeding :

(as of 10.08.2015)

Bank	No. of Accounts opened			Out of which, total Aadhaar Seeded Accounts	Total number of RuPay Cards issued	Balance in A/cs (Rs. In crores)	Number of Pass-Books issued
	Rural	Urban	Total (Rural+Urban)				
PSBs	27,90,082	27,85,031	55,75,113	17,64,976	46,11,396	562.55	37,78,767
RRBs	5,86,138	81,532	6,67,670	1,14,684	6,06,301	55.76	6,29,352
Private Banks	68,176	1,34,439	2,02,615	55,132	1,84,909	30.83	1,21,220
GSCB	515	0	515	0	0	0.03	515
Total	34,44,911	30,01,002	64,45,913	19,34,792	54,02,606	649.18	45,29,854

From the above table, it can be observed that progress under issuance of RuPay Cards and Pass-Books can be termed as satisfactory. However, the Aadhaar seeding by all Banks is done only in 30% accounts (PSBs – 31.65%, RRBs – 17.09%, Private Banks – 27.21%).

During 145th SLRM, Chairman- SLBC and Addl. Chief Secretary, Finance Deptt., Govt. of Gujarat expressed concern over higher proportion of Zero Balance accounts in total accounts opened under PMJDY and Addl. Chief Secretary, Finance Deptt., Govt. of Gujarat advised to form small group consisting of the representatives from the Finance Deptt., GoG and representatives from Major Banks to study the reasons for poor operationalization of accounts opened under PMJDY. Accordingly, SLBC requested Member Banks to provide the data of zero balance accounts, out of the total accounts opened under PMJDY so that study can be done after ascertaining the total no. of zero Balance/Non-operational accounts.

The data has been received from 15 Banks which accounts for total 23,30,163 accounts. Remaining Banks are requested to submit the data so that exact no. of zero Balance/Non-operational accounts can be ascertained.

Bankwise details of account opening as of 10th August, 2015 is as per **ANNEXURE - F**.

II. Engagement of Bank Mitras/BCs :

During a Video Conference organized by Deptt. of Financial, Ministry of Finance, Govt. of India on 05.08.2015, Director (FI) expressed concern over non coverage of SSAs and also advised all SLBC convenors to review the position of uncovered SSAs in their States and update the status.

In 7879 SSAs in the State, 6,274 Bank Mitras / BCs required by all Banks to provide the services in allotted SSAs, Banks could engage 6,256 Bank Mitras / BCs (Gap – 18) as of 10th August, 2015. The details of Bank-wise statement on Bank Mitras and Infrastructure report are given in **ANNEXURE - G**.

As per data available, there are total 18 SSAs in the State where BCs have not been engaged by 4 Banks viz. Allahabad Bank (4), Bank of Maharashtra (7), Bank of India (5) and, Vijaya Bank (2)

Allahabad Bank (4), Bank of Maharashtra (7), Bank of India (5) and, Vijaya Bank (2) have yet not engaged Bank Mitras despite being requested from time to time.

III. Call Centre Services – Toll Free Number at State Level for PMJDY : Toll Free Number is 1800-233-1000.

Member Banks have been informed in 142nd meeting of SLBC held on 23rd September, 2014 that the services of the Call Centre has been continued for attending the enquiries and for grievance redressal of the general public under Pradhan Mantri Jan-Dhan Yojana (PMJDY) in Gujarat.

Expenses in this regard to the tune of Rs.63,911/- as per the following details have been incurred for the quarter ended June, 2015.

Sr. No.	Details	Expenses (Rs.)
1	Remuneration	60,000
2	Advertisement expenses - awareness of Education Loan Scheme / Other schemes	-
3	Telephone expenses	3,911
	Total	63,911

The bank wise details of proportionate expenses for the quarter ended June-2015 has been conveyed to Member Banks by SLBC vide letter No. GMO/SLBC-Call-Centre/799/2015 dtd. 15.07.2015.

Only Kotak Mahindra Bank has not remitted its share for the quarter ended March,2015 till now and 17 Banks have not remitted their share for the quarter ended June, 2015. The details of total due remittance of all Member Banks is given as **ANNEXURE - H**.

Member Banks are requested to remit their share to SLBC in the following accounts through NEFT/RTGS:

Account Holder : **SLBC Call Centre**
Account with : **Dena Bank, Ashram Road Branch, Ahmedabad.**
A/C No. : **057111011376**
IFSC Code : **BKDN0110571**

Details of quarter wise number of calls received during last four quarters :

Name of the Month	September -2014	December - 2014	March- 2015	June-2015	Total
Number of Calls received	38	5,191	4,622	4,981	14,832
Total Expenses incurred (in Rs.)	95,108	88,155	1,45,260	63,911	292,435

Till the quarter ended June, 2015, total 14,832 calls received under PMJDY. Out of 14,832 calls, 14,071 calls were inquiry calls and 761 calls were complaint calls. All the complaints received through calls have been forwarded to the concerned Banks with a request to resolve the grievances of the customers within 3 days of the receipt of the complaints. Member Banks are requested to resolve all the complaints and provide confirmation to that effect to SLBC for onward submission to DFS, MoF, Govt. of India.

