

**STATE LEVEL BANKERS' COMMITTEE – GUJARAT**

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## **BANKING AT A GLANCE IN GUJARAT STATE - SEPTEMBER, 2016**

PARAMETERS	SEPT., 2015	MARCH, 2016	SEPT., 2016	GROWTH Y-O-Y (Sept., 15 to Sept., 16)	GROWTH OVER MARCH 2016
TOTAL No. OF BRANCHES	8782	9017	9176	394	159
<b>CATEGORY OF BRANCHES</b>					
RURAL	3654	3718	3744	90	26
SEMI - URBAN	2065	2119	2154	89	35
URBAN	1170	1211	1230	60	19
METRO	1893	1969	2048	155	79
TOTAL	8782	9017	9176	394	159
<b>KEY INDICATORS</b> <span style="float: right;">(Amt. Rs. in Crores)</span>					
DEPOSITS	5,14,760 (5.01%)	5,38,133 (9.78%)	5,67,700 (5.49%)	52,940 (10.28%)	29,567 (5.49%)
ADVANCES	4,03,843 (4.16%)	4,31,541 (11.31%)	4,48,774 (3.99%)	44,931 (11.13%)	17,233 (3.99%)
CREDIT DEPOSIT RATIO	78.45	80.19	79.05	0.60	(-) 1.14
PS ADVANCES	1,71,521	1,83,927	1,97,000	25,479	13,073
(% Growth ) (% to advances)	(12.74%) (44.24%)	(20.90%) (47.44%)	(7.11%) (45.65%)	(14.85%) (1.41%)	(7.11%) (-) 1.79%
AGRI ADVANCES	59,932	61,438	70,423	10,491	8,985
(% Growth) (% to advances)	(10.40%) (15.46%)	(13.17%) (15.85%)	(14.62%) (16.32%)	(17.50%) (0.86%)	(14.62%) (0.47%)
MSME ADVANCES	73,676	83,084	82,796	9,120	- 288
(% Growth) (% to advances)	(14.97%) (19.00%)	(29.65%) (21.43%)	(-) 0.35% (19.19%)	(12.38%) (0.19%)	(-) 0.35% (-) 2.24%
WEAKER SEC.ADV	29,099	30,534	35,072	5,973	4,538
(% Growth) (% to advances)	(20.14%) (7.51%)	(26.06%) (7.88%)	(14.86%) (8.13%)	(20.53%) (0.62%)	(14.86%) (0.25%)

<b>Position of Kisan Credit Cards for the period ended</b>					
	SEPT., 2015	MARCH, 2016	SEPT., 2016	GROWTH Y-O-Y (Sept., 15 to Sept., 16)	GROWTH OVER MARCH 2016
Accounts	29,27,637	29,41,544	29,85,804	58,167	44,260
Amount	33,049	31,987	37,642	4,593	5,655

## **AGENDA No.1**

### **Confirmation of the proceedings of last meeting**

The proceedings of the 150<sup>th</sup> meeting of State Level Bankers' Committee (SLBC) for the quarter ended June, 2016 held on 23<sup>rd</sup> September, 2016 were circulated to all the members on 21<sup>st</sup> October, 2016. Since no comments / amendments have been received from any of the member, the House is requested to confirm the same.

## **AGENDA No.2**

### **FOLLOW-UP ACTION ON DECISIONS TAKEN IN LAST MEETING :**

<b>Sr.</b>	<b>Issues</b>	<b>Action taken</b>
<b>1</b>	SHG Diagnostic Census Report	During the 148 <sup>th</sup> , 149 <sup>th</sup> and 150 <sup>th</sup> meeting of SLBC, GLPC was requested to submit the report of SHG diagnostic Census Campaign undertaken in the state from 12 <sup>th</sup> October, 2015 to 20 <sup>th</sup> November, 2015.  The report of SHG Diagnostic Census Campaign is yet to be received from GLPC.
<b>2</b>	Difficulties faced by Banks in registration of Police Complaints in the matters related to Bank Frauds	SLBC vide letter dtd. 5 <sup>th</sup> October, 2016 took up the matter with Hon'ble Chief Secretary, Gujarat.  The Finance Department, Govt. of Gujarat vide letter dtd.21 <sup>st</sup> October, 2016 requested the Addl. Chief Secretary, Home Dept., GoG and Director General of Police, Gandhinagar to take necessary action in the matter.
<b>3</b>	Increasing the Aadhaar seeding in Bank Accounts	All Banks have been advised to take necessary measures to increase the Aadhaar Seeding.  Aadhaar seeding in PMJDY accounts increased from 46% in September 2016 to 50% in November 2016. Banks are consistently trying to cover all the accounts.

## **AGENDA No.3**

### **FINANCIAL INCLUSION & OTHER ISSUES :**

#### **3.1 Pradhan Mantri Jan Dhan Yojana (PMJDY)**

**Progress under Opening of Accounts, issuance of RuPay Cards, and Aadhaar Seeding as of 30.11.2016 :**

State	No. of Accounts opened			Aadhaar Seeded Accounts	% of Aadhaar Seeding	Total RuPay Cards issued	% of RuPay Card issued
	Rural	Urban	Total				
<b>Gujarat</b>	<b>48,35,804</b>	<b>42,20,277</b>	<b>90,56,081</b>	<b>45,60,376</b>	<b>50.35%</b>	<b>71,61,289</b>	<b>79.08%</b>

Bankwise details is enclosed as **Annexure- A.**

## **Concern areas under PMJDY implementation;**

1. Aadhaar Seeding % in PMJDY accounts
2. RuPay card distribution and activation

After withdrawal of Legal Tender Character of ₹500 and ₹1000 from 09<sup>th</sup> November, 2016 and various measures initiated by Government to give thrust to the cashless and digital economy, the RuPay card distribution and activation has assumed a very high importance. Also, in the Video Conference organized by DFS, MoF, GoI on 22.11.2016 on demonetisation related issues, it was advised by Secretary (FS), DFS, MoF, GoI that a campaign to be launched in the State to accelerate the Aadhaar Seeding and RuPay card distribution and activation in PMJDY accounts. SLBC vide its letter dtd. 23.11.2016 has informed the State Govt. and Banks about the steps to be taken to accelerate the Aadhaar Seeding and RuPay card distribution and activation in PMJDY accounts.

Also, as RBI is advising the Banks to ensure that all new card present acceptance infrastructure are also be enabled for processing payment transactions using Aadhaar-based biometric authentication, therefore, with aadhaar seeding the account holder would be able to do transaction at various card present infrastructure.

Further on demonetisation related issues, a VC was again organized by DFS, MoF, GoI on 25.11.2016, during which Secretary (FS) stressed upon the immediate need to open bank accounts of workers employed in the unorganized sector like construction sector, beedi and firecrackers, tea garden etc. in order to ensure that all payments to these workers are made through the banking channel only from December, 2016 onwards. **In compliance to this instruction, the account opening camps were organized in the State from 26.11.2016, and till 03.12.2016 total around 5,200 camps were organized during which more than 3 lakhs accounts were opened / forms were collected for account opening.**

### **3.2 Availability of Bank Mitras / BCs in SSAs:**

Banks are providing Banking Services through Bank Mitras / BCs in all such SSAs in the State, where Bank branches are not available. In last several SLBC meeting and other Financial Inclusion / PMJDY related meetings, Banks were advised to ensure the following :

- a. 100% BC activation in allotted SSAs
- b. Availability of adequate infrastructure with BCs enabling them to extend required Banking services in the SSAs/ villages.
- c. Adequate remuneration to the BCs.

