

BANKING AT A GLANCE IN GUJARAT STATE - DECEMBER, 2015

PARAMETERS	DEC., 2014	MARCH, 2015	DEC., 2015	GROWTH Y-O-Y (DEC., 14 to DEC., 15)	GROWTH OVER MARCH 2015
TOTAL No. OF BRANCHES	8451	8631	8846	395	215
CATEGORY OF BRANCHES					
RURAL	3592	3685	3673	81	(-)12
SEMI - URBAN	2166	2199	2080	(-)86	(-) 119
URBAN	1418	1438	1184	(-)234	(-) 254
METRO	1275	1309	1909	634	600
TOTAL	8451	8631	8846	395	215
KEY INDICATORS (Amt. Rs.Crores)					
DEPOSITS	4,70,837 (9.81%)	4,90,208 (14.33%)	5,18,955 (5.86%)	48,118 (10.22%)	28,747 (5.86%)
ADVANCES	3,69,283 (7.26%)	3,87,703 (12.61%)	4,13,551 (6.67%)	44,268 (11.99%)	25,848 (6.67%)
CREDIT DEPOSIT RATIO	78.43	79.09	79.69	1.26	0.60
PS ADVANCES	1,44,485	1,52,137	1,75,767	31,282	23,630
(% Growth)	(17.77%)	(18.51%)	(15.53%)	(21.65%)	(15.53%)
(% to advances)	(41.97%)	(44.19%)	(45.34%)	(3.37%)	(1.15%)
AGRI ADVANCES	52,504	54,288	61,605	9101	7317
(% Growth)	(14.11%)	(16.37%)	(13.48%)	(17.33%)	(13.48%)
(% to advances)	(15.25%)	(15.77%)	(15.89%)	(0.64%)	(0.12%)
MSME ADVANCES	60,095	64,084	76,731	16,636	12,647
(% Growth)	(24.53%)	(14.78%)	(19.74%)	(27.68%)	(19.74%)
(% to advances)	(17.45%)	(18.61%)	(19.79%)	(2.34%)	(1.18%)
WEAKER SEC.ADV	23,228	24,221	30,261	7033	6040
(% Growth)	(18.23%)	(20.23%)	(24.94%)	(30.28%)	(24.94%)
(% to advances)	(6.75%)	(7.04%)	(7.81%)	(1.06%)	0.77%

Position of Kisan Credit Cards for the period ended					
	Dec., 2014	March, 2015	Dec., 2015	GROWTH Y-O-Y (Dec., 14 to Dec., 15)	Growth over March, 2015
Accounts	28,97,467	28,55,008	29,35,009	37,542	80,001
Amount	28,301	26,669	33,911	5610	7242

AGENDA No.1

Confirmation of the proceedings of last meeting

The proceedings of the 147th State Level Bankers' Committee (SLBC) meeting for the quarter ended September, 2015 held on 21.12.2015 were circulated to all the members on 05.01.2016. 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 Procedure for release of subsidy under Tractor Subsidy Scheme of Govt. of Gujarat

During the course of discussion on the captioned issue in 147th SLBC meeting, it was informed by the representative from Agriculture Department, Govt. of Gujarat that the matter has been brought to the knowledge of Secretary, however, Department has some issues before considering the request. Therefore, the Chairman, SLBC advised to take up the issue separately with the department. Accordingly, SLBC vide its letter dtd. 23rd February, 2016 took up the matter once again with Agriculture & Co-operation Department with a request to incorporate appropriate modifications in the procedure for availing tractor subsidy benefits so that the needy farmers can avail the Bank loans at a cheaper rate of interest and the risk related to non-registration of tractor with RTO could be avoided.

Since nothing has been heard in the matter, the representative from the Agriculture & Co-operation Department, GoG is requested to apprise the House in the matter.

2.2 Requisition of Banks' staff for election duty

While discussing the captioned agenda item in 147th meeting of SLBC, the Chairman, SLBC advised to again take up the issue with the State Election Commissioner, Gujarat State. Accordingly, SLBC vide its letter dtd. 23rd February, 2016 communicated to the State Election Commissioner along with the copy of communication dtd. 19.1.2006 received from the Secretary, State Election Commission informed thereby about the amendment made by them in the relevant paragraph of the circular about exemption of the Bank staff from deputation in the election duty, barring extraordinary circumstances.

AGENDA No.3

FINANCIAL INCLUSION & OTHER ISSUES :

3.1 Implementation of Financial Inclusion Plan

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

As per the District-wise Quarterly Progress Report, all the villages have been covered by all banks with Banking Services.

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 30th December, 2015 has advised to prepare a roadmap by identifying villages with population above 5000 without a bank branch of a Scheduled Commercial Bank (SCB) in the State.

In view of the above, SLBC in consultation with LDMs has 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.

District-wise / Bank-wise allotment of the 394 centres for opening of bank branch has been submitted to RBI in prescribed format and attached herewith as **Annexure A & B** alongwith detailed list of district-wise centres where Bank Branches are to be opened.

Member Banks are requested to take necessary steps to open branch at the allotted centres within stipulated period i.e. 31st March, 2017. Further, Member Banks may also ensure to submit the quarterly progress reports starting from the quarter ending March 2016 for onward submission to RBI. Member Banks are also requested to inform the respective Lead District Managers as and when the Branches are opened in the allotted centres.

Further, RBI vide their e-mail dtd. 7th February, 2016 has advised to monitor the progress of opening of bank branches in such centres through meetings / quarterly progress reports and as such it is important to set quarterly sub-target within the total roadmap target.

In view of the RBI instructions, Member Banks are requested to set the districtwise / quarterwise target for opening of brick and mortar branches in the allocated centres accordingly.

Lead District Managers are requested to review and monitor the progress of opening of branches in each DCC meetings.

3.2 Pradhan Mantri Jan Dhan Yojana (PMJDY)

Progress under Opening of Accounts, issuance of RuPay Cards, and Aadhaar Seeding as of 29.02.2016 :

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	31,95,623	33,21,388	65,17,01	25,66,906	39%	55,42,960	85%
RRBs	7,20,425	1,08,531	8,28,956	3,07,530	37%	6,95,361	84%
Private Banks	89,673	1,61,849	2,51,522	77,841	31%	2,33,966	93%
GSCB	515	0	515	0	0	0	0
Total	40,06,236	35,91,768	75,98,004	29,52,277	39%	64,72,287	85%

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

Although, good number of accounts opened under PMJDY in the State and in 85% of the accounts, RuPay cards have been issued, however, activation of RuPay Card is 46% and it needs to be improved upto 80%. Banks also lagged far behind in Aadhaar seeding of the accounts and currently, it is only 39%. Out of the total accounts opened, around 26% accounts are zero balance account.

During the 147th SLBC, Secretary (FS), Deptt. of Financial Services, Ministry of Finance, Govt. of India advised all Banks to give concerted efforts for activation of RuPay card as it would make accounts holders eligible for the accidental insurance of Rs. 1.00 lakh. Further, during the VC organised by DFS, MoF, Gol on 28.01.2016 and 16.02.2016, amongst other, matter of RuPay card activation was also stressed upon.