The weekly report of inquiry and complaint calls is being sent to Department of Financial Services, Ministry of Finance, Govt. of India for their information.

After the launching of the three Social Security Schemes on 9th May, 2015, more inquiry / complaint calls are received at Call Centre for these schemes.

It has been observed that the major complaints fall under following categories :

1. Delay in delivery of Rupay Debit Card and Pass-book.
2. Accounts of some customers are not being opened with the reason of non-availability of account opening forms under PMJDY.

4.6 Capacity Building / Training/Sensitization Programme for District Collectors and CEOs of Zilla Parishads on Lead Bank Scheme

RBI vide its letter dtd. 27th May, 2015 advised SLBC to organize a full day sensitization workshop for District Collectors and CEOs of Zilla Parishads on Lead Bank Scheme. RBI further directed vide letter dtd. 5th August, 2015 to include this matter as an agenda in SLBC meeting.

Since it would require participation of 33 Collectors and CEOs of Zilla Parishads for one full-day, SLBC vide its letter dtd. 29th July, 2015 requested the Chief Secretary, Govt. of Gujarat to advise SLBC the roadmap to proceed further for organizing such workshop.

In response to the SLBC communication in the matter, Director (IF), Finance Department, Govt. of Gujarat vide their e-mail dtd. 7th August, 2015 has informed that such workshop can be organized through Video Conference on any Thursday. The same has been informed to RBI vide SLBC e-mail dtd. 7th August, 2015. Response from RBI is awaited.

AGENDA No.5

REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE QUARTER ENDED JUNE, 2015 :

During the quarter ended June, 2015, total number of bank branches increased by 44 taking the total network of branches from 8631 as of March, 2015 to 8675 as of June, 2015 in the State as per the details given in **ANNEXURE-1**.

BRANCH EXPANSION

Particulars	FOR THE QUARTER ENDED JUNE, 2015				
	June, 2014	March, 2015	June, 2015	Growth y-o-y	Variation over March, 2015
State Bank Group	1343	1338	1342	(-) 1	4
Nationalised Banks	3649	3860	3884	235	24
RRBs	629	684	684	55	0
GSCB (DCCBs)	1284	1308	1313	29	5
GSCARDB	181	181	181	0	0
Private Banks	1110	1260	1271	161	11
Total	8196	8631	8675	479	44

During the quarter under review, 44 new branches were added (Metro - 7, Urban - 4, Semi-Urban - 13 and Rural - 20) in the State.

Further, 9 licences were pending (Metro- 7, Urban - 2, Semi-urban - NIL & Rural - NIL) for opening of new branches at the end of June, 2015 as per the information received from Reserve Bank of India, Department of Banking Supervision (DBS), Ahmedabad Office.

DEPOSITS GROWTH :

The banks group wise deposit growth and level as of June, 2015 is given below. The bankwise and districtwise details are given in **ANNEXURE-2**.

(Rs./ Crores)

BANK GROUP	FOR THE PERIOD ENDED				
	June, 2014	March, 2015	June, 2015	Growth Y-o-Y	Absolute growth over March, 2015
State Bank Group	95,808 (2.74%)	1,04,379 (11.93%)	1,05,894 (1.45%)	10,086 (10.53%)	1515
Nationalised Banks	2,47,211 (2.29%)	2,73,829 (13.30%)	2,81,086 (2.65%)	33,875 (13.70%)	7257
RRBs	7056 (-) 0.38%	8113 (14.54%)	8408 (3.64%)	1352 (19.16%)	295
DCCBs	18,366 (2.14%)	20,155 (12.09%)	20,643 (2.42%)	2277 (12.40%)	488
GSCARDB	228 (19.37%)	243 (27.22%)	248 (2.06%)	20 (8.77%)	5
Private Banks	68,391 (-) 0.24%	83,489 (21.78%)	82,223 (-) 1.52%	13,832 (20.22%)	(-) 1266
TOTAL	4,37,060 (1.94%)	4,90,208 (14.33%)	4,98,502 (1.69%)	61,442 (14.06%)	8294

(Figures in the brackets for the quarter ended June, 2014 & June 2015 indicate % growth over previous quarter, whereas figures in the brackets for the period ended March 2015 indicate % growth over previous year).

The aggregate deposits of the banks in Gujarat increased by Rs.8294 crores in absolute terms from Rs.4,90,208 crores as of March, 2015 to Rs.4,98,502 crores as of June, 2015 registering a growth of 1.69% **as against 1.94% growth for the corresponding period of the previous year**. However, y-o-y growth in absolute terms is of Rs.61,442 crores i.e.14.06%.

The highest percentage wise growth was registered by RRBs (3.64%) followed by Nationalised Banks (2.65%), DCCBs (2.42%), GSCARDB (2.06%) and SBI Group (1.45%) over the previous quarter. Private Sector Banks have registered negative growth of 1.52% during the quarter under review.