As per directives of DFS, MoF, GoI, SLBC also made verification calls to BC deployed by all Banks in the State and informed the Banks about deficiencies observed in their BC model, with a request to take necessary corrective measures.

However, from the Bank Mitra report dtd. 25.11.2016, it is observed that out of total 5,860 BCs engaged by the Banks in the State, only around 4,860 BCs were found active and HHD / Micro-ATM enabled with :

- a. AEPS transaction was available with 5,443 BCs.
- b. RuPay card activation and transaction was available with 4,078 BCs.
- c. e-KYC account opening was available with 5,306 BCs.

After initiation of the demonetisation move of the Government, providing the Banking services to the rural masses through digital mode has become all the more important, therefore, Banks are requested to immediately make necessary improvement in their BC model.

Regarding engagement of Bank Mitras, Banks were also advised several times to engage the alternate channels as fair Price Shops (FPS), Anganwadi workers, Common Service Centre (CSCs), Village level entrepreneur (VLEs) as BCs etc., as per the suitability. In this line, the Standard Operating Procedure (SOP) for acquisition of Fair price Shops (FPS) as Business Correspondents (BCs) has been circulated by DFS, MoF, GoI vide the office memorandum dtd. 08<sup>th</sup> November, 2016.

Further, in it's letter dtd. 07<sup>th</sup> November, 2016, DFS, MoF, GoI passed the directives to Secretary, Food & Civil supplies and SLBC to take necessary measures for upgrading the electronic point of sale (e-POS) at Fair Price Shops (FPS)/ Public distribution shop (PDS) to support Financial Inclusion.

### **3.3 Social Security Schemes - PMSBY, PMJJBY and APY**

Progress in enrollment under Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) as of 30.11.2016 :

<b>Particulars</b>	<b>PMJJBY</b>	<b>PMSBY</b>	<b>APY</b>	<b>Total</b>
<b>Total enrollment</b>	<b>18,91,101</b>	<b>45,72,168</b>	<b>1,98,098</b>	<b>66,61,367</b>

Bankwise progress report on enrollment under Social Security Schemes is given in **Annexure- B.**

The pace of enrollment under Social Security Scheme is sluggish, therefore, Banks are requested to give a big thrust to increase the enrollment under these schemes. Besides enrollment, Banks and insurance company may put concerted effort for timely settlement of the claims under the insurance schemes.

The status of Insurance Claims lodged as on 30.11.2016 is as under:

<b>Name of the Scheme</b>	<b>Total Insurance Claim Received</b>	<b>Dispose off</b>	<b>Pending with Insurer</b>	<b>Under Process</b>
PMSBY	756	669	65	22
PMJJBY	4176	3803	332	41
<b>Total</b>	<b>4932</b>	<b>4472</b>	<b>397</b>	<b>63</b>

As Banks are opening account of laborers in view of the Government directives to ensure payment to the laborers of unorganized sector only through the banking channel from December, 2016 onwards, so a big needy target group of Social Security Scheme will get associated with the Banks. Banks may spread awareness about the benefits of these schemes amongst these laborers and encourage them to join these schemes. These will improve the enrolment under Social Security Scheme substantially.

Under Atal Pension Yojana, to achieve the given target to Banks for FY 2016-17, DFS, MoF, GoI has advised that performance of Banks under the scheme is to be reviewed periodically and emphasis is to be laid on the following important aspects for enhanced APY outreach :

- a. Branches of all Banks should mobilise maximum accounts as per it's category.

- b. Involving Business Correspondents (BCs) / Bank Mitras (BMs) for sourcing the APY applications.
- c. Establishing tie-up by Banks with Non Bank aggregators / MFI / NGO for sourcing the APY applications.
- d. Inclusive participation by Bank branches in various APY campaigns to increase the coverage.

Banks may initiate the immediate action on the above points so as to achieve the given targets for the current year.

Also for significant increase in the enrollment under APY in least possible time, **Pension Fund Regulatory and Development Authority (PFRDA) vide it's letter dtd. 11<sup>th</sup> November, 2016** advised the Banks to devise and implement bulk enrolment strategies to meet the given targets. It was also suggested that a more pro-active approach towards "Atal Pension Yojana – Accelerating enrolments by Potential to Performance (P2P) Mapping" is to be undertaken under the personal monitoring and mentoring of top officials of the Banks.

**Copy of the letter is attached as Annexure- C.**

### **3.4 Progress under Pradhan Mantri MUDRA Yojana (PMMY)**

The progress under the Scheme as of 30.11.2016 is as under :

Particular	Shishu		Kishore		Tarun		TOTAL	
	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.	A/c	Disb. Amt.
<b>Banks</b>	<b>104050</b>	<b>226.63</b>	<b>49027</b>	<b>1071.64</b>	<b>12360</b>	<b>906.49</b>	<b>165437</b>	<b>2204.81</b>
Other Agency	414188	1023.24	8573	64.39	96	7.23	422857	1094.87
<b>Total</b>	<b>518238</b>	<b>1249.87</b>	<b>57600</b>	<b>1136.03</b>	<b>12456</b>	<b>913.72</b>	<b>588294</b>	<b>3299.68</b>

Agencywise details are given in **Annexure- D.**

40.10% achievement registered by Member Banks against the given disbursement target of Rs.5498 crores for FY 2016-17.

### **3.5 Roadmap for opening of brick and mortar branches in villages with population more than 5000**

In compliance to the RBI circular No. FIDD.CO.LBS.BC.No. 82 / 02.01.001 / 2015-16 dated 30<sup>th</sup> December, 2015, SLBC had prepared a roadmap for opening of branches by various Banks in all such villages in the State which have population above 5000, but do not have a brick & mortar branch of a Scheduled Commercial Bank (SCB).

Under the roadmap, 394 villages were identified and allotted to various Banks with a request to open branch in such villages. Amongst 394 centres, Banking services are already provided by SCBs in 35 centres. The Banks carried out the survey to ascertain the viability / feasibility in opening of branches at such centres and submitted the viability report to SLBC.

SLBC collected and compiled the viability report of branch opening at 359 centres from concerned Banks and during 150<sup>th</sup> SLBC meeting it was informed to the house that out of these 359 centres, the branch opening was found viable in 39 centres and in remaining 320 centres, it was found non-viable (out of these 320 centres, the branches of DCCB is already available at 6 centres, however, for compliance of the RBI guideline

it is necessary to have the branches of Scheduled Commercial Bank at these centres). Acknowledging this report, it was advised by Addl. Secretary, DFS, MoF, GoI during the 150<sup>th</sup> SLBC meeting to expedite the branch opening in all such centres wherever the branch opening has been found viable.

**However, as per the quarterly progress report received from the Member Banks for the quarter ended September, 2016, out of total 39 centres identified viable for branch opening, the branch has been opened at only one place by State Bank of India in Valsad district.**

**As per the Roadmap, the branch opening at the identified centres has to be completed by March, 2017, therefore, concerned Banks are requested to expedite the process of branch opening and adhere to the timeline of the roadmap.**

The progress report for the quarter ended September, 2016 is attached herewith as **Annexure - E**.

### **3.6 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. Out of the above 49 FLCs, 1 FLC is in Metro, 33 are in Semi-urban and 15 FLCs are in Urban areas, whereas no FLC is opened in Rural Areas.

**RBI vide its mail dtd. 19<sup>th</sup> January, 2016** has forwarded the revised guidelines of Financial Literacy Centres (FLCs) **FIDD.CO.FLC.No. 3906/ 12.01.018 /2015-16 dated January 14, 2016** with an advise to SLBC to provide the five digit code to all FLCs operating in the State. Accordingly, SLBC has given the code to all FLCs and also communicated to all sponsoring Banks and also requested all Banks to submit the FLC progress report as per the format enclosed in the revised guidelines.