It is important, amongst others, to activate all RuPay cards and spread awareness amongst account holders for usage of RuPay card at least once in every 90 days so as to become eligible to get the benefit of accident insurance. A campaign mode approach may be adopted for the same.

It is also important to seed the accounts with Aadhaar numbers as it will enable them to get the financial assistance under various Government schemes directly in their accounts under Direct Benefit Transfer.

Director(IF) & Additional Secretary (ex-officio), Finance Deptt.. Govt. of Gujarat vide mail dtd. 26th February, 2016 informed that on the direction of Department of Financial Services (DFS), Government of India (Gol), Government of Gujarat (GoG) has constituted a '**Financial Inclusion Committee for Gujarat (FICG)**' for local monitoring and feedback of the financial inclusion activities undertaken by the Central Government and State Government together with the Banks. The committee is headed by Chief secretary, Gujarat State and Secretary (FS), DFS, MoF, Gol and Convenor-SLBC are also Member of the committee. First meeting of the committee is scheduled on 18th March, 2016.

3.3 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 29.02.2016 :

Particulars	PMJJBY	PMSBY	APY	Total
Total enrollment	19,10,594	45,87,810	1,21,296	66,19,700

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

The progress in enrollment under PMJJBY and PMSBY is satisfactory, however, the progress in enrollment under Atal Pension Yojana (APY) has not gathered much pace. To popularize the scheme amongst the public, several modifications have been done in the scheme and Banks have been requested to spread awareness amongst the public so that a large mass may take benefit of the schemes.

For encouraging more number of people for enrollment under PMSBY and PMJJBY, Deptt. of Financial Services, Ministry of Finance, Govt. of India vide their letter dtd. 28th December' 2016 informed that the last date for enrollment under PMJJBY (without self-certificate of good health) is further extended from 30.11.2015 to 31.05.2016. It was also clarified that the last date for enrollment under PMSBY has been also extended beyond 30.11.2015 (it is pertinent to note that there is no requirement of any certificate of good health in PMSBY).

Further, to include more people under APY, certain modifications have been done under the scheme, amongst which the timeline for getting the **co-contribution of Government on getting enrolled under the scheme has been extended from 31st December, 2015 to 31st March, 2016.**

As a measure towards giving thrust to the enrollment under APY, **Finance Deptt., Govt. of Gujarat released GR No. APY/ 102015/ 1084/ 728208/ N dtd. 09th December' 2015** about the co-contribution by the State Govt. for the beneficiaries of the Atal Pension Yojana and available commission for the agents / agencies who are extending their services for adding more people under the scheme. **SLBC vide its mail dtd. 31st December'2016 circulated the said GR amongst all Member Banks.**

All Member Banks are requested to instruct branches to make all out efforts to enroll maximum number of accounts under APY.

3.4 Pradhan Mantri MUDRA Yojana (PMMY)

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

The progress under the Scheme as of 29.02.2016 is as under : (Rs. in crores)

No.	Category	Disbursement Target	Disbursement No. of a/cs	Disbursed Loan Amt.
1	Shishu (Loans upto Rs.50,000/-).	802.64	266,222	509.03
2	Kishore (Loans from Rs.50,001/- to Rs.5 lakhs).	2360.56	65,793	1485.87
3	Tarun (Loans from Rs.5 lakhs to Rs.10 lakhs/-).	1738.23	19,443	1410.25
TOTAL		4901.43	351,458	3405.15

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

The disbursement target is achieved by 69.47% as of 29th February, 2016. Member Banks are requested to ensure that the target is achieved by the stipulated date.

3.5 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. 1,64,290/-** as per the following details have been incurred for the quarter ended December, 2015.

Sr. No.	Details	Expenses (Rs.)
1	Remuneration	90,000
2	Advertisement expenses - awareness of Education Loan Scheme / Other schemes	-
3	Telephone expenses	74,290
	Total	1,64,290

The bank wise details of proportionate expenses for the quarter ended December-2015 has been conveyed to Member Banks by SLBC vide letter No. GMO/SLBC-Call Centre/117/2016 dtd. 15.01.2016.

Three Banks have not remitted their share for the quarter ended June-2015, five Banks have not remitted their share for the quarter ended Sept-2015 and sixteen Banks have not remitted their share for the quarter ended Dec-2015. The details of total due remittance from Member Banks is given as **Annexure- F.**

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	March-2015	June-2015	Sept-2015	Dec-2015	Total
Number of Calls received	4,622	4,981	1737	2065	12,994
Total Expenses incurred (in Rs.)	1,45,260	63,911	1,49,945	1,64,290	5,23,406

Till the quarter ended December, 2015, total 16,852 calls received. Out of 16,852 calls, 15,896 calls were inquiry calls and 956 calls were complaint calls.

The break-up of 956 complaints calls are as below :

S.No.	Nature of Complaints calls received	No.
1	Account conversion under PMJDY	6
2	New account opening	418
3	BM/BCA	2
4	RuPay Card	190
5	PIN	38
6	Chequebook	2
7	Overdraft	3
8	Cash deposit/ withdrawal	2
9	PMSBY	10
10	PMJJBY	14
11	APY	7
12	Misc./Others (Complaints mainly related to Pradhan Mantri MUDRA Yojana)	264
	Total	956

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.

3.6 Availability of Bank Mitras / BCs in SSAs:

As per information available, total 6067 Bank Mitras / BCs have been engaged by all Banks for providing Banking services in 7879 SSAs in the State.

However, **DFS, MoF, GoI vide its mail dtd.16th September,2015** informed that as per feedback received from the survey, Bank Mitra sometimes are not available in the allotted SSAs / villages as per their stipulated schedule and also advised the SLBC to verify data submitted by Banks by calling the Bank Mitras and verify their availability in the SSAs. Alongwith the instruction, it was also informed by the Department that total 6067 BCs have been engaged by all Banks in the State, however, in the list provided by them, contact details of only 4658 BCs were available.

To reconcile the difference and to ascertain the actual no. of BCs engaged by the Banks in the State, SLBC vide its letter dtd. 16th January, 2016 informed Member Banks about the difference in reporting of no. of BCs engaged to SLBC and DFS, MoF, GoI with a request to provide the complete contact details of all the BCs engaged by the Banks, so that the verification call can be completed for all BCs.

Till 03.03.2016, verification calls have been made to total 5,536 BCs, of which 3,554 calls responded by the BCs / BMs and out of the total responded calls, only 2,478 BCs / BMs were available in the allotted SSAs. Further, SLBC has shared the verification call details with Member Banks with a request for activation of the BCs who have not responded the call/ not providing the banking services regularly in allotted SSAs.

A Video Conference has been organised by DFS, MoF, GoI with State Mission Directors and SLBC Convenors of States on 28.01.2016 & 16.02.2016 during which it was advised to SLBC to review the status of Bank Mitra activation in the State as it is not satisfactory. It was also advised to monitor the Bank Mitra activities, transaction in last 3 days, availability of RuPay cards & AEPS compliant devices, remuneration received by the BCs, to ascertain the activation of Bank Mitras.

Member Banks are requested to take corrective actions accordingly for updation of data and ensure the availability of Bank Mitra / BC engaged by them in their allotted SSAs as per schedule .