NRI deposits increased by Rs. 4465 crores and stood at Rs.59,039 crores forming 11.84% of the total deposits as of June, 2015 as against Rs.54,574 crores (11.13%) as of March, 2015.

CREDIT EXPANSION :

During the period under review, credit increased from Rs.3,87,703 crores as of March, 2015 to Rs.3,90,306 crores as of June, 2015 i.e. an increase of **Rs.2603 crores or 0.67% over March, 2015**. The bank groupwise details are given in the following table :

(Rs./ Crores)

Bank Group	FOR THE PERIOD ENDED				
	June, 2014	March, 2015	June, 2015	Growth Y-o-Y (June, 14 to June, 15)	Absolute Growth over March 2015
State Bank Group	72,408 (-) 1.36%	79,971 (8.94%)	79,549 (-)0.53 %	7141 (9.86%)	(-) 422
Nationalised Banks	1,71,188 (1.13%)	1,86,247 (10.02%)	1,85,053 (-) 0.64%	13,865 (8.10%)	(-) 1194
RRBs	3,906 (1.90%)	4,365 (13.88%)	4635 (6.19%)	729 (18.66%)	270
DCCBs	13,707 (17.87%)	14,560 (25.20%)	16,509 (13.39%)	2802 (20.44%)	1949
GSCARDB	559 (-) 6.37%	571 (-) 4.35%	549 (-) 3.68%	(-) 10 (-) 1.79%	(-)22
Private Banks	86,899 (1.59%)	1,01,989 (19.22%)	1,04,011 (1.94%)	17,112 (19.69%)	2022
Total	3,48,667 (1.27%)	3,87,703 (12.61%)	3,90,306 (0.67%)	41,639 (11.94%)	2,603

(Figures in the brackets for the quarter ended June, 2014 & June, 2015 indicate % growth over previous quarter, whereas figures in the brackets for the period ended March, 2015 indicate % growth over previous year).

The data reveal that the overall growth in outstanding advances was 0.67% during the quarter, which was contributed mainly in percentage terms by DCCBs (13.39%), followed by RRBs (6.19%) and Private Sector Banks (1.94%), whereas **SBI Group, Nationalised Banks and GSCARDB have registered negative growth of 0.53%, 0.64% and 3.68% respectively during the quarter under review.**

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
3,90,306	16,739	4,07,045	4,98,502	81.65%

The Bank groupwise CD Ratio (excluding RIDF) is given below:

Bank Group	FOR THE PERIOD ENDED			
	June, 2014	March, 2015	June, 2015	Variation over March, 2015
State Bank Group	75.58	76.62	75.12	(-) 1.50
Nationalised Banks	69.25	68.02	65.83	(-) 2.19
RRBs	55.35	53.80	55.12	1.32
DCCBs	74.63	72.24	79.97	7.73
Pvt. Sector Banks	127.06	122.16	126.50	4.34
Conventional CD Ratio	79.78	79.09	78.30	(-) 0.79

The conventional CD Ratio in general marginally decreased by 0.79% over March, 2015 and stood at 78.30%.

CD Ratio BELOW 40%

As of June, 2015, the CD Ratio in the following eight districts is below 40% where the Banks and Lead District Managers are required to put in special efforts to increase the same.

Sr. No.	Name of District	CD Ratio June, 2014	CD Ratio March, 2015	CD Ratio June, 2015	Variation over March, 2015
1	Anand	21.31	22.33	21.19	(-) 1.14
2	Dangs	18.44	16.73	15.80	(-) 0.93
3	Kheda	27.09	29.48	29.26	(-) 0.22
4	Kutch	35.78	37.32	36.77	(-) 0.55
5	Navsari	17.72	18.36	18.00	(-) 0.36
6	Porbandar	22.18	22.43	21.16	(-) 1.27
7	Dahod	37.36	38.40	40.04	1.64
8	Tapi	34.91	35.66	34.37	(-) 1.29
9	Devbhoomi Dwarka	33.14	29.55	32.38	2.83
10	Mahi Sagar	34.59	37.18	36.36	(-) 0.82

From the above table, it can be seen that CD Ratio in 8 districts is in downward trend over March, 2015, whereas in 2 districts it has increased over March, 2015. **The CD Ratio of Dahod District has improved from 38.40% as of March, 2015 to 40.04% as of June, 2015. Hence, the CD Ratio of 9 districts remained below 40%.**

The CD Ratio of following 9 districts remained between above 40% and below 60% as of June, 2015 :

Sr. No.	Name of District	CD Ratio as of June, 2015
1	Dahod	40.04
1	Junagadh	45.85
2	Gandhinagar	46.87
3	Bharuch	48.19
4	Panchmahals	50.77
5	Valsad	52.13
6	Gir Somnath	52.75
7	Bhavnagar	52.82
8	Narmada	53.75
9	Chhota Udepur	57.10

The Lead District Managers of the above districts and all the Banks in the above districts are required to initiate immediate action to further improve the Credit Deposit Ratio.