As per revised guideline, FLCs and rural branches are advised to conduct atleast one special camp per month for newly included people in the financial system and one target group specific camp for Farmers, SHGs, Micro & Small Entrepreneurs, Senior citizens, school children etc.

### **Conduct of Financial Literacy camps by FLCs for the quarter ended Sept., 2016**

<b>Sr. No.</b>	<b>Bank</b>	<b>No. of FLC opened by the Bank</b>	<b>No. of Special Camps conducted</b>	<b>No. of Target Specific camps conducted</b>
1	Dena Bank	10	148	269
2	State Bank of India	9	126	203
3	Bank of Baroda	14	67	180
4	Baroda Gujarat Gramin Bank	06	106	18
5	Dena Gujarat Gramin Bank	05	15	16
6	Saurashtra Gramin Bank	05	27	28
	<b>Total</b>	<b>49</b>	<b>489</b>	<b>714</b>

**Conduct of Financial Literacy camps by Rural branches for the quarter ended September -2016 :**

Total No. of Rural Branches of Scheduled Commercial Bank (including RRBs) as of Sept.-2016	Number of Special Camps conducted during the quarter	Number of Target Specific camps conducted during the quarter
2841	6028	11635

As per report available, maximum no. of Target group specific camps have been conducted for Farmers, SHGs and School students. It has been also informed by RBI that some FLCs and Rural branches of various sponsor Banks have not conducted either the Special camps or Target specific camps or both and advised that as FLC/ Rural branches have been given targets to conduct these camps, so it needs to be necessarily complied.

**3.7 Rural Self Employment Training Institutes (RSETI) :**

**A. Progress in construction of RSETI premises**

No.	Particulars	No. of District	Name of Districts
1	RSETIs functioning in own building	9	Amreli, Banaskantha, Bharuch, Kheda, Kutch, Jamnagar, Junagadh, Mehsana and Patan
2	RSETIs functioning in Building allotted by the Govt.	1	Bhavnagar
3	Construction work under progress	9	Anand, Gandhinagar, Navsari, Porbandar, Rajkot, Valsad, Vadodara, Sabarkantha, Dahod
4	Land yet to be allotted	1	Surat (new land identified and allocation under process)
5	Pending for handing over the possession	1	Panchmahals
6	Pending for lay out plan approval at District Authority	1	Ahmedabad
7	Under tendering process and approval lying at Bank Level	4	Dangs, Narmada, Surendranagar and Tapi
8	Newly carved districts	7	Aravalli, Botad, Chhota-udepur, Devbhoomi Dwarka, Gir Somnath, Morbi and Mahisagar.
<b>Total districts in the State</b>		<b>33</b>	

**B. Issues related to Allotment of land for construction of RSETI premises**

As informed by Bank of Baroda, land for construction of RSETI premises in Surat and Panchmahals districts is allocated and possession handing over is under process.

**Rural Development Department, Govt. of Gujarat and GLPC are requested to resolve these issues to enable the Lead Bank viz. Bank of Baroda to initiate the process of construction work in these two districts.**

Further, It is also requested to take up the matter of approval of lay out plan of RSETI Ahmedabad which is pending since long.

**Number of training programmes conducted by RSETIs and Settlement Ratio upto the quarter ended September, 2016**

Quarter ended	No. of training programmes conducted during the current year	Cumulative no. of training programmes since inception	No. of beneficiaries trained during the current year	Cumulative no. of beneficiaries trained	Cumulative no. of trained beneficiaries settled		
					Through Bank finance	Through own sources	Total
<b>Sept., 2016</b>	447	5,268	12,634	1,60,254	35,915 (22.41%)	57,548 (35.91%)	93,463 (58.32%)
<b>Categorywise Cumulative no. of trainees</b>							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
<b>Sept., 2016</b>	26,834 (16.74%)	49,023 (30.59%)	56,136 (35.03%)	1,34,825 (84.13%)	8,969 (5.60%)	19,292 (12.04%)	

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

Districtwise details are given as **Annexure- F.**

**3.8 Call Centre Services –Toll Free Number - 1800-233-1000 for PMJDY and Toll Free Number - 1800-233-8944 for PMMY**

As per instructions of Department of Financial Services, Ministry of Finance, Govt. of India, a Call Centre is being operationalized by SLBC (Gujarat) for attending the enquiries and for grievance redressal of the general public under Pradhan Mantri Jan-Dhan Yojana (PMJDY), Social Security Schemes and Pradhan Mantri MUDRA Yojana (PMMY) in Gujarat.

Expenses in this regard to the tune of **Rs. 1,19,968/-** as per the following details have been incurred for the quarter ended September-2016.

Sr. No.	Details	Expenses (Rs.)
1	Remuneration	1,08,000/-
2	Telephone expenses	11,968/-
	<b>Total</b>	<b>1,19,968/-</b>

The bank wise details of proportionate expenses for the quarter ended September-2016 has been conveyed to Member Banks by SLBC vide letter No. GMO/SLBC-Call Centre/788/2016 dtd. 24.10.2016.

**Two Banks have not remitted their share for the quarter ended March-2016, Four Banks have not remitted their share for the quarter ended June, 2016 and Thirteen Banks have not remitted their share for the quarter ended September-2016. Bankwise pending share is attached as Annexure- G. Banks are requested to ensure to remit the share through NEFT / RTGS on early basis as per following account details.**

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	Dec-2015	March-2016	June-2016	Sept-2016	Total
Number of Calls received	2,065	2,645	1,481	1,250	7,441
Total Expenses incurred (in Rs.)	1,64,290	1,40,225	1,25,526	1,19,968	5,50,009

Till the quarter ended September-2016, total 22,341 calls are received. Out of 22,341 calls, 21,094 calls were enquiry calls and 1,247 calls were complaint calls.

Analyzing the nature of complaints, it is observed that maximum no. of complaints were received for Pradhan Mantri MUDRA Yojana (513 complaints), New account opening under PMJDY (422 complaints) and issuance of RuPay card (195 complaints).

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 as SLBC need to give confirmation to DFS, MoF, Govt. of India for redressal of the complaints by Member Banks. However, many of the Banks are not submitting the compliance timely. Therefore, it is requested to the Member Banks to ensure timely redressal of the complaints and confirmation in this regard to be send to SLBC.

### **AGENDA No.4**

#### **OTHER AGENDA**

##### **4.1 Implementation of “Stand up India”**

As of 30<sup>th</sup> November, 2016, all banks together sanctioned fresh loan worth Rs.261 crores to 1004 beneficiaries under Standup India in Gujarat. The Bankwise details are given in **Annexure - H.**

**Member Banks are requested to implement the scheme wholeheartedly and instruct their branches to make use of the portal effectively and route the loan applications through the Standupmitra portal.**

##### **4.2 Pradhan Mantri Awas Yojana – Credit Linked Subsidy Scheme**

“Pradhan Mantri Awas Yojana (PMAY)” was launched on 17<sup>th</sup> June, 2015 by Govt. of India, with an aim to make the mission “Housing for All by 2022”, a big success.

National Housing Bank (NHB) and Housing and Urban Development Corporation Limited (HUDCO) have been identified as Central Nodal Agencies (CNA) for the implementation of the CLSS Scheme through Primary Lending Institutions (PLIs).

The salient features of the Credit Linked Subsidy Scheme (CLSS) are as under;

- **Beneficiary Family** –Economically Weaker Section (EWS – Household income of upto Rs.3.00 lakh) and Low Income Group (LIG - Household income of above Rs. 3.00 lakh and upto Rs.6.00 lakh) family not owning a pucca house in the name of the any of the family members in any part of India.

