

## BANKING AT A GLANCE IN GUJARAT STATE - MARCH, 2016

PARAMETERS	MARCH, 2014	MARCH, 2015	GROWTH OVER MARCH 2014	MARCH, 2016	GROWTH OVER MARCH 2015
TOTAL No. OF BRANCHES	8151	8631	480	9017	386
<b>CATEGORY OF BRANCHES</b>					
RURAL	3493	3685	192	3718	33
SEMI - URBAN	2110	2199	89	2119	(-) 80
URBAN	1346	1438	92	1211	(-) 227
METRO	1202	1309	107	1969	660
TOTAL	8151	8631	480	9017	386
<b>KEY INDICATORS (Amt. Rs.Crores)</b>					
DEPOSITS	4,28,744 (16.02%)	4,90,208 (14.33%)	61,464	5,38,133 (9.78%)	47,925
ADVANCES	3,44,286 (23.79%)	3,87,703 (12.61%)	43,417	4,31,541 (11.31%)	43,838
CREDIT DEPOSIT RATIO	80.30	79.09	(-) 1.21	80.19	1.10
PS ADVANCES	1,28,380	1,52,137	23,757	1,83,927	31,790
(% Growth )	(16.99%)	(18.51%)		(20.90%)	
(% to advances)	(46.16%)	(44.19%)		(47.44%)	
AGRI ADVANCES	46,650	54,288	7,638	61,438	7,150
(% Growth)	(8.34%)	(16.37%)		(13.17%)	
(% to advances)	(16.77%)	(15.77%)		(15.85%)	
MSME ADVANCES	55,834	64,084	8,250	83,084	19,000
(% Growth)	(23.63%)	(14.78%)		(29.65%)	
(% to advances)	(20.08%)	(18.61%)		(21.43%)	
WEAKER SEC.ADV	20,145	24,221	4,076	30,534	6,313
(% Growth)	(17.13%)	(20.23%)		(26.06%)	
(% to advances)	(7.24%)	(7.04%)		(7.88%)	

Position of Kisan Credit Cards for the period ended					
	March, 2014	March, 2015	Growth over March, 2014	March, 2016	Growth over March, 2015
Accounts	28,67,565	28,55,008	(-) 12,557	29,41,544	86,536
Amount	22,957	26,669	3,712	31,987	5318

## **AGENDA No.1**

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

The proceedings of the 148th State Level Bankers' Committee (SLBC) meeting for the quarter ended December, 2015 held on 11.03.2016 were circulated to all the members on 04.04.2016. Since no comments / amendments have been received from any of the members, the House is requested to confirm the same.

## **AGENDA No.2**

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

#### **2.1 Follow up issues taken up with the Finance Department, Govt. of Gujarat**

As discussed in 148<sup>th</sup> SLBC meeting, SLBC vide its letter dtd. 6<sup>th</sup> May, 2016 took up the following issues with the Director (Institutional Finance), Finance Department, Govt. of Gujarat with a request to apprise the action initiated by the concerned Departments.

- a. SHG Census report
- b. Creation of online portal for sponsoring and tracking of applications of Govt. sponsored schemes by the State Govt.
- c. Schedule of village level camps for MNREGA workers so that it can be further circulated amongst the Banks

**As informed by the Finance Department, Govt. of Gujarat, the matter has been taken up with the concerned Departments for compliance.**

#### **2.2 Opening of Bank branches in villages having population above 5000**

As discussed in 148<sup>th</sup> SLBC meeting, SLBC vide its letter dtd. 3<sup>rd</sup> May, 2016 took up the captioned matter with Reserve Bank of India informing that some of the banks have raised concern about resource allocation and viability / feasibility in opening of branches at some of such centres and requested to look into this aspect and take up the matter with their Central Office, if required and guide the Banks suitably.

RBI vide its letter dtd. 10<sup>th</sup> May, 2016 has informed that the captioned issue is under their consideration. Meanwhile, it has requested SLBC to share with them an analysis done by major affected banks (SBI, BoB and Dena Bank, etc.) for non-viability / non-feasibility of opening of branches at some of such centres.

**Accordingly, SLBC has requested major Banks to furnish analysis report for non-viability / non-feasibility in opening of branches at some of such centres to SLBC for onward submission to RBI.**

## **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 10.05.2016 :**

Bank	No. of Accounts opened			Out of which, total Aadhaar Seeded Accounts	% of Aadhaar Seeding	Total number of RuPay Cards issued	% of RuPay Card issued
	Rural	Urban	Total (Rural+ Urban)				
PSBs	33,80,592	34,40,637	68,21,229	27,21,875	40%	56,41,057	83%
RRBs	7,20,425	1,08,531	8,28,956	3,02,193	36%	6,89,279	84%
Private Banks	89,673	1,61,849	2,51,522	98,375	39%	2,51,405	100%
GSCB	5,15	0	515	0	0%	0	
<b>Total</b>	<b>41,91,205</b>	<b>37,11,017</b>	<b>79,02,222</b>	<b>31,22,443</b>	<b>40%</b>	<b>65,90,741</b>	<b>83%</b>

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

**Under PMJDY implementation**, Aadhaar No. & Mobile No. seeding and RuPay card activation are still the major concerns. However, following actions from stakeholders may give a major thrust to the improvement under these parameters which are impeding the successful implementation of the scheme :

1. It has been informed by the Banks that the Micro-ATM provided to the BCs are in process of upgradation with the feature of RuPay card activation and transaction, which will be completed by end of May-2016. As around 53% of the accounts under PMJDY are opened in the rural areas of the State and also around 75% of the SSAs are covered through BCs, so by enabling the Micro-ATM with RuPay card activation and transaction feature, RuPay card activation would gather pace.
2. As discussed during the 148<sup>th</sup> SLBC meeting and also in the State level financial inclusion committee meeting held on 18.03.2016, State Govt. has to organize a camp for MNREGA workers during which the Banks would also participate for RuPay card activation, Aadhaar No./ Mobile No. seeding and Financial Literacy. The schedule of such camps is still awaited.

Also, a VC meeting was organised by DFS, MoF, GoI on 2<sup>nd</sup> May, 2016 to review the implementation of PMJDY in the State and following broad action points emerged during the meeting, which was circulated amongst the Member Banks vide letter dtd. 3<sup>rd</sup> May, 2016 :

1. Banks to again start campaign for Aadhaar No. & Mobile No. seeding and RuPay card activation so that the target of 80% RuPay card activation and 70% Aadhaar Seeding in PMJDY accounts can be reached at the earliest.