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

NABARD vide its mail dtd. 13th November, 2015 provided the Circular No. 231/DFIBT-32/2015 dtd. 29th October, 2015 for "**Solar powered V-SAT connectivity to Kiosk/Fixed CSPs in the Sub-Service Areas-Support under FIF**" for providing support to the Banks under Financial Inclusion Fund (FIF) for setting up of solar powered VSAT to kiosk / Fixed CSPs to address the issue of connectivity as also power supply in the Sub Service Areas.

Further, NABARD vide its letter dtd. 01st February, 2016 clarified that the support under FIF for solar powered VSAT to Kiosks / fixed CSPs in the SSAs is available only for the unconnected SSAs and does not cover slow/ weak / irregular connectivity.

SLBC vide its letter dtd. 02nd February, 2016 to NABARD, highlighted that it is mentioned in the para 03 of the above scheme that " SLBC will be responsible for checking the status of connectivity in the SSAs & give its recommendation" and clarified that the "Status of connectivity in the SSAs" is a technical matter and the procedure / modalities to be adopted for issuing clearance certificate for nil / low connectivity in the SSAs is not available with SLBC, so it would not be possible for SLBC to issue certificate in this regard.

The issue was also discussed in a Video Conference dtd. 16.02.2016 conducted by DFS, MoF, GoI with all SLBCs and Additional Mission Director, PMJDY, GoI agreed to SLBV's view and observed that Banks claiming intermittent or no-connectivity in SSAs will themselves have to certify to that effect.

Representative of NABARD is requested to take up the matter with their Central Office and Department of Financial Services suitably and issue revised guidelines in the matter.

3.8 Financial Literacy Project – Pilot Project for three State

Government of India has launched a financial literacy campaign in mission mode on pilot basis in three states of Gujarat, Madhya Pradesh and Maharashtra. As per the plan, It was envisaged to impart financial literacy to around 21.60 lakh school children from Class 8 to Class 12 covering 100 schools per district in the three State.

In accordance with the DFS, Govt. of India action plan, SLBC has mapped 3332 schools with Bank Branches in the State. SLBC vide its e-mail dtd. 14th October, 2015 had circulated the District-wise list of schools mapped to Bank Branches amongst Member Banks.

Financial Literacy Session are completed in 3302 schools in the State and around 4.25 lakh students participated in the programmes across the state.

3.9 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 has already been completed by SLBC and circulated to concerned Banks vide e-mail dtd. 21st December, 2015. Concerned Banks were advised to complete the Financial Literacy Session in the skilling centres allotted to them well before March, 2016.

Till 23.02.2016, all Banks together have conducted financial literacy session in more than 258 skilling centres (209 ITIs, 29 OCs and 20 VTPs) in the State.

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

Special drive for organising District level Mega Financial Literacy Camp:

To give a major thrust to the Financial Literacy programme in the State, Government of Gujarat in association with SLBC had decided to organise Mega Financial Literacy Camps in all districts of Gujarat (except Sabarkantha) from 18th to 20th February, 2016 which was also attended by Ministers/ Public Representative/ District Authorities. Good no. of public participated in these programmes and awareness was created about Pradhan mantri Jan-Dhan Yojana (PMJDY), Social Security Schemes, Pradhan Mantri MUDRA Yojana, RuPay card activation, Aadhaar seeding in accounts etc.

3.10 Financial Literacy Centres (FLCs)

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

Sr. No.	Bank	No. of FLC opened by the Bank	No. of camps organised by FLCs during the quarter under review	No. of persons participated in such camps
1	Dena Bank	10	277	19273
2	State Bank of India	9	188	18615
3	Bank of Baroda	14	243	12946
4	Baroda Gujarat Gramin Bank	06	141	4552
5	Dena Gujarat Gramin Bank	05	15	1190
6	Saurashtra Gramin Bank	05	83	3405
	Total	49	947	59981

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.

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

Total No. of Rural Branches (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
2625	2004	8283	2,17,110

Each Rural Branch is supposed to hold atleast one camp per month as per RBI guidelines and with the above data it can be observed that 621 branches have not conducted camps as per RBI guidelines.

RBI vide its mail dtd. 2nd March, 2016 raised concerned that some Banks are not doing financial literacy activities and some are doing very less. It was also highlighted that performance of rural branches for conducting Financial Literacy Camps are low in Dangs, Panchmahals, Navsari, Porbandar, Surat, Tapi and Valsad districts. **Member Banks are requested to take necessary corrective measures and comply the guideline.**

RBI vide its mail dtd. 19th 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.

Member Banks are also requested to submit the FLC progress report as per the format enclosed in the revised guidelines.

3.11 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	4	Banaskantha, Kheda, Patan and Jamnagar
2	RSETIs functioning in Building allotted by the Govt.	1	Bhavnagar,
3	Construction work under progress	12	Amreli, Anand, Bharuch, Gandhinagar, Junagadh, Kutch, Mehsana, Navsari, Porbandar, Sabarkantha, Rajkot, and Vadodara
4	Land yet to be allotted	2	- Surat (new allocation under process). - Dang (district collector has instructed to give alternate land).
5	Land allotted, but possession not taken due to encroachment.	1	Tapi (Land is disputed and possession not taken due to Court Stay order).
6	Land allotted, but not suitable	1	Valsad (Bank of Baroda informed that the allotted land in far flung area and hence requested District Authority to allot another suitable land).
7	Pending for lay out plan approval at District Authority	3	Ahmedabad, Narmada and Surendranagar
8	Under tendering process and approval lying at Bank Level	2	Dahod and Panchmahals
9	Newly carved districts	7	Aravalli, Botad, Chhota-udepur, Devbhoomi Dwarka, Gir Somnath, Morbi and Mahisagar.
Total districts in the State		33	

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 Dangs and Surat districts is yet to be reallocated, whereas in Tapi and Valsad districts, the possession of allotted land is not taken by Bank of Baroda due to reasons as mentioned hereinabove.

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 four districts.

Further, It is also requested to take up the matter of approval of lay out plan of RSETI Ahmedabad, 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 December, 2015

Quarter ended	No. of training programmes conducted since 1.4.2015	Cumulative no. of training programmes since inception	No. of beneficiaries trained since 1.4.2015	Cumulative no. of beneficiaries trained	Cumulative no. of trained beneficiaries settled		
					Through Bank finance	Through own sources	Total
Dec. 2015	548	4450	16,067	1,36,958	27,140 (19.82%)	46,982 (34.30%)	74,122 (54.12%)
Categorywise Cumulative no. of trainees							
Quarter ended	SC	ST	OBC	Women	Minorities	Others	
Dec. 2015	22,503 (16.43%)	41,617 (30.39%)	47,863 (34.95%)	1,13,747 (83.05%)	8063 (5.89%)	16,912 (12.35%)	

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

Districtwise details are given as **Annexure- 28**.

Criteria on eligibility of candidates for reimbursement of Training Expenses to RSETIs

The ministry of Rural Development (NRLM Division), Govt. of India vide letter No. I-12011 / 03 /2016 – NRLM (RSETI) [CN:347079] dated 16th February, 2016 has informed that Govt. of India has decided to use Socio Economic Caste Census (SECC) 2011 data in rural development programmes, including the National Rural Livelihoods Mission (NRLM). Accordingly, the reimbursement of training costs to the RSETIs shall henceforth be made in respect of all such candidates whose SECC data reflects at least one deprivation factor. The above provisions shall come into force with effect from 02.12.2015.