- **Geographical Coverage** – All 4041 statutory towns as per Census 2011. Further, vide circular dated 9th November 2015, Ministry of Housing and Urban Poverty Alleviation, Government of India has notified that States/UTs will have the flexibility to include in the Mission, the Planning Area as notified with respect to the Statutory town and which surrounds the concerned municipal area.
- House should be in the name of female head of the household, including joint name with male head.
- Interest subsidy eligibility at the rate of 6.50% for a maximum tenure of 15 years for loan amount upto Rs. 6 lakh. The maximum subsidy amount is about Rs 2.20 lakh.
- Carpet area of the house/flat is up to 30 sq. m. for EWS and 60 sq. m. for LIG.

Moreover, Indian Banks' Association (IBA) simplified Loan Application Form and other documents for the use of PLIs which was also adopted by many Banks.

NHB and HUDCO have signed MoU with 145 PLIs and 45 PLIs respectively, and their list is published in their website. The guidelines of the scheme, MoU format, List of PLIs signed MoUs along with their PLI codes, List of 4041 statutory towns (as per Census 2011), FAQs, Subsidy Calculator and other important details related to PMAY – CLSS have been uploaded on the CNAs' website for PLI's reference. A comprehensive booklet on "Pradhan Mantri Awas Yojana (PMAY) - **Credit linked Subsidy Scheme (CLSS)**" has also been made available on SLBC website ([www.slbcgujarat.com](http://www.slbcgujarat.com)) for ready reference.

As per report received from CNAs, Till November, 2016, total of Rs.121.58 crores CLSS subsidy disbursed in the State. Out of total subsidy disbursed, Rs.17.51 crores, Rs.0.97 crores and Rs.103.10 crores disbursed through Schedule Commercial Banks, Co-operative Banks and Housing Finance companies respectively.

**All Member Banks are requested to give the wholehearted contribution in implementation of this scheme and instruct the branches, so that the State may register good progress under this scheme.**

#### **4.3 Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY).**

Agriculture & Co-operation Department, Government of Gujarat vide their GR No. PFB-102016-875-K.7 dated 10.11.2016 has issued detailed guidelines for implementation of the PMFBY for crop season Rabi-Summer, 2016-17 in the state. **A GR No. PFB-102016-875-K.7 dated 10.11.2016 is enclosed as Annexure– I.**

The State Government has notified coverage of farmers, defined crops, defined areas, sum insured, indemnity level, seasonality discipline etc. Total 12 crops have been notified under PMFBY for Rabi-Summer, 2016-17 in the State. Premium rates have been decided @ 1.50% of the Sum Insured or Actuarial rate, whichever is less for all Cereals Millets, Pulses and Oilseed Crops and @ 5.00% of the Sum Insured or Actuarial rate, whichever is less for Cummin, Fennel, Isabgul, Onion, Garlic and Potato.

**The scheme is compulsory for all the farmers including share croppers, tenant farmers growing notified crops in notified area and availing Seasonal Agriculture Operations (SAOs) loans from Banks / Financial Institutions (i.e. loanee farmers). Whereas, the scheme is voluntary for non-loanee farmers.**

Since the scheme is compulsory for all loanee farmers, Banks are requested to ensure that, all the eligible farmers to whom crop loans had been sanctioned / to be sanctioned for Rabi-Summer, 2016-17 season are covered under the scheme.

#### **4.4 Doubling of Farmers' Income by 2022**

Reserve Bank of India, Central Office, Mumbai vide their letter no. FIDD.CO.LBS.BC.No. 16/02.01.001/2016-17 dated September 26, 2016 has informed that the Government of India in the Union Budget 2016-17 had announced its resolve to double the income of farmers by 2022. Several steps have been taken towards attaining this objective including setting up of an inter-ministerial committee for preparation of a blue print for the same. This agenda has also been reiterated by the Government in several forums and has acquired primacy from the point of view of rural and agricultural development.

The strategy to achieve this goal, inter-alia, include,

- Focus on irrigation with large budgets, with the aim of “per drop, more crop”
- Provision of quality seeds and nutrients based on soil health of each field
- Investments in warehousing and cold chains to prevent post-harvest crop losses
- Promotion of value addition through food processing
- Creation of a national farm market, removing distortions and develop infrastructure such as e-platform across 585 stations
- Strengthening of crop insurance scheme to mitigate risk at affordable cost
- Promotion of ancillary activities like poultry, bee-keeping and fisheries.

Banks should revisit their schemes of agriculture financing and take up the matter with their central office for simplification wherever required. Banks should also ensure speedy sanction and disbursal of loans within specified time limits with an aim for better capital formation in agriculture sector.

Moreover, Lead Banks were advised to ensure the following:

- Work closely with NABARD in preparation of Potential Linked Plans and Annual Credit Plans keeping the above strategy in consideration.
- Include “Doubling of Farmers' Income by 2022” as a regular agenda under Lead Bank Scheme in various forums such as DCC and DLRC.
- Lead Banks to ensure close coordination with Government departments be leveraged to further the objectives of doubling farmers' income by 2022 .

#### **4.5 Demonetisation & Promotion of Digital Payment Modes**

Government of India Notification published in the Gazette of India vide S.O.3408(E) dated November 08, 2016, according to which the legal tender character of the existing and any older series banknotes in the denominations of ₹ 500 and ₹ 1000 stands withdrawn with effect from the midnight of November 8, 2016.

Under demonetisation move, Department of Financial Services, Ministry of Finance, Govt. of India and RBI have issued following advisory to Banks.

- To organise special camps for opening of Bank accounts for workers of the organised and unorganised sectors who don't have any bank account.
- Adequate cash supply should be ensured for rural branches to support farmers for unhindered farming operations for Rabi crop Season.

- To involve the Lead District Managers in facilitating / planning distribution of currency from the currency chests for making cash available for Rabi Crop Season.
- To motivate the public to adopt the digital modes of payment and avoid the hassles of cash transactions, measures to be initiated to spread awareness about benefits and convenience in usage of the digital payment system.

All Banks should extend Mobile Banking, Internet Banking and other digital payment facilities to their customers as these are not only cost-effective but also adds to customer-convenience. **Controlling Head of all Banks operating in the State are requested to bestow their attention and initiate requisite steps for extending these facilities further as it would facilitate the service delivery of Banks.**

#### **4.6 Inclusion of Department of posts of the state in the meetings of SLBC**

Director, Department of Financial Services, Ministry of Finance, Govt. of India, vide their letter no. 12/9/2016-FI(Part-II) dated 05.10.2016 has informed that a meeting was held under the chairmanship of Secretary, Department of Financial Services to discuss the issues of India Postal Payment Bank (IPPB) including utilization of Gramin Dak Sewaks as Banking Correspondent and interoperability of Micro ATMs to be deployed by IPPB. It was decided the CPMG / PMG of Department of posts of the state should be part of the State Level Bankers Committee.

#### **4.7 Inclusion of Department of Food and Civil Supplies in the meetings of SLBC**

Director, Department of Financial Services, Ministry of Finance, Government of India, vide their letter no. F.No.9/31/2012-FI (Part) dated 26th September, 2016, informed that;

“In order to spread awareness and sensitize the States on the advantage of engaging the Fair Price Shops as Banking Correspondents, DFS advised to include Department of Food & Civil Supplies in the meetings of the State Level Bankers Committee (SLBC) on Financial Inclusion”

### **AGENDA No.5**

#### **REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE QUARTER ENDED SEPTEMBER, 2016 :**

During the quarter ended September, 2016, total number of bank branches increased by 88 taking the total network of branches from 9088 as of June, 2016 to 9176 as of September, 2016 in the State as per the details given in **Annexure- 1**.