2. Banks to ensure that the Micro-ATM provided to the BCs are enabled with inter-operable RuPay card transaction.

### **3.2 Social Security Schemes - Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (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 10.05.2016 :

<b>Particulars</b>	<b>PMJJBY</b>	<b>PMSBY</b>	<b>APY</b>	<b>Total</b>
<b>Total enrollment</b>	<b>19,18,495</b>	<b>46,02,987</b>	<b>1,40,234</b>	<b>66,61,716</b>

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

The progress in enrollment under PMJJBY and PMSBY is satisfactory, however, the progress in enrollment under Atal Pension Yojana (APY) is still not picking up with desired pace. Banks to make special efforts for creating awareness amongst the people about benefit of the scheme so that they may wish to get enrolled themselves under the scheme.

**Also, as the policy renewal under PMJJBY and PMSBY becomes due on 01<sup>st</sup> June, 2016, so, Banks have been advised by DFS, MoF, Gol to make wide publicity amongst the policy holders to keep sufficient balance in their account so that the premium may get debited on due date for renewal of the policy.**

Further, some complaints regarding delay processing of insurance claim have been made by the claimant and few complaints are also escalated upto the level of DFS, MoF, Gol. Banks and Insurance companies to ensure to process the claim as per stipulated guideline and to keep the claimant well informed about the status of processing so that such complaints may be avoided.

For district-wise review of the progress in enrollment under Social Security Schemes, DFS, MoF, Gol has asked SLBC to submit the district-wise enrollment figure under PMJJBY, PMSBY and APY by 7<sup>th</sup> day of every month. To comply the same, SLBC has created a portal for district wise enrollment data submission by Member Banks and also requested them to submit the data by 6<sup>th</sup> of every month so that data can be further timely submitted to DFS. **However, during the current month, many Banks have not submitted the data till now. Banks are requested to comply the same so as to avoid any remarks from DFS.**

### 3.3 Progress under Pradhan Mantri MUDRA Yojana (PMMY)

The progress under the Scheme as of 31.03.2016 is as under : (Rs. in crores)

No.	Category	Disbursement Target	Disbursement No. of a/cs	Disbursed Loan Amt.
1	<b>Shishu</b> (Loans upto Rs.50,000/-).	802.64	3,00,738	593.66
2	<b>Kishore</b> (Loans from Rs.50,001/- to Rs.5 lakhs).	2360.56	77,354	1783.81
3	<b>Tarun</b> (Loans from Rs.5 lakhs to Rs.10 lakhs/-).	1738.23	25,698	1863,48
<b>TOTAL</b>		<b>4901.43</b>	<b>4,03,790</b>	<b>4241.00</b>

Bankwise details are given in Annexure- D.

**87% achievement registered by Member Banks against the given disbursement target for FY2015-16.**

Member Banks are also requested to get their State wise target for the year 2016-17 from their Head Office and inform the same to SLBC so that the target of the State under MUDRA can be finalized and accordingly the progress can be monitored.

During the current financial year, Banks in the State have disbursed around Rs.141 Crs. in 24,052 accounts as of 13<sup>th</sup> May'2016.

### 3.4 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 has been 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. 1,40,225/- as per the following details have been incurred for the quarter ended March-2016.

Sr. No.	Details	Expenses (Rs.)
1	Remuneration	1,14,000/-
2	Advertisement expenses - awareness of Education Loan Scheme / Other schemes	10,000/-
3	Telephone expenses	16,225/-
	<b>Total</b>	<b>1,40,225/-</b>

The bank wise details of proportionate expenses for the quarter ended March-2016 has been conveyed to Member Banks by SLBC vide letter No. GMO/SLBC-Call Centre/322/2016 dtd. 06.04.2016.

Seventeen Banks have not remitted their share for the quarter ended March-2016. Bankwise pending share is attached as **Annexure - E**. Banks are requested to ensure to remit the share on early basis.

**Further, Kotak Mahindra Bank Ltd. is the only Bank which has not remitted its share for three quarters which account to Rs.6032/-, despite getting several reminders. The Bank is requested to remit the share on early basis and also to ensure to set a system for timely remittance so that not much of the SLBC manpower is wasted in doing follow-ups for remittance.**

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	June-2015	Sept-2015	Dec-2015	March-2016	Total
Number of Calls received	4,981	1,737	2,065	2,645	11,428
Total Expenses incurred (in Rs.)	63,911	1,49,945	1,64,290	1,40,225	5,18,371

Till the quarter ended March-2016, total 19,497 calls are received. Out of 19,497 calls, 18,371 calls were inquiry calls and 1,126 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 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.

**3.5 Availability of Bank Mitras / BCs in SSAs:**

**In compliance to the advice given by Secretary (FS), DFS, MoF, Gol for regular monitoring of the BCs by SLBC, the call is being made by call centre personnel to the BCs engaged by all Banks.** During the call, besides ensuring the availability and service delivery by the BCs other details as availability of Micro-ATM, Remuneration, support from branch and difficulties faced during service delivery is also asked from the BCs. After the call, the feedback is shared with the concerned Bank alongwith a request to resolve the issues and confirm SLBC when issues are get resolved. Till now, the second round of verification call has been completed for all 5860 BCs as per the updated BC contact details provided by all Banks.

The first round of call to the BCs of all Banks had been already completed by SLBC, Gujarat in the month of January, 2016. It was observed during the first round of verification call that the BC list provided by DFS for making verification call, does not have updated contact details of many of the BCs as many of them were not functioning as BC at the time of call. **As the BC list was not updated during first round of call, so BC response % remained low. Banks were requested to provide the updated list of the BCs engaged by their Bank. From the revised list provided by the Banks, the BC**

**response % has increased but following feedback was also received which indicates that in many of the Banks, proper strengthening of the BC model is still not done :**

- Hand Hold Device is not available with many of the BCs. At some of the places, Micro-ATM was provided to the BCs but it was not enabled with latest features as RuPay card activation and interoperable transaction, e-KYC account opening etc.
- Insufficient/ irregular payment of wages/ commission.
- Connectivity issue at the working place.

The Bank wise review of the BC model was also done by Convenor, SLBC (Gujarat) during the meeting held with Member Banks on 02.05.2016 and it was also advised to the Member Banks to resolve the issues observed in their BC model so that the BCs can give regular and complete services in their allotted village/ SSAs.