Removal of ceiling on the reimbursement of Training Expenses to RSETIs

The ministry of Rural Development (NRLM Division), Govt. of India vide letter No. I-12011 / 07 /2015 – NRLM (RSETI) [CN:345412] dated 16th February, 2016 has informed that the competent authority in Ministry has, consequent upon the roll out of LIFE-MGNREGA project, decided to do away with the ceilings mentioned therein and to repeal the contents of para IV(4) of Chapter II of the said guidelines and replace the same with “The MoRD, with effect from 15.11.2015, will provide support towards cost of training for eligible candidates to the sponsor Banks at the rate of Rs.200/- per candidate per day for the actual duration of the training programme as approved by the concerned authority of the NAR.”

The copy of above referred letters are enclosed as **Annexure - H**.

AGENDA No.4

OTHER AGENDA

4.1 Pradhan Mantri Awas Yojana (PMAY) – Housing for All (Urban)

Pradhan Mantri Awas Yojana (PMAY) has been launched on an all India basis w.e.f. 17th June, 2015 and is operational in all statutory towns and planned areas as notified with respect to the statutory town and which surrounds the concerned municipal areas.

The scheme consists of four different verticals as under :

1. In-Situ Slum Redevelopment
2. Affordable Housing through Credit Linked Subsidy Scheme (CLSS)
3. Affordable Housing in Partnership &
4. Subsidy for beneficiary-led individual house construction.

Joint Secretary, Housing, Ministry of Housing & Urban Poverty Alleviation (MoHUPA), Govt. of India has communicated vide letter No. D.O.No. G-16014 / 18 /2015 – HFA – V (FTS-14729) dated 5th February, 2016, salient features of the scheme alongwith loan application form and documents requested. Copy of the said communication is enclosed as per **Annexure - I**.

Moreover, brief of Credit Linked Subsidy Scheme (CLSS) received from National Housing Bank (NHB), a Central Nodal Agencies (CNA) for CLSS, vide letter dtd. 26th February, 2016 is attached herewith as **Annexure - J**.

All Member Banks are requested to note the provisions and implement the schemes accordingly.

4.2 Sharing of the expenses for common activities undertaken by State Level Bankers' Committee / Lead Bank Cell on behalf of Members :

On many of the occasions, like launching of the Pradhan Mantri Jan-Dhan Yojana, Social Security Schemes, Financial Literacy Programmes, State Level Bankers' Committee / Lead Bank Cell organizes State / District level function and under take publicity drive in the State on behalf of all Member Banks. Such activities help in creating mass awareness amongst the people about the benefits available in various programmes launched Government. Organizing the common programme helps to keep uniformity in the message to be spread regarding any programmes / schemes as well as it saves efforts of the Member Banks. Organizing common programme and publicity drive are cost effective for the Banks. As the expense incurred by SLBC / Lead Bank Cell in organizing such programmes remains high, so it is required to be distributed amongst the Banks in proportion to the no. of their branches in the State / District.

Considering the above facts, it is proposed to take a standard resolution that the cost incurred by State Level Bankers' Committee / Lead Bank Cell in organizing any common activities on behalf of all Member Banks shall be distributed amongst the Member Banks in proportion to the no. of their branches in the State / District.

4.3 Long Pending remittance of share of General Insurance Companies in expense incurred by SLBC for launching function of Social Security Schemes on 09th May, 2015 :

With directives of deptt. of Financial Services, Ministry of Finance, Govt. of India, SLBC had organized a State level launching function of Social Security Schemes on 09th May, 2015 at Mahatma Mandir, Gandhinagar. Before organizing the function, a meeting was held amongst major banks and insurance companies on 30.04.2015 to review the preparedness for organizing the programme. During this meeting, it was also decided that the expenses to be incurred for organizing this programme would be shared among all Member Banks and Insurance Companies.

Accordingly, SLBC vide its letter dtd. 30th July, 2015 informed Member Banks and Insurance companies about their share with a request to remit the share on early basis. Banks and LIC have remitted their share, however, even after several follow-up and reminders, the share has been not received from General Insurance Companies.

4.4 Agenda Sponsored by NABARD

NABARD is the nodal agency for administering various subsidy schemes of Government of India such as

- ❖ Agri Marketing Infrastructure (AMI)
- ❖ Agri Clinics and Agri Business Centres
- ❖ Dairy Entrepreneurship Development Scheme
- ❖ National Programme on Organic Farming
- ❖ Scheme for financing Solar Pumpsets for irrigation purposes

During the course of processing the subsidy claim submitted by the banks, following operational issues are observed by NABARD:

A. Submission of unauthenticated altered documents

Some of the banks submit subsidy claims and related documents with unauthenticated alterations / modifications which leads to unavoidable delay for expeditious processing. Banks are requested to ensure that claims are properly submitted.

B. Submission of false affidavits regarding claims of Subsidy from other sources

While submitting claims, banks routinely forward affidavits submitted by the borrowers that they have not claimed / will not claim subsidy from any other source. However, Ministry of Textiles, Government of India has furnished a list of projects where the borrowers have claimed subsidy under TUFs and who have claimed / received subsidy under AMIGS also. As the claims for subsidy under TUFs and AMI are routed through the Bank, the banks may ensure due diligence in such matters so that submission of wrong / false affidavits are not accepted/forwarded to NABARD.

C. Repeated submission of rejected / ineligible claims without indicating earlier references

Of late, it has also been noticed that some banks are resubmitting ineligible / already rejected subsidy claims without making a reference of its earlier submission to NABARD. In one case, it has been resubmitted altering the material data. Hence, banks are advised to take utmost care while forwarding / submitting subsidy claims to NABARD.

D. Submission of ineligible claims and beyond last date prescribed by Gol

In terms of Gol instructions which was communicated already to all banks, subsidy could be sanctioned to the eligible projects where term loan was sanctioned by financial institutions on or before 05.08.2014 and the last date for submission of such claims is already over by 31.12.2015. Banks may therefore not forward fresh claims, if any to NABARD. However, Banks continue to submit subsidy claims in respect of those projects for which term loan was sanctioned after 05.08.2014 which are not eligible under the scheme. Banks may note that such applications are not treated as valid claims and therefore returned.

E. Non-submission of Utilization Certificates

Submission of Utilization Certificates for projects for which final installment of subsidy is released under Government Sponsored Schemes is an integral part of Capital Investment Subsidy Scheme and non-submission of UCs by banks is viewed seriously by Government of India and by RBI. Utilization Certificates have to be submitted after release of the final installment of subsidy indicating the date of receipt and date of credit to the Subsidy Reserve Fund account of borrowers.

The details of projects, for which UCs have not been submitted have been brought to the notice of the banks time and again. The concerned financing banks are advised to ensure submission of UCs to NABARD at the earliest.