CD Ratio BELOW 20%

As of June, 2015, Navsari and Dang districts in the State is having CD Ratio below 20%.

Reserve Bank of India conducted study for underlining factors responsible for lower CD Ratio in the districts of Anand, Dangs, Navsari, Porbandar and Kheda. The detailed study report provided by RBI is enclosed as **ANNEXURE - I**. Concerned Lead District Managers are advised to include suggestions made in the Study Report in the District Monitorable Action Plan. The action taken by Banks and Govt. Dept. on the suggestions be reviewed in the Special Sub-Committee of the District.

PRIORITY SECTOR LENDING :

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

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

(Rs./Crores)

PARAMETER	BENCH -MARK	OUTSTANDING AS OF				ABSOLUTE GROWTH	% INCREASE over March, 2015
		MARCH, 2015	% Achi. of NBC	JUNE, 2015	% Achi. of NBC		
Priority Sector	40%	1,52,137	44.19	1,66,210	42.87	14,073	9.25
Agri. Adv.	18%	54,288	15.77	62,081	16.01	7793	14.35
Weaker Section Adv.	10%	24,221	7.04	24,755	6.38	534	2.20

It reveals from the above data that the Priority Sector Advances have surpassed the benchmark. There is absolute growth over March, 2015 in Agriculture advances of Rs.7793 crores (14.35%) and the share in total advances increased from 14.11% in June, 2014 to 15.77% in March, 2015 to 16.01% in June, 2015. During the quarter under review, Weaker Section advances have increased by Rs.534 crores over the previous quarter.

The Member Banks are requested to explore all possibility to extend the finance under all parameters of Priority Sector Advances, so as to achieve stipulated benchmark.

- 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 March, 2015
		MARCH, 2015	% Achi. of NBC	JUNE, 2015	% Achi. of NBC		
Priority Sector Adv	60%	3848	100.38	4178	95.72	330	8.58
Weaker Section Adv	15%	1432	37.36	1487	34.07	55	3.84

Bank wise / District wise details are given in **Annexure - 2 & 3.**

III. The **Bank groupwise** percentage share of various components of Priority Sector advances as of June, 2015 is as under :

SECTOR	BENCH MARK	STATE BANK GROUP	NATIONALISED BANKS	Private Banks	Co-op Banks	RRBs	ALL BANKS
Priority Sector Adv	40%	30.58	41.83	44.12	96.96	95.72	42.87
Agri. Adv.	18%	12.72	12.48	12.51	85.10	69.48	16.01
W.S.Adv	10%	6.48	6.13	2.88	24.66	34.07	6.38
% of W.S. Adv to PSA	25%	21.17	14.66	6.52	25.43	35.59	14.89

From the above table, it can be observed that except the benchmark under PS Advances, Banks have not reached to stipulated benchmark under Agriculture Advances, Weaker Section Advances. Performance of SBI Group requires to be improved under all segments of PS Advances, whereas Nationalised Banks and Private Sector Banks need much improvement under Agriculture and Weaker Section advances.

AGENDA No.6

REVIEW OF PROGRESS UNDER SERVICE AREA CREDIT PLAN (SACP) 2015-16 FOR FRESH LENDING TO PRIORITY SECTORS & NON PRIORITY SECTORS :

The summary of target vis-a-vis achievement for the quarter ended June, 2015 under Service Area Credit Plan 2015-16 is presented hereunder. The purpose-wise, bankwise and districtwise details under Priority Sector Advances are given in **ANNEXURE - 4 to 4(G)**.

Priority Sector	(Rs./Crores)							
	Target 2015-16		Disbursement at the quarter ended June, 2015		% achievement		Outstanding at the quarter ended June, 2015	
	A/c	Amt.	A/c	Amt.	A/c	Amt.	A/c	Amt.
Agri. Crop Loan	4483700	41059.03	1196587	18567.15	26.69	45.22	2544388	39511.89
Agri. Term Loan	734868	13047.47	125166	3831.48	17.03	29.37	653480	15852.53
Total Agri.	5218568	54106.50	1321753	22398.63	25.33	41.40	3197868	55364.42
MSME	322929	15149.40	81168	10030.75	25.13	66.21	522846	58515.21
Education	46737	1740.23	2359	101.96	5.05	5.86	47367	1414.24
Housing	108176	7107.11	32628	2620.93	30.16	36.88	3826.95	28866.40
Other PSA	306246	8926.41	52898	1716.79	17.27	19.23	493869	11825.85
Total PSA	6002656	87029.64	1490806	36869.06	24.84	42.36	4644645	155986.11

The overall achievement in disbursement under Service Area Credit Plan for Priority Sectors by all the Banks was 24.84% in respect of targets in number of accounts and 42.36% in respect of targets in amount upto the quarter ended June, 20 15. The highest percentage achievement in terms of amount was recorded in MSME– 66.21%, followed by Agri. Advances – 41.40%, Housing– 36.88% and Other PSA – 19.44%.