#### **BRANCH EXPANSION**

Particulars	For the quarter ended September, 2016				
	Sept., 2015	March, 2016	Sept., 2016	Growth y-o-y	Variation over March, 2016
Bank Group	1344	1377	1418	74	41
State Bank Group	1344	1377	1418	74	41
Nationalised Banks	3933	4012	4054	121	42
RRBs	703	739	739	36	0
GSCB / DCCBs	1331	1333	1347	16	14
GSCARDB	181	181	181	0	0
Private Sector Banks	1290	1375	1437	147	62
<b>Total</b>	<b>8782</b>	<b>9017</b>	<b>9176</b>	<b>394</b>	<b>159</b>

## **DEPOSITS GROWTH :**

The aggregate deposits of the banks in Gujarat increased by Rs.14,710 crores in absolute terms from Rs. 5,52,990 crores as of June, 2016 to Rs.5,67,700 crores as of September, 2016 registering a growth of 2.66% as against 3.26% growth for the corresponding period of the previous year.

The banks groupwise deposit growth and level as of September, 2016 are given below. The bankwise and districtwise details are given in **Annexure – 1A & 1B.**

(Rs. in Crore)

BANK GROUP	FOR THE PERIOD ENDED				
	Sept., 2015	March, 2016	Sept., 2016	Growth Y-o-Y (Sept., 15 to Sept., 16)	Absolute growth over March, 2016
State Bank Group	1,07,439 (1.46%)	1,13,489 (8.73%)	1,21,259 (3.00%)	13,820 (12.86%)	7,770 (6.85%)
Nationalised Banks	2,88,339 (2.58%)	2,94,682 (7.62%)	3,07,573 (1.83%)	19,234 (6.67%)	12,891 (4.37%)
RRBs	8,831 (5.03%)	9,414 (16.04%)	10,127 (3.69%)	1,296 (14.68%)	713 (7.57%)
DCCBs	21,129 (2.35%)	21,934 (8.83%)	23,430 (1.24%)	2,301 (10.89%)	1,496 (6.82%)
GSCARDB	249 (0.40%)	243 (0.00%)	260 (4.84%)	11 4.42%	17 (7.00%)
Private Banks	88,773 (7.97%)	98,371 (17.83%)	1,05,051 (4.98%)	16,278 (18.34%)	6,680 (6.79%)
<b>TOTAL</b>	<b>5,14,760 (3.26%)</b>	<b>5,38,133 (9.78%)</b>	<b>5,67,700 (2.66%)</b>	<b>52,940 (10.28%)</b>	<b>29,567 (5.49%)</b>

(Figures in the brackets for the quarter ended Sept., 2015 & 2016 indicate % growth over previous quarter, whereas figures in the brackets for the period ended Mar-16 indicate % growth over previous year).

During the quarter, the highest percentagewise growth was registered by Private Sector Banks (4.98%) followed by GSCARDB (4.84%), RRBs (3.69%), State Bank of India Group (3.00%), Nationalised Banks (1.83%) and DCCBs (1.24%).

The **NRI deposits** increased by Rs.1787 crores during the quarter under review and stood at Rs.66,976 crores forming 11.80% of the total deposits as of September, 2016 as against Rs.65,189 crores (11.79%) as of June, 2016.

## **CREDIT EXPANSION :**

During the period under review, the aggregate credit increased by Rs.9,933 crores in absolute terms from Rs.4,38,841 crores as of June, 2016 to Rs.4,48,774 crores as of September, 2016 registering a growth of 2.26%, as against 3.47% growth for the corresponding period of the previous year.

The banks groupwise deposit growth and level as of September, 2016 are given below. The bankwise and districtwise details are given in **Annexure – 1A & 1B.**

(Rs. in Crores)

BANK GROUP	FOR THE PERIOD ENDED				
	Sept., 2015	March, 2016	Sept., 2016	Growth Y-o-Y (Sept., 15 to Sept., 16)	Absolute growth over March, 2016
State Bank Group	83,527 (5.00%)	90,874 (13.63%)	90,518 (1.59%)	6,991 (8.37%)	-356 (-) 0.39%
Nationalised Banks	1,88,455 (1.84%)	1,94,765 (4.57%)	1,94,860 (0.69%)	6,405 (3.40%)	95 (0.05%)
RRBs	4,918 (6.11%)	5,307 (21.58%)	6,185 (6.03%)	1,267 (25.76%)	878 (16.54%)
DCCBs	16,899 (2.36%)	15,052 (3.38%)	18,812 (3.99%)	1,913 (11.32%)	3,760 (24.98%)

GSCARDB	560 (2.00%)	563 (-) 1.40%	560 (3.32%)	0 (0.00%)	-3 (-) 0.53%
Private Banks	1,09,484 5.26%	1,24,980 (22.54%)	1,37,839 (4.63%)	28,355 (25.90%)	12,859 (10.29%)
<b>TOTAL</b>	<b>4,03,843</b> <b>(3.47%)</b>	<b>4,31,541</b> <b>(11.31%)</b>	<b>4,48,774</b> <b>(2.26%)</b>	<b>44,931</b> <b>(11.13%)</b>	<b>17,233</b> <b>(3.99%)</b>

(Figures in the brackets for the quarter ended Sept., 2015 & 2016 indicate % growth over previous quarter, whereas figures in the brackets for the period ended Mar-16 indicate % growth over previous year).

The data reveal that the overall growth in outstanding advances was 2.26% during the quarter, which was contributed mainly in percentage terms by RRBs (6.03%) followed by Private Sector Banks (4.63%), DCCBs (3.99%), GSCARDB (3.32%), SBI Group (1.59%) and Nationalised Banks (0.69%).

### **CREDIT DEPOSIT RATIO:**

The Bank groupwise Conventional CD Ratio is given below:

Bank Group	FOR THE PERIOD ENDED			
	Sept., 2015	March, 2016	Sept., 2016	Variation over March, 2016
State Bank Group	77.74	80.07	74.65	(-) 5.42
Nationalised Banks	65.36	66.09	63.35	(-) 2.74
RRBs	55.69	56.38	61.07	4.69
GSCB / DCCBs	79.98	68.80	80.29	11.49
Pvt. Sector Banks	123.33	127.05	131.21	4.16
<b>Conventional CD Ratio</b>	<b>78.45</b>	<b>80.19</b>	<b>79.05</b>	<b>(-) 1.14</b>

The CD Ratio of the State has decreased by 1.14% over March, 2016 and stood at 79.05%. During the quarter under review, Nationalised Banks and State Bank Group have shown negative growth in CD 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
4,48,774	21,471	4,70,245	5,67,700	<b>82.83</b>

## **CD Ratio Below 40%**

As of September, 2016, the CD Ratio in the following 10 (Ten) 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 Sept., 2015	CD Ratio March, 2016	CD Ratio Sept., 2016	Variation over March, 2016
1	Dangs	15.20	13.75	12.52	(-) 1.23
2	Navsari	19.08	19.60	19.53	(-) 0.07
3	Anand	22.74	22.72	20.92	(-) 1.80
4	Porbandar	23.40	22.93	25.62	2.69
5	Kheda	28.58	31.47	30.93	(-) 0.54
6	Tapi	34.58	34.77	34.31	(-) 0.46
7	Mahisagar	34.35	36.20	35.07	(-) 1.13
8	Dahod	38.56	38.86	36.88	(-) 1.98
9	Kutch	37.35	38.24	38.28	0.04
10	Devbhoomi Dwarka	34.33	33.31	39.30	5.99

From the above table, it can be seen that CD Ratio in 7 districts is in downward trend over March, 2016, whereas in 3 districts it has increased over March, 2016. The Lead District Managers of the above ten districts are requested to initiate immediate action to improve CD Ratio.