### **3.6 Solar powered V-SAT connectivity to Kiosk / Fixed CSPs in the Sub-Service Areas - Support under Financial inclusion Fund :**

**NABARD dtd. 7<sup>th</sup> April, 2016 issued the Master Circular on Solar Powered V-SAT connectivity to Kiosk/Fixed CSPs in the Sub-Service Areas- Support under FIF clarifying the matter as under :**

1. The FIF support will be available for 894 dark areas as per the list circulated by DFS, other dark areas not available in the list circulated by DFS and areas having intermittent connectivity causing major problem in BC transaction.
2. Member Banks to submit the self-certified list of dark/ grey areas to their respective Head Office as the RFP for installation of solar powered V-SAT will be floated centrally. A copy of the identified dark/ grey areas to be also submitted to SLBC (if such centre is not amongst the 894 centres, listed with DFS.)

SLBC has already shared copy of the above circular with Member Banks along with a request to submit the self-certified list of dark / grey areas to their Head Office in prescribed format as per NABARD circular and a copy of the above list to be also submitted to SLBC.

**A copy of the Master Circular issued by NABARD on Solar Powered V-SAT Connectivity is also attached herewith as Annexure – F.**

### **3.7 Financial Literacy Camps in ITIs / Vocational Training Partners (VTPs) / Operational Centres (OCs)**

Mapping of 157 Govt. ITIs, 220 Private ITIs, 214 Operational Centres and 86 Vocational Training Partners with either a FLC or a Bank branch has already been completed by SLBC and circulated to concerned Banks vide e-mail dtd. 21st December, 2015. Concerned Banks were also advised to complete the Financial Literacy Session in the skilling centres allotted to them well before March, 2016.

**Till 15.05.2016, all Banks together have conducted financial literacy session in more than 545 skilling centres in the State but the session in all centres could not be completed before the stipulated time as Banks faced difficulties in conducting the sessions in many of the centres due to following reasons:**

1. Many of the centres were found closed.
2. Many centres have shifted the premise and the new contact details are not available with FLCs/ Rural branches.
3. Many centres did not support FLCs/ branches in conducting the sessions.

Bank-wise progress report is given as **Annexure- G**.

**Further, SLBC received a mail dtd. 06<sup>th</sup> May, 2016 from Mission Office, DFS, MoF, Gol with and advice to map every skilling centre with a Bank branch and FLC both.** In this context, it has been represented by SLBC that mapping a single skilling centre with both FLC and bank branch will not be much beneficial as both FLCs/ branches are providing financial literacy in similar manner and dual mapping of a centre will only increase a layer for coordination and communication and requested DFS to permit to continue the existing mapping of each skilling centre with either a FLC or a branch.

### **3.8 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 guidelines, FLCs and rural branches are advised to conduct atleast one 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. On this, the representation had been received from some of the Member Banks that although FLCs and branches can be asked to give more focus for financial literacy of such groups, but fixing targets may involve following problems :**

1. If some target group is identified for providing financial literacy, the camp cannot be scheduled till an optimum size batch is formed.
2. Under PMJDY, such people have also opened account which were already having bank account so It will be tough to identify and segregate such people who are newly inducted in the financial system and then to assemble them for financial literacy

3. It would be difficult and much time taking for the branches to identify and assemble the target groups and also the stakeholders for the camp.

Based on the above representation, SLBC took up the matter with Regional office, RBI, alongwith a request to take up the matter with their Central Office for removing the target of financial literacy camps for target groups and for people newly inducted in the financial system and accordingly simplify the reporting formats of financial literacy camps by FLCs and Rural branches.

In response to the above request, following reply has been received from RBI, Regional Office, Ahmedabad :

- As the matter raised relates to the operational difficulties, not specific to Gujarat region alone, in implementing regulatory guidelines, the member banks may first take up the issue with their corporate / head offices for support and in case of need of any fine-tuning is to be suggested, they may take up the matter at appropriate level.

**SLBC accordingly informed the major Banks to take up the matter with their Head Office. However, it is once again requested to RBI to take up the matter with their Central Office, based on the deliberations of the SLBC meeting.**

**As matter regarding submission of data in revised format got delayed due to the above issues, SLBC procured the information from Member Banks in existing formats for conduct of Financial Literacy camps by FLCs and Rural branches.**

#### **Conduct of Financial Literacy camps by FLCs for the quarter ended March-2016**

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	402	17282
2	State Bank of India	9	237	18767
3	Bank of Baroda	14	283	23588
4	Baroda Gujarat Gramin Bank	06	165	5477
5	Dena Gujarat Gramin Bank	05	15	974
6	Saurashtra Gramin Bank	05	99	3747
	<b>Total</b>	<b>49</b>	<b>1201</b>	<b>69835</b>

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

Total No. of Rural Branches (commercial banks including RRBs) as of December, 2015	Total No. of Rural branches which conducted the Financial Literacy Camps during the quarter	No. of Financial Literacy Camps held	No. of persons participated
<b>3718</b>	<b>2904</b>	<b>9541</b>	<b>2,48,416</b>

As per RBI guideline, each rural branch has to conduct atleast one Financial Literacy camp in a month, however, from the above data it is observed that 814 Rural branches have not complied the guideline.

### **3.9 Roadmap for opening of brick and mortar branches in villages with population more than 5000 without a bank branch of Scheduled Commercial Banks.**

RBI vide circular No. FIDD.CO.LBS.BC.No. 82/02.01.001/ 2015-16 dated 30<sup>th</sup> December, 2015 had advised SLBC that a roadmap should be prepared for opening of branches 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).

Accordingly, SLBC in consultation with LDMs had identified 394 such villages with population more than 5000 without a bank branch of a Scheduled Commercial Bank in the State and the same have been allotted among Scheduled Commercial Banks (including Regional Rural Banks) for opening of a brick and mortar branch by March-2017. Member Banks were also requested to submit the quarterly progress under roadmap starting from the quarter ended March 2016 for onward submission to RBI. The progress report for the quarter ended March-2016 is attached herewith as **Annexure - A**.

### **3.10 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	7	Amreli, Banaskantha, Bharuch, Kheda, Jamnagar, Junagadh and Patan
2	RSETIs functioning in Building allotted by the Govt.	1	Bhavnagar
3	Construction work under progress	10	Anand, Gandhinagar, Kutch, Mehsana, Navsari, Porbandar, Rajkot, Valsad, Vadodara and Sabarkantha,
4	Land yet to be allotted	1	<b>Surat</b> (new allocation under process).
5	Land allotted, but possession not taken due to encroachment.	1	<b>Tapi</b> ( Land is disputed and possession not taken due to Court Stay order).
6	Pending for lay out plan approval at District Authority	4	Ahmedabad, Dangs, Narmada and Surendranagar
7	Under tendering process and approval lying at Bank Level	2	Dahod and Panchmahals
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 districts is yet to be reallocated, whereas in Tapi districts, the possession of allotted land is not taken by Bank of Baroda due to Court Stay order.