Out of 33 districts in the State, upto the quarter ended June, 2015, as many as 23 districts remained below the State average of 42.36% under Service Area Credit Plan 2015-16.

Out of total 50 Banks functioning in the State, only 16 Banks have performed above the State average of 42.36%.

Agency wise & Sub-sector wise Ground Level Credit Disbursement under Agriculture for the June, 2015 are given in **ANNEXURE - 24**.

AGENDA No .7

Bankwise position of Outstanding, NPA, Percentage of NPA to Outstanding upto the quarter ended June, 2015

The Gross Advances of the Banks in the State of Gujarat is Rs.3,90,306 crores and Gross NPA is Rs.15,117 crores i.e 3.87% as of June, 2015 (March, 2015 – Rs.13,353 crores, i.e. 3.45%). Consolidated details are as per **ANNEXURE - 27**.

(Amt. Rs. in crores)			
Particulars	Amt. Outstanding	Amt. of NPA	% NPA to Outstanding
Priority Sector Advances			
Crop Loan	30,912	625	2.02
Agri. Term Loan	31,169	1081	3.46
MSMEs	68,665	3013	4.38
Other PSA	35,464	244	0.68
Total PSA	1,66,210	4,963	2.98
Non Priority Sector	2,24,096	10,154	4.53
TOTAL ADVANCES	3,90,306	15,117	3.87
Central Govt. Sponsored schemes			
PMEGP	241	25	10.37
State Govt. Sponsored programmes			
VBS (DIC)	503	88	17.50
GSCDC	60	6	10.00
DCWD	46	7	15.22
GWEDC	18	3	16.66
JGVY	14	0.67	4.79

Others			
Housing Loan	30,291	177	0.58
Education Loan	1,555	41	2.63

It may be noted that the above figures do not represent the position for the banking industry as a whole, as despite repeated requests in each SLBC meeting, **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.8

REVIEW OF PROGRESS UNDER VARIOUS GOVT. SPONSORED PROGRAMMES FOR THE YEAR ENDED JUNE, 2015

The Summary of performance upto the quarter ended June, 2015 in implementation of various bankable schemes sponsored by Central / State Government is presented hereunder. The schemewise / districtwise details are furnished in the **ANNEXURE- 6 (A) to 11 (C).**

CENTRAL GOVERNMENT SPONSORED PROGRAMMES :

Comparative performance under Central Govt. Sponsored Programmes

Period ended	PMEGP	NULM
June, 2014	8.05% (No.) 31.18% (M.M.)	No application sponsored
June, 2015	41.59% (No.) 82.62% (M.M.)	0.19%

(Rs./ Lakhs)

PARTICULARS	BANKABLE SCHEMES	
	PMEGP	NULM
Target (2015-16)	1700 (No) Rs.3633.87 MM (Amt.)	5750 (No)
Sponsored (No.)	2047	542
Sanctioned (No.)	707	11
Sanctioned (Amt) M.M.	3002.32	11.48
Retd./Rejtd. (No.)	132	45
Pending (No.)	1208	486
% achievement (No.)	41.59	0.19
% achievement (Amt.) MM	82.62	-

(M.M. = Margin Money)

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

As per the progress report upto the quarter ended June, 2015, against the physical target of 1700, Banks have sanctioned 707 applications, i.e. 41.59% achievement. Similarly,

against the Margin Money target of Rs.3633.87 lakhs, Banks have sanctioned projects having Margin Money of Rs.3002.32 lakhs (82.62% achievement) during the period under review.

NATIONAL URBAN LIVELIHOOD MISSION (NULM)

Against the sponsoring of 542 loan applications, Banks have sanctioned 11 applications with an amount of Rs.11.48 lakhs. Banks are requested to dispose off 486 applications pending at their level.

STATE GOVT. SPONSORED PROGRAMMES

Comparative performance under State Govt. Sponsored Programmes

% Achievement						
Period	VBS (DIC)	GSCDC	DCWD	GWEDC	JGVY	Dantopant Thengadi Artisan Yojana (DTAISY)
June, 2014	12.20	7.78	6.40	4.91	1.50	N.A.
June, 2015	12.05	6.96	13.17	3.61	5.00	0.76

(Amt. in Rs. Lakhs)

PARTICULARS	BANKABLE SCHEMES					
	VBS (DIC)	GSCDC	DCWD	GWEDC	JGVY	DTAISY
2015-16						
Target (Number)	36,800	5000	6340	2300	200	6000
Sponsored (No)	30,694	2505	5184	2669	140	6075
Sanctioned (No)	4436	348	835	83	10	57
Sanctioned (Amt)	5988	144.97	381.16	29.82	139.66	-
Retd./Rejtd. (No)	3955	188	483	355	0	640
Pending (No)	22,303	1969	3866	2231	130	5378
% achievement	12.05	6.96	13.17	3.61	5	0.95

VAJPAYEE BANKABLE SCHEME (VBS) implemented by Dist. Industries Centres :

The achievement against the target stood at 12.05% at the end of the quarter ended June, 2015 as against 12.20% achievement for the corresponding period of the previous year.