F. Refunds – Delay in refund of Advance Subsidy in ineligible cases

a) Gramin Bhandaran Yojana

The list of ineligible rural godown projects, for which advance subsidy earlier released was recalled but not received by NABARD, is forwarded to controlling offices of banks periodically and the last communication was issued vide email dated 09 October 2015. Banks are advised to arrange for refund of the subsidy in respect of the projects, as communicated by NABARD, without any further delays as the status is to apprise to Gol.

b) Agricultural Marketing Infrastructure, Grading and Standardization Scheme (AMIGS) and National Project on Organic Farming (NPOF)

Advance subsidy released in respect of AMIGS & NPOF projects, as communicated by NABARD, have been recalled by NABARD, as those projects were found ineligible subsequently. However, refunds have not been received, despite our several reminders. Banks are advised hereby to arrange for the refund, without any further delay as the issue is being viewed seriously by Gol.

G Gol scheme for promotion of solar pump sets for the purpose of irrigation

As banks are already aware, Gol has launched a programme for promoting 30000 units of Solar photo voltaic water pumping system for irrigation purposes and the state of Gujarat has been allotted a target of financing for 600 units. NABARD is the subsidy channelizing agency under the scheme. NABARD's Circular No.252/DoR-GSS-60/2014 dated 17 December 2014 forwarded to all Banks is available on nabard.org under Government Sponsored Schemes. The progress achieved under the scheme so far, is not very encouraging. Banks may therefore explore the possibility of sanction of loans under the scheme in their area of operation. Banks can also avail of the facility of advance parking of subsidy up to Rs. 50 lakh, for uninterrupted sanctions and release of subsidy.

H Other Issues – banks attention is also invited on the following issues

- A) Some of the banks submit the utilization certificate either with the JMV request or with final subsidy claim. However as per scheme guidelines the utilization certificates are required to be furnished within 15 days from the date of receipt of subsidy by bank.
- B) While forwarding final subsidy claims to NABARD, banks may ensure to furnish the original project completion certificate issued by licensed engineer clearly indicating the date of completion of project. The certificate must be signed by the licensed engineer and duly verified by the branch manager specifying their name, date and with office seal. Similarly the same procedure is to be followed while forwarding CA Certificates under AMI Scheme.

Member Banks are requested to pass on necessary instructions to their concerned departments / branches to exercise due care while submitting the subsidy claims and furnish the Utilization Certificates and refund the advance subsidy amount in ineligible cases under Rural Godown, AMIGS and NPOF as informed by NABARD.

AGENDA No.5**REVIEW OF BANKING DEVELOPMENTS IN KEY AREAS UPTO THE QUARTER ENDED DECEMBER, 2015 :**

During the quarter ended December, 2015, total number of bank branches increased by 64 taking the total network of branches from 8782 as of September, 2015 to 8846 as of December, 2015 in the State as per the details given in **Annexure- 1**.

BRANCH EXPANSION

Bank Group	For the period ended				
	December, 2014	March, 2015	December, 2015	Growth Y-o-Y	Variation over March'15
State Bank Group	1344	1338	1345	1	7
Nationalised Banks	3763	3860	3965	202	105
RRBs	649	684	711	62	27
DCCBs & GSCB	1297	1308	1331	34	23
GSCARDB	181	181	181	0	0
Private Banks	1217	1260	1313	96	53
Total	8451	8631	8846	395	215

During the quarter under review, 64 new branches were added in the State.

DEPOSITS GROWTH :

The aggregate deposits of the banks in Gujarat increased by Rs.4195 crores in absolute terms from Rs.5,14,760 crores as of September, 2015 to Rs.5,18,955 crores as of December, 2015 registering a growth of 0.81% as against 3.24% growth for the corresponding period of the previous year. However, the growth over March, 2015 is 5.86% and y-o-y growth stood at 10.22%. The bank wise and district wise details are given in **Annexure - 1 & 3**. The Bank group wise details are given in the following table:

BANK GROUP	FOR THE PERIOD ENDED (Rs./ Crores)				
	Dec., 2014	March, 2015	Dec., 2015		
	Growth over prev. quarter	Growth over Mar., 14	Growth over prev. quarter	Growth Y-o-Y	Absolute growth over March, 2015
State Bank Group	1,01,653 (2.35%)	1,04,379 (11.93%)	1,09,589 (2.00%)	7936 (7.81%)	5210 (4.99%)
Nationalised Banks	2,67,034 (3.83%)	2,73,829 (13.30%)	2,87,622 (-) 0.25%	20,588 (7.71%)	13,793 (5.04%)
RRBs	7,767 (1.64%)	8113 (14.54%)	8952 (1.37%)	1185 (15.26%)	839 (10.34%)
DCCBs	19,048 (0.79%)	20,155 (12.09%)	21,090 (-) 0.18%	2042 (10.72%)	935 (4.64%)
GSCARDB	248 (2.48%)	243 (27.22%)	240 (-) 3.61%	(-) 8 (-)3.23%	(-) 3 (-) 1.23%
Private Banks	75,087 (3.16%)	83,489 (21.78%)	91,462 (3.03%)	16,375 (21.81%)	7973 (9.55%)
TOTAL	4,70,837 (3.24)	4,90,208 (14.33%)	5,18,955 (0.81%)	48,118 (10.22%)	28,747 (5.86%)

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

The highest percentagewise **growth during the quarter** was registered by Private Banks (3.03%) followed by SBI group (2.00%), RRBs (1.37%) whereas Nationalised Banks (0.25%), DCCBs (0.18%). and GSCARDB (3.61%) registered negative growth.

During the quarter under review, the **NRI deposits** increased by Rs.576 crores and stood at Rs.62,964 crores forming 12.13% of the total deposits as of December, 2015 as against Rs.62,388 crores (12.12%) as of September, 2015.

CREDIT EXPANSION :

The aggregate advances of the Banks in Gujarat increased by Rs.9708 crores in absolute terms from Rs. 4,03,843 crores as of September, 2015 to Rs. 4,13,551 crores as of December, 2015 registering a growth of 2.40% as against 5.32% growth for the corresponding period of the previous year. However, the growth over March, 2015 is 6.67% and y-o-y growth stood at 11.99%. The bank wise and district wise details are given in **Annexure – 1 & 3**.

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

BANK GROUP	FOR THE PERIOD ENDED				
	Dec., 2014	March, 2015	Dec., 2015		
	Growth over prev. quarter	Growth over Mar., 14	Growth over prev. quarter	Growth over prev. quarter	Absolute growth over March, 2015
State Bank Group	79,483 (5.78%)	79,971 (8.94%)	86,942 (4.09%)	7459 (9.38%)	6971 (8.72%)
Nationalised Banks	1,74,148 (0.69%)	1,86,247 (10.02%)	1,89,280 (0.44%)	15,132 (8.69%)	3033 (1.63%)
RRBs	4,263 (2.25%)	4365 (13.88%)	5104 (3.78%)	841 (19.73%)	739 (16.93%)
DCCBs	15,000 (2.19%)	14,560 (25.20%)	16,998 (0.58%)	1998 (13.32%)	2438 (16.74%)
GSCARDB	580 (0.00%)	571 (-) 4.35%	553 (-)1.25%	(-) 27 (-) 4.66%	(-) 18 (-) 3.15%
Private Banks	95,809 (15.31%)	1,01,989 (19.22%)	1,14,675 (4.74%)	18,866 (19.69%)	12,686 (12.44 %)
Total	3,69,283 (5.32%)	3,87,703 (12.61%)	4,13,551 (2.40%)	44,268 (11.99%)	25,848 (6.67%)

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

The data reveal that the overall growth in outstanding advances was 2.40% during the quarter, which was contributed mainly by Private Banks (4.74%) followed by State Bank Group (4.09%), RRBs (3.78%), DCCBs (0.58%), Nationalised Banks (0.44%) and GSCARDB registered negative growth by 1.25%.