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, Dangs, Narmada and Surendranagar with respective district authority where the approval of lay out plan is pending.

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

Quarter ended	No. of training programmes conducted during the year 2015-16	Cumulative no. of training programmes since inception	No. of beneficiaries trained during the year 2015-16	Cumulative no. of beneficiaries trained	Cumulative no. of trained beneficiaries settled		
					Through Bank finance	Through own sources	Total
<b>March, 2016</b>	919	5,495	26,724	1,47,622	29,288 (19.84%)	50,290 (34.07%)	79,578 (53.91%)
<b>Categorywise Cumulative no. of trainees</b>							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
<b>March, 2016</b>	24,385 (16.52%)	45,067 (30.53%)	51,713 (35.03%)	1,23,649 (83.76%)	8,485 (5.75%)	17,972 (12.17%)	

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

Districtwise details are given as Annexure- 28.

**AGENDA No.4**

**OTHER AGENDA**

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

Hon’ble Prime Minister has launched “Stand up India” scheme on 5<sup>th</sup> April, 2016 with the objective to facilitate Bank loans between Rs.10 lakhs to Rs.1 crore to atleast one Scheduled Caste or Scheduled Tribe borrower and atleast one woman borrower per bank branch for setting up a green field enterprise in the year. This enterprise may be in manufacturing, services or the trading sector.

To implement and monitor the progress under the scheme, an interactive portal ([www.standupmitra.in](http://www.standupmitra.in)) is also launched by the Govt. of India. Key features of the portal are as under :

- i. This portal provides information to a potential borrower on various kinds of hand-holding support from different agencies and also provides a window to get in touch with Banks for availing loans.
- ii. The applicant first click to “register” and answers to a few short questions on the registration page of the portal.

- iii. Based on the response, the applicant would be classified as a trainee borrower or ready borrower. Applicant would also be given feedback on his / her eligibility for Stand up India loan.
- iv. A trainee borrower / ready borrower may then choose to register and login through the portal.
- v. Upon logging into the portal, the borrower is taken to a dash board where applicant is shown Lead District Manager (LDM) and Stand Up India connect centres to help him / her.
- vi. Borrower may choose to seek suitable hand-holding support and depending on the type of the support needed, co-ordinate with the help centres.

**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. The brief guidelines are as per Annexure - H.**

#### **4.2 Green Kisan Credit Card (GKCC) – Microfinance initiative for tribals in Dang**

RBI vide its letter dtd. 1<sup>st</sup> April, 2016 has informed that Bank of Baroda and Union Bank of India have been providing micro credit under the “Approved Area Specific Scheme (Green Credit Card)” in the tribal district of Dang for the last five years. The scheme is perceived to trigger productive employment, empowerment and financial inclusion for the tribal community.

The report of District Collector, Dangs on the captioned scheme is given as per **Annexure - I.**

**Member Banks are requested to adopt the scheme in a big way to promote micro finance and eventually financial inclusion particularly in tribal areas.**

#### **4.3 Agenda sponsored by KVIC**

- A. KVIC vide its letter dtd. 10<sup>th</sup> May, 2016 has informed that Dy. Chief Executive Officer, KVIC, Mumbai vide letter dtd. 21.4.2016 has advised their State/Divisional Directors to immediately contact the Banks and request for refund of interest on margin money subsidy in such cases where margin money has been called back due to the units found not working under PMEGP.

Further, Chief Executive Officer, KVIC, Mumbai vide letter dtd. 28.3.2016 addressed to all CMDs of Nationalized Banks has requested for issuing necessary directions to their zonal in-charge for further action in the captioned matter. Copies of both the letters as mentioned hereinabove are enclosed as per **Annexure – I.**

- B. Modification in the operational guidelines for simplification in PMEGP application process and fund flow as informed by KVIC vide its abovementioned letter is enclosed as per **Annexure - J.**

**Member Banks are requested to go through these modified operational guidelines so as to ensure smooth implementation of PMEGP.**

#### **4.4 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 16.04.2016 had informed that the State Government has accepted for implementation of PMFBY by replacing National Agricultural Insurance Scheme (NAIS) from crop season Kharif-2016 and also issued detailed guidelines for implementation of the scheme in the state. **A copy of GR No. PFB-102016-875-K.7 dated 16.04.2016 is enclosed as Annexure – K.**

For implementation of the scheme, the State Government has notified coverage of farmers, defined crops, defined areas, sum insured, indemnity level, seasonality discipline, threshold yield etc. 16 crops have been notified under PMFBY for Kharif-2016 in the state. Premium rates have been decided @ 2.00% of the Sum Insured or Actuarial rate, whichever is less for all the crops except cotton and banana for which the premium rates have been decided @ 5.00% of Sum Insured or Actuarial rate, whichever is less.

**To get the benefits of PMFBY scheme, the farmers have to apply online on i-khedut portal in prescribed proposal form within prescribed time period. 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 disbursed / to be disbursed for Kharif-2016 season are covered under the scheme.

#### **AGENDA No.5**

#### **REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS FOR THE YEAR ENDED MARCH, 2016 :**

During the year 2015-16, total number of bank branches increased by 386 taking the total network of branches from 8631 as of March, 2015 to 9017 as of March, 2016 in the State as per the details given in **Annexure- 1.**

#### **BRANCH EXPANSION**

Particulars	For the year ended March			
	2013-14	2014-15	2015-16	Variation over March, 2015
State Bank Group	1338	1338	1377	39
Nationalised Banks	3637	3860	4012	152
RRBs	624	684	739	55
DCCBs	1273	1308	1333	25
GSCARDB	181	181	181	0
Private Sector Banks	1098	1260	1375	115
<b>Total</b>	<b>8151</b>	<b>8631</b>	<b>9017</b>	<b>386</b>

### **DEPOSITS GROWTH :**

The aggregate deposits of the banks in Gujarat increased by Rs.47,925 crores in absolute terms from Rs.4,90,208 crores as of March, 2015 to Rs.5,38,133 crores as of March, 2016 registering a growth of 9.78% as against 14.33% for the previous year.

The banks groupwise details as of March, 2016 are given in the following table.