There were 22,303 loan applications reported pending, which are required to be disposed off expeditiously, by various Banks.

GUJARAT SCHEDULED CASTES DEVELOPMENT CORPORATION (GSCDC) :

The achievement of target in terms of cases sanctioned stood at 6.96% upto the quarter under review as against 7.78% for the corresponding period of the previous year.

Member Banks are requested to accord priority to dispose off pending 1969 loan applications at the earliest, since financing the loan applications sponsored by GSCDC form a part of Weaker Section advances.

BANKABLE SCHEME OF DEVELOPING CASTES WELFARE DEPARTMENT (DCWD)

The achievement stood at 13.17% of the target at the end of the quarter under review as against 6.40% for the corresponding period of the previous year. **Banks are requested to dispose off 3866 pending applications on merits at the earliest.**

GUJARAT WOMEN ECONOMIC DEVELOPMENT CORPORATION (GWEDC) :

The achievement was 3.61% of the target at the end of the quarter ended June, 2015 as against 4.91% for the corresponding period of the previous year. Banks need to instruct their branches to improve the performance under the Scheme in the year 2015-16.

Banks are requested to dispose off 2,231 pending applications on merits at the earliest.

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

The achievement stood at 5.00% at quarter ended June, 2015 as against 1.50% during the corresponding period of the previous year. Banks are requested to dispose off 130 pending applications on merits at the earliest.

Dattopant Thengadi Artisan Interest Subsidy Yojana

The achievement stood at 0.95% upto the quarter ended June, 2015 against the sponsoring of 6075 applications, Banks have sanctioned only 57 applications, which can be termed as very poor. It may be mentioned here that the Commissioner & Secretary, Cottage & Village Industries, Govt. of Gujarat in 145th State Level Review Meeting held on 29th June, 2015 had mentioned that after introducing changes, the scheme is now more attractive than VBY and had requested Banks to improve their performance under the Scheme.

The performance under all the Govt. Sponsored Programmes upto the quarter ended June, 2015 is far from satisfactory. Member Banks, therefore, are requested to improve the performance in the remaining quarters of Financial Year 2015-16 so that the target set under each programme is achieved.

<u>AGENDA No.9</u>

FINANCING UNDER OTHER PROGRAMMES / SCHEMES

(i) FINANCING TO MINORITY COMMUNITIES & WOMEN ENTREPRENEURS

The summary of the position of fresh loans disbursed during the quarter and the outstanding as of June, 2015 to Minority Communities & Women Entrepreneurs by Banks are given in following table, while the Bankwise fresh disbursements during the quarter have been given in **ANNEXURE - 12 & 13.**

MINORITY COMMUNITIES :**(Rs. in crores)**

Particulars	June, 2014		March, 2015		June, 2015	
	A/cs	Amt.	A/cs	A/cs	A/cs	Amt.
Disbursement of Fresh loans	32,806	496.81	93,196	2,215.38	30,935	607.18
Outstanding	2,35,474	5,204.85	2,57,734	6,434.66	2,68,609	6,703.08

Fresh loans of Rs.607.18 crores were disbursed by the Banks to 30,935 beneficiaries belonging to Minority Communities during the quarter ended June, 2015. The outstanding reached the level of Rs. 6,703 crores in 2,68,609 accounts as of June, 2016. The share of advances to Minority Community to Priority Sector Advances stood at 4.03% as at the quarter ended June, 2015 which was 4.23% as of 31.03.2015.

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, 2014		March, 2015		June, 2015	
	A/cs	A/cs	A/cs	A/cs	A/cs	Amt.
Disbursement of Fresh loans	62,597	1,086.45	2,83,693	4,645.70	87,627	1,166.50
Outstanding	5,57,728	11,509.11	6,52,739	12,987.64	6,72,325	13,824.99

Fresh credit to the tune of Rs.1161 crores to 87,627 beneficiaries was extended in the State during the quarter ended June, 2015. The outstanding advances reached at the level of Rs.13,825 crores in 6,72,325 accounts and stood at 3.54% of Net Bank Credit.

Member Banks are requested to boost up the financing to the Women Entrepreneurs.

(ii) Self Help Groups (SHGs) :

The summary of various parameters under SHGs as furnished by Member Banks for quarter ended June, 2015 is as under :

(A) Savings Bank account details**(Amt.in Rs.lacs)**

Savings linkage	Savings Bank A/Cs opened during the quarter ended June, 2015			Total No. of Savings Bank accounts as on June, 2015		
	No. of SHG Accounts	No. of Members	Savings Amt.	No. of SHG Accounts	No. of Members	Savings Amt.
Total No. of SHG Savings A/Cs (A)	4,313	47,750	372	2,27,717	25,63,535	18,301
Out of (A), Women SHG	3,967	44,103	355	2,04,465	23,05,520	15,942