CREDIT DEPOSIT RATIO:

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

(Rs./ Crores)				
Advances	RIDF	Total	Deposits	CD Ratio
4,13,551	19,808	4,33,359	5,18,955	83.51

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

Bank Group	FOR THE PERIOD ENDED			
	Dec., 2014	March, 2015	Dec., 2015	Variation over March, 2015
State Bank Group	78.19	76.62	79.33	2.71
Nationalised Banks	65.22	68.02	65.81	(-) 2.21
RRBs	54.89	53.80	57.01	3.21
DCCBs & GSCB	78.75	72.24	80.59	8.35
Pvt. Sector Banks	127.60	122.16	125.38	3.22
Conventional CD Ratio (without RIDF)	78.43	79.09	79.69	0.60

The CD Ratio of banks in general increased marginally by 0.60% over March, 2015 and stood at 79.69% as at the end of December, 2015.

CD Ratio BELOW 40%

As at the end of December, 2015, the CD Ratio in the following ten districts remained below 40%, where the Banks are required to put in special efforts to increase the same.

Sr. No.	Name of District	CD Ratio as of Dec., 2014	CD Ratio March, 2015	CD Ratio as of Dec., 2015	Variation over March, 2015
1	Anand	18.87	22.33	23.19	0.86
2	Dangs	14.38	16.73	15.13	-1.6
3	Kheda	28.13	29.48	29.83	0.35
4	Kutch	36.66	37.32	36.70	-0.62
5	Mahisagar	37.94	37.18	36.61	-0.57
6	Navsari	20.42	18.36	19.40	1.04
7	Porbandar	23.49	22.43	23.37	0.94
8	Tapi	36.19	35.66	35.75	0.09
9	Dev. Dwarka	32.14	29.55	34.22	4.67
10	Dahod	39.43	38.40	39.22	0.82

Sub-Committee of DCC must be formed, if not formed, for improving CD Ratio in all the above-mentioned 10 districts to review the Bankwise situation critically.

CD Ratio BELOW 20%

As at the end of December, 2015, Dangs (15.13%) and Navsari districts (19.40%) in the State are having CD Ratio below 20%. Districtwise details are given in **Annexure - 3**.

PRIORITY SECTOR LENDING :

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

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

PARAMETER	BENCH-MARK	OUTSTANDING AS OF				ABSOLUTE GROWTH	% INCREASE over March, 2015
		MARCH, 2015	% Achi. of NBC	DEC., 2015	% Achi. of NBC		
Priority Sector	40%	1,52,137	44.19	1,75,767	45.34	23,630	15.53
Agri. Adv.	18%	54,288	15.77	61,605	15.89	7317	13.48
Small & Marginal Farmers	7%*	20,008	5.81	20,956	5.41	944	1.05
Weaker Section Adv.	10%	24,221	7.04	30,261	7.81	6040	24.94

* **Benchmark upto March, 2016.**

There is an absolute growth over March, 2015 in Priority Sector Advances, Agriculture, Weaker Section Advances and Small & Marginal Farmers, however, stipulated benchmark could not be reached in Agriculture Advances and Weaker Section Advances.

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

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

PARAMETER	BENCH MARK	OUTSTANDING AS OF				ABSOLUTE GROWTH	% INCREASE over March, 2015
		MARCH, 2015	% Achi. of NBC	DEC., 2015	% Achi. of NBC		
Priority Sector Adv	60%	3848	100.38	4618	105.80	770	20.01
Weaker Section Adv	15%	1432	37.36	1865	42.73	433	30.24

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

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

- III. The **Bank groupwise** percentage share of various components of Priority Sector advances as at the end of December, 2015 is as under :

Sector	Bench-mark	State Bank Group	Nationalised Banks	Private Banks	Co-op Banks	RRBs	All Banks
P.S.Adv.	40%	32.90	44.24	46.93	96.37	105.80	45.34
Agri.Adv.	18%	12.56	13.23	10.38	85.88	76.29	15.89
W.S.Adv.	10%	7.55	7.97	2.76	31.04	42.73	7.81
% of W.S.Adv. to PSA	25%	27.03	20.45	6.93	36.98	48.47	19.89

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

AGENDA No.6

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

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

(Rs./Crores)

Priority Sector	Target 2015-16		Disbursement at the quarter ended December, 2015		% Achievement	
	A/c	Amt.	A/c	Amt.	A/c	Amt.
Agri. Crop Loan	4483700	41059.03	1782784	29447.51	39.76	71.72
Agri. Term Loan	734868	13047.47	335904	8678.28	45.71	66.51
Total Agri.	5218568	54106.50	2118688	38125.79	40.60	70.46
MSME	322929	15149.40	207483	22582.33	64.25	149.06
Education	46737	1740.23	9696	343.98	20.75	19.77
Housing	108176	7107.11	87899	7420.05	81.26	104.40
Other PSA	306246	8926.41	147073	3769.19	48.02	42.23
Total PSA	6002656	87029.64	2570839	72241.34	42.83	83.01

The overall achievement in disbursement under Service Area Credit Plan for Priority Sectors by all the Banks was 42.83% in respect of targets in number of accounts and 83.01% in respect of targets in amount upto the quarter ended December, 2015. The highest percentage achievement in terms of amount was recorded in MSME– 149.06%, followed by Housing– 104.40%, Agri. Advances – 70.46% and Other PSA – 42.23%.

Out of 33 districts in the State, upto the quarter ended December, 2015, as many as 22 districts remained below the State average of 83.01% under Service Area Credit Plan 2015-16.

Out of total 51 Banks functioning in the State, only 17 Banks have performed above the State average of 83.01%.

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

AGENDA No .7**COMPARATIVE POSITION OF CASES FILED UNDER GUJARAT STATE RECOVERY ACT, 1979 AS OF DECEMBER, 2015**

(Rs. in Crores)

No.	Particulars	December, 2015	
		Accounts	Amount
1	Cumulative certificates filed	1,75,025	388.28
2	Cumulative Recovery effected	58,592	75.68
	Of which, cases closed	(57,414)	(64.44)
3	Cases pending	1,17,611	312.60
	Of which, cases pending for more than 3 years	55,198	109.10
	more than 2 years to 3 years	15,553	44.93
	more than 1 year to 2 years	25,049	71.30
	cases pending for less than 1 year	21,811	87.27

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 upto the quarter ended December, 2015

The Gross Advances of the Banks in the State of Gujarat is Rs.4,13,551 crores and Gross NPA is Rs.22,659 crores i.e 5.48% as of December, 2015. Consolidated details are as per **Annexure - 27**.