(Rs./ Crores)				
<b>FOR THE YEAR ENDED MARCH</b>				
<b>Bank Group</b>	<b>2013-14</b>	<b>2014-15</b>	<b>2015-16</b>	<b>Absolute growth over March, 2015</b>
State Bank Group	93,253 (11.88%)	1,04,379 (11.93%)	1,13,489 (8.73%)	9110
Nationalised Banks	2,41,682 (16.42%)	2,73,829 (13.30%)	2,94,682 (7.62%)	20,853
RRBs	7,083 (13.47%)	8,113 (14.54%)	9,414 (16.04%)	1301
GSCB (DCCBs)	17,981 (18.58%)	20,155 (12.09%)	21,934 (8.83%)	1779
GSCARDB	191 (-) 6.83%	243 (27.22%)	243 (0.00%)	0
Pvt. Sector Banks	68,554 (20.28%)	83,489 (21.78%)	98,371 (17.83%)	14,882
<b>TOTAL</b>	<b>4,28,744</b> <b>(16.02%)</b>	<b>4,90,208</b> <b>(14.33%)</b>	<b>5,38,133</b> <b>(9.78%)</b>	<b>47,925</b>

(Figures in the brackets indicate % growth over previous year).

The bankwise and districtwise details are given in **Annexure - 2.**

The highest percentagewise growth was registered by Private Sector Banks (17.83%) followed by RRBs (16.04%), GSCB (8.83%), State Bank of India Group (8.73%) Nationalised Banks (7.62%) whereas there was no change in case of GSCARDB.

**The NRI deposits stood at Rs.64,517 crores forming 11.99% of the total deposits, as against Rs. 54,574 crores (11.13%) as of 2014-15.**

### **CREDIT EXPANSION :**

During the period under review, the aggregate credit increased by Rs.43,838 crores in absolute terms from Rs.3,87,703 crores as of March, 2015 to Rs.4,31,541 crores as of March, 2016 registering a growth of 11.31%, as against 12.61% for the previous year.

The bank groupwise details are given in the following table :

(Rs./ Crores)

Particulars	FOR THE YEAR ENDED MARCH			
	2013-14	2014-15	2015-16	Absolute growth over March, 2015
State Bank Group	73,405 (11.45%)	79,971 (8.94%)	90,874 (13.63%)	10,903
Nationalised Banks	1,69,279 (25.59%)	1,86,247 (10.02%)	1,94,765 (4.57%)	8518
RRBs	3,833 (19.97%)	4,365 (13.88%)	5307 (21.58%)	942
GSCB (DCCBs)	11,629 (11.41%)	14,560 (25.20%)	15,052 (3.38%)	492
GSCARDB	597 (4.92%)	571 (-) 4.35%	563 (-) 1.40%	(-) 8
Pvt. Sector Banks	85,543 (34.83%)	1,01,989 (19.22%)	1,24,980 (22.54%)	22,991
<b>Total</b>	<b>3,44,286 (23.79%)</b>	<b>3,87,703 (12.61%)</b>	<b>4,31,541 (11.31%)</b>	<b>43,838</b>

(Figures in the brackets indicate % growth over previous year).The bankwise and districtwise details are given in **Annexure - 2.**

The above data reveal that the overall growth in outstanding advances was 11.31% during the year 2015-16, which was contributed mainly by Private Sector Banks (22.54%) followed by RRBs (21.58%), SBI Group (13.63%), Nationalised Banks (4.57%) and DCCBs (3.38%), whereas GSCARDB has shown negative growth of 1.40% over the previous year .

#### **CREDIT DEPOSIT RATIO:**

The Bank groupwise Conventional CD Ratio is given below:

Particulars	FOR THE YEAR ENDED MARCH			
	2013-14	2014-15	2015-16	Variation over March, 2015
State Bank Group	78.72	76.62	80.07	3.45
Nationalised Banks	70.04	68.02	66.09	(-) 1.93
RRBs	54.12	53.80	56.38	2.58
GSCB	64.68	72.24	68.80	(-) 3.44
Pvt. Sector Banks	124.78	122.16	127.05	4.89
<b>CD Ratio for the State as a whole</b>	<b>80.30</b>	<b>79.09</b>	<b>80.19</b>	<b>1.10</b>

The CD Ratio as of March, 2016 increased by 1.10% over March, 2015 and stood at 80.19%. During the year under review, Nationalised Banks and GSCB have shown negative growth.

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
4,31,541	19,771	4,51,312	5,38,133	<b>83.87</b>

### **CD Ratio BELOW 40%**

As of March, 2016, the CD Ratio in the following 10 (Ten) districts is below 40% where the Banks are required to put in special efforts to increase the same.

Sr. No.	Name of District	CD Ratio as of March, 2014	CD Ratio as of March, 2015	CD Ratio as of March, 2016	Variation over March, 2015
1	Anand	24.77	22.33	22.72	0.39
2	Dangs	22.03	16.73	13.75	(-) 2.98
3	Kheda	25.33	29.48	31.47	1.99
4	Kutch	35.04	37.32	38.24	0.92
5	Mahisagar	34.69	37.18	36.20	(-) 0.98
6	Navsari	17.90	18.36	19.60	1.24
7	Porbandar	24.27	22.43	22.93	0.50
8	Tapi	35.72	35.66	34.77	(-) 0.89
9	Devbhoomi Dwarka	32.42	29.55	33.31	3.76
10	Dahod	37.55	38.40	38.86	0.46

All above districts, except Dangs (2.98), Mahisagar (0.98) and Tapi (0.89) districts, remaining 7 districts have shown increasing trend over March, 2015. The Lead District Managers of the above ten districts are requested to initiate immediate action to improve CD Ratio.

### **CD Ratio BELOW 20%**

As of March, 2016, Dangs (13.75%) and Navsari district (19.60%) 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** (including RRBs) was as under :

**(Rs./Crores)**

PARAMETER	BENCH MARK	OUTSTANDING AS OF				Absolute Growth over March, 2015	% increase over March, 2015
		MARCH, 2015	% Achi. of NBC	MARCH, 2016	% Achi. of NBC		
PRIORITY SECTORS	40%	1,52,137	44.19	1,83,927	47.44	31,790	20.90
AGRI. ADVANCES	18%	54,288	15.77	61,438	15.85	7150	13.17
WEAKER SECT. ADVs	10%	24,221	7.04	30,534	7.88	6313	26.06

(% 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, whereas though there is an increase in absolute growth in Agriculture Advances and Weaker Section advances, but it could not reach the 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 over March, 2015	% increase over March, 2015
		MARCH, 2015	% Achi. of NBC	MARCH, 2016	% Achi. of NBC		
PRIORITY SECTORS	75%	3848	100.38	4817	110.35	969	25.18
WEAKER SECT. ADVs	15%	1432	37.36	1917	43.92	485	33.87

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

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

RRBs have achieved / surpassed the targets under Priority Sectors (110.35%) and Weaker Sections (43.92%) as against the benchmark of 75% and 15% respectively.