(B) SHG Grading and Sanction**(Amt.in Rs.lacs)**

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended June, 2015			Total Cumulative Accounts Graded and Sanctioned during the Financial Year 2015-16		
	Total accounts Graded	Out of total graded A/cs, A/cs sanctioned	Sanctioned Amt.	Total accounts Graded	Out of total graded A/cs, A/cs sanctioned	Sanctioned Amt.
Account Graded and Sanctioned (A)	3,569	4,035	5,892	3,569	4,035	5,892
Out of (A), Women SHG	-	3,638	5,279	-	3,638	5,279

(C) Disbursement Details :**(Amt.in Rs.lacs)**

Disbursement of Loans	Disbursement made during the quarter ended June, 2015				Total loans disbursed during the year 2015-16			
	Total a/c disb.	Amt. disb.	Out of total a/c disb.no. of new a/c	Amt.disb. to new a/c	Total a/c disb.	Amt. disb.	Out of total a/c disb. no.of new a/c	Amt. disb. to new a/c
(A) Loans disbursed to Total SHGs	4,009	4,809	2,983	3,942	4,009	4,809	2,983	3,942
Of (A) above, Women SHG	3,846	4,623	2,915	3,877	3,846	4,623	2,915	3,877

(D) Loan Outstanding and NPA**(Amt.in Rs.lacs)**

Loans Outstanding	Loans outstanding as on June, 2015		Out of which, Women SHGs	
	Accounts	Amount	Accounts	Amount
Total SHG Loans outstanding	62,529	34,384	58,420	32,040

(Amt.in Rs.lacs)

NPA	NPAs as on June, 2015		Out of which, Women SHGs	
	Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	4,544 (7.28%)	2,291 (6.66%)	2,958 (5.06%)	1,383 (4.32%)

Bankwise details have been given in **ANNEXURE - 16 (i) to 16 (iv)**.

The issue of low credit linkage of SHGs was discussed during 11th Sub-Committee meeting during which many Member Banks represented that large number of SHG SB Accounts are either inactive or dormant. SLBC collected the data of these category of accounts from Member Banks (14 Banks) which shows that around 33% of SHG SB accounts are inactive / dormant. Such type of accounts can not be credit linked. GLPC may initiate action either for revival depending upon the possibilities or closure so that regular SHG SB accounts can be credit linked.

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

Direct Housing Finance :

(Rs. in crores)

Particulars	June, 2014		March, 2015		June, 2015	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	14,428	1,106.84	64,414	6,112.45	18,313	1,760.01
Outstanding	3,66,627	26,348.42	3,96,268	28,794.76	4,02,749	29,873.74

As per the information made available by the member banks, fresh loans worth Rs.1760.01 crores have been granted to 18,313 beneficiaries during the quarter ended June, 2015 under Direct Housing Finance.

The outstanding level reached to Rs.29,873.74 crores in 4,02,749 accounts as of June, 2015. Bankwise details are given in **ANNEXURE - 14**.

Golden Jubilee Rural Housing Finance (GJRHF) :

(Rs. in crores)

Particulars	June, 2014		March, 2015		June, 2015	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	179	12.72	1,931	131.24	439	25.32
Outstanding	10,528	383.77	10,540	439.16	10,546	417.65

Under Golden Jubilee Rural Housing Finance (GJRHF) Scheme, during the quarter ended June, 2015, fresh loans worth Rs.25.32 crores have been granted to 439 beneficiaries and the outstanding level reached at Rs.417.65 crores in 10,546 accounts as of June, 2015. Bankwise details are given in **ANNEXURE - 15**.

(iv) **REVIEW OF PROGRESS UNDER EDUCATION LOAN :**

(Rs. in crores)

Particulars	June, 2014		March, 2015		June, 2015	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	2,313	47.63	12,152	279.52	2,380	61.87
Outstanding	49,334	1,401.62	50,715	1,552.22	50,067	1,554.88

During the quarter under review, the Banks have disbursed Education loans to 2,380 students to the tune of Rs. 61.87 crores. The outstanding under Education loans reached to Rs.1,554.88 crores in 50,067 accounts as at the quarter ended June, 2015. Bankwise details are given in **ANNEXURE - 17**.

Department of Financial Services, Ministry of Finance, Govt. of India vide its letter dtd. **3rd July, 2015** had suggested targets for 2015-16. Accordingly, **SLBC** vide letter dtd. **15th July, 2015** communicated Bank-wise disbursement target for the year 2015-16. Against the disbursement target of 14,000 accounts and Rs.336 crores loan amount for the year 2015-16 for the State as a whole, Banks have achieved 17% and 18% under number of accounts and disbursement amount, respectively.

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

The number of outstanding KCCs in the State has increased from 28,55,008 as of March, 2015 to 28,94,709 against total land holdings of about 46.61 lakhs in the State, showing net increase of 39,701 KCCs during the quarter ended June, 2015.

The bank group wise break up is : Nationalised Banks - 7,65,857, State Bank Group - 3,71,504, RRBs - 2,50,450, Private Sector Banks - 24,123 and DCCBs -14,82,775.