(Amt. Rs. in crores)

Particulars	Amt. Outstanding	Amt. of Gross NPA	% NPA to Outstanding
Crop Loan	34,673	679	1.96
Agri. Term Loan	26,932	1251	4.65
MSME	76,731	5219	6.80
Other PS	37,431	852	2.28
Total Priority Sector	1,75,767	8001	4.55
Non Priority Sector	2,37,784	14,658	6.16
Total Advances	4,13,551	22,659	5.48

Central Govt. Sponsored schemes			
PMEGP	552	24	4.35
State Govt. Sponsored programmes			
VBS	555	41	7.39
GSCDC	61	4	6.56
DCWD	40	4	10.00
GWEDC	22	2	9.09
JGVY	13	0.2	1.66
Others			
Housing Loan	43,294	215	0.50
Education Loan	1900	36	1.89

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 same from next quarter onwards.

AGENDA No.8

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

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

CENTRAL GOVERNMENT SPONSORED PROGRAMMES :

Comparative performance under Central Govt. Sponsored Programmes

Period ended	PMEGP	NULM
December, 2014	30.29% (No.) 120.70% (M.M.)	No application sponsored
December, 2015	73.00% (No.) 145.19% (M.M.)	6.34%

(Rs./ Lakhs)

PARTICULARS	BANKABLE SCHEMES	
	PMEGP	NULM
Target (2015-16)	1700 (No) Rs.3633.87 MM (Amt.)	11,250 (No)
Sponsored (No.)	3530	4158
Sanctioned (No.)	1241	713
Sanctioned (Amt) M.M.	5276.14	-
Retd./Rejtd. (No.)	526	641
Pending (No.)	1763	2801
% achievement (No.)	73.00	6.34
% achievement (Amt.) MM	145.19	-

(M.M. = Margin Money)

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

As per the progress report upto the quarter ended December, 2015, against the physical target of 1700, Banks have sanctioned 1241 applications, i.e. 73% achievement. Similarly, against the Margin Money target of Rs.3633.87 lakhs, Banks have sanctioned projects having Margin Money of Rs.5276.14 lakhs (145.19% achievement) during the period under review.

NATIONAL URBAN LIVELIHOOD MISSION (NULM)

Against the sponsoring of 4158 loan applications, Banks have sanctioned 713 applications i.e. 6.34% achievement. Banks are requested to dispose off 2801 applications pending at their level.

STATE GOVT. SPONSORED PROGRAMMES

Comparative performance under State Govt. Sponsored Programmes

Period	% Achievement					
	VBS (DIC)	GSCDC	DCWD	GWEDC	JGVY	DTAISY
December, 2014	47.59	52.20	30.66	21.81	9.50	N.A.
December, 2015	62.97	31.12	56.92	26.26	24.50	7.55

(Amt. in Rs. Lakhs)

PARTICULARS	BANKABLE SCHEMES					
	VBS (DIC)	GSCDC	DCWD	GWEDC	JGVY	DTAISY
2015-16						
Target (Number)	36,800	5000	6340	2300	200	6000
Sponsored (No)	74,390	4797	10691	3706	215	9800
Sanctioned (No)	23,174	1556	3609	604	49	453
Sanctioned (Amt)	31,376	687	1567	225	884	221
Retd./Rejtd. (No)	17,789	797	1813	734	1	3218
Pending (No)	33,427	2444	5269	2368	165	6129
% achievement	62.97	31.12	56.92	26.26	24.50	7.55

VAJPAYEE BANKABLE SCHEME (VBS) :

The achievement against the target stood at 62.97% at the end of the quarter ended December, 2015 as against 47.59% achievement for the corresponding period of the previous year.

There were 33,427 loan applications reported pending, which are required to be disposed off expeditiously, by various Banks.

GUJARAT SCHEDULED CASTES DEVELOPMENT CORPORATION (GSCDC) :

The achievement of target in terms of cases sanctioned stood at 31.12% upto the quarter under review as against 52.20% for the corresponding period of the previous year. Sponsoring of applications was only 4797 as against 7686 applications for the corresponding period of the previous year. Implementing Agency is requested to sponsor adequate number of applications.

Member Banks are requested to accord priority to dispose off pending 2444 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 56.92% of the target at the end of the quarter under review as against 30.66% for the corresponding period of the previous year. **Banks are requested to dispose off 5269 pending applications at the earliest.**

GUJARAT WOMEN ECONOMIC DEVELOPMENT CORPORATION (GWEDC) :

The achievement was 26.26% of the target at the end of the quarter ended December, 2015 as against 21.81% for the corresponding period of the previous year. Banks need to instruct their branches to improve the performance under the Scheme in the year 2015-16.

Banks are requested to dispose off 2368 pending applications at the earliest.

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

The achievement stood at 24.50% at quarter ended December, 2015 as against 9.50% during the corresponding period of the previous year. Banks are requested to dispose off 165 pending applications on merits at the earliest.

Dattopant Thengadi Artisan Interest Subsidy Yojana (DTAISY)

The achievement stood at 7.55% upto the quarter ended December, 2015 against the target of 6000 applications, Banks have sanctioned only 453 applications against the sponsoring of 9800 applications, which can be termed as very poor.

The performance under all the Govt. Sponsored Programmes upto the quarter ended December, 2015, except GSCDC, has improved over the corresponding period of the previous year.

The performance under DTAISY is the very poor and despite repeated requests / review in each SLBC meetings, the same has not improved. 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.

Pandit Dindayal Upadhyay Uva Sahsikta – Bankable loan subsidy yojana

Against the target of 7000 loan application for financial year 2015-16, 8,636 applications are sponsored to Banks, however till the end of February, 2016 only 914 application have been sanctioned by Banks and 6,338 applications are pending.

Banks are requested to dispose off the pending application immediately and also lodge the subsidy claim with concerned authority.

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 December, 2015 to Minority Communities & Women Entrepreneurs by banks are given in following table, while the bankwise fresh disbursement during quarter have been given in **Annexure - 12 & 13**.

MINORITY COMMUNITIES :

(Rs. in crores)

Particulars	December, 2014		March, 2015		December, 2015	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans during the Qtr.	20,067	684.82	93,196	2,215.38	25,785	706.44
Outstanding	2,51,032	6138.02	2,57,734	6434.66	2,86,641	7109.48

Fresh loans of Rs.706.44 crores were disbursed by the banks to 25,785 beneficiaries belonging to Minority Communities during the quarter ended December, 2015. The outstanding reached the level of Rs.7109.48 crores in 2,86,641 accounts as of December, 2015.

The share of advances to Minority Community to Priority Sector Advances stood at 4.04% as at the quarter ended December, 2015 which was 4.23% as of 31.03.2015.

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

WOMEN ENTREPRENEURS

(Rs. in crores)

Particulars	December, 2014		March, 2015		December, 2015	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans during the Qtr.	47,651	1090.78	2,83,693	4,645.70	64,311	788.95
Outstanding	6,24,413	13,249.60	6,52,739	12,987.64	7,39,188	15,694.53

In case of Women Entrepreneurs, the fresh credit to the tune of Rs.788.95 crores to 64,311 beneficiaries was made in the State during the quarter ended December, 2015. The outstanding advances reached at the level of Rs.15,694.53 crores in 7,39,188 accounts and stood at 3.80% of Bank Credit which was 3.36% as of 31.03.2015.