As of September, 2016, Dangs (12.52%) and Navsari district (19.53%) in the State is having CD Ratio below 20%.

## **PRIORITY SECTOR LENDING :**

An analysis of the performance in terms of the targets is presented as under :

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

Parameter	Bench- mark	Outstanding as of				Absolute Growth over March, 2016	% increase over March, 2016
		March, 2016	% Achi. of NBC	Sept., 2016	% Achi. of NBC		
<b>Priority Sectors</b>	40%	1,79,110	46.72	1,91,325	44.88	12,215	6.82
<b>Agri. Adv.</b>	18%	58,009	15.13	66,319	15.56	8,310	14.32
<b>Weaker Section Adv.</b>	10%	28,617	7.47	32,920	7.72	4,303	15.04

(% of achievement based on total advances of previous year, as per RBI guidelines)

It reveals from the above data that the Priority Sector Advances have surpassed the benchmark. Though there is an increase in absolute growth in Agriculture Advances and Weaker Section advances, but the benchmark level could not be achieved.

- 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 over March, 2016	% increase over March, 2016
		March, 2016	% Achi. of NBC	Sept., 2016	% Achi. of NBC		
Priority Sectors	75%	4,817	110.35	5,675	106.93	858	17.81
Agri. Adv.	18%	3,429	78.56	4,103	77.31	674	19.66
Weaker Section Adv.	15%	1,917	43.92	2,152	40.55	235	12.26

(% of achievement based on total advances of previous year, as per RBI guidelines)

All the 3 RRBs taken together have surpassed the stipulated benchmark.

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

III. The **Bank groupwise** percentage share of various components of Priority Sector advances as of September, 2016 is as under :

Sector	Bench Mark	State Bank Group	Nationalised Banks	Private Sector Banks	Co-op Banks	RRBs	All Banks
PS ADVs	40%	31.05%	45.36%	46.23%	108.75%	106.93%	45.65%
AGRI. ADVs	18%	10.62%	14.88%	10.58%	92.61%	77.31%	16.32%
WS ADVs	10%	7.83%	7.33%	4.90%	34.60%	40.55%	8.13%

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.

The Member Banks which are below the benchmark (**as per Annexure-2**) are requested to improve their performance under Priority Sector, Agriculture and Weaker Section advances, so as to achieve the National Goals.

As per revised guidelines of RBI for Priority Sector, the sub-target for Small & Marginal farmers for March, 2017 is 8% and for Micro Enterprise is 7.5% of ANBC against which, as of September, 2016, all banks together stood at Rs.24,405 crores i.e. 5.44% and Rs.32,147 crore i.e. 7.16 % respectively.

## **AGENDA No.6**

### **PROGRESS UNDER SERVICE AREA CREDIT PLAN (SACP) 2016-17 FOR FRESH LENDING TO PRIORITY & NON PRIORITY SECTOR :**

As per RBI revised guidelines, the Statement LBS-MIS-I, II & III for achievement under Annual Credit Plan for the year 2016-17 of the State is given in **Annexure - 4.**

The summary of target vis-a-vis achievement for the quarter ended September, 2016 under Annual Credit Plan 2016-17 is presented hereunder.

(Rs./Crores)

No.	Priority Sector	Target 2016-17		Disbursement at the current quarter ended		% Achievement	
		A/c	Amt.	A/c	Amt.	A/c	Amt.
1	Agriculture	5078749	59843.58	1856816	37869.10	36.56	63.28
	Of which Farm Credit	4930101	57101.30	1828459	35775.28	37.09	62.65
2	MSME	618639	24422.03	112348	20514.98	18.16	84.00
3	Export Credit	2386	258.34	182	162.82	6.37	63.02
4	Education	47302	1536.43	7147	563.70	15.11	36.69
5	Housing	107145	7783.14	48088	4716.54	44.88	60.60
6	Other PSA (including Social Infra & Ren. Energy)	409717	7413.07	89872	2852.16	21.94	38.47
<b>7</b>	<b>Total PSA</b>	<b>6263938</b>	<b>101256.59</b>	<b>2114423</b>	<b>66679.30</b>	<b>33.76</b>	<b>65.85</b>

The overall achievement in disbursement under Annual Credit Plan for Priority Sectors by all the Banks was 33.76% in respect of targets in number of accounts and 65.85% in respect of targets in amount upto the quarter ended September, 2016. The highest percentage achievement in terms of amount was recorded in MSME– 84.00% followed by Agriculture – 63.28%, Export Credit – 63.02%, Housing–60.60%, Other PSA – 38.47% and Education – 36.69%.

Out of 33 districts in the State, upto the quarter ended September, 2016, 8 districts achieved above the State average of 65.85% and total 16 districts achieved above 50% under Annual Credit Plan 2016-17.

The purpose-wise, bankwise and districtwise details under Priority Sector Advances are given in **Annexure – 5, 5(A) to 5(H)**. Moreover, agency wise & sub-sector wise Ground Level Credit Disbursement under Agriculture for the quarter ended September 2016 is given in **Annexure - 6**.

### **AGENDA No.7**

### **POSITION OF CASES FILED UNDER GUJARAT STATE RECOVERY ACT, 1979 AS OF SEPTEMBER, 2016**

(Rs. in Crores)

No.	Particulars	September, 2016	
		Accounts	Amount
1	Cumulative certificates filed	1,68,034	428.68
2	Cumulative Recovery effected	61,849	96.43
	Of which, cases closed	(60,396)	(86.69)
3	Cases pending	1,07,638	332.25
	Of which, cases pending for more than <b>3 years</b>	51,106	104.49
	more than <b>2 years to 3 years</b>	11,728	44.65
	more than <b>1 year to 2 years</b>	22,320	88.92
	cases pending for less than <b>1 year</b>	22,484	94.19

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

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 for the quarter ended September, 2016**

The Gross Advances of the Banks in the State of Gujarat is Rs.4,48,744 crores and Gross NPA is Rs.29,277 crores i.e 6.52% as of September, 2016. Consolidated details are as per **Annexure - 8**.

(Amt. Rs. in crores)			
Particulars	Amt. Outstanding	Amt. of Gross NPA	% NPA to Outstanding
Crop Loan	39,710	977	2.46
Agri. Term Loan	30,713	1,884	6.13
<b>Total Agriculture</b>	<b>70,423</b>	<b>2,861</b>	<b>4.06</b>
MSME	82,796	5,262	6.36
Other PS	43,781	2,296	5.24
<b>Total Priority Sector</b>	<b>1,97,000</b>	<b>10,419</b>	<b>5.29</b>
Non Priority Sector	2,51,744	18,858	7.49
<b>Total Advances</b>	<b>4,48,744</b>	<b>29,277</b>	<b>6.52</b>
<b>Central Govt. Sponsored schemes</b>			
PMEGP	519	33	6.36
<b>State Govt. Sponsored programmes</b>			
VBS	632	37	5.85
GSCDC	98	2	2.04
DCWD	46	2	4.35
GWEDC	22	1	4.55
JGVY	13	0.6	4.62
<b>Others</b>			
Housing Loan	54,497	323	0.59
Education Loan	2,017	47	2.33

It may be noted that above figures do not represent the position for the banking industry as a whole as despite requests in every SLBC meeting, **number of Banks did not submit the details.**

**All Member Banks are once again requested to submit the accurate sectorwise NPA from next quarter onwards.**

**AGENDA No.8**

**REVIEW OF PROGRESS UNDER VARIOUS GOVT. SPONSORED PROGRAMMES FOR THE YEAR ENDED SEPTEMBER, 2016**

The Summary of performance for the quarter ended September, 2016 in implementation of various bankable schemes sponsored by Central / State Government is presented hereunder.