As per the information provided by Member Banks, the State has 28,94,709 outstanding KCCs covering 39,36,273 land holders at the end of June, 2015, against the total landholding of 46.61 lakhs, i.e. **84.44 % coverage of total landholdings.**

The categorywise coverage of Farmers to total KCCs outstanding upto the quarter ended June, 2015 is as under :

Category	No. of KCCs outstanding	% to total KCCs issued
Small & Marginal Farmers	16,11,053	55.65
SC Farmers	99,769	3.44
ST Farmers	2,33,812	8.07
OBC Farmers	3,75,434	12.96
Minority Community Farmers	1,07,947	3.72

Member Banks are requested to cover the uncovered eligible farmers in a campaign mode. **Bankwise details regarding issuance of KCCs are given in ANNEXURE - 18.**

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

The progress in formation of JLGs and its credit linkage received from Member Banks upto the quarter ended June, 2015, total 47,406 JLGs have been formed, of which 18,301 were under Farm Sector and credit linkage to 5,694 JLGs with an amount of Rs.24.16 crores. 29,105 JLGs have been formed under Non-Farm Sector and provided credit linkage to 8,937 JLGs with an amount of Rs.37.35 crores.

The Bankwise progress is given in **ANNEXURE - 19.**

(vi) SWAROJGAR CREDIT CARD (SCC) :

Banks have issued 80 SCCs to the tune of Rs.37 lakhs during the quarter. In all, 9,192 SCCs have been issued and the amount outstanding is Rs.21.27 crores. RRBs have issued 4,839 SCCs whereas the remaining Banks have issued only 4,353 SCCs. Bank wise details are given in **ANNEXURE - 20.**

(vii) ARTISAN CREDIT CARD (ACC) :

During the quarter, 65 ACCs were issued by Banks amounting to Rs.80 lakhs. Thus, upto the end of June, 2015, the outstanding ACCs were 1,479 amounting to Rs.5.88 crores.

Bankwise details are given in **ANNEXURE - 21.**

(viii) Weavers Credit Card (WCC)

As per the information provided by Member Banks, during the quarter ended June, 2015, 80 WCC amounting to Rs.24 lakh have been issued. Thus, upto the end of June, 2015, the outstanding WCCs were 389 amounting to Rs.276 lakhs.

The details are given in **ANNEXURE - 22**.

Member Banks are requested to monitor the applications pending at their Branch level and dispose off the pending applications at earliest.

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

MSE advances stood at Rs.68,665 crores at the quarter ended June, 2015, of which Rs.1,467 crores were extended to 6,094 units for technology upgradation under CLCSSTU. During the quarter under review, banks have disbursed Rs.145 crores to 406 units under CLCSSTU. Bankwise details are given in **ANNEXURE - 23**.

(x) ADVANCES TO SC & ST BENEFICIARIES :

The outstanding advances to SC beneficiaries as of June, 2015 was Rs.2,074 crores in 1,87,811 accounts, forming 8.61% of Weaker Section advances, which was 8.10% as of March, 2015. Similarly, the outstanding advances to ST beneficiaries as of June, 2015 was Rs.2,636 crores in 2,37,282 accounts, forming 10.94% of Weaker Section advances, which was 11.59% as of March, 2015. Bank wise and Districtwise details are given in **ANNEXURE – 2 & 3**.

(xi) Progress under "Basic Savings Bank Deposit Account (BSBDA)" with overdraft facility and issuance of General Purpose Credit Cards (GCC)

As per the information received from Member Banks, 5,45,226 "Basic Savings Bank Deposit Account" have been opened during the quarter ended June, 2015. Banks have provided overdraft facility to 2,51,407 a/cs amounting to Rs.101.67 crores. Total number of "Basic Savings Bank Deposit Accounts" reached to 1,31,26,058 as of June, 2015 with an amount of Rs.1,667 crores in these accounts.

During the quarter under review, 19,194 GCCs amounting to Rs.424 crores have been issued by Member Banks. The cumulative position as of June, 2015 reached 2,55,084 GCCs amounting to Rs.5, 153 crores.

The Bankwise progress is given as per **ANNEXURE - 25 & 26**.

(xii) Bankwise progress in opening of ATMs

As per the information provided by Member Banks, there are 11,826 ATMs in the State of Gujarat as of June, 2015. The centrewise / categorywise details of ATMs vis-a-vis number of branches is as under :

Category	No. of Branches	No. of ATMs
Metro	1316	4501
Urban	1442	2288
Semi-urban	2212	2889
Rural	3705	2148
Total	8675	11826

Banks have set up 250 ATMs during the quarter ended June, 2015. Banks have set up good number of ATMs in Metro, Urban and Semi-urban centres, whereas there is a need to set up more number of ATMs in Rural Areas to help the villagers in availing basic banking services at ease.

As per the RBI guidelines, each branch should have an onsite ATM. Member Banks are, therefore, requested to install an onsite ATM at their each and every branch.