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

Sector	Bench Mark	State Bank Group	Nationalised Banks	Private Sector Banks	Co-op Banks	RRBs	All Banks
PS ADVs	40%	36.81%	45.52%	51.47%	81.97%	110.36%	47.44%
AGRI. ADVs	18%	12.16%	14.01%	11.64%	68.12%	78.56%	15.85%
WS ADVs	10%	8.10%	7.89%	3.75%	23.89%	43.92%	7.88%
% OF W.S. ADV. TO PSA	25%	29%	20.25%	9.42%	28.46%	49.82%	20.07%

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

### **AGENDA No.6**

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

The summary of target vis-a-vis achievement for the financial year ended 2015-16 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 (a) to 4 (f)**.

(Rs./Crores)

Priority Sector	Target 2015-16		Disbursement at the end of the financial year 2015-16		% Achievement	
	A/c	Amt.	A/c	Amt.	A/c	Amt.
Agri. Crop Loan	4483700	41059.03	1912709	33689.52	42.66	82.05
Agri. Term Loan	734868	13047.47	371933	11340.13	50.61	86.91
<b>Total Agri.</b>	<b>5218568</b>	<b>54106.50</b>	<b>2284642</b>	<b>45029.65</b>	<b>43.78</b>	<b>83.22</b>
MSME	322929	15149.40	245029	34658.51	75.88	228.78
Education	46737	1740.23	13659	487.73	29.23	28.03
Housing	108176	7107.11	106779	10374.35	98.71	145.97
Other PSA	306246	8926.41	187111	5375.97	61.10	60.23
<b>Total PSA</b>	<b>6002656</b>	<b>87029.64</b>	<b>2837220</b>	<b>95926.21</b>	<b>47.27</b>	<b>110.22</b>

The overall achievement in disbursement under Service Area Credit Plan for Priority Sectors by all the Banks was 47.27% in respect of targets in number of accounts and 110.22% in respect of targets in amount for the financial year 2015-16. The highest percentage achievement in terms of amount was recorded in MSME– 228.78%, followed by Housing– 145.97%, Agri. Advances – 83.22% and Other PSA – 60.23%.

Out of 33 districts in the State, for the financial year ended 2015-16, 13 districts like Ahmedabad (291.61%), Surat (185.75%), Morbi (140.81%), Sabarkantha (129.83%), Jamnagar (119.90%), Amreli (118.84%), Vadodara (116.25%), Porbandar (113.88%), Junagadh (109.23%), Kutch (105.33%), Aravalli (104.44%), Rajkot (103.45%) and Navsari (101.66%) surpassed the target, whereas Dangs (15.95%) and Chhota Udepur (25.40%) districts remained below 50%.

Agency wise & Sub-sector wise Ground Level Credit Disbursement under Agriculture for the financial year 2015-16 are given in **Annexure - 24**.

## **ANNUAL CREDIT PLAN FOR THE YEAR 2016-17**

The exercise of Annual Credit plan is generally started in the month of January every year. NABARD prepares Potential Linked Plan (PLP) every year and make available to all LDMs at District level. The Annual Credit Plan for the district is finalized and launched after discussing the same in DLCC meeting chaired by the District Collector.

The consolidated State Annual Credit Plan for the year 2016-17 is as under :

<b>Particular</b>	<b>Target in Crore</b>
<b>Agriculture</b>	<b>59,843.64</b>
Crop Loan	43,876.75
Term Loan	15,966.89
MSME	24,481.28
Education	1,538.33
Housing	7,796.82
Others Priority	7,352.37
<b>Total Priority</b>	<b>1,01,012.44</b>

Districtwise and Bankwise Annual Credit Plan 2016-17 is attached herewith as **Annexure - M.**

<b><u>AGENDA No .7</u></b>
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## **COMPARATIVE POSITION OF CASES FILED UNDER GUJARAT STATE RECOVERY ACT, 1979 AS OF MARCH, 2016**

<b>No.</b>	<b>Particulars</b>	<b>(Rs. in Crores)</b>	
		<b>March, 2016</b>	
		<b>Accounts</b>	<b>Amount</b>
1	Cumulative certificates filed	1,67,485	410.63
2	Cumulative Recovery effected	58,914	80.30
	Of which, cases closed	(57,328)	(68.78)
3	Cases pending	1,10,157	330.33
	Of which, cases pending for more than <b>3 years</b>	52,973	106.25
	more than <b>2 years to 3 years</b>	11,804	42.99
	more than <b>1 year to 2 years</b>	23,033	83.79
	cases pending for less than <b>1 year</b>	22,347	97.30

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

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 year ended March, 2016**

The Gross Advances of the Banks in the State of Gujarat is Rs.4,31,541 crores and Gross NPA is Rs.25,546 crores i.e 5.92% as of March, 2016. Consolidated details are as per **Annexure - 27**.

(Amt. Rs. in crores)

Particulars	Amt. Outstanding	Amt. of Gross NPA	% NPA to Outstanding
Crop Loan	32,553	818	2.51
Agri. Term Loan	28,885	1256	4.35
MSME	83,084	5758	6.93
Other PS	39,405	573	1.45
<b>Total Priority Sector</b>	<b>1,83,927</b>	<b>8,405</b>	<b>4.57</b>
Non Priority Sector	2,47,614	17,141	6.92
<b>Total Advances</b>	<b>4,31,541</b>	<b>25,546</b>	<b>5.92</b>

<b>Central Govt. Sponsored schemes</b>			
PMEGP	569	23	4.04
<b>State Govt. Sponsored programmes</b>			
VBS	558	35	6.27
GSCDC	98	4	4.08
DCWD	44	3	6.82
GWEDC	23	3	13.04
JGVY	14	0.4	2.85
<b>Others</b>			
Housing Loan	50,478	263	0.52
Education Loan	1914	38	1.99

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 MARCH, 2016**

The Summary of performance for the year ended 2015-16 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
March, 2015	42.82% (No.) 156.36% (M.M.)	No application sponsored
March, 2016	93.76% (No.) 185.03% (M.M.)	11.31%

(Rs./ Lakhs)

PARTICULARS	BANKABLE SCHEMES	
	PMEGP	NULM
Target (2015-16)	1700 (No) Rs.3633.87 MM (Amt.)	11,250 (No)
Sponsored (No.)	4396	6734
Sanctioned (No.)	1594	1272
Sanctioned (Amt)	M.M. 6723.83	1006
Retd./Rejtd. (No.)	929	1575
Pending (No.)	1873	3887
% achievement (No.)	93.76	11.31
% achievement (Amt.)	M.M. 185.03	-

(M.M. = Margin Money)

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

As per the progress report for the year ended March, 2016, against the physical target of 1700, Banks have sanctioned 1594 applications, i.e. 93.76% achievement. Similarly, against the Margin Money target of Rs.3633.87 lakhs, Banks have sanctioned projects having Margin Money of Rs.6723.83 lakhs (185.03% achievement) during the period under review.