The schemewise / districtwise details are furnished in the **Annexure - 9 to 16**.

## **CENTRAL GOVERNMENT SPONSORED PROGRAMMES :**

### **Comparative performance under Central Govt. Sponsored Programmes**

Period ended	PMEGP	DAY-NULM
September, 2015	55.71% (No.) 112.73% (M.M.)	1.10%
September, 2016	28.60% (No.) 59.53% (M.M.)	11.59% (June, 16)

(Rs./ Lakhs)

PARTICULARS	BANKABLE SCHEMES	
	PMEGP	DAY-NULM (as of June, 2016)
Target (2016-17)	2689 (No) Rs.5378.46 MM (Amt.)	11,250 (No)
Sponsored (No.)	2051	6791
Sanctioned (No.)	769	1304
Sanctioned (Amt)	M.M. 3201.82	1006
Retd./Rejtd. (No.)	265	1658
Pending (No.)	1017	3829
% achievement (No.)	28.60	11.59
% achievement (Amt.)	M.M. 59.53	-

(M.M. = Margin Money)

### **PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)**

As per the progress report for the quarter ended September, 2016, against the physical target of 2689, Banks have sanctioned 769 applications, i.e. 28.60% achievement. Similarly, against the Margin Money target of Rs.5378.46 lakhs, Banks have sanctioned projects having Margin Money of Rs.3201.82 lakhs (59.53% achievement) upto the quarter ended September, 2016.

### **Deendayal Antyodaya Yojana – National Urban Livelihood Mission (DAY-NULM)**

Against the sponsoring of 6791 loan applications, Banks have sanctioned 1304 applications i.e. 19.20% achievement, where as against the target of 11250, banks have achieved 11.59% upto the quarter ended June, 2016.

Since, the progress report as of September, 2016 is not received from nodal agency, GULM, the representative of GULM is requested to give present status of the scheme to the house.

## **STATE GOVT. SPONSORED PROGRAMMES**

### **Comparative performance under State Govt. Sponsored Programmes**

Period	% Achievement					
	VBS (DIC)	GSCDC	DCWD	GWEDC	JGVY	Dantopant Thengadi Artisan Yojana (DTASY)
September, 2015	33.65	16.54	33.50	11.48	11.50	2.37
September, 2016	48.07	8.07	26.03	15.43	8.00	7.45

(Amt. in Rs. Lakhs)

PARTICULARS	BANKABLE SCHEMES					
	VBS	GSCDC	DCWD	GWEDC	JGVY	DTAISY
<b>2016-17</b>						
<b>Target (Number)</b>	<b>36,800</b>	<b>7500</b>	<b>6400</b>	<b>2300</b>	<b>200</b>	<b>6000</b>
Sponsored (No)	74,593	3406	5884	1996	156	6881
<b>Sanctioned (No)</b>	<b>17,689</b>	<b>605</b>	<b>1666</b>	<b>355</b>	<b>16</b>	<b>447</b>
<b>Sanctioned (Amt)</b>	<b>29,413</b>	<b>292</b>	<b>739</b>	<b>127</b>	<b>304</b>	<b>220</b>
Retd./Rejtd. (No)	12,804	612	1096	164	7	1091
Pending (No)	44,100	2189	3122	1477	133	5343
<b>% achievement</b>	<b>48.07</b>	<b>3.19</b>	<b>26.03</b>	<b>15.43</b>	<b>8.00</b>	<b>7.45</b>

#### **VAJPAYEE BANKABLE SCHEME (VBS) :**

The achievement against the target stood at 48.07% at the end of September, 2016 quarter as against 33.68% achievement for the corresponding period of the previous year, which was increased over the previous year.

**There were 44,100 (including previous year pending 24817 application carry forwarded to current year) loan applications reported pending, which are required to be disposed of expeditiously, by various Banks.**

#### **GUJARAT SCHEDULED CASTES DEVELOPMENT CORPORATION (GSCDC) :**

The achievement of target in terms of cases sanctioned stood at 8.07% upto the quarter end September, 2016 as against 16.54% for the corresponding period of the previous year, which was declined over the previous year. Banks need to improve their performance under the Scheme during the remaining period of the year 2016-17.

Member Banks are requested to accord priority to dispose of pending 2189 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**

The achievement stood at 26.03% of the target at the end of the quarter under review as against 33.50% for the corresponding period of the previous year. **Banks are requested to dispose off 3122 pending applications on merits at the earliest.**

#### **GUJARAT WOMEN ECONOMIC DEVELOPMENT CORPORATION (GWEDC) :**

The achievement was 15.43% of the target at the end of the quarter ended September, 2016 as against 11.48% for the corresponding period of the previous year, which was improved against the performance of previous year.

**Banks are requested to dispose off 1,477 pending applications on merits at the earliest.**

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

The achievement stood at 8.00% at quarter ended September, 2016 as against 11.50% during the corresponding period of the previous year. Banks are requested to improve the performance in the remiaing period of the year 2016-17.

Banks are also requested to dispose off 133 pending applications on merits at the earliest.

## **Dattopant Thengadi Artisan Interest Subsidy Yojana (DTAISY)**

The achievement stood at 7.45% at the end of quarter September, 2016 as against 2.37% achievement for the corresponding period of the previous year. Though the performance has improved over the previous year, it is still far from satisfactory level and Banks are requested to improve the same.

There is huge number of pendency with various bank branches, hence, controlling offices are requested to review the performance in their bank level Branch Managers' review meetings.

**The performance under all the Govt. Sponsored Programmes upto the quarter ended September, 2016 except PMEGP and VBY is far from satisfactory. Member Banks, therefore, are requested to improve the performance in the remaining quarters of Financial Year 2016-17 so that the target set under each programme is achieved.**

### **AGENDA No.9**

## **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 September, 2016 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 - 17 & 18**.

#### **MINORITY COMMUNITIES :**

**(Rs. in crores)**

Particulars	September, 2015		March, 2016		September, 2016	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	29,873	681.83	1,12,462	2,845.55	24,227	653.23
Outstanding	2,74,889	6,783.04	2,85,880	7,638.90	3,13,089	8,122.61

Fresh loans of Rs.653 crores were disbursed by the Banks to 24,227 beneficiaries belonging to Minority Communities during the quarter ended September, 2016. The outstanding reached the level of Rs.8,123 crores in 3,13,089 accounts as of September, 2016 registering a growth of 6.33% over March, 2016. The Y-o-Y growth was 19.75%.

The share of advances to Minority Community to Priority Sector Advances stood at 4.12% as at the quarter ended September, 2016 which was 4.17% as of 30.06.2016.

**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	September, 2015		March, 2016		September, 2016	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	90,461	2,218.45	2,88,807	4,968.60	99,653	888.71
Outstanding	6,92,065	14,548.07	7,39,176	15,484.00	8,58,416	28,699.27

Fresh credit to the tune of Rs.889 crores to 99,653 beneficiaries was extended in the State during the quarter ended September, 2016. The outstanding advances reached at the level of Rs.28,699 crores in 8,58,416 accounts and stood at 6.40% of Net Bank Credit.