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

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

Housing Finance :

(Rs. in crores)

Particulars	September, 2015				December, 2015			
	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 during the Qtr.	17448	1233	575	40	21044	2837	953	26
Outstanding	456836	33780	9524	358	469229	43294	10502	389

As per the information made available by the member banks, fresh Housing loans worth Rs.2837 crores have been granted to 21044 beneficiaries during the quarter ended December, 2015, of which Rs.26 crores in 953 accounts have been extended under GJRHF.

The outstanding level reached to Rs.43294 crores in 469229 accounts as of December, 2015. 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 quarter ended December, 2015 is as under :

(A) **Savings Bank account details**

(Amt.in Rs.lacs)

Savings linkage	Savings Bank A/Cs opened during the quarter ended December, 2015			Total No. of Savings Bank accounts as on December, 2015		
	No. of SHG Accounts	No. of Members	Savings Amt.	No. of SHG Accounts	No. of Members	Savings Amt.
Total No. of SHG Savings A/Cs (A)	5,048	54,215	512	2,36,985	26,50,353	19,033
Out of (A), Women SHG	4,929	53,637	424	2,14,369	23,81,304	16,848

(B) **SHG Grading and Sanction**

(Amt.in Rs.lacs)

Grading and Sanction	Accounts Graded and Sanctioned during the quarter ended December, 2015			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)	3,847	4,444	5,669	14,290	13,145	17,231
Out of (A), Women SHG	-	4,365	5,576	-	12,180	16,294

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

Disbursement of Loans	Disbursement made during the quarter ended December, 2015				Total loans disbursed during the year 2015-16			
	Total a/c disb.	Amt. disb.	Out of total a/c disb.no. of new a/c	Amt.disb. to new a/c	Total a/c disb.	Amt. disb.	Out of total a/c disb. no.of new a/c	Amt. disb. to new a/c
(A) Loans disbursed to Total SHGs	5,453	6,482	3,606	4,680	15,299	17,270	9,663	12,066
Of (A) above, Women SHG	5,215	6,295	2,927	3,708	14,183	16,844	8,291	10,165

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

Loans Outstanding	Loans outstanding as on December, 2015		Out of which, Women SHGs	
	Accounts	Amount	Accounts	Amount
Total SHG Loans outstanding	63,063	34,588	59,493	32,408

(Amt.in Rs.lacs)

NPA	NPAs as on Dec., 2015		Out of which, Women SHGs	
	Accounts	Amount	Accounts	Amount
NPA against total loan outstanding	4,865 (7.71%)	2,421 (7.00%)	4,138 (6.96%)	1,855 (5.72%)

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	December, 2014		March, 2015		December, 2015	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Disbursement of Fresh loans during the quarter	3295	62.45	12,152	279.52	2065	52.62
Outstanding	50,977	1508.83	50,715	1552.22	52,234	1899.61

During the quarter under review, the Banks have disbursed Education loans to 2065 students to the tune of Rs.52.62 crores. The outstanding under Education loans reached to Rs.1899.61 crores in 52,234 accounts as of December, 2015. 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 December, 2015 have disbursed Rs.194.27 crores in 8506 accounts, thus achieving 58% target in amount and 61% in number of accounts.

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

The number of outstanding KCCs in the State has increased from 29,27,637 as of September, 2015 to 29,35,009 as of December, 2015 against total land holdings of about 46.61 lakhs in the State, showing net increase of 7372 KCCs during the quarter ended December, 2015.

The bank group wise break up is : Nationalised Banks - 7,93,749, State Bank Group - 3,74,814, RRBs - 2,61,590, Private Sector Banks - 30,134 and DCCBs -14,74,722.

As per the information provided by Member Banks, the State has 29,35,009 outstanding KCCs covering 40,10,784 land holders at the end of December, 2015, against the total landholding of 46.61 lakhs, i.e. **86.03 % coverage of total landholdings.**

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

Category	No. of KCCs outstanding	% to total KCCs issued
Small & Marginal Farmers	16,41,531	55.93
SC Farmers	1,11,019	3.78
ST Farmers	2,45,932	8.38
OBC Farmers	3,66,821	12.50
Minority Community Farmers	88,168	3.00

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 December, 2015, total 64,067 JLGs have been formed, of which 20,091 were under Farm Sector and credit linkage to 9009 JLGs with an amount of Rs.66.67 crores. 43,976 JLGs have been formed under Non-Farm Sector and provided credit linkage to 19,400 JLGs with an amount of Rs.159.59 crores.

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

(vi) SWAROJGAR CREDIT CARD (SCC) :

Banks have issued 215 SCCs to the tune of Rs.97 lakhs during the quarter. In all, 7650 SCCs have been issued and the amount outstanding is Rs.20 crores. RRBs have issued 3585 SCCs whereas the remaining Banks have issued only 4065 SCCs. Bank wise details are given in **Annexure - 20.**

(vii) ARTISAN CREDIT CARD (ACC) :

During the quarter, 395 ACCs were issued by Banks amounting to Rs.269 lakhs. Thus, upto the end of December, 2015, the outstanding ACCs were 1789 amounting to Rs.9.29 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 December, 2015, 38 WCC amounting to Rs.23 lakh have been issued. Thus, upto the end of December, 2015, the outstanding WCCs were 372 amounting to Rs.233 lakhs.

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

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

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

MSE advances stood at Rs.76,731 crores at the quarter ended December, 2015, of which Rs.1372 crores were extended to 6668 units for technology upgradation under CLCSSTU. During the quarter under review, banks have disbursed Rs.168 crores to 570 units under CLCSSTU. Bankwise details are given in **Annexure - 23**.

(x) ADVANCES TO SC & ST BENEFICIARIES :

The outstanding advances to SC beneficiaries as of December, 2015 was Rs.3176 crores in 3,47,266 accounts, forming 10.49% of Weaker Section advances, which was 8.10% as of March, 2015.

Similarly, the outstanding advances to ST beneficiaries as of December, 2015 was Rs.2790 crores in 2,58,166 accounts, forming 9.22% 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, 4,38,917 "Basic Savings Bank Deposit Account" have been opened during the quarter ended December, 2015. Banks have provided overdraft facility to 1,58,477 a/cs amounting to Rs.49 crores. Total number of "Basic Savings Bank Deposit Accounts" reached to 1,36,73,764 as of December, 2015 with an amount of Rs.2635 crores in these accounts.

During the quarter under review, 6085 GCCs amounting to Rs.44 crores have been issued by Member Banks. The cumulative position as of December, 2015 reached 2,53,857 GCCs amounting to Rs.5837 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 10,836 ATMs in the State of Gujarat as of December, 2015. The centrewise / categorywise details of ATMs vis-a-vis number of branches is as under :

Category	No. of Branches	No. of ATMs
Metro	1909	4028
Urban	1184	2097
Semi-urban	2080	2594
Rural	3673	2117
Total	8846	10836

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 December, 2015 is **NIL**.