### **Target under PMEGP for the year 2016-17**

KVIC vide its letter dtd. 11<sup>th</sup> May, 2016 has intimated the target under PMEGP for the year 2016-17 which are enclosed as per **ANNEXURE - N**. Lead District Managers and Member Banks are requested for closely monitoring the progress under the Scheme.

### **NATIONAL URBAN LIVELIHOOD MISSION (NULM)**

Against the sponsoring of 6734 loan applications, Banks have sanctioned 1272 applications i.e. 18.89% achievement, where as against the target of 11250, banks have achieved 11.31% during the period under review.

## **STATE GOVT. SPONSORED PROGRAMMES**

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

Period	% Achievement					
	VBS (DIC)	GSCDC	DCWD	GWEDC	JGVY	DTAISY
March, 2015	83.67	86.00	45.70	48.76	51.50	20.30
March, 2016	102.10	51.10	78.71	44.91	57.00	21.25

(Amt. in Rs. Lakhs)

PARTICULARS	BANKABLE SCHEMES					
	VBS (DIC)	GSCDC	DCWD	GWEDC	JGVY	DTAISY
<b>2015-16</b>						
<b>Target (Number)</b>	<b>36,800</b>	<b>5000</b>	<b>6340</b>	<b>2300</b>	<b>200</b>	<b>6000</b>
Sponsored (No)	98,172	6697	12791	3910	287	12499
<b>Sanctioned (No)</b>	<b>37,571</b>	<b>2555</b>	<b>4990</b>	<b>1033</b>	<b>114</b>	<b>1275</b>
<b>Sanctioned (Amt)</b>	<b>53,649</b>	<b>1040</b>	<b>2298</b>	<b>381</b>	<b>1906</b>	<b>666</b>
Retd./Rejtd. (No)	35,784	3413	3582	1301	112	5993
Pending (No)	24,817	729	4219	1576	61	5231
<b>% achievement</b>	<b>102.10</b>	<b>51.10</b>	<b>78.71</b>	<b>44.91</b>	<b>57.00</b>	<b>21.25</b>

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

Against the target of 36,800, Banks have sanctioned 37,571 applications i.e. 102.10% achievement at the end of the year 2015-16 which was 83.67% in the previous year.

**There were 24,817 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 51.10% at the end of the year 2015-16 as against 86% for the corresponding period of the previous year, which was declined over the previous year 2014-15. Banks need to improve their performance under the Scheme during the year 2016-17.

Member Banks are requested to accord priority to dispose of pending 729 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 78.71% of the target at the end of the year 2015-16 as against 45.70% for the corresponding period of the previous year. The performance has improved over the previous year. **Banks are requested to dispose of 4219 pending applications at the earliest.**

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

The achievement was 44.91% of the target at the end of the year 2015-16 as against 48.76% for the corresponding period of the previous year. The performance remained almost stagnant over the previous year. Banks need to instruct their branches to improve the performance under the Scheme in the year 2016-17.

**Banks are requested to dispose of 1,576 pending applications on merits at the earliest.**

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

The achievement stood at 57.00% at the end of the year 2015-16 as against 51.50% during the corresponding period of the previous year. Though the performance has improved over the previous year, but it is still far from satisfactory. Member Banks are requested to improve the performance in the year 2016-17.

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

The achievement stood at 21.25% at the end of the year 2015-16 as against 20.30% achievement for the corresponding period of the previous year, which is almost stagnant. Banks have sanctioned only 1275 applications against the target of 6000, which can be termed as poor.

The rejection and return ratio found to be on higher side i.e. 47.95%. In order to reduce the rejection / return ratio, Sponsoring agency is requested to ensure sponsoring of qualitative applications and similarly Banks should not return / reject the loan applications on flimsy grounds, so as to ensure improved performance in the year 2016-17. **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.**

### **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 year under review and the outstanding as of March, 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 - 12 & 13**.

#### **MINORITY COMMUNITIES :**

(Rs. in crores)

Particulars	March, 2015		March, 2016	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	93,196	2,215.38	1,12,462	2,845.55
Outstanding	2,57,734	6,434.66	2,85,880	7,638.90

Fresh loans of Rs.2,845 crores were disbursed by the Banks to 1,12,462 beneficiaries belonging to Minority Communities during the year ended March, 2016. The outstanding reached the level of Rs. 7,639 crores in 2,85,880 accounts as of March, 2016. The Y-o-Y growth was 18.71%.

The share of advances to Minority Community to Priority Sector Advances stood at 4.15% as at the year ended March, 2016 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	March, 2015		March, 2016	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	2,83,693	4,645.70	2,88,807	4,968.60
Outstanding	6,52,739	12,987.64	7,39,176	15,484.00

Fresh credit to the tune of Rs.4,969 crores to 2,88,807 beneficiaries was extended in the State during the financial year 2015-16. The outstanding advances reached at the level of Rs.15,484 crores in 7,39,176 accounts and stood at 3.59% of Net Bank Credit which was 3.36% as of 31.03.2015.

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

**(ii) REVIEW OF PROGRESS UNDER HOUSING FINANCE & GOLDEN JUBILEE RURAL HOUSING FINANCE (GJRHF)**

**Housing Finance :****(Rs. in crores)**

Particulars	March, 2015				March, 2016			
	Total Housing Finance		Of which, finance under GJRHF		Total Housing Finance		Of which, finance under GJRHF	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	66,345	6,244	1,931	131	84,854	9,728	2,522	112
Outstanding	4,06,808	29,234	10,540	439	5,14,324	50,478	10,770	399

Under Housing finance, during the financial year 2015-16, fresh loans worth Rs.9,728 crores have been granted to 84,854 beneficiaries, of which Rs.112 crores in 2,522 accounts have been extended under GJRHF.

The outstanding level reached to Rs.50,478 crores in 5,14,324 accounts as of March, 2016. Bankwise details are given in **Annexure - 14 & 15**.