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

**(ii) REVIEW OF PROGRESS UNDER HOUSING FINANCE**

(Rs. in crores)

Particulars	March, 2016		September, 2016	
	A/cs	Amt.	A/cs	Amt.
Disb. of Fresh loans	84,854	9,728	29,653	3,627
Outstanding	5,14,324	50,478	5,57,344	54,497

As per the information made available by the member banks, fresh loans worth Rs.3,627 crores have been granted to 29,653 beneficiaries during the quarter ended September, 2016 under Housing Finance.

The outstanding level reached to Rs.54,497 crores in 5,57,344 accounts as of September, 2016. Bankwise details are given in **Annexure - 19**.

**(iii) SELF HELP GROUPS (SHGs) :**

The summary of various parameters under SHGs as furnished by Member Banks for the quarter ended September, 2016 is as under :

**(A) Savings Bank account details**

(Amt. in Rs.lakh)

Savings linkage	Savings Bank A/Cs opened during the quarter ended September, 2016			Total No. of Savings Bank accounts as on September, 2016		
	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)	6,931	73,486	529	2,33,776	25,68,084	19,774
Out of (A), Women SHG	6,542	69,545	416	2,10,780	22,89,008	17,570

**(B) SHG Grading and Sanction**

(Amt. in Rs.lakh)

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended September, 2016			Total Cummulative Accounts Graded and Sanctioned during the Financial Year 2016-17		
	Total accounts Graded	A/cs sanctioned	Sanctioned Amt.	Total accounts Graded	A/cs sanctioned	Sanctioned Amt.
Account Graded and Sanctioned (A)	3,034	4,065	3,963	8,241	8,479	8,914
Out of (A), Women SHG	-	4,000	3,902	-	8,171	8,438

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

Disbursement of Loans	Disbursement made during the quarter ended September, 2016				Total loans disbursed during the year 2016-17			
	A/c disb.	Amt. disb.	Out of total a/c disb.no. of new a/c	Amt.disb. to new a/c	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	4,781	4,279	2,483	1,687	8,984	9,249	5,451	5,111
Of (A) above, Women SHG	4,698	4,086	2,333	1,659	8,664	8,588	5,264	5,030

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

Loans Outstanding	Loans outstanding as of September, 2016		Out of which, Women SHGs	
	Accounts	Amount	Accounts	Amount
Total SHG Loans outstanding	54,023	28,614	51,513	26,684

**(Amt. in Rs.lakh)**

NPA	NPAs as on Sept., 2016		Out of which, Women SHGs	
	Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	6,045 (11.19%)	2,856 (9.98%)	4,547 (8.83%)	2,198 (8.24%)

Bankwise details have been given in **Annexure - 20** .

**(iv) REVIEW OF PROGRESS UNDER EDUCATION LOAN :****(Rs. in crores)**

Particulars	September, 2015		March, 2016		September, 2016	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	4,507	98.04	11,715	297.80	4,934	152.19
Outstanding	50,977	1,789.68	52,654	1,914.32	53,499	2,016.76

During the quarter under review, the Banks have disbursed Education loans to 4,934 students to the tune of Rs.152 crores. The outstanding under Education loans reached to Rs.2,017 crores in 53,499 accounts as of September, 2016. Bankwise details are given in **Annexure - 21**.

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

The number of outstanding KCCs in the State has increased from 29,80,615 as of June, 2016 to 29,85,804 as of September, 2016 showing net increase of 5,189 KCCs during the quarter ended September, 2016.

The bank group wise break up is : Nationalised Banks - 7,92,912, State Bank Group - 3,77,853, RRBs - 2,83,299, Private Sector Banks - 76,300 and DCCBs -14,55,440.

The categorywise coverage of Farmers to total KCCs outstanding upto the quarter ended September, 2016 is as under :

Category	No. of KCCs outstanding	% to total KCCs issued
Small & Marginal Farmers	16,47,615	55.18
SC Farmers	1,15,210	3.86
ST Farmers	2,44,194	8.18

Member Banks are requested to cover the uncovered eligible farmers. Bankwise details regarding issuance of KCCs are given in **Annexure - 22.**

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

The progress in formation of JLGs and its credit linkage received from Member Banks upto the quarter ended September, 2016, total 77,543 JLGs have been formed, of which 24,949 were under Farm Sector and credit linkage to 25,880 JLGs with an amount of Rs.188 crores. 52,594 JLGs have been formed under Non-Farm Sector and provided credit linkage to 34,846 JLGs with an amount of Rs.278 crores. The Bankwise progress is given in **Annexure - 23.**

**(vi) SWAROJGAR CREDIT CARD (SCC) :**

Banks have issued 105 SCCs to the tune of Rs.75 lakhs during the quarter. In all, 6694 SCCs have been issued and the amount outstanding is Rs.17.30 crores. RRBs have issued 3,179 SCCs whereas the remaining Banks have issued only 3,515 SCCs. Bank wise details are given in **Annexure - 24.**

**(vii) ARTISAN CREDIT CARD (ACC) :**

During the quarter, 238 ACCs were issued by Banks amounting to Rs.351 lakhs. Thus, upto the end of September, 2016, the outstanding ACCs were 3,899 amounting to Rs.25.76 crores. Bankwise details are given in **Annexure - 25.**

**(viii) Weavers Credit Card (WCC)**

As per the information provided by Member Banks, during the quarter ended September, 2016, 47 WCC amounting to Rs.12 lakh have been issued. Thus, upto the end of September, 2016, the outstanding WCCs were 424 amounting to Rs.144 lakhs. The details are given in **Annexure - 26.**

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

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

MSME advances stood at Rs.82,796 crores at the quarter ended September, 2016, of which Rs.1433 crores were extended to 5,781 units for technology upgradation under CLCSSTU. During the quarter under review, banks have disbursed Rs.146 crores to 439 units under CLCSSTU. Bankwise details are given in **Annexure - 27.**

(x) **ADVANCES TO SC & ST BENEFICIARIES :**

The outstanding advances to SC beneficiaries as of September, 2016 was Rs.3,022 crores in 2,18,324 accounts, forming 8.62% of Weaker Section advances, which was 8.39% as of June, 2016. Similarly, the outstanding advances to ST beneficiaries as of September, 2016 was Rs.2,896 crores in 2,67,755 accounts, forming 8.26% of Weaker Section advances, which was 8.19% as of June, 2016. 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, 12,06,422 "Basic Savings Bank Deposit Account" have been opened during the quarter ended September, 2016. Banks have provided overdraft facility to 2,33,699 a/cs amounting to Rs.44 crores. Total number of "Basic Savings Bank Deposit Accounts" reached to 1,26,13,960 as of September, 2016 with an amount of Rs.2,335 crores in these accounts.

During the quarter under review, 22,690 GCCs amounting to Rs.505 crores have been issued by Member Banks. The cumulative position as of September, 2016 reached 2,62,472 GCCs amounting to Rs.6,609 crores.

The Bankwise progress is given as per **Annexure - 28 & 29.**

(xii) **Centrewise availability of ATMs**

As per the information provided by Member Banks, there are 11,134 ATMs in the State of Gujarat as of September, 2016. The centrewise / categorywise details of ATMs vis-a-vis number of branches is as under :

<b>Category</b>	<b>No. of Branches</b>	<b>No. of ATMs</b>
Metro	2048	4208
Urban	1230	2121
Semi-urban	2154	2709
Rural	3744	2096
<b>Total</b>	<b>9176</b>	<b>11134</b>

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. The Districtwise / Bankwise details are given in **Annexure – 30.**

(xiii) **Pledge financing against Negotiable Warehouse Receipts to farmers**

As per the information provided by the Member Banks, finance against NWRs to farmers in Gujarat as of September, 2016 is **NIL.**

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