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

The summary of various parameters under SHGs as furnished by Member Banks for year ended March, 2016 is as under :

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

Savings linkage	Savings Bank A/Cs opened during the quarter ended March, 2016			Total No. of Savings Bank accounts as on March, 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)	9,634	97,994	1,094	2,38,282	26,00,711	18,729
Out of (A), Women SHG	9,249	94,214	1,076	2,15,144	23,081,89	16,545

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

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended March, 2016			Total Cumulative Accounts Graded and Sanctioned during the Financial Year 2015-16		
	Total accounts Graded	A/cs sanctioned	Sanctioned Amt.	Total accounts Graded	A/cs sanctioned	Sanctioned Amt.
Account Graded and Sanctioned (A)	4,318	5,098	5,200	18,608	18,243	22,637
Out of (A), Women SHG	-	5,047	5,160	-	17,227	22,086

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

Disbursement of Loans	Disbursement made during the quarter ended March, 2016				Total loans disbursed during the year 2015-16			
	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	5,458	5,332	3,248	3,227	20,757	22,602	12,911	15,293
Of (A) above, Women SHG	5,356	5,164	2,440	2,308	19,539	22,008	10,731	12,473

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

Loans Outstanding	Loans outstanding as on March, 2016		Out of which, Women SHGs	
	Accounts	Amount	Accounts	Amount
Total SHG Loans outstanding	57,379	27,704	54,611	25,962

**(Amt.in Rs.lacs)**

NPA	NPAs as on March, 2016		Out of which, Women SHGs	
	Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	4,859 (8.47%)	2,490 (8.99%)	4,175 (7.64%)	2,018 (7.77%)

Bankwise details have been given in **Annexure - 16 (i) to 16 (iv)**.**SHG Diagnostic Census**

A SHG Diagnostic Census Campaign from 12th October, 2015 to 20th November, 2015 was launched in the State. Till the end of the campaign, total 2,19,260 SHGs have been covered and further strategy for redressal of the issues is to be decided based on the report of the census. The report of SHG Diagnostic Census Campaign is yet to be received from GLPC.

**The Representative of GLPC is requested to apprise the house in the matter.**

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

(Rs. in crores)

Particulars	March, 2015		March, 2016	
	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans	12,152	279.52	11,715	297.80
Outstanding	50,715	1,552.22	52,654	1,914.32

During the year 2015-16 under review, the Banks have disbursed Education loans to 11,715 students to the tune of Rs.297.80 crores. The outstanding under Education loans reached to Rs.1,914.32 crores in 52,654 accounts as of March, 2016. Bankwise details are given in **Annexure - 17**.

As against the disbursement target of 14,000 accounts and Rs.336 crores target in amount given by Department of Financial Services, Ministry of Finance, Govt. of India for the year 2015-16, Banks upto the quarter ended March, 2016 have disbursed Rs. 297.80 crores in 11,715 accounts, thus achieving 89% target in amount and 84% in number of accounts.

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

The number of outstanding KCCs in the State has increased from 29,35,009 as of December, 2015 to 29,41,544 as of March, 2016 against total land holdings of about 46.61 lakhs in the State, showing net increase of 6,535 KCCs during the quarter ended March, 2016.

The bank group wise break up is : Nationalised Banks - 7,83,367, State Bank Group - 3,76,646, RRBs - 2,61,538, Private Sector Banks - 45,271 and DCCBs -14,74,722.

As per the information provided by Member Banks, the State has 29,41,544 outstanding KCCs covering 40,51,655 land holders at the end of March, 2016, against the total landholding of 46.61 lakhs, i.e. **86.91 % coverage of total landholdings**.

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

Category	No. of KCCs outstanding	% to total KCCs issued
Small & Marginal Farmers	16,67,130	56.68
SC Farmers	1,20,244	4.09
ST Farmers	2,45,469	8.34
OBC Farmers	3,75,228	12.76
Minority Community Farmers	90,222	3.08

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 March, 2016, total 75,126 JLGs have been formed, of which 28,572 were under Farm Sector and credit linkage to 19,921 JLGs with an amount of

Rs.110 crores. 46,554 JLGs have been formed under Non-Farm Sector and provided credit linkage to 28,032 JLGs with an amount of Rs.254 crores.

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

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

Banks have issued 171 SCCs to the tune of Rs.65 lakhs during the quarter. In all, 6181 SCCs have been issued and the amount outstanding is Rs.16 crores. RRBs have issued 3530 SCCs whereas the remaining Banks have issued only 2,651 SCCs. Bank wise details are given in **Annexure - 20**.

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

During the quarter, 143 ACCs were issued by Banks amounting to Rs.117 lakhs. Thus, upto the end of March, 2016, the outstanding ACCs were 1,685 amounting to Rs.11.73 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 March, 2016, 31 WCC amounting to Rs.18 lakh have been issued. Thus, upto the end of March, 2016, the outstanding WCCs were 444 amounting to Rs.326 lakhs.

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

**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 (CLCSSTU) :**

MSME advances stood at Rs.83,084 crores at the quarter ended March, 2016, of which Rs.1467 crores were extended to 5,173 units for technology upgradation under CLCSSTU. During the quarter under review, banks have disbursed Rs.150 crores to 381 units under CLCSSTU. Bankwise details are given in **Annexure - 23**.

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

The outstanding advances to SC beneficiaries as of March, 2016 was Rs.2,880 crores in 2,44,140 accounts, forming 9.43% of Weaker Section advances, which was 8.10% as of March, 2015. Similarly, the outstanding advances to ST beneficiaries as of March, 2016 was Rs.2,863 crores in 2,53,071 accounts, forming 9.38% 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, 4,42,459 "Basic Savings Bank Deposit Account" have been opened during the quarter ended March, 2016. Banks have provided overdraft facility to 1,73,570 a/cs amounting to Rs.51 crores. Total number of

"Basic Savings Bank Deposit Accounts" reached to 1,39,78,914 as of March, 2016 with an amount of Rs.2,895 crores in these accounts.

During the quarter under review, 21,418 GCCs amounting to Rs.220 crores have been issued by Member Banks. The cumulative position as of March, 2016 reached 2,61,673 GCCs amounting to Rs.5,953 crores.

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

**(xii) Centrewise availability of ATMs**

As per the information provided by Member Banks, there are 10,926 ATMs in the State of Gujarat as of March, 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	1969	4121
Urban	1211	2098
Semi-urban	2119	2632
Rural	3718	2075
<b>Total</b>	<b>9017</b>	<b>10926</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 – 29**.

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

Department of Financial Services, Ministry of Finance, Government of India vide letter dtd. 17.07.2015 has advised the committee constituted by the Govt. of India for strengthening the Negotiable Warehouse Receipts (NWRs) by WDRA in the country and the committee has submitted its report wherein it was recommended that the progress of pledge financing on NWRs to farmers by the Banks may be reviewed in the SLBC and DLCC.

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

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